

**FACTORS INFLUENCING CUSTOMER RETENTION IN
BANK**

A THESIS

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RECOMMENDATION

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FACTORS INFLUENCING CUSTOMER RETENTION IN BANK

has been prepared as approved by this department in the prescribed format of Faculty of Management. This thesis is forwarded for examination.

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DECLARATION

I hereby declare that the work reported in this thesis entitled **FACTORS INFLUENCING CUSTOMER RETENTION IN BANK** submitted to the Research Department of Asso.Prof.Sajeeb Kumar Shrestha Faculty of Management, Tribhuvan University is my original work done in the form of partial fulfillment of the requirement for the Masters of Business Studies (M.B.S.) under the supervision of Asso. Prof. Dr. Kapil Khanal of Shanker Dev Campus.

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ABBREVIATION

COVID 19	Corona Virus Diseases of 2019
CRM	Customer Relationship Management
Govt.	Government
GPRS	General Packet Radio Service
GSM	Global System for Mobile
Ltd.	Limited
MIS	Management Information System
MMS	Multimedia Message Service
NTC	Nepal Telecom
Pvt.	Private
SNPL	Spice Cell Nepal Private Limited
SPSS	Statistical Package For Social Science

CHAPTER I

INTRODUCTION

1.1 Background of the Study

The Literal Meaning of customer retention means continuation of taking product or service for a long time by the customer of any organization. It helps to create loyal customers of your organization or product as well as to maintain long-term relationship between customer and the organization. Customer retention is one of the important strategies for any profit oriented organization. Current Banking industry is poised with tough Competition. The financial business is exceptionally cutthroat along with Bank as well as with non-banks and other financial institutions (Ogutu, 2017).

This has grown up as a big challenge in Nepalese banking Industry. Almost all the banking products are similar and therefore the services are identical too. There is hardly any unique difference between products. The only way to choose one or the other products merely based on its price and quality. A factor which can become a must in current banking industry in order to service through this extremely competitive environment is to raise the customer Satisfaction and ensure that they are retained for long-term. Studies suggest that higher the customer satisfaction higher is the retention of the customer. Such long-term customer later become the brand ambassador of the organization and start to influence the people in their vicinity and involve them in persuading this people to subscribe the product and services of Particulate origination or bank. There is tough competition in today's banking industry. The financials business is exceptionally cutthroat along with banks as well as with non Banking and other finical institutions. The Current Nepalese banking industry is very challenging. Most all the Products of the Bank are similar and have same identical services; these Products can only be distinguished on the basis of Price and quality. For this finical industry to service in current scenario the customer satisfaction and retention is powerful Instrument utmost the customer satisfaction higher the retention of customer. Motivated and satisfied employees are the real asset of the organization success. Loyal staff delivers the quality

service to the customer that ultimately increases the satisfaction and retention of customer (Mahapatr, 2017).

Customers are extremely valued asset of the organizations and focus on the satisfaction and retention of the customers has become an inevitable part of the service industry. Focusing on customers will help in rosining the service quality and standards and eventually help the banking industry in retaining their customer. For improving organization' Performance Bank should establish successful relationship between them and their all -valuable customers. These types of activities play very important role and can contributed towards retention of customer and meeting their satisfaction. Of the Several strategies in enhancing the customer satisfaction, one of the ways could be that employees directly involved with the customer need to be properly trained and motivated with different incentive methods in order to build a successful and sustainable Connection with the customers. Effective inside marketing improves team perceptions of their role and duties, which aids in the creation and Maintenance of a customer-centric service culture within firms (Mahapatra, 2017).

Although all the banking industry are providing similar Products and services, they try to gain the leadership in the industry in the terms of the deposit, qualitative lending, higher earning, goodwill and also in gaining trust from customers. To fulfill it, banks tend to attract the customer by bringing several offers such a higher interest rate, quality service etc. Customers rare also attracted by these offers and tend to get associated in one or more than Banks with lucrative offers. In Nepalese context, customer satisfaction level anode retention ratio is highly influenced by the interest rate quality service provided. In many case, the customer relation overshadow all other services provided by the Bank. Large fraction of Nepalese society is interested in the deposit as it serves a way to secure their future and ensures the security of their Money. In this regards, the attraction based on the return from the deposit, can largely influence the satisfaction of customer. Customer tends to be in relation with those Banks that are providing higher interest rates. Service delivery standard and brand image of organization also play a vital role to satisfy the customer. Satisfied customers are loyal to the Bank. Loyalty customers have long - term relations with an organization (Mahaatra, 2017).

The financial business is exceptionally cutthroat along with banks as well as with non-Banking organization and other financial corporations. Retention of customer is actually an efficacious implement that Banks frequently use to acquire a tactical benefit and abide in today's collective Banking combative situation the company uses five times the cost to acquire a new customer and satisfy them along with retention policy. Today's Modern age, each and every customer has adequate knowledge about their alternative. As a result once they've chosen a bank, they expect excellent customer service from therein this regard, banks are also highly exaggerated the connection between the customer satisfaction and retention. Customer retention in Banks is dependent on this intuitions rising up to the plate and providing the high quality service that customer expects (Mahapatr, 2017)

1.1.1 Profile of Sample banks

A. Prabhu Bank limited

The bank has gone through the various phases of its growth trajectory over a short period of its existence. Growth of prabhu bank was phenomenal, especially after merger of Grand Bank Nepal Limited, Kist Bank Ltd, Prabhu Bank, Gaurishankar Development Bank ltd and Zenith Finance ltd. In 2016, attaining the status of "A" Class Fincnail Institution Licensed And Regulated By The Central Bank Of Nepal, Nepal Rastra Bank.

The bank has completed Year of Journey since the inception and has accommodated seven different finical institutions in its making. As the leading banking and Finical services group in Nepal, the Bank will be there where growth is connecting customers to the opportunities, enabling business to thrive and economic to proper anode ultimately helping people to fulfill their hopes and realize their ambitions. The bank offers the full range of banking and investment services for personal and Corpora teed customers, Banked by the team of high motivated, young g and dynamic professionals.

One of the bank's primary objectives is to reach out to the common people with a host of helpful products and services that will assure their future Prosperity. Over a very short Period of time, the bank has achieved a significant degree of success in executing these objectives thereby creating a sustainable base of loyal customers. Personalized service, Prompt transitions, wide networks, mobile Banking and real -time account credit are few

of the core strength of the bank. It has been undertaking activities such as variety of deposit schemes, loan and Advance, foreign exchange facilities; Trade financing, Inward/outward remittances, market maker for government securities, Non-Fund based service like issuing guarantees, letter of credits etc. While ensuring adequate finance is a vital part in the setting up and running of any business, it alone does not guarantee success. Success depends on the other factors such as quality consultation and counseling. So the bank has given due priority in developing human resources capable enough to understand the need of customer and meet their requirements. The bank keeps its customer at the center of all it does. Prabhu Bank believes that a bank is only successful when its customers are successful (*Source: prabhu bank.com*)

B. NIC-Asia Bank Limited

NIC ASIA Bank has its antecedents in NIC Bank which was established on 21st July 1998. The Bank was rechristened as NIC ASIA Bank after the merger of NIC Bank with Bank of Asia Nepal on 30th June 2013. This was a historic merger in the annals of the Nepalese financial landscape as the first of its kind merger between two successful commercial banks in the country. Today, NIC ASIA has established itself as one of the most successful commercial banks in Nepal. During the post-merger integration phase, NIC ASIA managed the transition very smoothly receiving accolades from the regulators as well as the stakeholders, paving the way for other mergers and consolidation in the Nepalese financial sector. After the merger, NIC ASIA was recognized as “Bank of the Year 2013-Nepal” by The Banker, Financial Times, UK. This is the second time that the Bank was recognized with this prestigious award, the previous occasion being in 2007. NIC ASIA Bank is now, one of the largest private-sector commercial banks in the country in terms of capital base, balance-sheet size, number of branches, ATM network, and customer base. The Bank has 356 branches, 70 extensions counters 81 branchless banking, and 472 ATMs across Nepal with a network covering all major financial centers of the country. The Bank strongly

believes in Meritocracy, Transparency, Professionalism, Team spirit, and Service Excellence. These core values are internalized by all functions within the Bank and are reflected in all actions the Bank takes during its business (*Source: nicasiabank.com*).

C. Prime Commercial Bank

Prime Commercial Bank Ltd. was incorporated in September 2007 as the 21st commercial bank in Nepal. We are a Category 'A' Financial Institution registered under the "Banks and Financial Institutions Act" of Nepal. It has been established by prominent business personnel and professionals from diversified areas with a prime objective of providing 'Banking Services to Everyone' in the country where still large number of populations are deprived of Banking Services. The bank has established itself as an emerging player in financial sector with focus in customer service excellence maintaining excellent relationship with valued customers. It is counted among the top 10 commercial banks in Nepal by independent raters and publications in the country. The Bank's shares are listed and actively traded in the Nepal Stock Exchange (*Source:primebank.com.np*).

D. Siddhartha bank Limited

Siddhartha Bank Limited relationship forever, Established in the year 2002, Siddhartha Bank Limited (SBL) is recognized as one of the most efficient and professional banks in Nepal. A core philosophy of the bank lies in nurturing relationships with customers and clients. To ensure convenient access to services, SBL integrates digital banking in most operations. Using online banking or Siddhartha Bank Smart App, SBL services can be accessed by customers from anywhere in the world. The technology used is continuously improved for enhanced customer experience. Earning confidence of its customers through these facilities and prompt services, SBL is one of the most trusted commercial banks in Nepal (*Source: siddharthabank.com*).j

1.2 Statement of Problem

Getting a new customer is more expensive than keeping an old one. Happier customers of the organizations are reliable source of advertisement. Higher the satisfaction of the customer the more long-term purchase of the products and services are done and they are also the source of positive word-of-mouth promotion for the organizations. An organization should always focus on customer satisfaction from initial phase i.e. right from the beginning. A study shows that 5% incrementing retention of costumers impacts on company's financial gain by 75%. According to (Mahapatra, 2017), existing clients have been shown to be more loyal than new consumers. Additionally existing customer

promote the branding with word of mouth, referrals. Long-term customers are also forgiving in nature. Customer retention is quickly becoming a competitive instrument that is regarded as a vital to business success. Regarding prevailing customer in the banking industry; it is enormous time to explore the superlative way to grasp on the immensely important business. "The entire objective of a business is to acquire and retain customers, and the latter is concerned with the retention component." (Peter Drucker Management Guru). It is the main responsibility of banks to provide finance requirements for business and continue doing the duty of deposit safety. With these various experiments in the banking sector, most banks have moved out from the predictable policies of product growth and divergence, aggressive upgrade movements, promotional policies and creating marketing policies which are all dedicated on the external consumers.

Banks have gone through many changes in recent years, involving mergers and acquisitions, as well as regulatory changes that have modified the industry's shape, which use to primarily provide the traditional loan and deposit products. As financial institution like banks, finance is continuously providing. In recent years, banks have undergone a number of changes, including mergers and acquisitions, as well as regulatory changes. They also face the difficulty of merging these diverse technologies into a comprehensible, effective architecture while offering the highest degree of customer service and accessibility without exposing their customers to the bank's internal problems. Currently the banking industry of Nepal has been facing different challenges in customer retention, as there are increasing number of banks and environmental changes. Customers have a lot of choices and they move from bank to bank to fit their needs. Customer retention is always a vital managerial consequently strategic effort to build good customer connection has become essential. Despite the importance of consumer holding in the banking trade in Nepal, very few experimental studies have examined economic factors involving customer

holding. This study is sought to do appraisal on the issues manipulating with reference to client retention in commercial banking more than three commercial banks of Nepal.

Due to globalization, adoption of mobile technology and high competitions among banks along with beginning of mediator banking and different other changes in the industry,

banking environment has become very competitive as well as the capacity of banks to hold the customer (Njane, 2013).

This research problem addresses one of the most con-current issues of the banking industry. Customers are the most volatile assets in modern banking industry as they tend to get attracted to the newer products and service launched within the banking industry. Hence, retaining them within a bank has become an insurmountable challenge. Here, we identify the key issues which enable the retention of a customer for long term and also propose some strategies to build a strong long term relation between the customer and the bank.

- i. Which of the factors that influences for the customer retentions in banks?
- ii. Is it correlated between customer's satisfaction with brand loyalty, service standard, and Brand/image in banks?
- iii. What is the current status of the customer service standard in Nepalese banking industry?

1.3 Objectives of the study

The general objective of the study is to “*Factors Influencing Customer Retention In Bank*” and others specific objectives are as follows:

- i. To discover the factors that influences customer's retentions in banks.
- ii. To examine the correlation between customer's satisfaction and loyalty of customer, service standard, Brand/image.
- iii. To analyze the current status of the customer service in the banking industry.

1.4 Significance of study

In today's context the main challenges in the banking industry is competition between the other banks and financial institutions themselves. Nowadays the Nepalese banking industry has been facing the work related to formulating and enhancing plans the will lower the attrition rate which finally result in enhancing the customer retention across the area in which it operates. Sustainable customer-bank relationship is of utmost importance in order to ensure successful operation of the bank. This study focuses on identifying the challenge, factors and solutions that involves in guaranteeing a long-lasting relation

amongst the bank and the customers. Hence, this study has considerable significance in banking studies. The conclusions drawn from this study can also be translated to other service oriented industries.

1.5 Scope of the Study

The study will conduct a survey of the issues influencing consumer holding in commercial banks in Nepal taking Prabhu Bank, NIC Asia Bank, Prime Bank and Siddhartha Bank is merely due to its proximity and elasticity of the respondents. A questionnaire is formulated and shared across the different branches of elected banks. Based on the output of the questionnaire, all the possible factors that can play a role in the customer retention NIC Asia Bank, Prime Bank and Siddhartha Bank n shall be identified and statistically treated. The questionnaire is also help us identify the successful cases towards customer satisfaction with customer retention, service standard, brand loyalty and brand image, it has helped in bringing such positive outcomes. This will lead to more un-biased conclusions and superior sampling for statistical treatments.

1.6 Hypothesis Testing

H₀: There is no significant association between the Customer Satisfaction with customer retentions, brand Loyalty and Brand Image.

H¹: There is significant association between the Customer Satisfaction with customer retentions, Loyalty and Brand Image.

H³: there is no significance evidence of the quality service standard in current Nepalese banking industry

H⁴: there is significance evidence of the quality service standard in current Nepalese banking industry

1.7 Limitations of the study

The study was limited due to the geographical situation of Nepal. The access of financial institution now has expanded to all over the nation from urban to the rural area. Though there is a broad network of financial institution, this research was unable to cover all those two hundred respondents as research cover the urban area's customers likely to

inside Kathmandu valley by taking primary survey. In this sense, the research has not been able to show the actual data which it intended to do. The result of the research cannot be generalized as the customer retention factors may vary based on the geographical location of the research data collection. The customers in Kathmandu valley likely to be highly influenced by the interest rate, technology, service delivery whereas the rural customer may be less influenced by these factors. Rural customers may be more inclined towards the politics, government policy and central bank policy adopted by the banks. Having discussed about this limitation, we believe that the conclusions drawn from this research is able to provide a broad picture of the status of customer retention in banking industry of Nepal.

1.8 Organizations of the study

Present study has been organized into five major chapters, each devoted to some aspects of the study of factor influencing customer retentions in banks. The chapter one to five consists of introduction, review of literature, research methodology, presentation analysis of data and summary, conclusion, recommendations/suggestions. The rationale behind this kind of organization is to follow a simple research methodology approach.

Chapter I: Introduction: contains the introduction part of the study. As described above this chapter mention the major issues to be investigated along with the general background, statement of problem, research hypothesis, objectives of the study, scope of the study, limitation of the study and organizations of the study.

Chapter II: Literature Review: includes a discussion of the conceptual framework and review of major empirical work. The conceptual framework analysis and review of literature incorporated in this chapter provide a strong framework for the next chapter.

Chapter III: Research Methodology: describes the research methodology employed in this study. This chapter deals with research design, nature and sources of data, selection of organizations, Nepalese financial institutions.

Chapter IV: Data Presentation and Analysis: consists of presentation and analysis with major finding of primary data to indicate quantitative facts and to find out more qualitative fact of factor influencing customer retention in banks.

Chapter V: Summary, Conclusion and Recommendations: includes summary, conclusion and recommendation of the study. It also offers recommendation and several direction of the future research. Finally, bibliography and questionnaire has been attached in the end of the study.

CHAPTER-II

LITERATURE REVIEW

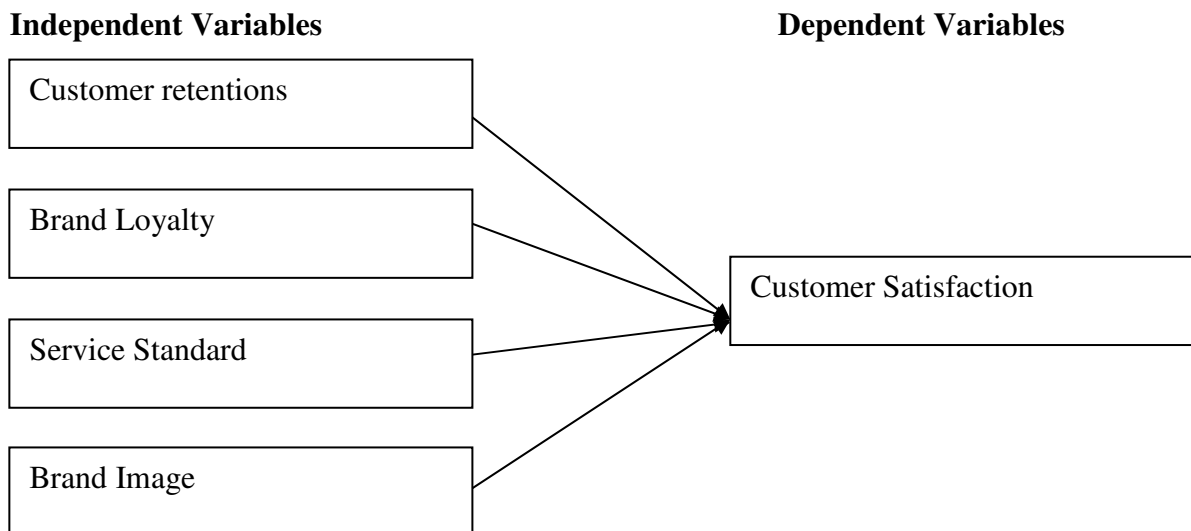
2.1 Introduction

This chapter presents the literature review on the factor influence customer retentions in banks. Specially, the literature review provides the theoretical perspectives informing the study and discusses the themed of the study benefits of customer retention in the banking industry, and the factors that contribution to customer retention brand image, service standard and brand loyalty and customer satisfactions. The chapter concludes by presenting the conceptual framework for the study.

2.2 Theoretical Framework

This research incorporates the two types of study variables. They are independent variables and dependent variables. Independent variables presumed to customer retentions, service standard, and Brand image and customer loyalty. Dependent variable is customer satisfactions. Dependent variable depends on the independent variables.

Figure 1: Research Model



Source: Self develop by the researchers

A flow-chart on the potential factors which can lead to the raising or declining of the customer satisfaction is shown here. According to the research model changes occur in

the independent variable directly effects the behavior of satisfaction and retention of customer fully depends upon the customer satisfaction. Higher satisfied customer is much more loyal towards the bank. These customers are the brand ambassadors of the bank as they are doing self=marketing in favor of bank. Customer retention explores the relationship between the satisfaction and the value of customers. Every organization always pays attention to maintain the satisfaction level of customers.

Customer Retentions

Customer retentions are a metric that measure a customer loyalty or the ability for an organization to keep a customer over time. To addition a identifying the number of loyal customers, customer retention can be reflects or predicts customer satisfactions, deposit or withdrawal and borrows of loans behavior, customer engagement, and emotional tie to a brand.

Brand Loyalty

Brand loyalty is the positive association consumer attach to a particular brand or product. Customers who exhibit brand loyalty are devoted to a product or service, which is demonstrated by their repeat purchase despite competitor's efforts to lure them away.

Service standard

A service standard specifies requirements that should be fulfilled by a service to establish its fitness for purpose. The standard may provide definitions, indicators of service quality and their levels, or specify a time period for delivery such as the standard on handling customer complaints.

Brand Image

Brand image is the current view of the customers about a brand. It can be defined as a unique bundle of associations within the minds of target customers. It signifies what the brand presently stands for. It is a set of beliefs held about a specific brand.

Customer Satisfactions

Customer satisfaction is the largest competitive advantage for banks with every one offering nearly the same products and services without much room to compete on price

the experiences customers have with their banks is what gives one bank a competitive advantage over another.

Concept of Customer Retention

Customer retention is the ability of a company or a product to retain their valued customers for a well-defined time period. Different people through different perspective have defined it. Matanga, (2008), has said that, "customer retention is a scale of customer faithfulness based on an organization's success in retaining the business of its prevailing customers". Similarly, according to Hoffman, (2006), customer retention is one of the advantages of relationship marketing and it relates to focusing an organization's marketing efforts on its current customer base. Retention of customer primarily emphasizes on topics related to the improvement of the marketing strategies that trend to improve repeat-purchasing behavior. Extending their view, Hoffman, (2006), further clarify that in organizations should rather concentrate their efforts in satisfying their existing customers and be more aware on customer retention instead of seeking new customers. As the time and the industry grows, customer's necessities are on increasing tendency and the competition amongst the various institutes within this sector in terms of service quality offered, price for the service, the mechanism of the delivery of the service in a customer friendly way also keep on rising. Successfully attracting and retaining customers in such an extremely competitive commercial banking sector, being successful in convincing customers to walk through the door and stay for an incredibly long time is crucial. Enhanced efficiency and delicate way of the grabbing process makes it rapider and appropriate for a customer to join a bank. Maintaining the relationship with the customers for long term should be what companies should be longing for as one of the primary goal of the organization, if the growth of their business is at the epicenter of their motive. Based on the statement of Griffin, (2001) higher the retention period of customer leads to generate the more profit for an organization. The officials in the bank management should have all the capabilities to ascertain and progress all potential features that can bound customer defection. These can include performance of employees and professionalism, eagerness to solve problems, courtesy and depth of knowledge with amongst. In today's world, the banking industry is one of the competitive sectors, amongst financial and non financial corporation that offer a wide range of services

(Rootman, 2011). In order to preserve the competitive benefit in such a highly competitive commercial banking industry, banks have hook eye to understand the value of customer retention and execute all possible strategies to practically realize efficient ways of customer retention. The literature clearly explains the information that the lengthier an organization retains a customer the more revenue the company produces. Hence, an affirmative correlation retains a customer the more revenue the company produces. Hence, an affirmative correlation amongst the bank and the customer is of supreme significant as this is directly and indirectly effects on the success in generating the profits and goodwill for the company.

Retaining consumers is important to an organization's success in today's hard economy and competitive business environment. If they do not provide compelling reasons for their customers to say, their competitors will. Customer retention refers to a compay's ability to main long term trading relationships with its customer. Customer retention refers to the process of keep inclines that the company has paid money to obtain and if the company is in an industry where customer makes several transactions over a period of years. The entire team must work on retaining those clients. According to lee (2006) few organizations dedicate enough time and resources to educate employees how to better retain consumer. Because it costs significantly more in Marketing to replace clients that a firm loses, the author recommends that business invest heavily in teaching their Personnel on how to keep the customers they already have.

Customer loyal, in the end, is a stronger commitment to the company than simple retention. Customer happiness lead to loyalty and loyalty ultimately lead to customer retention, which is naturally desirable. Customer pleasure without loyalty ultimately leads to customer retention, and retained consumers may or may not be loyal customers. The main line is that a service provider cannot just presume that clients who have been kept are loyal. As a result service businesses that won't to grow their business and cultivate good client's connections must recognize the strategic worth of customer loyalty above customer retention.

Customer Retention Strategies

Buttle (2004) categorizes customer retention strategies into two sections. These are positive customer retention and negative customer retention strategies. The two are discussed below:

2.3 Positive Retention Strategies

Positive customer retention strategies rock the customers in by reading the customer for remaining in a relationship. This includes strategies to delight or exceed customer expectation; i.e., going beyond what would normally satisfy the customer. Another strategy's adding customer perceived value without creating additional cost. The third strategy in this category is creating social and structure bonds found in positive interpersonal relationship between, structural bonds happen when companies and customer commit resources to a relationship. The strategy in this section is building customer engagement to create a level of both emotional and rational commitment to a brand that resists competitive influence (Buttle, 2009).

Negative retention Strategies

While positive retention strategies reward customers for being royal, negative retention strategies prevent customers from existing the relationship. This is done by imposing high strategies prevent customers from existing the relationship. This is done by imposing high switching costs on customers to discourage their defection (Buttle, 2009). The author identifies the costs as lost performance costs, uncertainty costs, pre-switching search and evaluation costs, post-switching behavioral and cognitive 11 costs, setup costs and sunk costs. Some customers find these switching costs high that they remain customers, through unwilling. The danger according to Buttle, (2009) is that negative customer retention strategies produce customers who feel trapped and may utter negative word of mouth.

Advantage of Customer Retention

Cook (2008) identifies a long list of benefits to the organizations focusing on customer retention as differentiating the organization from the competition, improving firm's image in the eyes of the customer, minimizing price sensitive, improving profitability and

increasing customer satisfaction. Others include achieving a maximum number of advocates for the company, enhancing company reputation, ensuring products and services are delivered right first time, improving staff morale and increasing employee satisfaction and retention. In the long list are also increasing productivity, reducing costs, encouraging employee participation, creating a reputation for being a caring, customer orientated company, fostering internal customer/ supplier relationship and bringing about continuous improvements to the operation of the company (Cook, 2008).

Service quality

Service quality highly experienced and Successful electronics business units realized that success or failure not merely depends on their online presence or low price, but provision of high quality electronic services is the critical.

Ward et al. (2009) defined the service quality in the banking context as a customer's faith and superior rating to the services provided by the bank. There are many service quality models have been constructed by considering different quality dimensions.

According Liao, C., Palvia, P. and Lin, H.N. (2006) service quality may be characterized by humanistic quality and technical quality. Humanistic quality related to the extreme stress on customers, personnel, leadership and culture, whereas technical approach concerned with operations management, statistics and measurement methods.

According to Liang, C. and Wang, W. (2006) found service quality is the crux of physical quality, interactive quality and corporate quality, as well as process and output quality. They divided quality into input and output, where the output consists of total service offering in terms of quality and the input includes both tangibles and intangibles elements.

Customer Loyalty

Customer's loyalty is not a new concept in marketing; it was there since from so many centuries ago. In the past, ancient Roman Empire had often used the loyalty of their army even Napoleon Bonaparte, the most feared French commander of the early nineteenth century. He achieved extraordinary results through the unrelenting loyalty of the soldiers under his command. Coming to the technical, civilized world of the 21st century,

marketers try to capture market share with the help of loyal customer base. Customer loyalty has been universally recognized as valuable asset in competitive markets. It is hard to meet all customers' needs at once and therefore, it is essential to prioritize certain customers and their needs. A comparative survival is achieved by meeting the most important needs of the most important customers. By accomplishing this and meeting the needs of the customers whose needs are not being met by competitors, a company can achieve a competitive advantage (Stern, Thompson, & Arnould, 1998).

Relationship between Customer satisfaction and Customer Loyalty

The relationship between satisfaction and loyalty has been observed in several studies examined 27 different businesses, and found strong correlations between satisfaction and loyalty. Further found out that, loyal customers are much more loyal than satisfied customers and any drop in total satisfaction results in a major drop in loyalty (Aydin & Ozer, 2005).

Brand Image/Equity

Brand equity has focused on building the brand equity through brand knowledge by stressing on the dimensions of brand knowledge i.e. brand awareness and brand image. Brand awareness is determined through brand recall and recognition. This can be done through the proper choice of brand identities such as brand name, logo, symbol, tagline etc. Brand image is developed through the various brand associations. Keller focused on the type, favorability, strength and uniqueness of brand associations. These brand associations need to be leveraged by adopting various brand strategies. Keller also presented the two approaches of measuring customer based brand equity i.e. direct and indirect approach. Direct approach directly measures the effect of brand knowledge on customer response to marketing for the brand. The indirect approach is based on measuring brand knowledge through various projective techniques. The analysis of the study focused on six guidelines for managing brand equity on the part of marketer that includes a focus on marketing decision brand knowledge, Tactical Literature Review 22 operations future marketing activities, evaluation of previous studies and customer response, (Keller, 1993).

Biedenbach and Marell (2010) investigated the impact of customer experiences on brand equity in a business to business (B2B) services setting. Data was collected with the help of structured questionnaires. The sample constituted of 647 customers of the Companies providing auditing services in Sweden. The Statistical test used for the analysis was structure equation Modeling. The results of the study reflected that customer experience was positively and significantly related to Brand Awareness, Brand Associations, Perceived Quality and Brand Loyalty. The Findings advocated that customer experience has a Positive and Significant impact on all the dimensions of Brand equity.

Aziz & Yasin (2010) focused on measuring or evaluating brand equity in the banking sector. The study examined the various factors that determine the brand equity and to analyze the customer perception regarding the brand equity of services. The theoretical model behind the study was Aker Model of CBBE and Keller model of Literature Review 27 Brand resonance. Data was collected with help of a structured questionnaire. The Sample Constituted of 480 customers from the private sector banks in Malaysia. The statistical tests used for the analysis was exploratory factor analysis, correlation as well as regression analysis. Factor analysis was extracted five factors i.e. Brand salience, Brand Performance, Brand Judgment, Brand Resonance as well as Brand Feeling. Regression analysis concluded that only three factors have a significant impact on Brand Resonance i.e. Brand Feeling, Brand Judgment and Brand Performance.

Customer Satisfaction

Customer Satisfaction in banking sectoring business world clients are the Wellspring of benefit and income for the administration associations and upgrades in benefit quality prompts client reliability. The examination researched the impact of value on fulfillment by concentrating on the connection between benefit quality and consumer loyalty and how quality can be enhanced in the administration firms. Subjective research strategy is utilized to direct this examination. The choice of essential investigations is finished by leading meetings in a bank as expert administration industry. The examination discoveries are broke down by subjective information investigations strategies to assemble investigations and research determinations. Discoveries uncover that nature of administration affects the consumer loyalty up to some specific level as the two ideas are

unmistakable and the relationship found 36 between them is easygoing. Additionally the nature of administration has noteworthy commitment towards consumer loyalty since it is influenced by different factors, for example human association, physical condition, esteem, value, execution and so on. To enhance execution framework originations should centre presenting representative situated strategies by setting up an administration culture tool after by a solid procedure set up and by evacuating holes between administration workers and its clients. It is discovered that through legitimate arranging and steady checking firms can create compelling procedures to enhance quality levels and to hold their current and future clients.

Gatari (2016) dissected that the components affecting consumer loyalty in the managing an account industry in Kenya: a contextual investigation of Investments and Mortgages (I & M) Bank Ltd. This investigation was attempted to break down the client's fulfillment with keeping money administrations with particular focal point of Standard Chartered Bank in Tanzania. The particular targets of the examination were to survey the level of consumer loyalty basing on clients goal to say as customers; to look at the level of consumer loyalty basing on clients expectation to suggest the administration of the Standard Chartered bank to outsiders; and to gauge the general level of client eagerness to pay a higher cost for administrations rendered by Standard Chartered Bank. An aggregate of 135 respondents

were inspected by utilizing non-likelihood helpful examined procedure and information was gathered by methods for a self-regulated poll. Information on financial qualities of the clients was dissected by utilizing expressive investigation. Mann Whitney test was connected to look at fulfillment levels amongst fulfilled and disappointed clients. Results demonstrate that greater part of the clients were happy with the Standard Chartered Bank. Nonparametric outcomes demonstrate that clients were happy with the quality and administration time. Basing on the discoveries of the investigation it is prescribes to that the Standard Chartered Bank ought to keep up the nature of monetary administrations offered by the bank. This should be possible by standardizing quality control and confirmation measures and additionally a solid checking and assessment framework for the administration's quality inside the bank.

Mehta (2013) examined the Banking Services and Customer Satisfaction: A Study of Public and Private Sector banks in Navsari City. In the present research and endeavors has done to gauge fulfillment level of the clients by looking at different elements that can affect on fulfillment of client to bank situated in Navsari city of Gujarat. The principle center is done around whether private bank bring more fulfillment then open part banks to the general population and what are those components which are considered when individual say they are fulfilled. To get together with the targets of concentrate 300 clients were chosen as test unit. Along these lines, the polls were filled by 200 respondents which were organized with inquires of statistic profile, fulfillment level and measurement which determines fulfillment to the clients. To do the examination in more precise comfort arbitrary non likelihood testing techniques was chosen. Covariance and standard deviation were utilized as instrument for measurable examination and to bring elucidations.

2.4 Research Gap

Furthermore, the government policies should be set to allow the banking industry to retain their customer easily and the bank industry should be able to propose better policy which will be flexible and clearly for them to put into operation which will be the best guide in their operation to retain more customers. The government and the banking industry both should be able to create conducive environment to do business with customers and as a results they won't switch to competitors. There is a need for financial institutions to provide effective training to its all employees on how to handle their customers and proving that education to employees earlier before they undertake their job, so that they can be able to access and adopting suitable banking service hence influencing customers. This study providing important information to the policy makers of the banking industry which can be used in planning programmers for future improvement and effectiveness of its operations in customer retention. One of the recommendation is that more efforts are required to be taken by the banking industry especially employees for the quick resolutions of the problems which are very known by employee for them to suggest appropriated solution. There should be well equipped resources available during solving the limitations of the customer retention in the

institution. Bank employees and the government both have to play their role in practicing the strategies that will retain customers. The efforts should be directed mostly on strategies employed by the banking industry and employees should work hard in effective way to achieve those strategies and in using them frequently so as to capture its high valued customer easily. The Bank should introduce strategies that they can lead into influence of customer retention as banks are appropriate mechanism to support customer's growth.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Research Design

This research is qualitative research. This research focuses on the various elements that influence customer retention in Nepalese Banks. The Study is generally based on primary data which has been collected through Structured and unstructured questionnaire with different elected commercial banks. The study has been conducted by using survey methodology to deal with different Level of customers as per their retention period in banks. Presently there are 20 Commercial banks in Nepal and out of 20 Commercial bank Prabhu Bank, NIC Asia Bank, Prime Bank and Siddhartha Bank are selected for sample Collection.

3.2 Population

A research is made to find new knowledge and it needs asset of people as respondents and thus “polite and Hungler” defined a Population as the entire individuals (or objects) having some Common Characteristics. The target Population is the whole population that the researcher is interested in. In a survey termed a census data is collected from every Member of the Population, whereas most survey researchers aim to gather data from a Subset of the target Population There are 20 Commercial Banks, which stands for Population of the research.

3.3 Sample

A Sample Comprises the Elements of the Population considered for actual inclusion in the study. Or it can be viewed as a subset of measurements drawn from a population in which we are interested. Devoset al (2002) defines a sample as small portion of the total set of objects, events or persons that together comprise the Subject of the study. Researchers in Survey research determine their sample through a Process termed Non-random Probability

sampling (the Selection of research subjects by Convenience and Judgmental sampling procedures.

The researcher have chosen four commercial banks as listed below for the study, they are:

- Prabhu bank limited.
- Nic Asia Bank limited
- Prime Commercial bank limited
- Siddhartha Bank Limited

3.4 Data Collection

For a Comprehensive review of the study, both Primary and Secondary data are collected. The primary data collection Procedure are Performs though Structured and unstructured questionnaire and random questionnaires with 200 respondents (50*4) for out four of 287 Nepalese Commercial Banks Name Prabhu bank Nic Asia bank, Prime bank and Siddhartha Bank. The questionnaire collected both qualitative and quantities dada for Wider explanation of Relationship between dependent and independent variables. The Secondary Data are collected from journal Article, Published reports, Books and internet.

3.5 Analysis of Data

Analyses are the process of Organizing and examine the collected data using Narratives, charts, or table. Data analysis is the processing of the information or data that has been gathered in order to draw conclusion. Hagedorn and Laboitz (1981:142) sate that analyzing of the data involves both descriptive and inference statistics. Descriptively, the Data collected are summarized. After these characteristics and relations have been established for the Samples. Inference statistical is used to make statement about the Populations and the sample Represented. Here, the rescuer analyzed the outcome of data analysis with factor influencing customer retention of banks and its status.

The collected quantitative data are analyzed by using SPEE 26 version programmed which generated deceptive statics such a frequency, Percentage. The qualitative data shall analyzed by the means of content like customer satisfaction through loyalty toward customer, brand image, service standard.

3.6 Statistical Tools

Some Simple and common statistical tools such as percentages, mean have been used to analyze the primary data in the present study. The result of Analysis have been properly tabulated, compared, analyzed, and interpreted, Descriptive statistical tools are

3.6.1 Percentages

In most of the cases percentage is used to identify the ratio of agreed and disagreed respondents' on the issues of corporate governess. Percentage is calculated as below. Percentages is used to $\% = \text{no. of respondents} / \text{total no. of respondents}$.

3.6.2 P –Value Approach

In statistics, the P-value is the probability of obtaining results at least as extreme as the observed results of a statistical hypothesis test, assuming that the null hypothesis is corrected. The P-value is used as an alternative to rejection points to provide the smallest Level of Significance at which the null hypothesis would be rejected. A smaller P –value means that there is stronger evidence in favor of the alternative hypothesis.

3.6.3 Correlation Analysis

Correlation analysis is method of statistical evaluation used to study the strength of a relationship between two, numerically measured, continuous variables. This Particular type of analysis is useful when a researcher wants to establish if there are possible connections, between variable. It is often misunderstood that correlation analysis detriments cause and effect; however, this is not the case because other variables that are not present in the research may have impacted on the results. If correlation is found between two variables it means that when there is a systematic change in one variable, there is also a systematic change in the other; the variables alter together over a certain period of time. If there is Correction found, depending upon the numerical values measured, this can be either positive or negative And it range became -1 to +1

3.6.4 Regression Analysis

Regression analysis is powerful statistical method that allows you to examine the relationship between two or more variables of interest. While there are many types of

regression analysis, at their core they all examine the influence of one more independent variables on a dependent variable.

*The model is: projected(Y)= $\beta_0 * x_1 + \beta_2 * x_1 + \beta_3 * x_3 + \beta_4 * x_4 + En$*

X1 =Service standard: Independent variable

X2 = Brand Loyalty: Independent variable

X3 =Brand Image: Independent Variable

X4 = Customer retention: Independent Variable

Y (Constant) = Customer Satisfaction: Dependent Variable

CHAPTER- IV

DATA PRESENTATION AND ANALYSIS

This chapter includes data presentation and analysis. The data and information collected from the respondents are presented and analyzed according to response of respondents. All the questionnaires are distributed and collected by the researcher own self. The collected data are analyzed using different tools and techniques. Results found from the analysis are systematically presented and carefully interpreted or explained in the following sections.

4.1 Nature of the Respondents

Respondents are taken from elected banks of Kathmandu valley as a random sampling method. The tenure of the respondents in their respective gender, age, occupation, is presented in the following manner.

Gender of the respondents

Table: 1

Gender of the respondents

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	120	60.0	60.0	60.0
	Female	80	40.0	40.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The Table 1 shows that, 60% of the respondents are male while 40% of the respondents are female. Its clears that majority of the respondents are male in this primary in this research study. That is shown in figure as follows:

4. 1.2 Age group of the respondent

Table: 2

Age group of the respondent

Age Group		Frequenc y	Percent	Valid Percent	Cumulative Percent
Val id	Less than 24 years	30	15.0	15.0	15.0
	25-34	90	45.0	45.0	60.0
	35-44	65	32.5	32.5	92.5
	45and above	15	7.5	7.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table indicates that the ages are categories in 4 sections and among them 15% of the respondent ages are a less than 24 years as well as 45% of the respondent ages are 25-34 years, more ever 32.5% of the respondent ages are 35-44 years and 7.5% of the respondent ages are above 45 year. Finally, it can be conclude that 25-34 years age group of the respondents are finding very high i.e. 45% respectively.

4.1.3 Education of the respondent

Table: 3

Education of the respondent

Education		Frequenc y	Percent	Valid Percent	Cumulative Percent
Val id	Up to +2	20	10.0	10.0	10.0
	Bachelor Degree	120	60.0	60.0	70.0
	Master Degree and Above	60	30.0	30.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table shows that, the education level of respondents. Among them, most of the respondents are Bachelor's Degree i.e. 60%. Similarly, 30% of total respondents are

Master's Degree and the rest number of respondents is 2 and below is 10%. It can be concluded that most of the respondents' qualifications are Bachelor's Degree and followed by Master's Degree respectively.

4.1.4 Occupation of the respondent

Table: 4

Occupation of the respondent

Occupation		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business Man/Woman	45	22.5	22.5	22.5
	Manager/Administrators/employee	53	26.5	26.5	49.0
	Investors	25	12.5	12.5	61.5
	Students	17	8.5	8.5	70.0
	Clerk	25	12.5	12.5	82.5
	House wife	35	17.5	17.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

It is observed from the above frequency distribution that, out of 200 respondents, 8.5% customers are students, 22.5% of the customers are business people, each 12.5% of the customers are clerk and investors, 17.5% of the customers are housewives. Maximum 26.5% of the customers are manager/Administrators / employees and it is clearly identified that the sample unit possesses the majority of manager/Administrators / employees respectively.

4.1.5 Monthly income of the respondent

Table: 5
Monthly income of the respondent

Income		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< Rs.30000	102	51.0	51.0	51.0
	Rs. 30001-Rs.50000	24	12.0	12.0	63.0
	Rs.50001-Rs.70000	44	22.0	22.0	85.0
	Rs.70001-Rs.100000	19	9.5	9.5	94.5
	Rs.100001& above	11	5.5	5.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

It is known from the above table that 12% of the respondents are found in the category of Rs. 30000-Rs.50000,, 51% of the respondents belong to the monthly income of less than Rs.30000, 22% of the respondents are in the category of Rs.50000-Rs.70000, 9.5% of the respondents are in the category of Rs.70000-Rs.100000 and 5.5% of the respondents income found above Rs.100000. It indicates that the majority of the respondents belong to the income group of less than Rs 30000/- respectively.

4.1.6 Associations with banks

Table: 6
Associations with banks

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	42	21.0	21.0	21.0
	1-3 year	128	64.0	64.0	85.0
	More than 3 year	30	15.0	15.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

It is found that maximum 64% of the respondents maintain their account in a particular bank 1-3 years, 21% of the respondents are less than one years, 15% of the respondents are more than three years. The majority of respondents maintain their bank account in a particular bank 1-3 years respectively.

4.1.7 Customer Satisfactions with ATM /Debit/credit card Facility

Table: 7
Customer Satisfactions with ATM /Debit/credit card Facility

Customer Satisfaction		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	165	82.5	82.5	82.5
	No	35	17.5	17.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table shows respondents satisfaction with ATM, Debit/credit card Facility. The above table shows respondents satisfaction with ATM, Debit/credit card facility among 200 customers. Out of 200 customers, 165 respondents say that “Yes” they are satisfied with ATM, Debit /Credit facility, but a 35 respondents are say that “No” they are not satisfied only with ATM, Debit/credit card facility. Therefore, majority of the respondents are more satisfied with ATM, Debit/credit card facility respectively.

4.1.8 Customer opinion on service charge

Table: 8

Customer opinion on service charge

Customer opinion		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	140	70.0	70.0	70.0
	Medium	40	20.0	20.0	90.0
	Low	20	10.0	10.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table shows that the respondents' opinion on service charges among 200 respondents. 70% of the respondents say that their bank service charge is very high, and a mere 20% respondents say that their bank service charges is medium and rest 10% of the respondents say that the banks service charge is low. Therefore, more of the respondents (ie.70% out of 200 respondents) service says that banks are charge banking service charge is very high respectively.

4.1.9 Easy Payment and withdrawal of amount

Table: 9

Easy Payment and withdrawal of amount

Payment/Withdrawal		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	50	25.0	25.0	25.0
	Often	50	25.0	25.0	50.0
	Rarely	35	17.5	17.5	67.5
	Never	25	12.5	12.5	80.0
	Sometimes	40	20.0	20.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table shows the easy payment and withdrawal of amount among 200 respondents. Each 25% of the respondents say that they should always and often wait

to pay or withdraw amount, but a mere 20% of the respondents say that they should sometimes wait to pay or withdraw amount, 17% of the respondents are say that on above statement rarely. It can be conclude that most of the respondents are always and often wait to pay or withdraw amount respectively.

4.1.10 Banks offer New Schemes and online Service

Table: 10

Banks offer New Schemes and online Service

Offers/Schemes		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	32	16.0	16.0	16.0
	Often	26	13.0	13.0	29.0
	Sometimes	109	54.5	54.5	83.5
	Rarely	12	6.0	6.0	89.5
	Never	21	10.5	10.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table explains new schemes and online services offered by the bank among 200respondents. From 54.5% of the respondents say that their bank sometimes offers new schemes and online services, but a mere 32respondents say that their bank always offers new schemes and online services. Similarly, 13% of the respondent says that, their bank often offer new scheme and online service and rest 6% and 10.5% of the respondents said that their banks rarely offer and never offer new schemes and online service device respectively. It clears that, most of the respondents say that banks offer sometimes new schemes and online service only.

4.1.11 Reasons for preferring the Bank

Table: 11

Reasons for preferring the Bank

Reasons for preferring the Bank		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Near to my house/Work place	130	65.0	65.0	65.0
	Recommendation from a friend/Employee of the bank	33	16.5	16.5	81.5
	Superior Service	22	11.0	11.0	92.5
	Others	15	7.5	7.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

It is observed that maximum 65% of the respondents prefer their bank nearby their house/work place, 11% of the respondents for superior service, 16.5% of the respondents for the recommendation of their friend/workmate/employee of the bank and 7.5% of the respondents for other reasons like brand name, banking technology and the number of branches. The majority of respondents likely to (65% of the respondents) prefer their bank nearby their house/work place.

4.1.12 My bank provides Good Quality Service

Table: 12

My bank provides Good Quality Service

Service Quality		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Satisfied Customer	74	37.0	37.0	37.0
	Moderate Satisfied Customer	110	55.0	55.0	92.0
	Lowly Satisfied Customer	16	8.0	8.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table depicts that, the satisfaction towards bank indicates that the (37%) of the customer highly satisfy with their banking services, 55% of the customers satisfy with

moderate level and 8% of them are low satisfy with their banking services. It is concluded that lowly satisfied customer is called a poor cluster indicating low level of satisfaction with their banking services. Moderately satisfied customer is called moderate cluster symbolizing the moderate level of satisfaction with their banking services. Highly satisfied customer is called a high cluster in which the customers highly satisfy with their banking services.

4.2 Hypothesis Testing

H₀: There is no significance evidence by the banks provide good quality service for the customers

H₁: There is significance evidence by the banks provide good quality service for the customers

Table: 13

Chi-Squire Test

Chi-Squire Test	Observed N	Expected N	Residual
Highly Satisfied Customer	74	66.7	7.3
Moderate Satisfied Customer	110	66.7	43.3
Lowly Satisfied Customer	16	66.7	-50.7
Total	200		

Table: 14

Test Statistics

T Statistics	My bank provides Good Quality Service
Chi-Square	67.480 ^a
Df	2
Asymp. Sig.	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 66.7.	

$$\text{Chi-Squire } (X)^2 = 67.480$$

$$\text{Degree of Freedom } (df) = 3-1 = 2$$

$$\text{Significance value } (P \text{ value}) = .000$$

Inferential statistics

$(p \leq 0.5 \text{ Reject } H_0)$

$(p \geq 0.5 \text{ Retain } H_0)$

We sampled 200 respondents, and evaluated whether there is no significance evidence by the banks provides good quality service for the customers (f=200) are equal to there is significance evidence by the banks provides good quality service for the customers. The data are analyzed using a chi- squire goodness of fit test. The null hypothesis is rejected. $X^2(1) = 67.480$, $(p \leq 0.5)$, $.000 \leq 0.05$ More than half of the respondents are depicts that, statistically, there is significance evidence by the banks provides good quality service for the customers.

4.2.1 My banks give proper investment guidelines

Table: 15

My banks give proper investment guidelines

Investment Guidelines		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Satisfied Customer	85	42.5	42.5	42.5
	Moderate Satisfied Customer	95	47.5	47.5	90.0
	Lowly Satisfied Customer	20	10.0	10.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

From the above table, it is found that the maximum frequency of 95(47.5%) respondent is moderately satisfied with the banks provide proper investment guidelines. Similarly, 42.5% of the respondents are highly satisfied with the banks services and 10% of the respondents marking on lowly satisfied customer with banks give proper investment guidelines. It can be conclude that, most of the respondents are moderate satisfied with the banks give proper investment guidelines respectively.

4.2.2 My Banks offer Various Deposit Scheme

Table :16

My Banks offer Various Deposit Scheme

Deposit Scheme		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Satisfied Customer	90	45.0	45.0	45.0
	Moderate Satisfied Customer	90	45.0	45.0	90.0
	Lowly Satisfied Customer	20	10.0	10.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table indicates that, each 45% of the respondents are highly and moderate satisfied with the banks product plan with various deposit schemes while, 10% of the respondents are lowly satisfied with the banks product plan respectively. It is concluded that lowly satisfied customer is called a poor indicating low level of satisfaction with their banking product plan. Moderately satisfied customer is called moderate symbolizing the moderate level of satisfaction with their banking product plan scheme. Highly satisfied customer is called a high highly satisfy with their banking product scheme. It can be conclude that each 45% of the respondents are highly and moderate satisfied with banking product scheme respectively.

4.2.3 My bank offer Various Loan Scheme

Table: 17

My bank offer Various Loan Scheme

Loan Scheme		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Satisfied Customer	80	40.0	40.0	40.0
	Moderate Satisfied Customer	80	40.0	40.0	80.0
	Lowly Satisfied Customer	40	20.0	20.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table presents that, each 40% of the respondents are highly and moderate satisfied with the banks' loan scheme while, 20% of the respondents are lowly satisfied with the banks' loan scheme plan respectively. It is concluded that lowly satisfied customer is called a poor indicating low level of satisfaction with their banking loan scheme. Moderately satisfied customer is called moderate symbolizing the moderate level of satisfaction with their banking loan scheme. Highly satisfied customer is called a high highly satisfy with their banking loan scheme. It can be conclude that each 40% of the respondents are highly and moderate satisfied with banking various loan schemes respectively.

4.2.4 My Bank Located convenient Places

Table: 18

My Bank Located convenient Places

Located Convenient Places		Frequency	Percent	Valid Percent	Cumulative Percent
Valid Customer	Highly Satisfied Customer	120	60.0	60.0	60.0
	Moderate Satisfied Customer	60	30.0	30.0	90.0
	Lowly Satisfied Customer	20	10.0	10.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table demonstrated that, 60% of the customer are highly satisfy with banks located in convenient places, 30% of the customers satisfy with moderate level and 10% of them are low satisfy with location of bank. It shows that, lowly satisfied customer is called a poor cluster indicating low level of satisfaction with their banking location. Moderately satisfied customer is called moderate cluster symbolizing the moderate level of satisfaction with their banking location. Highly satisfied customer is called a high cluster in which the customers highly satisfy with their banking location. Finally it can be conclude that, most of the customer is highly satisfied with the convenient places of bank locations respectively.

4.2.5 My bank provides genuine acceptance and satisfying service

Table: 19

My bank provides genuine acceptance and satisfying service

Satisfying Services		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	37	18.5	18.5	18.5
	Agree	80	40.0	40.0	58.5
	Neutral	60	30.0	30.0	88.5
	Strongly Disagree	19	9.5	9.5	98.0
	Disagree	4	2.0	2.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table shows the prompt services provided by the bank among 200 customers. Where, 40 customers are Agree with the banks provide genuine acceptance and satisfying service, but a mere 30 customers are saying neutral on above statement .Similarly, 37 respondents are strongly agree but 23 respondents are strongly disagree and disagree on above statement Therefore, it can be conclude that respondents always want get prompt services whenever they visit the bank.

4.2.6 Bank provides service in Low cost

Table 20

Bank provides service in Low cost

Service in Low Cost		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	31	15.5	15.5	15.5
	Agree	55	27.5	27.5	43.0
	Neutral	50	25.0	25.0	68.0
	Strongly Disagree	30	15.0	15.0	83.0
	Disagree	34	17.0	17.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table indicates that, 27.5% of the respondents are agree with on above statement, because they believe on banks provides service in low-cost while, 15.5% of the respondents also mark on strongly agree on above statement but, 25% of the respondents choose neither agree nor disagree options. Similarly, 17% of the respondents are disagree with on above statement because they don't faith on the banks provides service in low-cost and added 15% also support on strongly disagree option on above statement. It clears that most of the respondents are verdict on agree options, because they trust on the banks provides service in low-cost.

4.2.7 My bank offer different scheme according to the customer requirements

Table: 21

My bank offer different scheme according to the customer requirements

Customer requirements		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	60	30.0	30.0	30.0
	Agree	30	15.0	15.0	45.0
	Neutral	80	40.0	40.0	85.0
	Strongly Disagree	20	10.0	10.0	95.0
	Disagree	10	5.0	5.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table presents that, 30% of the respondents are strongly agree that, the banks offer different scheme according to the customer requirement while 15% of the respondents also are strongly support on above statement main while 40% of the respondents marking on neutral options but, another 10% of the respondents are disagree with on above statement likely to the banks offer different scheme according to the customer requirements well as rest 5% of the respondents are disagree with above statement. It can be conclude that, 45% of the respondents are agreeing with on above statement, it means they believe on, the banks offer different scheme according to the customer requirement in different period of time.

4.2.8 My bank provides online innovative service

Table: 22

My bank provides online innovative service

Online Innovative Services		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	10	5.0	5.0	5.0
	Agree	15	7.5	7.5	12.5
	Neutral	35	17.5	17.5	30.0
	Strongly Disagree	60	30.0	30.0	60.0
	Disagree	80	40.0	40.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table illustrates the influence of online innovative services. The result shows that, 40% of the respondents are disagree by saying that reducing the operational cost of cards can lead to increase the profitability of bank but banks not focus on innovative online quality of service as well as 30% of the respondents are also disagree with on above statement More ever, 17.5% of the respondents are remained neutral with on above statement. However, 7.5% of the respondents are neutral and 5% and 7.5% of the respondents are disagree and strongly disagree with on above statement .It can be conclude that, 70% of the respondents are disagreeing with on above statement likely to the innovative online service provided by the banks.

4.2.9 My bank has grievance redressed committee to solve the customer complains

Table: 23

My bank has grievance redressed committee to solve the customer complains

Customer complains		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	79	39.5	39.5	39.5
	Agree	30	15.0	15.0	54.5
	Neutral	46	23.0	23.0	77.5
	Strongly Disagree	24	12.0	12.0	89.5
	Disagree	21	10.5	10.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table indicates that, 39.5% of the respondents are strongly agreed that the bank has grievance redressed committee to solve the customer complaints and 15% of the strongly agree towards on above statement. While, 23% of the respondents are marking on neutral options towards on above statement. Similarly, 26% of the respondents are neutral on above statement. However, 10.5 % and 12% of the respondents are disagree and strongly disagree that the bank has grievance redressed committee to solve the customer complains .It can be conclude that, majority of the respondents are agreeing with on above statement likely to the bank has grievance redressed committee to solve the customer complaints.

4.2.10 My bank is market leader in a banking service

Table: 24

My bank is market leader in a banking service

Banking Services		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	8	4.0	4.0	4.0
	Agree	112	56.0	56.0	60.0
	Neutral	50	25.0	25.0	85.0
	Strongly Disagree	13	6.5	6.5	91.5
	Disagree	17	8.5	8.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table presents that, 60% of the respondents are agreeing that, the claim of market leader in banking service. Similarly, 25% of the respondents are neutral towards on above statement. While 15% of the respondents are disagreeing with on above statement likely to the claim of market leader in banking service. It can be conclude that, 60% of the respondents are agreeing with on above statement, it means they believe on, the claim of market leader in banking service.

4.2.11 My banks display truthful information through pamphlet and banners

Table 25

My banks display truthful information through pamphlet and banners

Pamphlet and Banners		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	56	28.0	28.0	28.0
	Agree	75	37.5	37.5	65.5
	Neutral	44	22.0	22.0	87.5
	Strongly Disagree	14	7.0	7.0	94.5
	Disagree	11	5.5	5.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table shows that, 65.5% of the respondent are agreeing with on above statement while 22% of the respondents are neutral and 12.5% of the respondents are disagreeing with the banks display truthful information through pamphlet and banners so it would be positive signal to the per annum profitability of the bank. It clears that, the majority of the respondents said that the with the banks display truthful information through pamphlet and banners would be positive signal to the per annum profitability in banks.

4.2.12 My bank employee provides complete reliable and consistent marketing information

Table: 26

My bank employee provides complete reliable and consistent marketing information

Marketing Information		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	58	29.0	29.0	29.0
	Agree	61	30.5	30.5	59.5
	Neutral	41	20.5	20.5	80.0
	Strongly Disagree	21	10.5	10.5	90.5
	Disagree	19	9.5	9.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table depicts that, 59.5% of the respondents are agreeing with on above statement likely to the banks employee provides complete reliable and consistent marketing information but 20.5% of the respondents verdict on neutral and rest 20% of the respondents are disagree with the banks employee provide complete reliable and consistent marketing information. It can be conclude that, most of the respondents are believe on the banks employee provides complete.

Table: 27

My bank provides improve service

Improve Service		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	28	14.0	14.0	14.0
	Agree	99	49.5	49.5	63.5
	Neutral	35	17.5	17.5	81.0
	Strongly Disagree	26	13.0	13.0	94.0
	Disagree	12	6.0	6.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table indicates that, 63.5% of the respondents are agreeing with the banks provide improve service but 17.5% of the respondents marking on neutral, while 19% of the respondents are disagreeing with banks provide improve service for the customer accordingly.

4.2.13 my bank creates better product and service

Table: 28

My bank creates better product and service

Product or service		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	76	38.0	38.0	38.0
	Agree	45	22.5	22.5	60.5
	Neutral	41	20.5	20.5	81.0
	Strongly Disagree	31	15.5	15.5	96.5
	Disagree	7	3.5	3.5	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table shows that, 60.5% of the respondents are believing on the banks creates better product and service and 20.5% of the respondents are known about the on above

statement while 19% of the respondents are disagreeing with on above statement. It clears that, most of the respondents are agreeing with the banks creates better product and services accordingly.

4.2.14 My bank provides rewards for the customer

Table: 29

My bank provides rewards for the customer

Rewards for the customers		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	20	10.0	10.0	10.0
	Disagree	21	10.5	10.5	20.5
	Neutral	42	21.0	21.0	41.5
	Strongly Agree	37	18.5	18.5	60.0
	Agree	80	40.0	40.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table depicts that, 58.5% of the respondents are trust on banks provide rewards for the customer while 21% of the respondents are marking on constraint but 20.5% of the respondents are disagreeing with on above statement. It clears that, most of the respondents are agreeing with the banks provide rewards for the valuable customers.

4.3 Hypothesis Testing

H_0 : There is no significance evidence by the bank provides rewards for the customers

H_1 : There is significance evidence by the bank provides rewards for the customer

Table: 30

Chi Squire Test

Chi Squire Test	Observed N	Expected N	Residual
Strongly Agree	20	40.0	-20.0
Agree	21	40.0	-19.0
Neutral	42	40.0	2.0
Strongly Disagree	37	40.0	-3.0
Disagree	80	40.0	40.0
Total	200		

Table: 31

Test Statistics

T statistics	bank provides rewards for the customer
Chi-Square	59.350 ^a
Df	4
Asymp. Sig.	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 40.0.	

Chi-Squire $(X)^2 = 59.350$

Degree of Freedom (df) = 5-1 =5

Significance value (P value) = .000

Inferential statistics

$(p \leq 0.5 \text{ Reject } H_0)$

$(p \geq 0.5 \text{ Retain } H_0)$

The sampled 200 respondents, and evaluated whether there is no significance evidence by the banks provide rewards for the customers (f=200) are equal to there is significance evidence by the banks provide rewards for the customers. The data are analyzed using a chi-quire goodness of fit test. The null hypothesis is rejected. $X^2(1) = 59.350$, $(p \leq 0.5)$, $.000 \leq 0.05$ More than half of the respondents are depicts that, statistically, there is significance evidence by the banks provides rewards for the customers.

4.3.1 My bank uses leverage technology

Table: 32

My bank uses leverage technology

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	36	18.0	18.0	18.0
	Agree	112	56.0	56.0	74.0
	Neutral	25	12.5	12.5	86.5
	Strongly Disagree	9	4.5	4.5	91.0
	Disagree	18	9.0	9.0	100.0
	Total	200	100.0	100.0	

Source: field survey report 2080 by using SPSS20 versions

The above table indicates that, 56% of the respondents are agree with on above statement, because they believe on the banks uses leverage technology positively affects the per annum profit of the banks while, 18% of the respondents also mark on strongly agree options but, 12.5% of the respondents choose neither agree nor disagree options. Similarly, 10% of the respondents are disagree with on above statement because they don't faith on the banks uses leverage technology but 9% also support on strongly disagree option on above statement. It clears that majority of the respondents are verdict on agree and strongly agree options, because they trust on the banks uses leverage technology that affects the per annum profit of the banks respectively.

4.4 Correlation

Table: 33
Correlations Analysis

Correlation		Customer Satisfactions with ATM /Debit/credit card Facility	Banks offer New Schemes and online Service	My bank provides online innovative service	My bank creates better product and service	My bank uses leverage technology	My bank provides Good Quality Service
Customer Satisfactions with ATM /Debit/credit card Facility	Pearson Correlation	1	-.330**	-.772**	.746**	.376**	.156*
	N	200	200	200	200	200	200
Banks offer New Schemes and online Service	Pearson Correlation	-.330**	1	.234**	-.541**	.537**	.566**
	N	200	200	200	200	200	200
My bank provides online innovative service	Pearson Correlation	-.772**	.234**	1	-.657**	-.299**	-.168*
	N	200	200	200	200	200	200
My bank creates better product and service	Pearson Correlation	.746**	-.541**	-.657**	1	-.033	-.219**
	N	200	200	200	200	200	200
My bank uses leverage technology	Pearson Correlation	.376**	.537**	-.299**	-.033	1	.458**
	N	200	200	200	200	200	200
My bank provides Good Quality Service	Pearson Correlation	.156*	.566**	-.168*	-.219**	.458**	1
	N	200	200	200	200	200	200
**. Correlation is significant at the 0.01 level (2-tailed).							
*. Correlation is significant at the 0.05 level (2-tailed).							

The above table depicts that, the correlation between Customer Satisfactions with ATM /Debit/credit card Facility to Banks offer New Schemes and online Service is -0.330, it means statistically there is negative correlation between the Customer Satisfactions with ATM /Debit/credit card Facility with Banks offer New Schemes and online Service. Similarly, the correlation between Customer Satisfactions with ATM /Debit/credit card

Facility to Banks offer New Schemes and online Service to My bank provides online innovative service is -0.772, it means statistically there is negative correlation between the Customer Satisfactions with ATM /Debit/credit card Facility to Banks offer New Schemes and online Service to My bank provides online innovative service. More ever, the Customer Satisfactions with ATM /Debit/credit card Facility to My bank creates better product and service is 0.746, it means there is positive correlation between the two variables. However, , the Customer Satisfactions with ATM /Debit/credit card Facility to My bank uses leverage technology is 0.376; it means statistically, there is positive correlation between the two variables. Finally, the Customer Satisfactions with ATM /Debit/credit card Facility to My bank provides Good Quality Service is 0.156; it means there is positive correlation between the Customer Satisfactions with ATM /Debit/credit card Facility with My bank provides Good Quality Service.

4.5 Regression Analysis

Table: 34
Model Summary

Model	R	R Square	Std. Error of the Estimate			
			Std. error	F	df1	df2
1	.916 ^a	.839	.15462	202.763	5	194

Table: 35

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	.875	.107		.000
	Banks offer New Schemes and online Service	-.143	.017	-.415	.000
	My bank provides online innovative service	-.064	.015	-.195	.000
	My bank creates better product and service	.146	.014	.465	.000
	My bank uses leverage technology	.151	.014	.437	.000
	My bank provides Good Quality Service	.163	.024	.260	.000

On the basis of above findings following regression model has been developed.

The model is: Projected (\hat{Y}) = $\beta_0 + \beta_1 * X_1 + \beta_2 * X_2 + \beta_3 * X_3 + \beta_4 * X_4 + \beta_5 * X_5 + \epsilon_n$

$$\hat{Y} = 0.875 + (.143) * X_1 + (.064) * X_2 + 0.146 * X_3 + .151 * X_4 + .163 * X_5$$

\hat{Y} (Constant) = Customer Satisfactions with ATM /Debit/credit card Facility: *dependent Variable*

X_1 = Banks offer New Schemes and online Service: *Independent Variable*

X_2 = My bank provides online innovative service: *Independent Variable*

X_3 = My bank creates better product and service: *Independent Variable*

X_4 = My bank uses leverage technology) : *Independent Variable*

X_5 = My bank provides Good Quality Service: *Independent Variable*

The above table presents the regression model with F test goodness of fit. Findings from the Fishers ratio (i.e. the F-Statistics which is a proof of the validity of the estimated model) as reflected in above table, indicates that, the F is about 202.763 and a p-value is also 0.00 which is ≤ 0.05 . Similarly, the R-Square which is often referred to as the coefficient of determination of the variables is .839. The R-Square which is also a measure of the overall fitness of the model indicates that the model is capable of explaining about 83.9% of the variability the Customer Satisfactions with ATM /Debit/credit card Facility sample commercial banks. This means that the model explains about 83.9% of the systematic variation in the dependent variable. That is, about 16.1% of the variations in Customer Satisfactions with ATM /Debit/credit card Facility of the Sample commercial banks are accounted for by other factors not captured by the model.

The regression coefficient of Customer Satisfactions with ATM /Debit/credit card Facility(X_1) in the regression coefficient analysis is -.143 percent; it indicates that if we increased Banks offer New Schemes and online Service variable by 1%, the average influence on the Customer Satisfactions with ATM /Debit/credit card Facility will decrease by .143 percent. Similarly, However, the regression coefficient of Customer Satisfactions with ATM /Debit/credit card Facility(X_2) in the regression coefficient analysis is -.064 percent; it indicates that if we increased My bank provides online innovative service variable by 1%, the average influence on the Customer Satisfactions with ATM /Debit/credit card Facility will decrease by .064 percent.

More over, The regression coefficient of Customer Satisfaction with ATM /Debit/credit card Facility(X3) in the regression coefficient analysis is .146 percent; it indicates that if we increased My bank creates better product and service variable by 1%, the average influence on the Customer Satisfaction with ATM /Debit/credit card Facility will increase by .146 percent.

Similarly, the regression coefficient of Customer Satisfaction with ATM /Debit/credit card Facility(X4) in the regression coefficient analysis is .151 percent; it indicates that if we increased My bank uses leverage technology variable by 1%, the average influence on the Customer Satisfaction with ATM /Debit/credit card Facility will increase by .151 percent.

Finally, the regression coefficient of Customer Satisfaction with ATM /Debit/credit card Facility(X4) in the regression coefficient analysis is .163 percent; it indicates that if we increased My bank provides Good Quality Service variable by 1%, the average influence on the Customer Satisfaction with ATM /Debit/credit card Facility will increase by .163 percent.

4.6 Major Finding of the study

- In this research study, 60% of the respondents are male while 40% of the respondents are female.
- The 25-34 years age group of the respondents are finding very high i.e. 45% respectively.
- It can be conclude that majority of the respondent's qualifications are Bachelor's Degree and followed by Master's Degree i.e. 90% of total respondents respectively.
- It is observed that, Maximum 26.5% of the customers are manager/Administrators / employees and it is clearly identified that the sample unit possesses the majority of manager/Administrators / employees respectively.
- It indicates that the 51% of the respondents belong to the income group of less than Rs 30000/- respectively.
- The 64% of respondents maintain their bank account in a particular bank 1-3 years respectively.

- The 165 respondents are more satisfied with ATM, Debit/credit card facility respectively.
- The more of the respondents (ie.70% out of 200 respondents) service says that banks are charge banking service charge is very high respectively.
- It can be conclude that most of the respondents are always and often wait to pay or withdraw amount respectively.
- The 54.5% of the respondents say that their bank sometimes offers new schemes and online services, but a mere 32 respondents say that their bank always offers new schemes and online services.
- The majority of respondents likely to (65% of the respondents) prefer their bank nearby their house/work place.
- The satisfaction towards bank indicates that the (37%) of the customer highly satisfy with their banking services, 55% of the customers satisfy with moderate level and 8% of them are low satisfy with their banking services.
- It is concluded that lowly satisfied customer is called a poor cluster indicating low level of satisfaction with their banking services. Moderately satisfied customer is called moderate cluster symbolizing the moderate level of satisfaction with their banking services. Highly satisfied customer is called a high cluster in which the customers highly satisfy with their banking services.
- It is found that the maximum frequency of 95(47.5%) respondent is moderately satisfied with the banks provide proper investment guidelines. Similarly, 42.5% of the respondents are highly satisfied with the banks services and 10% of the respondents marking on lowly satisfied customer with banks gives proper investment guidelines.
- It can be conclude that each 45% of the respondents are highly and moderate satisfied with banking product scheme respectively.
- The 40% of the respondents are highly and moderate satisfied with banking various loan schemes respectively.
- The 60% of the customer are highly satisfy with banks located in convenient places, 30% of the customers satisfy with moderate level and 10% of them are low satisfy with location of bank.

- The 40 customers are agree with the banks provide genuine acceptance and satisfying service, but a mere 30 customers are saying neutral on above statement .
- The 27.5% of the respondents are agree with on above statement, because they believe on banks provides service in low-cost while, 15.5% of the respondents also mark on strongly agree on above statement but, 25% of the respondents choose neither agree nor disagree options.
- It can be conclude that, 45% of the respondents are agreeing with on above statement, it means they believe on, the banks offer different scheme according to the customer requirement in different period of time.
- The 70% of the respondents are disagreeing with on above statement likely to the innovative online service provided by the banks.
- The majority of the respondents are agreeing with on above statement likely to the bank has grievance redressed committee to solve the customer complaints.
- The 60% of the respondents are agreeing with on above statement, it means they believe on, the claim of market leader in banking service.
- The 65.5% of the respondent are agreeing with on above statement while 22% of the respondents are neutral and 12.5% of the respondents are disagreeing with the banks display truthful information through pamphlet and banners so it would be positive signal to the per annum profitability of the bank.
- It can be conclude that, most of the respondents are believe on the banks employee provides complete reliable and consistent marketing information.
- The, 63.5% of the respondents are agreeing with the banks provide improve service but 17.5% of the respondents marking on neutral, while 19% of the respondents are disagreeing with banks provide improve service for the customer accordingly.
- The 60.5% of the respondents are believing on the banks creates better product and service and 20.5% of the respondents are known about the on above statement while 19% of the respondents are disagreeing with on above statement.
- $X^2(1) = 67.480$, ($p \leq 0.5$), $.000 \leq 0.05$ More than half of the respondents are depicts that, statistically, there is significance evidence by the banks provides good quality service for the customers.

- The 58.5% of the respondents are trust on banks provide rewards for the customer while 21% of the respondents are marking on constraint but 20.5% of the respondents are disagreeing with on above statement.
- $\chi^2(1) = 59.350$, ($p \leq 0.5$), $.000 \leq 0.05$ More than half of the respondents are depicts that, statistically, there is significance evidence by the banks provides rewards for the customers.
- The 56% of the respondents are agree with on above statement, because they believe on the banks uses leverage technology positively affects the per annum profit of the banks while, 18% of the respondents also mark on strongly agree options but, 12.5% of the respondents choose neither agree nor disagree options.
- The correlation between Customer Satisfactions with ATM /Debit/credit card Facility to Banks offer New Schemes and online Service is -0.330, it means statistically there is negative correlation between the Customer Satisfactions with ATM /Debit/credit card Facility with Banks offer New Schemes and online Service.
- The correlation between Customer Satisfactions with ATM /Debit/credit card Facility to Banks offer New Schemes and online Service to My bank provides online innovative service is -0.772, it means statistically there is negative correlation between the Customer Satisfactions with ATM /Debit/credit card Facility to Banks offer New Schemes and online Service to My bank provides online innovative service.
- More ever, the Customer Satisfactions with ATM /Debit/credit card Facility to My bank creates better product and service is 0.746, it means there is positive correlation between the two variables. However, , the Customer Satisfactions with ATM /Debit/credit card Facility to My bank uses leverage technology is 0.376; it means statistically, there is positive correlation between the two variables.
- The Customer Satisfactions with ATM /Debit/credit card Facility to My bank provides Good Quality Service is 0.156; it means there is positive correlation between the Customer Satisfactions with ATM /Debit/credit card Facility with My bank provides Good Quality Service.
- The R-Square which is often referred to as the coefficient of determination of the variables is .839. The R-Square which is also a measure of the overall fitness of the

model indicates that the model is capable of explaining about 83.9% of the variability the Customer Satisfaction with ATM /Debit/credit card Facility sample commercial banks.

- This means that the model explains about 83.9% of the systematic variation in the dependent variable. That is, about 16.1% of the variations in Customer Satisfaction with ATM /Debit/credit card Facility of the Sample commercial banks are accounted for by other factors not captured by the model.
- The regression coefficient of Customer Satisfaction with ATM /Debit/credit card Facility(X1) in the regression coefficient analysis is -.143 percent; it indicates that if we increased Banks offer New Schemes and online Service variable by 1%, the average influence on the Customer Satisfaction with ATM /Debit/credit card Facility will decrease by .143 percent.
- However, the regression coefficient of Customer Satisfaction with ATM /Debit/credit card Facility(X2) in the regression coefficient analysis is -.064 percent; it indicates that if we increased My bank provides online innovative service variable by 1%, the average influence on the Customer Satisfaction with ATM /Debit/credit card Facility will decrease by .064 percent. More over, The regression coefficient of Customer Satisfaction with ATM /Debit/credit card Facility(X3) in the regression coefficient analysis is .146 percent; it indicates that if we increased My bank creates better product and service variable by 1%, the average influence on the Customer Satisfaction with ATM /Debit/credit card Facility will increase by .146 percent.
- The regression coefficient of Customer Satisfaction with ATM /Debit/credit card Facility(X4) in the regression coefficient analysis is .151 percent; it indicates that if we increased My bank uses leverage technology variable by 1%, the average influence on the Customer Satisfaction with ATM /Debit/credit card Facility will increase by .151 percent.
- The regression coefficient of Customer Satisfaction with ATM /Debit/credit card Facility (X4) in the regression coefficient analysis is .163 percent; it indicates that if we increased My bank provides Good Quality Service variable by 1%, the average influence on the Customer Satisfaction with ATM /Debit/credit card Facility will increase by .163 percent.

CHAPTER-V

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

This is descriptive kind of research with the aim of examining the factors that influence customer retention in Nepalese banking industry and it is carried out at Prabhu Bank Limited, NIC Asia Bank Limited, Prime Commercial Bank Limited and Siddhartha Bank Limited. Findings are conducted upon the main variables that are respondents (employees and its customers).

The sample sizes of 200 customers are drawn as the targeted population selected under convenience sampling technique and simple random basis. Data are gathered through questionnaires on various documents where both quantitative and qualitative methods are used in analyzing the findings. From the findings the study has therefore managed to reveal number of factors influencing customer retention like effective communication, quality service, customer satisfaction innovative technology, innovative banking service and product which are mainly finding that the researcher obtained compared to others that influence customer retention in high level. All these number of factors have been revealed after archiving other objectives of the study which includes, the problem that limit customer retention in banking.

The strategies employed in order to retain customer and policy used during customer retention all these objective drives into accomplish of the main objective of the sum which aim to examine those factors that bring influence to customers. The study therefore suggests as the conclusion that the banking industry should train their employees on how to retain their existing customers basing on proving several strategies which will be used in retaining customers, also the proper solutions like resolving customer complaints quickly, understanding customers need should be appropriated applied to the problem that limit customer retention, and the bank should propose better policy of retaining customer in order to provide high quality service.

5.2 Conclusion

This study concludes that there exists a positive relationship between the levels of customer satisfaction with Service quality, customer retention, brand image and loyalty towards customer. The higher the customer service quality levels the higher the retention rate for elected banks customers. The major determinants of customer service quality levels included: friendly, knowledgeable and helpful employees, leveraging on technology to deliver banking products and services, fast and efficient dispute resolution and the provision of products and services that are responsive to the customer needs and wants. All this factors influenced the relationship between the customer and the bank and thus customer retention rates. The general objective of the study is to examine factors influencing customer retention in banks. Results are assisting these Nepalese banking sectors to create greatly a favorable environment for customer to continue staying or doing business with the bank. Results show that about sampled 200 respondents more than half of the respondents are depicts that, statistically, there is significance evidence by the banks provides rewards for the customers in Nepalese banking industry. This is to say that several factors used by banks during provision of these services or operations can motivate and influence different customers to continue obtaining banking service with the same bank without having idea of shifting to other bank.

Therefore, this paper finds access to examine those factors that can influence customer retention in banking industry. When communication system is effective it is easy to retain or keep the existing customers. This implies that communication builds long-term relationship. The researcher distributes two hundred questionnaires to both employees and customers and most of the respondents said that effective communication, product and service influence customer retention in Nepalese banking industry. It's difficult for customer to shift to other banks or to move to competitors because service quality builds satisfaction to the customer needs and cover the weakness of the operations easily as it meets the customers' expectations. When innovative product can influence customer retention, this includes the innovative products and services should motivate customer. More than half of the respondents are depicts that, statistically, there is significance evidence by the banks provides rewards for the customers. This is another factor which

influence customer retention as it builds encouragement to customer and makes them feel that they are valued and you are concerned with their presence and they are part of decisions of the banks. This makes them to stay longer in the banking services, involve customer to give opinion about the operations and ask them what things they dislike and what should be done.

Finally, with advanced technologies, tasks are done faster and more accurately thus customers get better service. The onset, growth and availability of technologies, mobile money transfers, transfers between banks take a day for completion of the transaction, depositing or withdrawing money into ones bank account using their mobile phones and establishing call centers among others. This study, proposes that the perceived fairness of price and innovative service should directly affect customer loyalty, and should also affect it indirectly via customer satisfaction. As an innovative plan by banks in carry out their service provision to their customers, Nepalese banks have exponentially embraced the use of information and communication technologies in their service provision with an aim of retaining their clients. They have invested huge amounts of money in implementing the self and virtual banking services with the objective of improving the quality of customer service.

5.3 Recommendation

This study provided important information to the policy makers of the banking industry which can be used in planning programmers for future improvement and effectiveness of its operations in customer retention. One of the recommendation is that more efforts are required to be taken by the banking industry especially employees for the quick resolutions of the problems which are very known by employee for them to suggest appropriated solution. There should be well equipped resources available during solving the limitations of the customer retention in the institution.

Bank employees and the government both have to play their role in practicing the strategies that will retain customers. The efforts should be directed mostly on strategies employed by the banking industry and employees should work hard in effective way to achieve those strategies and in using them frequently so as to capture its high valued customer easily. Furthermore, the government policies should be set to allow the banking

industry to retain their customer easily and the bank industry should be able to propose better policy which will be flexible and clearly for them to put into operation which will be the best guide in their operation to retain more customers. The government and the banking industry both should be able to create conducive environment to do business with customers and as a results they won't switch to competitors.

There is a need for financial institutions to provide effective training to its all employees on how to handle their customers and providing that education to employees earlier before they undertake their job, so that they can be able to access and adopting suitable banking service hence influencing customers. The Bank should introduce strategies that they can lead into influence of customer retention as banks are appropriate mechanism to support customer's growth.

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Appendix

QUESTIONNAIRE

The purpose of the study is to assess the “*Factor Influencing Customer Retention in Banks*”. Please answer the following questions only if you wish to participate in the study voluntarily. Your information will be kept strictly confidential, reported in groups only and will be used for this research purpose only

1. Gender of the respondents. Please tick the appropriate options bellow.

- a. Male
- b. Female

2. Age Group of the Respondents. Please tick the appropriate options bellow.

- a. 18-24
- b. 25-34
- c. 35-44
- d. 45-54
- e. 54&above

3. Education of the respondents. Please tick the appropriate options bellow.

- a. Up to +2
- b. Bachelor Degree
- c. Master Degree and Above

4. Occupation of respondents. Please tick the appropriate options bellow.

- a. Business Man/Woman
- b. Manager/Administrators/employee
- c. Investors
- d. Students
- e. Clerk
- f. House wife

5. Monthly Income of the respondents. Please tick the appropriate options bellow.

- a. < Rs.30000
- b. Rs. 30001-Rs.50000

- c. Rs.50001-Rs.70000
- d. Rs.70001-Rs.100000
- e. 100001& above

6. **Associations with Bank. Please tick the appropriate options bellow.**

- a. Less than 1 year
- b. Between 1-3 years
- c. More than 3 years

Customer's satisfaction

7. **Customer Satisfaction with ATM /Debit/credit card Facility. Please tick the appropriate options bellow.**

- a. Yes
- b. No

8. **Customer opinion on service charge. Please tick the appropriate options bellow.**

- a. High
- b. Medium
- c. Low

9. **Easy Payment and withdrawal of amount. Please tick the appropriate options bellow.**

- a. Always
- b. Often
- c. Sometimes
- d. Rarely
- e. Never

10. **Banks offer New Schemes and online Service. Please tick the appropriate options bellow.**

- a. Always
- b. Often
- c. Sometimes
- d. Rarely
- e. Never

11. Reasons for preferring my Bank. Please tick the appropriate options bellow.

- a. Near to my house/Work place
- b. Recommendation from a friend/Employee of the bank
- c. Superior Service
- d. Others

Service standard/Quality

12. This bank provides Good Quality Service. Please tick the appropriate options bellow.

- a. Highly Satisfied Customer
- b. Moderate Satisfied Customer
- c. Lowly Satisfied Customer

13. This banks give proper investment guidelines. Please tick the appropriate options bellow.

- a. Highly Satisfied Customer
- b. Moderate Satisfied Customer
- c. Lowly Satisfied Customer

14. This Banks offer Various Deposit Scheme. Please tick the appropriate options bellow.

- a. Highly Satisfied Customer
- b. Moderate Satisfied Customer
- c. Lowly Satisfied Customer

15. This bank offer Various Loan Scheme. Please tick the appropriate options bellow.

- a. Highly Satisfied Customer
- b. Moderate Satisfied Customer
- c. Lowly Satisfied Customer

16. This Bank Located convenient Places. Please tick the appropriate options bellow.

- a. Highly Satisfied Customer

- b. Moderate Satisfied Customer
- c. Lowly Satisfied Customer

Customer Retentions

17. **This bank provides genuine acceptance and satisfying service. Please tick the appropriate options bellow.**

- a. Strongly Agree
- b. Agree
- c. Neutral
- d. Strongly Disagree
- e. Disagree

18. **This bank provides service in Low cost. Please tick the appropriate options bellow.**

- a. Strongly Agree
- b. Agree
- c. Neutral
- d. Strongly Disagree
- e. Disagree

19. **This bank offer different scheme according to the customer requirements. Please tick the appropriate options bellow.**

- a. Strongly Agree
- b. Agree c. Neutral
- c. Strongly Disagree
- d. Disagree

20. **This bank provides online innovative service. Please tick the appropriate options bellow.**

- a. Strongly Agree
- b. Agree c. Neutral
- c. Strongly Disagree
- d. Disagree

21. **This bank has grievance redressed committee to solve the customer complains. Please tick the appropriate options bellow.**

- a. Strongly Agree
- b. Agree
- c. Neutral
- d. Strongly Disagree
- e. Disagree

Brand Image

22. This bank is market leader in a banking service. Please tick the appropriate options bellow.

- a. Strongly Agree
- b. Agree
- c. Neutral
- d. Strongly Disagree
- e. Disagree

23. This bank follows Customer Centric Approach. Please tick the appropriate options bellow.

- a. Strongly Agree
- b. Agree
- c. Neutral
- d. Strongly Disagree
- e. Disagree

24. This bank has special Symbol Identity. Please tick the appropriate options bellow.

- a. Strongly Agree
- b. Agree
- c. Neutral
- d. Strongly Disagree
- e. Disagree

25. This banks display truthful information through pamphlet and banners. Please tick the appropriate options bellow.

- a. Strongly Agree
- b. Agree

- c. Neutral
- d. Strongly Disagree
- e. Disagree

26. This bank employee provides complete reliable and consistent marketing information. Please tick the appropriate options bellow.

- a. Strongly Agree
- b. Agree
- c. Neutral
- d. Strongly Disagree
- e. Disagree

Loyalty towards customer

27. This bank provides improve service. Please tick the appropriate options bellow.

- a. Strongly Agree
- b. Agree
- c. Neutral
- d. Strongly Disagree
- e. Disagree

28. This bank creates better product and service. Please tick the appropriate options bellow.

- a. Strongly Agree
- b. Agree
- c. Neutral
- d. Strongly Disagree
- e. Disagree

29. This bank provides rewards for the customer. Please tick the appropriate options bellow.

- a. Strongly Agree
- b. Agree
- c. Neutral
- d. Strongly Disagree

e. Disagree

30. **This bank uses leverage technology. Please tick the appropriate options bellow.**

a. Strongly Agree

b. Agree

c. Neutral

d. Strongly Disagree

e. Disagree

Thanks!!

Researchers

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