

**Customer's Satisfaction towards Service Delivery System of Nepal
Bank Limited (A Case Study of Birendranagar Branch, Surkhet, Nepal)**

**A Thesis
Submitted**

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CERTIFICATION OF AUTHORSHIP

I certify that the work in this thesis has not previously been submitted for a degree nor has it been submitted as part of requirements for a degree as full acknowledged within the text.

I also certify that the thesis has been written by me. Any help that I have received in my research work and the preparation of the thesis itself has been acknowledged. In addition, I certify that all information sources and literature used are indicated in the reference section of the thesis.

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RECOMMENDATION LETTER

I recommended that the dissertation prepared "**Customer's Satisfaction towards Service Delivery System of Nepal Bank Limited (A Case Study of Birendranagar Branch, Surkhet, Nepal)**" prepared by Dev Prasad Dhakal has been completed under my supervision for partial fulfillment of the requirements for the degree of master of management. I hereby forward it for approval.

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Date :

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ABBREVIATIONS

A.D.	Anno Domini (After Christ)
ADB	Agricultural Development Bank
ASBA	Application Supported by Blocked Amount
ATM	Automated Teller Machine
B.S.	Bikram Sambat
C-ASBA	Centralized Application Supported by Blocked Amount
CDS	Credit Default Swap
CDSC	Credit Default Swap Clearing
CRM	Customer Relationship Management
EFTPOS	Electronic funds transfer at point of sale
FPO	Follow-on Public Offer
IPO	Initial Public Offering
J.B.R.	Junga Bahadur Rana
MU	Mid-Western University
NBL	Nepal Bank Limited
NRB	Nepal Rastra Bank
NRs.	Nepalese Rupees
RBB	Rastriya Banijya Bank
SBI	State Bank of India
SCB	Standard Chartered Bank
SMS	Short Message Service

ABSTRACT

Customer's Satisfaction towards Service Delivery System of Nepal Bank Limited (A Case Study of Birendranagar Branch, Surkhet) is a representative vision of the reality. Main thrust of the present study is to analyze the deposit services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the deposit services, to find out the loans services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the loan services, to analyze the safe deposit vault services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the safe deposit vault services and to evaluate the e-banking services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the e-banking services.

Present research has based on the descriptive and analysis research design. The quantitative data as well as primary data has used in this research. The population for this study is all the account holders of the bank, 80 respondents have chosen using accidental sampling method where researchers interview respondents as and when they meet them. Questionnaire is the main tools of data collection.

It is concluded that some of the respondents had faced problems in opening bank accounts in NBL Birendranagar Branch. Some of the respondents were satisfied with the opening of deposit accounts and the interest rates in deposit accounts of NBL Birendranagar Branch. Some of the respondents had taken overdraft loans and some of the respondents had taken installment base loan from the bank. Some of the respondents were satisfied with the processing and processing charges of the loans and advances of the bank. Most of the respondents were satisfied with the interest rates on loans and advances. Some of the respondents said that safe deposit vault service of NBL is very safe. Most of the respondents were satisfied with the security of safe deposit vault services of NBL Birendranagar Branch. The respondents used ATM, smart banking and other e-banking services. Some of the respondents were satisfied with the service and renew charge of e-banking services. Similarly, some of the respondents were satisfied with the promptness of e-banking services of NBL Birendranagar Branch. Some of the respondents had also taken ASBA services of NBL. The respondents who were involved in banking transaction with NBL Birendranagar Branch were satisfied with the overall services provided by the bank. The respondents were satisfied with the deposit, loans and advances, safe deposit vault, e-banking and ASBA services of NBL Birendranagar Branch.

CHAPTER I

INTRODUCTION

1.1 Background of the study

Today, the success or the failure of the business organization depends on the responses of the consumers. They are the back bone of any kinds of business. This thesis is a critical study on the consumer behaviour and the services provided by the commercial banks.

Customers are king in business. Their satisfaction is important for success of the business. Customer satisfaction is an important element of banking strategy in today's increasingly competitive environment. Bank management must identify quality dimensions and improve service quality to satisfy customers. The banking industry is highly competitive, with banks not only competing among each other; but also with non-banks and other financial institutions (Hull, 2002). Most bank product developments are easy to duplicate and when banks provide nearly identical services, they can only distinguish themselves on the basis of price and quality. Therefore, customer satisfaction is potentially an effective tool that banks can use to gain a strategic advantage and survive in today's ever-increasing banking competitive environment (Shrestha, 2018). Customers are the great power in the modern business world. They are the main part for the bank by which they can grow their bank by providing more and different types of facilities, services etc. By this the bank is motivated to work and provide services. They will be more grateful to attract the numbers of customers towards the bank. It is known to everybody that when the customers are satisfied business, industries, company, banks can grow. For this bank must provide services and satisfactions to the customers as per their expectations (Amin, Supinah, Aris, & Baba, 2012).

Service provider must know how to please their customers. As to the customer care center, they must know what kinds of facilities help them to meet their services. It plays a vital role in the economic development and financial health of the country. An efficient banking system leads to the sound economic health of the country (Andreou, Chrysostomou, & Schizas, 2009).

Customer satisfaction is a term frequently used in marketing. It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals (Chiou, 2004)."

Customer satisfaction is an abstract concept and involves such factors as the quality of the product, the quality of the service provided, the atmosphere of the location where the product or service is purchased, and the price of the product or service. Businesses often use customer satisfaction surveys to gauge customer satisfaction. These surveys are used to gather information about customer satisfaction (Zhengwei & Zhao, 2012).

Customer satisfaction is one of the most important factors in business. When it comes to commercial banks, customer satisfaction level differentiates one bank from another, thus measuring customer satisfaction is exceedingly important. This is the reason why banks listen to customer requirements and complains. Profitable business cannot exist without satisfied customers, especially in service-oriented industries. Customer satisfaction is a judgement by the customer, post purchase. The most popular view of customer satisfaction in academia is that customer satisfaction is the judgement borne out of the comparison of pre purchase expectations with post purchase evaluation of the product or service experience. Customer satisfaction can result from any dimension (whether or not it is quality related) and its judgements may arise from non-quality issues (e.g. needs, equity and perception of 'fairness') and require experience with the service or provider. Strong linkages have been apparent between service quality dimensions (e.g. speedy responses to enquiries) and overall customer satisfaction.

Service quality has become ever more important to the achievement of customer satisfaction and competitive advantage and coupled with the increasing complexities of the need and expectation of customers, it is imperative to explore the relationship between service quality and customer satisfaction. So, the major objective of this study is to determine the services of Nepal Bank Limited, Birendranagar Branch and the satisfaction of the customers towards the services of Nepal Bank Limited,

Birendranagar Branch. The study shows that deposit services, loans services, safe deposit vault services and e-banking services.

1.2 Statement of the problem

The banking service industry has experienced great change in recent decades. The present study covers the domains of services provided by banks in Birendranagar of Surkhet and the satisfaction of the customers towards the services of banks. Exploring further, the construct of service delivery system, an attempt that is unique to this research, one finds that as expected, there is a difference between service quality and the satisfaction of the customers. The use of technology in the delivery of banking services is becoming increasingly prevalent as it is being employed to reduce costs and eliminate uncertainties. The long queues and huge crowds in the banking halls can be highly devastating and discouraging, especially when the holidays and the festivals are near. Most times, these long queues are as a result of the breakdown of the networks on the computers used for operation. Sometimes, it occurs as a result of the cash officers pushing duties to one another, as to who is to attend to the customer or not. This situation has led to poor efficiency in banking service delivery in Birendranagar of Surkhet and has thus caused low customer satisfaction.

With these numerous challenges facing the discharge of banking service in Birendranagar of Surkhet, the questions that call for empirical research include: What is the influence of poor customer service on customer satisfaction in the banks? Why haven't the bank fortified their service delivery by employing the right number of personnel? What is the rate of customer switch due to poor customer satisfaction? Does customer satisfaction matter for customer retention in the banks? Does large branch network matter for efficiency in service delivery of the banks? Does staff strength affect service delivery in the banking industry? In view of the above research questions, the objective of this study is to examine the effect of service delivery of Nepal Bank Limited on customers' satisfaction in the banking industry in Birendranagar of Surkhet. Thus, this study has sought to find whether the services provided by the banks in Surkhet meet the customers' need. Hence, the problem of the study is stated as "Customers' satisfaction towards the service delivery system of Nepal Bank Limited: A Study in Birendranagar Branch of Surkhet." This study has tried to find out the answers of the following questions:

- i. What is the satisfaction of customers towards the deposit services of Nepal Bank Limited, Birendranagar Branch?
- ii. What is the satisfaction of customers towards loans services of Nepal Bank Limited, Birendranagar Branch?
- iii. What is the satisfaction of customers towards safe deposit vault services of Nepal Bank Limited, Birendranagar Branch?
- iv. What is the satisfaction of customers towards e-banking services of Nepal Bank Limited, Birendranagar Branch?

1.3 Objectives of the study

The general objective of the study is to determine the services of Nepal Bank Limited, Birendranagar Branch and the satisfaction of the customers towards the services of Nepal Bank Limited, Birendranagar Branch. The specific objectives of the study are as follows:

- i. To examine the deposit services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the deposit services.
- ii. To examine find out the loans services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the loan services.
- iii. To examine the safe deposit vault services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the safe deposit vault services.
- iv. To examine the e-banking services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the e-banking services.

1.4 Rational of the study

The aim of this study is to determine the service provided by Nepal Bank Limited, Birendranagar Branch and the satisfaction of the customers towards the services provided by Nepal Bank Limited, Birendranagar Branch. This study also explains the various services provided by Nepal Bank Limited. Through this study, the banking industry may start to be aware of this problem so that they can try to remove problems and weaknesses regarding the banking services. Although there has been many studies carried-out on customer satisfaction research of Nepalese commercial banks but detail study of Nepal Bank Limited has not made yet focusing Customer's Satisfaction towards Service Delivery System. The result of the study will be used by the senior

management unit to improve their strategies pertaining to customer service and employee satisfaction. The management level will understand the importance of employee satisfaction to create quality service to meet up customers' expectations. The study on gap model will give adequate information about the gap between customers' expectation and provided service.

As a result of this study, the banking industries can make effective operational decisions. In addition, it aids banking industries in adjusting service design elements and amenities to meet or even exceed the customer demands. Customer satisfaction has been heavily emphasized in the banking industry. Thus, if the banking industries want to increase customers, then they need to consider ways to build a relationship with customers, including the way satisfaction influences their decision to return to the same banking industry. The researcher has determined that the primary area of the study is customer satisfaction. This area will be identified on the basis of different variables related to banking industry. Thus, this study can provide much information about customer satisfaction in banking industry. This study can provide information on the different factors that affect customer satisfaction in banking industry. This study would also be beneficial for those who wish to conduct such studies on banking industry.

1.5 Limitations of the study

Today's world is dynamic. Everything existing here are of limited characters. Every principle, role, formula and conditions are applied within limitations. Likewise, this study cannot escape from limitations. Therefore, the limitations of this study are:

- i. This study is for partial fulfillment of Masters in Business Studies course of Tribhuvan University (TU), so it may not be useful for other aspects.
- ii. The universe of the study has limited within the entire number of customers of Nepal Bank Limited in Birendranagar of Surkhet.
- iii. The study has limited within the services provided by Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the services of Nepal Bank Limited.
- iv. The study has mainly based on primary data.
- v. The respondents has limited within 80 customers of Nepal Bank Limited, Birendranagar Branch in Birendranagar of Surkhet.

1.6 Chapter plan

This study has divided into five chapters:

Chapter I: Introduction

This is the introductory chapter, which has covered background of the study, Significance of the research, conceptual framework, objectives of the study, research question, hypothesis of the study, limitation of the study etc.

Chapter II: Review of literature

This includes the review of the previous research work made in respect of E-Banking. It includes conceptual review of banking services and the customer satisfaction. For this purpose, various books, journals and periodicals as well as internet has used.

Chapter III: Research methodology

This chapter describes the research methodology like research designed, data collection and procedures, period covered, nature and sources of data, statistical tools used and research variable.

Chapter IV: Presentation and analysis of data

This chapter represents the presentation and analysis of data collected through various sources. These data have been interpreted and analyzed with the help of statistical tools and techniques.

Chapter V: Summary, conclusion and recommendations

This chapter comprises the summary of entire thesis. It describes major findings of the thesis and provides some suggestions and recommendation based on the analysis of the study. It also offers several avenues for future research.

CHAPTER II

LITERATURE REVIEW

2.1 Introduction

The literature review chapter looks at the various works done that bothers on service quality in the service sector in general and the banking sector in particular. The review helps to answer some of the questions raised in the objectives and also provides supportive information that is necessary to the study. This review is picked from books, articles and research works that cover the areas of the concept of service; service quality, as well as service quality measurement models.

2.2 Theoretical review

The issue of customer satisfaction has been explained by numerous theories developed by several authors. Generally four groups of theories have been used to understand the process through which customers form satisfaction judgments. The Four psychological theories are (1) Assimilation theory; (2) Contrast theory; (3) Assimilation-Contrast theory; and (4) Negativity theory (Anderson, 1973).

2.2.1 Assimilation theory

The theory of assimilation asserts that consumers make some kind of cognitive comparison between expectations about the product and the perceived product performance (Anderson, 1973). The assimilation theory was introduced after discovering that the consumer evaluates the products after using them. Anderson (1973) asserted that consumers seek to avoid dissonance by adjusting perceptions about a given product to bring it more in line with expectations. According to this theory consumers can reduce the tension resulting from poor product performance either by distorting expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing the relative importance of the disconfirmation experienced. This theory was however criticized by several authors. For instance Andreou, Chrysostomou, & Schizas (2009) pinpointed a number of shortcomings including the fact that the simplicity of assumed relationship between expectation and satisfaction without specifying how disconfirmation of an expectation leads to either satisfaction or dissatisfaction. Further criticism from Saleem & Rashid (2011) is based on the theory's claim that consumers are motivated

enough to adjust either their expectations or their perceptions about the performance of the product. Therefore, it would appear that dissatisfaction could never occur unless the evaluative processes were to begin with negative consumer expectations (Behjati, Nahich, & Haman, 2012).

Assimilation theory can be applied in this present thesis. Assimilation theory makes sure that the customers evaluate the services and assimilate their satisfaction with the services of the provider. The customers open deposit accounts in the banks, take loans and advances, transact through e-banking services, utilize safe deposit vaults and take ASBA services (Zhengwei & Zhao, 2012). If these banking services are prompt and qualitative, the customers are satisfied with the bank. If the bank is unable to provide appropriate and efficient services to its customers, the customers are not satisfied with the banking services of Nepal Bank Limited. Hence, the assimilation theory is applied to this thesis (Saoji, & Goel, 2013).

Customers are important stakeholders in organizations and their satisfaction is a priority to any sane management. In the globalized era where competition is growing, customer satisfaction has been a matter of concern for many organizations and researchers alike. That's why organizations are increasingly obliged to provide more improved services, conduct market research, invent new products and improve quality of services (Zhengwei & Zhao, 2012). The quality of service has become an issue to reckon with as it is related to customer satisfaction.

Customers are always aiming to get maximum satisfaction from the products or services that they buy. Winning in today's marketplace entails the need to build customer relationship and not just building the products; building customer relationship means delivering superior value over competitors to the target customers (Behjati, Nahich, & Haman, 2012). Whether an organization provides quality services or not will depend on the customers' feedback on the satisfaction they get from consuming the products, since higher levels of quality lead to higher levels of customer satisfaction.

Customer satisfaction involves internal comparison of what was expected with the product or service's performance. This process can be described as the

'confirmation/disconfirmation' process. The process starts when the customers form expectations prior to purchasing a product or service. It then proceeds with identifying the level of perceived quality after consumption of or experience with the product or service. The said perceived quality of the product or service produces is influenced by prior expectations (Oliver, 1987). If perceived performance is only slightly less than expected performance, assimilation will occur. That is the perceived performance will be adjusted upward to equal expectations (Saoji, & Goel, 2013). On the other hand if perceived performance lags expectations substantially, contrast will occur, and the shortfall in the perceived performance will be exaggerated.

As service or product performance exceeds expectations, satisfaction increases, but at a decreasing rate, whereas as perceived performance falls short of expectations, the disconfirmation is more. Satisfaction can be subjectively measured basing on customer needs, emotions. It can also objectively measure basing on product and service features.

2.3 Empirical review

2.3.1 Review of journals articles

Gautam and Dhital (2004) conducted a study "*Customer satisfaction in Nepalese commercial banks.*" The main objective of the study was to find out the satisfaction of customers in different Nepalese commercial banks. A total of 331 customers' pinions were collected in this study. Out of the total respondents, small-current account holders, who keep an average balance of less than Rs. of 500,000 in their accounts figured 79. Big current account holders, who keep an average balance of more than Rs. 500,000 in their accounts numbered 117. Similarly, the number of small saving account holders, who keep an average balance of less than Rs. 100,000 was 68. Big saving account holders, who hold more than Rs. 100,000 in their account numbered 67. Result shows that the big-current account holders are the highest and the big-saving account holders are the lowest in number. The reason behind this may be the provision of official accounts that usually come under the second category. The differences between both accounts holders was found significant $df=1, p < 0.01$). The official account holders were 190 and personal account holders 141 in number. It is, therefore, obvious that there are more official current account holders.

Singh, (2013) conducted a study "*The impact of service delivery quality on customer satisfaction in Indian banks*". It is evident from analysis that private sector banks provide prompt service, their employee behaviour is more courteous than public sector banks, the informative materials are available in their branches, their employees have better knowledge and they have convenient business hours whereas public sector banks are sincere in solving customer problems, their banking charges are reasonable. In other aspects both the banks have similar level of customer satisfaction. It is suggested that if the banks under study are able to provide prompt service, their employees have knowledge of different services, procedures and have courteous behaviour, business hours are convenient to customers, personal attention is paid to understand specific need of the customers, ensure availability of information and informative materials in their branches, ATM and even on the websites, they will be able to deliver higher service delivery quality. This will enhance the customer satisfaction, and improve the retention of customers and development of customer relationship.

Nawaz (2017) conducted a study entitled "*Customer's satisfaction towards banking services of state bank of India in Bareilly district Uttar Pradesh.*" The purpose of this research article is to evaluate the customers' satisfaction towards the banking services rendered by the SBI in Bareilly District Uttar Pradesh. The researcher conducted a literature search on banking services of SBI interviewing of its 150 customers (105 Males and 45 Females) and thoroughly scrutinized how it caters to the banking needs of the inhabitants of Bareilly district Uttar Pradesh. The study also focused on various factors that determine the customers' satisfaction like employees' behaviour, banking services, banking performance, infra- structure facility and other value added services. Analysis was made by using various tools like percentage Analysis. The result showed that there was a significant relationship between the variable of customer satisfaction and banking services of the SBI and the customers have highly satisfaction of bank Service.

Shrestha, (2018) conducted a study entitled '*Service Quality and Customer Satisfaction: Evidence of Nepalese Banks*'. This study is mainly focused at finding the level of customer satisfaction regarding service quality of commercial banks in Nepal regarding service quality with the help of five different dimensions. From the study,

it is concluded that out of fifteen questions, except staffs of the banks giving assistance to fill up the deposit slip, check and other forms and adequate parking space, all the statement got positive results. Hence the level of customer satisfaction of the banks on the basis of service quality can be considered satisfactory. The target respondent were asked two questions to measure the views on the reliability dimension i.e. showing sincere interest in solving the problem and fulfillment of promises in accurate time. Both questions have got higher portion of agreement. Among three questions under responsiveness, majority portion of customers agree with employees doing supportive action towards customers. However, about half of the customers aren't informed about different existing services of the banks. And also do not really feel the services given by the commercial banks are fast and efficient. In regarding to assurance dimension, two questions were asked i.e. behavior of the staff and safe to deposit in the bank. Large pool of respondents is agreed on both. Among three questions under empathy, more than half of the customers disagree with the banks' staffs give assistance to fill up the deposit slip, cheque and other forms. But large portion of customer's agree that staffs of the banks understand their problems and queries well though some of them still think individual attention given to them can improve. Under the tangible dimension, majority of customers have given agreement statement i.e. convenient location of banks, availability of modern technology, availability of waiting area and rest room. In contrast, majority of customers have given disagreement on adequate availability of the parking space. And some customers still feel location of ATM counters need to be appropriate and convenient. These all show the customers are satisfied with service quality of Nepalese commercial banks. However, the banks need to improve their service quality in future to anticipate challenges.

2.3.2 Review of previous thesis

Dhakal (2012) conducted a study "*Customer Satisfaction Research-Nepal SBI Bank Limited.*" The objective of this research is to assess and measure the level of customer satisfaction for Nepal SBI bank ltd. The research is focused to reveal the expectations of customers which could be crucial for SBI's growth and success. Since working staffs plays an important role to create quality service, the research is also centred to find out employees' motivational factors. It is very important to translate and quantify

customers' expectations into measurable targets. This provides an easy way to make decision concentrating on different attributes in order to improve customer satisfaction. Thus the research is also aimed at measuring the level of customer and employee satisfaction. Theoretical framework of this research is centred to service quality created by satisfied employee to meet up customers' expectations. The study employs the Gap Model of Service Quality, Profit-chain Model, Herzberg two factor theories and ISO Guideline to measure the customer satisfaction as the main theories for research. The empirical research was accomplished using quantitative method. Out of 125 questionnaires served 108 people responded. The response rate was 86.4%. Out of 50 questionnaires served to SBI staffs 38 responded which accounts to 76%. The results of survey indicates that the overall level of satisfaction among the customers of SBI is quite good however not yet excellent. Likewise, employee motivational factors should be emphasized and take into actions in order to improve the satisfaction level of staffs to enhance the quality of services and products. Customer education, employee training programs and several researches are highly recommended.

Mahato (2013) studied "*A comparative study of the financial performance of NABIL & NIBL.*" concludes that NABIL pays more attention towards the attainment of national objective through participation in the task of economic development with liberal attitude towards the government and being more responsive to the national priorities like branch expansion more employment opportunities and more resource mobilization as well as paying more attention in the satisfaction of the customers after delivering services of different natures. So, from the point of view of customers, shareholders and government, NABIL is performing much better than NIBL. He has recommended all the commercial banks to: increase portion of equity capital in their capital structure. Consider/evaluate the level of satisfaction of the customers after providing the services, control operating costs, increase liquidity as per the new regulation NRB and meet social responsibility.

Mkoma (2014) conducted a study "*Analysis of customers' satisfaction with banking services: A case of Standard Chartered Bank, Tanzania.*" This study was undertaken to analyze the customers' satisfaction with banking services with specific focus of Standard Chartered Bank in Tanzania. The specific objectives of the study were: to

assess the level of customer satisfaction basing on customers intention to remain as clients; to examine the level of customer satisfaction basing on customers intention to recommend the service of the Standard Chartered Bank to third parties; and to measure the overall level of customer willingness to pay a higher price for services rendered by Standard Chartered Bank. A total of 135 respondents were sampled by using non-probability convenient sampled technique, and data was collected by means of a self-administered questionnaire. Data on socio-economic characteristics of the customers was analyzed by using descriptive analysis. Mann-Whitney test was applied to compare satisfaction levels between satisfied and dissatisfied customers. Results show that majority of the customers were satisfied with the Standard Chartered Bank. Non-parametric results show that customers were satisfied with the quality and service time ($p < 0.01$); are loyal hence unlikely to switch banks even if by doing so they could save about 10% ($p < 0.01$); and are unlikely to switch banks in the near future despite easiness of switching ($p < 0.01$). Accuracy of service and welcoming attitude of staffers were not strong source of customers' satisfaction with the bank ($p > 0.1$). Basing on the findings of the study it is recommended to that the Standard Chartered Bank should maintain the quality of financial services offered by the bank. This can be done by institutionalizing quality control and assurance measures as well as a strong monitoring and evaluation system for the services quality within the bank.

Reaz (2015) conducted a study "*Customer's Satisfaction towards E-banking in Bangladesh.*" The main objective of the study was to evaluate customer satisfaction towards of E-Banking in Bangladesh. The other objectives of the study were to provide with the status of the E - banking system in Bangladesh, to study the significance and impact of service quality and customer satisfaction in E-banking and to find the very important measurements of service quality that have emotional impact customer satisfaction in E-banking. Employee's expertise plays an important role to build up trust in customers' mind and the significant difference is also moderately high there. It is necessary to make convenient and easier operation of e-banking services for the all classes in society. One of the pillars to enhance relationship marketing with customers is SMS banking. From customer view point, satisfaction level is higher than importance in dimensions on growing importance of strategic

alliance of Telecom Company and banks. However, technological backup is poor for using this service. Beside this, rate of SMS now in hand of customers which observe by lower significant differences.

Paudel (2017) conducted a study "*Impact of Customer Relationship Management on Customer Satisfaction and Loyalty of Nepalese Commercial Banks.*" This study examines the impact and importance of customer relationship management (CRM) on customer satisfaction and loyalty. Customer satisfaction and loyalty are taken as dependent variables and service quality, behaviour of the employee, customer convenience, pricing and offers and benefits are taken as the independent variables. The primary source of data is used to assess the opinion of respondents with respects to customer relationship management of Nepalese commercial banks. The survey is based on 214 respondents from 21 commercial banks in Nepal. The regression models are estimated to test the significance and importance of customer relationship management on customer satisfaction and loyalty of Nepalese commercial banks. The result shows that there is a positive relationship between customer relationship management and customer satisfaction and loyalty. It indicates that higher the implementation of customer relationship management strategies higher would be the customer satisfaction and loyalty. Similarly the beta coefficient is positive for customer satisfaction when regressed with service quality, behaviour of employees, customer convenience, pricing and offers and benefits at 1 percent level of significance. The beta coefficient for customer loyalty is positive when regressed on service quality, behaviour of employees, customer convenience, pricing and offers and benefits at 1 percent level of significance. The result indicates that higher the service quality, behaviour of employees, customer convenience, reasonable pricing system and better offers and benefits higher would be the customer satisfaction and loyalty.

Upadhya (2017) conducted a study "*Customers' satisfaction in commercial banks of Nepal.*" The purpose of this study is to examine the level of customer satisfaction in the commercial banks. Customer satisfaction is nothing more than a snapshot of how customers feel about organization's products, services and brands, at a given point of time. The question is not how satisfied customers are, but how emotionally attached they are to organization's products, services and brands. Descriptive and analytical

research designs have been used for the study. Primary data have been collected through the questionnaires using judgmental sampling from the commercial banks of Nepal. Questionnaires have been developed in five scales and mean, standard deviation and coefficient of variation have been used as tools. Cronbach's alpha test has been done to test the reliability of the data. All the commercial banks have been able to satisfy their customers. Overall Customer Satisfaction has ranged between 3.06 (NBL) and 3.56 (Nabil). Nabil and SCB have been much successful in customer satisfaction compared to government banks i.e. RBB, NBL and ADB. The performance of RBB has been satisfactory compared to NBL and ADB. The overall performances of all the banks in terms of Customer Satisfaction have been satisfactory. In all the cases, the value of standard deviation has been below 1 and coefficient of variation has been 1.72% to 7.19%. This clearly indicates the representative nature of the mean calculated. The study concludes that Customer expectation is the difference between the expectations of the customers before and after receiving the services. It is found that the overall performances of all the banks in terms of customer satisfaction have been satisfactory. Compared to government owned commercial banks performance of private banks have been satisfactory. Among different government banks the performance of RBB has been better than NBL and ADB.

2.3.3 Review of research report or other related literature

Donkor and Collins (2016) conducted a study "*Service Quality and Customer Satisfaction in Loan Acquisition: Evidence from Commercial Banks in Ghana.*" The main objective of the study was to analyze the quality of loan services provided by the banks in Ghana and to assess the satisfaction of customers towards the loan services. In order to evaluate service quality, loan acquisition and customer satisfaction in banking and provide answers to the research questions and achieve the research objectives, a descriptive design was used. Data for the study was gathered from both primary and secondary sources. A total number of ninety-six (96) customers of commercial banks were selected using non-probability sampling technique (purposive sampling) for the study. The data gathered from the respondents were analyzed using SPSS. This was used to derive frequency tables, charts and graphs for effective analysis and presentation of the data. The study revealed that the service quality

dimension (reliability, responsiveness, tangibility, assurance and empathy) have influence on customer satisfaction in loan acquisition. Banking institutions give customer attention when they are acquiring loan and they understand specific needs of the customers about loans and banking institutions have customers interest in giving loan. The results suggested that future researchers investigate service quality, loan acquisition and customer switching tendencies and the importance of technical and functional quality in relation to loan acquisition at the commercial banks in Ghana.

Tekeba and Mengistu (2018) conducted a study entitled '*Assessment of Service Delivery Practice and Customer Satisfaction of Micro Finance Institutions: (The Case of ACSI, Gondar)*'. The main aim of this study is to assess the service delivery practice in terms of quality and customer satisfaction in Amhara Credit and Saving Institution (ACSI) in case of Gondar city branches. The required data was collected from a sample of 314 customers. Simple random sampling technique was used to select the respondents. Both descriptive and inferential statistics were used to analyze and interpret the collected data. Questionnaires and report analysis were used as a data collection instruments. According to this research finding, the majority of customers are dissatisfied with the service delivery process of ACSI. Thus, credit and saving institutions are concerned about customer satisfaction and have to pay attention to understand their customers' preferences to survive in a competitive environment. In today's competitive environment standing out from other competitor requires challenging effort. In order to win the competition, business organizations have to work more on their customers. Customers expect better service quality from their service providers. Understanding customers' needs and improving the service quality on the basis of their demand is a critical issue. In addition, they were asked to express their satisfaction level and suggestion to improve the service delivery of ACSI. From this study, it was found that customers experience about the service delivery practice of ACSI to be at least to their expectation level. However, in most service quality dimensions, the performance of ACSI Gondar branch was found below customers' expectation. The overall service quality was also below customers' expectation. Furthermore, the study revealed that the majority of customers were dissatisfied with the service delivery of ACSI.

Zhengwei and Zhao (2012) study customer satisfaction can be improved by strong communication to customer. A firm should know what customer expectation are and implement their expectation to make the customer satisfied. There should be a broad level of surveys, customer feedback collected to random set of people in a frequent interval time. Customer satisfaction is an innovative process as product differentiation and pre-senting it in a unique flavour thus add more value towards the mind of customer. It is always expensive to make new customers than to keep existing customers. Rust and Zahorik believes that financial implications of attracting new cus-tomers may be five times as costly as keeping existing customers. Therefore, it is very important for firms to keep focusing on designing new and standard products to satisfy customers at high level.

Fang and Yang (2013) study if there is a necessity of defining customer's satisfaction in the banking sub-sector, then one cannot ignore quality of service. This is because the two co-exist and deterioration of one often leads to deterioration of the other. Although some scholars claim that quality precedes satisfaction, others writers suggests that customer satisfaction is necessarily founded by quality of service or product. That's why in the present study, quality in service is understood as satisfaction antecedent.

Philip Kotler (2003) study modern marketing is a customer-oriented, integrated marketing and goal-oriented philosophy of business. This philosophy assumes that all the planning and operation should be customer-oriented i.e., the organization and its employees should first focus on determining customer needs and wants. In order to satisfy their needs and wants, all marketing activities (4ps or 7ps) should be coordinated in a coherent or marketing consistent way. And the marketer should try to earn profit only after the customers are satisfied. Through it is very difficult talk for the marketers, if they want long-run survival and achieve long run goal, they should follow this principle.

According to Andreou, Chrysostomou, & Schizas, (2009) quality in service is defined as a construct composed of what is delivered by the company to the customer (technical aspect), and the way the service is performed (functional or relational

aspect). A number of empirical researches have validated this definition and indicated a strong relation between these two quality dimensions and customer's satisfaction.

Fang and Yang (2013) study customer satisfaction is therefore an emotional reaction strongly associated with prior expectations, related to specific transactions. This can be defined as the feelings or judgments by customers towards products or services after they have used them. Various scholars' purports that satisfaction is the result of a customer's perception of the value received in a transaction or relationship compared with price and acquisition costs. Moreover, it is relative to the value expected from transactions with competitors. Thus, there is sufficient evidence to suggest that customer's satisfaction may be seen as an attitude. Because of its attitudinal nature, customer satisfaction can be measured in ordinal scale tagging customers' Likert scale response to questions relevant to the study. Owing to the nature of the financial service activity, in which costumers in general do not regard the financial product as a tangible, complete product, the service that accompanies the product is very important to determine general satisfaction towards the institution. Consequently, by modeling general satisfaction for financial service companies, it proves important to include both the attributes linked to products and the ones related to services.

2.3. 4 Summary of articles and thesis

Regarding the summary of articles, Singh, (2013) concluded that if the banks under study are able to provide prompt service, their employees have knowledge of different services, procedures and have courteous behaviour, business hours are convenient to customers, personal attention is paid to understand specific need of the customers, ensure availability of information and informative materials in their branches, ATM and even on the websites, they will be able to deliver higher service delivery quality. This will enhance the customer satisfaction, and improve the retention of customers and development of customer relationship. Nawaz (2017) showed that there was a significant relationship between the variable of customer satisfaction and banking services of the SBI and the customers have highly satisfaction of bank Service. Shrestha (2018) show the customers are satisfied with service quality of Nepalese commercial banks. However, the banks need to improve their service quality in future to anticipate challenges.

Regarding the summary of thesis, Dhakal (2012) survey indicates that the overall level of satisfaction among the customers of SBI is quite good however not yet excellent. Likewise, employee motivational factors should be emphasized and take into actions in order to improve the satisfaction level of staffs to enhance the quality of services and products. Customer education, employee training programs and several researches are highly recommended. Mahato (2013) concluded that all the commercial banks to: increase portion of equity capital in their capital structure. Consider/evaluate the level of satisfaction of the customers after providing the services, control operating costs, increase liquidity as per the new regulation NRB, meets social responsibility. Mkoma (2014) conducted that the Bank should maintain the quality of financial services offered by the bank. This can be done by institutionalizing quality control and assurance measures as well as a strong monitoring and evaluation system for the services quality within the bank.

Paudel (2017) indicates that higher the service quality, behaviour of employees, customer convenience, reasonable pricing system and better offers and benefits higher would be the customer satisfaction and loyalty. Upadhya (2017) concludes that customer expectation is the difference between the expectations of the customers before and after receiving the services. Overall performances of all the banks in terms of customer satisfaction have been satisfactory. Compared to government owned commercial banks performance of private banks have been satisfactory. Among different government banks the performance of RBB has been better than NBL and ADB.

2.4 Research gap

The survival of the banks depends on the number of customers and the banks' ability to satisfy the customers. The cost of bank services is high, interest rates on loans and deposit are high, time spent in transacting business in the bank is long and there are also long queue and huge crowd in the banking hall that tends to put one off. What is more the quality of bank services is questionable with the increasing level of fraud, forgeries and sometimes diversion of customer funds.

The literatures reviewed above are related with the services of the bank and the responses of the customers towards the banks. The customers are satisfied only if the

services of the banks are timely, accurate and efficient. There are many studies conducted on the customer satisfaction towards the service delivery of banks but not much study have been conducted in case of Nepalese banking sector. Hence, this gap will be fulfilled by the current study as it will assess the services of Nepal Bank Limited, Birendranagar Branch and the satisfaction of the customers towards the services of Nepal Bank Limited, Birendranagar Branch.

CHAPTER III

METHODOLOGY

3.1 Introduction

Basically, research is described as an active diligent and systematic process of inquiry aimed of discovering, interpreting and revising facts. So, the application of procedure for research is known to be research methodology. It reveals the way and methods has used to conduct this study. Research design, source of data, population and sample, data collection tools, data analysis are focal points of this chapter. The research method and operational producers followed in this study has based on.

3.2 Research design

This study has followed the descriptive and analytical research design analyze are used to explain and to find the result of the study. Descriptive and analytical research design concentrated to analyze the deposit services, loans services, safe deposit vault services and e-banking services of Nepal Bank Limited, Birendranagar Branch

3.3 Population, sample and sampling design

The bank chosen for the study has Nepal Bank Limited, Birendranagar Branch, Surkhet and no other branch than its branch in Birendranagar of Surkhet. The area has been chosen for this study, therefore, Surkhet district. Surkhet is the capital of Karnali Province. It is all the major government offices and agencies and also accommodates branches of various banks. It is a population with diverse banking experience as they are exposed to all the different banks operating in the country currently.

The population for this study is all the account holders of the bank. The population has categorized as such because the study is wanted to consider the quality of service delivered to all customers of banks. Clearly a sample frame could not be obtained for the population considered for this study as described above. Due to this, the researcher has employed the non-probability sampling method. A total of 80 respondents has used for this study, all 80 being customers of the bank. The respondents of 80 customers have chosen using the non-probability sampling method. The accidental sampling method is the method where researchers interview respondents as and when they meet them. It has involves the researcher standing close

to the place where the respondents are mostly found and in the case of this study the banking hall and issuing out questionnaires to them in order to solicit their responses. For this study, a total of 80 respondents are selected through the non-probability sampling method.

3.4 Nature and source of data

Nature of data of this research is quantitative. Quantitative data has used to analyze the deposit services, loans services, safe deposit vault services and e-banking services whereas some perception and feelings of customers has used in qualitative data. Primary data has used to give support to the analysis and the conclusion which has taken from the field survey.

3.5 Data collection procedure and instruments

The procedure employed in this study has to solicit data through the use of structured questionnaires. The questionnaire are included both open-ended and close-ended questions. The customers are communicated individually at the branch of the bank and described the information about the survey work and the customers requested to manage proper time to up the questionnaire form. The questionnaire forms have distributed to the customers. Altogether, 80 questionnaires has distributed to the customers. All the questionnaires filled and returned by the customers.

3.6 Data processing procedure and data analysis method

Data analysis was started after the collection of raw data from class observation and interview. Data analysis is a process, which involves editing, coding, classification, and tabulation of the collected data (Kothari, 2004). The researcher has used descriptive and analytical research design to present and analyze the data. The data presented in different tables and figures and has analyzed and interpreted. Mean, standard deviation and variance has used to present and analyze the data.

The data analysis method that was carried out in the research was explain in following way

Statistical tools

Statistical tools are the mathematical techniques used to facilitate the analysis and interpretation of the collected data

Percentage

Percentage is one of the most useful tools for the comparison of two quantities or variables. Simply, the word percentage means per hundred. In other words, the fraction with 100 as its denominator is known as a percentage and the numerator of this fraction is known as rate of percent.

Arithmetic mean

Arithmetic mean is the average return over periods. Arithmetic mean of a given set of observation is their sum divided by the number of observations. To illustrate it, let's suppose that $X_1, X_2, X_3, \dots, X_n$ denote return of given 'n' number of respondents and \bar{X} is the arithmetic mean of the given observation. It is calculated by,

$$\bar{X} = \frac{X_1 + X_2 + X_3 + \dots + X_n}{n}$$

$$\text{or } \bar{X} = \frac{\sum_{t=1}^n X_t}{n}$$

Where,

\bar{X} = Arithmetic mean

$X_1 + X_2 + X_3 + \dots + X_n$ = Set of observations

ΣX = Sum of all the values of the variable X

n = Number of observations

Standard deviation

The standard deviation is the absolute measure of dispersion in which the drawbacks present in other measures of dispersion are removed. It is said to be the best measure of dispersion as it satisfies most of the requisites of a good measure of dispersion.

$$\text{S.D.} = \sqrt{\frac{\sum (x - \bar{x})^2}{N}}$$

Coefficient of variation

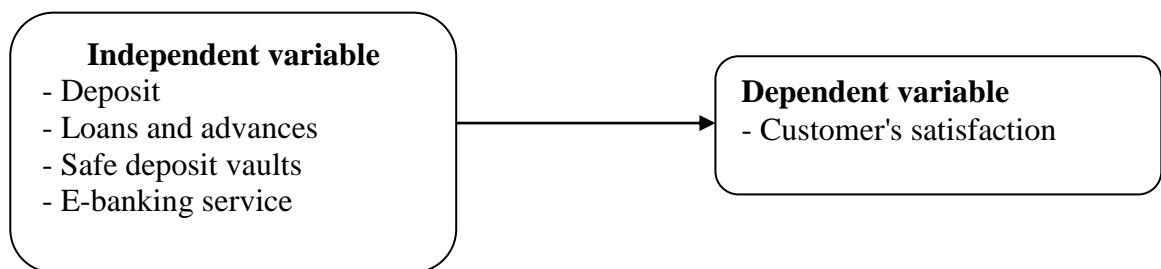
The coefficient of dispersion based on standard deviation multiplied by 100 is known as the coefficient of variation (C.V.). Less the C.V., more will be the uniformity and more the C.V., less will be uniformity. If \bar{x} be the arithmetic mean and s.d the standard deviation of the distribution, then the C.V. is defined by,

$$\text{C. V. \%} = \frac{\text{S. D.}}{\text{Mean}} \times 100$$

3.7 Research framework and definition of variables

Based on the objectives of the study, a conceptual framework is developed on services of Nepal Bank Limited and the customers' satisfaction towards the services of Nepal Bank Limited. The deposit services, loans and advances, safe deposit vaults and e-banking services has taken as the independent variables and the customers' satisfaction has taken as the dependent variable. The conceptual framework of the study is presented in figure as follows:

Figure No. 1. Conceptual framework of the study



The conceptual framework shows the relationship among the independent variables and independent variable. This research has considered dependent and independent variables where there is one dependent variable. Deposit, loans and advances, safe deposit vaults and e-banking service are independent variable whereas customer's satisfaction is dependent variable.

Definition of variables

In banking sector, the customer satisfaction depends upon the following variables:

Deposit services

As regards the deposits, basic functions include the prospects of satisfying the need to save and of sensible management of the clients' money. Additional functions concern the ways of depositing the money, the interest rates, the speed and quality of service, the availability of customer service points and the truthfulness of the bank. The Nepal Bank Limited provides various deposit services. The deposit services include saving deposit, current deposit, fixed deposit and sahuliyat bachat. The customer satisfaction

depends upon the types of deposit provided by the bank and the promptness in the deposit services.

Loan services

The loan services of Nepal Bank Limited include the corporate loans and the consumer loans. Since its inception, Nepal Bank Ltd. has been catering to the various and gigantic financial needs of the individuals, business houses, projects, farmers, entrepreneurs etc. In every front, the bank strongly believes to have lived up to and indeed, exceeded the clients' expectations. With the change in time, the financial needs and assessments have also gone through many changes. And, the bank has adapted to the dynamic changes in the industry, and always looks forward to serving the clientele in the most effective way. The satisfaction of customer depend upon the interest on loan and the loan services.

Safe deposit vaults

The valuables of the customers are safely stored in another location other than their home or business. Nepal Bank Limited offers the customers safe deposit vault to store items that would cause to say "if I lose this, I'm in deep trouble." This means important papers like insurance policies, family records such as birth certificates, deeds, titles, mortgages, leases, contracts, bonds, certificates of deposit. Other items include jewels, medals, rare stamps and negatives for important photos in case of fire or theft. Safe deposit vaults provide security the valuables of the customers. If the safe deposit vault is safe and secure, the customers are satisfied.

E-banking

E-banking is a product designed for the purposes of online banking that enables the customers to have easy and safe access to the bank account. E-banking is a safe, fast, easy and efficient electronic service that enables the customers' access to bank account and to carry out online banking services, 24 hours a day, and 7 days a week. With this service, the customers can save their time by carrying out banking transactions at any place and at any time, from home or office, all the customers need is internet access.

Nepal Limited Bank has provided e-banking services to its customers. NBL e-banking service provides wide coverage of services in order to facilitate the customers. Balance check, cheque stop, cheque issue, statement print, etc. are some of the facilities under e-banking service.

ASBA service

Nepal Bank Ltd (NBL) has been providing Application Supported by Blocked Amount (ASBA) service since February 2017. To make share application process more easier and reliable, NBL has registered to C-ASBA system implemented by CDSC (CDS and Clearing Limited). This system temporarily blocks the applicant's amount for any IPO/FPO/Right share application in his/her own bank account and is debited from the accounts only after the allotment process. The customer is charged Rs. 25 (In words Twenty-five Rupees only) per application for this service. The Customers having bank account in Nepal Bank Ltd can register C-ASBA from any branch to obtain CRN (C-ASBA Registration Number). NBL is also a licensed Depository Participant of CDSC. The customers can open Demat account by contacting any NBL branch. The NBL customers can apply for IPO/FPO/Right Share by filling the C-ASBA Application Form. For easier share application process, the customers can also register "MeroShare" service of CDSC (CDS and Clearing Limited) by providing bank account and Demat account number. Through MeroShare, NBL customers can apply for IPO/FPO/Right Share of any Company via Internet from any location. The satisfaction of customers of NBL also depends upon the ASBA service. If the service provided is safe and prompt, the customers are satisfied.

CHAPTER IV

RESULT AND DISCUSSION

4.1 Results

This chapter includes data presentation and analysis of data. The presentation of data including the personal information of the respondents has been done using tables, figures and percentages. This study used the primary data collected by the questionnaires provided at annex. These questionnaires were asked with the customers of NBL Birendranagar Branch in Surkhet.

4.1.2 Data presentation and analysis

The data collected from the respondents have been presented and analyzed as follows:

4.1.2.1 Age status of the respondents

This question was designed to measure the age status of the respondents. To collect the information from the respondents on their age status, below 25 years, 26-35 years, 36-44 years and 45 years and above options were used. The following table shows the detail information of the respondents on the basis of age status.

Table 1: Age status of the respondents

Variable	Frequency	Percent
Below 25 years	15	18.75
26-35 years	17	21.25
36-44 years	34	42.5
45 years and above	14	17.5
Total	80	100

Source: Field Survey, 2020

Table 1 shows the age status of the respondents. Out of the total respondents, 15(18.75 percent) of the respondents were below 25 years of age, 17(21.25 percent) of the respondents were 26-35 years of age, 34(42.5 percent) of the respondents were 36-44 years of age and 14(17.5 percent) of the respondents were 45 years and above of age. This shows that the age of majority of the respondents are 36-44 years.

4.1.2.2 Sex status of the respondents

This question was designed to measure the sex status of the respondents. To collect the information from the respondents on their sex status, male and female options were used. The following table shows detail information of the respondents on basis of sex status.

Table 2: Sex status of the respondents

Variable	Frequency	Percent
Male	49	61.25
Female	31	38.75
Total	80	100

Source: Field Survey, 2020

Table 2 shows the sex status of the respondents. Out of the total respondents, 49(61.25 percent) of the respondents were males and 31(38.75 percent) of the respondents were females. This shows that majority of the respondents are males.

4.1.2.3 Educational status of the respondents

This question was designed to measure the educational status of the respondents. To collect the information from the respondents on their educational status, illiterate, secondary, higher secondary, bachelor and masters options were used. The following table shows the detail information of the respondents on the basis of their educational status.

Table 3: Educational status of the respondents

Variable	Frequency	Percent
Illiterate	7	8.75
Secondary	9	11.25
Higher secondary	21	26.25
Bachelor	24	30.00
Masters	19	23.75
Total	80	100.00

Source: Field Survey, 2020

Table 3 shows the educational status of the respondents. Out of the total respondents, 7(8.75 percent) of the respondents were illiterate, 9(11.25 percent) were secondary level passed, 21(26.25 percent) were higher secondary level passed, 24(30 percent) were bachelor level passed and 19(23.75 percent) were master level passed. This shows that majority of the respondents are bachelor passed.

4.1.2.4 Occupational status of the respondents

This question was designed to measure the occupational status of the respondents. To collect the information from the respondents on their occupational status, self-employed, private sector, government sector and other options were used. The following table shows the detail information of the respondents on the basis of their occupational status.

Table 4: Occupational status of the respondents

Variable	Frequency	Percent
Self employed	17	21.25
Private sector	19	23.75
Government sector	31	38.75
Others	13	16.25
Total	80	100.00

Source: Field Survey, 2020

Table 4 shows the occupational status of the respondents. Out of the total respondents, 17 (21.25 percent) of the respondents were self-employed, 19 (23.75 percent) were employed in private sector, 31 (38.75 percent) were employed in government sector and 13 (16.25 percent) of the respondents were employed in other fields. This shows that majority of the respondents are employed in government sector.

4.1.2.5 Monthly income of the respondents

This question was designed to measure the monthly income of the respondents. To collect the information from the respondents on their monthly income, less than Rs. 10,000 and more than Rs. 10,000 options were used. The following table shows the detail information of the respondents on the basis of their monthly income.

Table 5: Monthly income of the respondents

Variable	Frequency	Percent
Less than Rs. 10,000	13	16.25
More than Rs. 10,000	67	83.75
Total	80	100.00

Source: Field Survey, 2020

Table 5 shows the monthly income of the respondents. Out of the total respondents, 13 (16.25 percent) of the respondents earned less than Rs. 10,000 per month and 67 (83.75 percent) of the respondents earned more than Rs. 10,000 per month. This shows that majority of the respondents earn more than Rs. 10,000 per month.

4.1.2.6 Type of service of NBL utilized by the respondents

This question was designed to measure the type of service of NBL, Birendranagar Branch utilized by the respondents. To collect the information from the respondents on the type of service of NBL utilized by the respondents, deposit, loan and advances, self-deposit vault, e-banking and ASBA options were used. The following table shows the detail information of the respondents on the basis of type of service of NBL utilized by the respondents.

Table 6: Type of service of NBL utilized by the respondents

Variable	Frequency*	Percent
Deposit	80	100.00
Loan and advances	39	48.75
Self-deposit vault	21	26.25
E-banking	63	78.75
ASBA	46	57.50

Source: Field Survey, 2020

* Multiple Responses

Table 6 shows the multiple responses on the types of service of NBL utilized by the respondents. Among the respondents, 80(100 percent) have utilized deposit service, 39(48.75 percent) have taken loan and advances, 21(26.25 percent) of the respondents have taken self-deposit vault service, 63 (78.75 percent) of the respondents have taken e-banking services and 46(57.5 percent) of the respondents have taken ASBA services

of NBL Birendranagar Branch. This shows that all of the respondents have utilized the deposit services of NBL Birendranagar Branch.

4.1.2.7 Type of deposit account in NBL

This question was designed to measure the type of deposit account of the respondents in NBL Birendranagar Branch. To collect the information from the respondents on the type of deposit in NBL Birendranagar Branch, current, saving, fixed and others options were used. The following table shows the detail information of the respondents on the basis of type of deposit account in NBL Birendranagar Branch.

Table 7: Type of deposit account in NBL

Variable	Frequency	Percent
Current	13	16.25
Saving	42	52.5
Fixed	25	31.25
Others	-	-
Total	80	100.00

Source: Field Survey, 2020

Table 7 shows the type of deposit account of the respondents in Nepal Bank Limited, Birendranagar, Surkhet. Out of the respondents, 13(16.25 percent) have current deposit account, 52(52.25 percent) have saving deposit account and 25(31.25 percent) have fixed deposit account in NBL Birendranagar Branch. This shows that majority of the respondents have saving deposit accounts in NBL Birendranagar Branch.

4.1.2.8 Problems in opening bank account

This question was designed to measure where there is any problem in opening bank account. To collect the information from the respondents on the problems in opening bank account, yes and no options were used. The following table shows the detail information of the respondents on the basis of problems in opening bank account.

Table 8: Problems in opening bank account

Variable	Frequency	Percent
Yes	9	11.25
No	71	88.75
Total	80	100.00

Source: Field Survey, 2020

Table 8 shows the problems in opening bank account. Out of the total respondents, 9 (11.25 percent) of the respondents said that there are problems in opening bank accounts and 71 (88.75 percent) of the respondents said that there are no problems in opening bank accounts in NBL Birendranagar Branch. This shows that only a few of the respondents have problems in opening bank accounts in NBL Birendranagar Branch.

4.1.2.9 Satisfaction with the opening of deposit account in NBL

This question was designed to measure the satisfaction of respondents with the opening deposit accounts. To collect the information from the respondents on the satisfaction with opening bank accounts, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the detail information of the respondents on the basis of satisfaction with the opening of deposit account.

Table 9: Satisfaction with the opening of deposit account in NBL

Variable	Frequency	Percent
Highly Satisfied	24	30.0
Satisfied	39	48.8
Neutral	7	8.8
Dissatisfied	6	7.4
Highly Dissatisfied	4	5.0
Total	80	100.0

Source: Field Survey, 2020

Table 9 shows the satisfaction with the opening of deposit account in Nepal Bank Limited, Birendranagar Branch, Surkhet. Out of the total respondents, 24 (30 percent)

of the respondents were highly satisfied, 39(48.8 percent) were satisfied, 7 (8.8 percent) were neutral, 6 (7.4 percent) were dissatisfied and 4 (5 percent) of the respondents were highly dissatisfied with the opening of deposit account in NBL Birendranagar Branch. This shows that majority of the respondents were satisfied with bank account opening in NBL Birendranagar Branch.

4.1.2.10 Satisfaction with the interest rates in deposit accounts of NBL

This question was designed to measure the satisfaction of the respondents with the interest rates in deposit accounts of NBL. To collect the information from the respondents on satisfaction with the interest rates in deposit accounts, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the detail information of the respondents on the basis of satisfaction with the interest rates in deposit accounts.

Table 10: Satisfaction with the interest rates in deposit accounts of NBL

Variable	Frequency	Percent
Highly Satisfied	24	30.0
Satisfied	37	46.2
Neutral	11	13.8
Dissatisfied	4	5.0
Highly Dissatisfied	4	5.0
Total	80	100.0

Source: Field Survey, 2020

Table 10 shows the satisfaction of the customers with the interest rates in deposit accounts of NBL. Out of the total respondents, 24 (30 percent) of the respondents were highly satisfied, 37 (46.2 percent) were satisfied, 11 (13.8 percent) were neutral, 4 (5 percent) were dissatisfied and 4(5 percent) of the respondents were highly dissatisfied with the interest rates in deposit accounts of NBL Birendranagar Branch. This shows that majority of the respondents were satisfied with the interest rates on bank accounts of NBL Birendranagar Branch.

4.1.2.11 Type of loans and advances taken from NBL

This question was designed to measure the type of loans and advances taken from NBL Birendranagar Branch. To collect the information from the respondents on the types of loans and advances taken from NBL Birendranagar Branch, overdraft and installment base loan options were used. The following table shows the detail information of the respondents on the basis of type of loans and advances taken from NBL Birendranagar Branch.

Table 11: Type of loans and advances taken from NBL

Variable	Frequency	Percent
Overdraft	17	43.6
Installment base loan	22	56.4
Total	39	100.0

Source: Field Survey, 2020

Table 11 shows the type of loans and advances taken from NBL. Out of the total respondents, that 17 (43.6 percent) of the respondents had taken overdraft loan and 22 (56.4 percent) of the respondents have taken installment base loan from NBL Birendranagar Branch. This shows that majority of the respondents have taken installment base loan from NBL Birendranagar Branch.

4.1.2.12 Satisfaction with the processing of loans and advances

This question was designed to measure the satisfaction of the respondents with the processing of loans and advances. To collect the information from the respondents on satisfaction with the processing of loans and advances, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the detail information of the respondents on the basis of satisfaction with the processing of loans and advances.

Table 12: Satisfaction with the processing of loans and advances

Variable	Frequency	Percent
Highly Satisfied	16	41.0
Satisfied	14	35.9
Neutral	3	7.7
Dissatisfied	4	10.3
Highly Dissatisfied	2	5.1
Total	39	100.0

Source: Field Survey, 2020

Table 12 shows the satisfaction with the processing of loans and advances. Out of the total respondents, 16 (41 percent) were highly satisfied, 14 (35.9 percent) were satisfied, 3 (7.7 percent) were neutral, 4 (10.3 percent) were dissatisfied and 2 (5.1 percent) of the respondents were highly dissatisfied with the processing of loans and advances of NBL Birendranagar Branch. This shows that majority of the respondents were satisfied with the processing of loans and advances of NBL Birendranagar Branch.

4.1.2.13 Satisfaction with processing charges of loan and advances

This question was designed to measure the satisfaction of the respondents with the processing charges of loans and advances. To collect the information from the respondents on the satisfaction with the processing charges of loans and advances, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the detail information of the respondents on the basis of satisfaction with the processing charges of loans and advances.

Table 13: Satisfaction with processing charges of loan and advances

Variable	Frequency	Percent
Highly Satisfied	19	48.7
Satisfied	7	17.9
Neutral	4	10.3
Dissatisfied	5	12.7
Highly Dissatisfied	4	10.3
Total	39	100.0

Source: Field Survey, 2020

Table 13 shows the satisfaction of the customers with the processing charges of loans and advances. Out of the total respondents, 19 (48.7 percent) were highly satisfied, 7 (17.9 percent) were satisfied, 4 (10.3 percent) were neutral, 5 (12.7 percent) were dissatisfied and 4 (10.3 percent) of the respondents were highly dissatisfied with the processing charges of the loans and advances of NBL Birendranagar Branch. This shows that majority of the respondents were satisfied with the process charges of loans and advances of NBL Birendranagar Branch.

4.1.2.14 Satisfaction with the interest rates in loans and advances

This question was designed to measure the satisfaction of the respondents with the interest rates in loans and advances. To collect the information from the respondents on satisfaction with the interest rates in loans and advances, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the detail information of the respondents on the basis of satisfaction with the interest rates in loans and advances.

Table 14: Satisfaction with the interest rates in loans and advances

Variable	Frequency	Percent
Highly Satisfied	12	30.8
Satisfied	11	28.2
Neutral	8	20.5
Dissatisfied	5	12.8
Highly Dissatisfied	3	7.7
Total	39	100.0

Source: Field Survey, 2020

Table 10 shows the satisfaction with the interest rates in loans and advances. Out of the total respondents, 12 (30.8 percent) were highly satisfied, 11 (28.2 percent) were satisfied, 8 (20.5 percent) were neutral, 5 (12.8 percent) were dissatisfied and 3 (7.7 percent) of the respondents were highly dissatisfied with the interest rates in loans and advances of NBL Birendranagar Branch. This shows that majority of the respondents are satisfied with the interest rates in loans and advances of NBL Birendranagar Branch.

4.1.2.15 Safety of safe deposit vault

This question was designed to measure the safety of safe deposit vault. To collect the information from the respondents on safety of safe deposit vault, very safe, safety of safe deposit vault and not so safe. The following table shows the detail information of the respondents on the basis of safety of safe deposit vault.

Table 15: Safety of safe deposit vault

Variable	Frequency	Percent
Very safe	16	76.19
Safe	5	23.81
Not so safe	-	-
Total	21	100.00

Source: Field Survey, 2020

Table 15 shows the safety of safe deposit vault. Out of the total respondents, 16 (76.19 percent) said that safe deposit vault service of NBL is very safe and 5 (23.81 percent) of the respondents said that the safe deposit vault service of NBL is safe. This shows that all of the respondents are satisfied with the safety of safe deposit vault of NBL Birendranagar Branch.

4.1.2.16 Satisfaction with the security of safe deposit vault

This question was designed to measure the satisfaction of the respondents with the security of safe deposit vault. To collect the information from the respondents on satisfaction with the security of safe deposit vault, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the detail information of the respondents on the basis of satisfaction with the safety of safe deposit vault.

Table 16: Satisfaction with the security of safe deposit vault

Variable	Frequency	Percent
Highly Satisfied	7	33.33
Satisfied	10	47.62
Neutral	2	9.53
Dissatisfied	1	4.76
Highly Dissatisfied	1	4.76
Total	21	100.00

Source: Field Survey, 2020

Table 16 shows the satisfaction of the customers with the security of safe deposit vault. Out of the total respondents, 7 (33.33 percent) were highly satisfied, 10 (47.62 percent) were satisfied, 2 (9.53 percent) were neutral, 1 (4.76 percent) were dissatisfied and 1 (4.76 percent) of the respondents were highly dissatisfied with the security of safe deposit vault services of NBL Birendranagar Branch. This shows that almost all of the respondents are satisfied with the security of safe deposit vault of NBL Birendranagar Branch.

4.1.2.17 Satisfaction with the charges of safe deposit vault

This question was designed to measure the satisfaction of the respondents with the charges of safe deposit vault. To collect the information from the respondents on satisfaction with the charges of safe deposit vault, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the detail information of the respondents on the basis of satisfaction with the charges of safe deposit vault.

Table 17: Satisfaction with the charges of safe deposit vault

Variable	Frequency	Percent
Highly Satisfied	9	42.85
Satisfied	7	33.33
Neutral	2	9.53
Dissatisfied	2	9.53
Highly Dissatisfied	1	4.76
Total	21	100.00

Source: Field Survey, 2020

Table 17 shows the satisfaction of the customers with the charges of safe deposit vault. Out of the total respondents, 9 (42.85 percent) were highly satisfied, 7 (33.33 percent) were satisfied, 2 (9.53 percent) were neutral, 2 (9.53 percent) were dissatisfied and 1 (4.76 percent) of the respondents were highly dissatisfied with the charges of safe deposit vault service of NBL Birendranagar Branch. This shows that majority of the respondents are satisfied with the charges of safe deposit vault of NBL Birendranagar Branch.

4.1.2.18 Use of e-banking services of NBL

This question was designed to measure the use of e-banking services of NBL Birendranagar Branch. To collect the information from the respondents on the use of e-banking services of NBL Birendranagar Branch, very often, often and sometimes and no use options were used. The following table shows the detail information of the respondents on the basis of use of e-banking services of NBL.

Table 18: Use of e-banking services of NBL

Variable	Frequency	Percent
Very often	24	38.10
Often	21	33.33
Rarely	1	1.59
Sometimes	17	26.98
Total	63	100.00

Source: Field Survey, 2020

Table 18 shows the respondents' use e-banking services. Out of the total respondents, 24 (38.1 percent) very often use e-banking services, 21 (33.33 percent) often use e-banking services, 1 (1.59 percent) rarely use e-banking services and 17 (26.98 percent) of the respondents sometimes use e-banking services of NBL Birendranagar Branch. This shows that majority of the respondents use the e-banking services of NBL Birendranagar Branch.

4.1.2.19 Type of e-banking service utilized by the respondents

This question was designed to measure the type of e-banking service utilized by the respondents. To collect the information from the respondents on the type of e-banking service utilized by the respondents, ATM, smart mobile banking and others options were used. The following table shows the detail information of the respondents on the basis of type of e-banking service utilized by the respondents.

Table 19: Type of e-banking service utilized by the respondents

Variable	Frequency*	Percent
ATM	63	100.00
Smart mobile banking	43	68.25
Others	51	80.95

Source: Field Survey, 2020

*Multiple Responses

Table 19 shows the multiple responses on the e-banking services used by the respondents. Out of the total respondents who use e-banking services, 63 (100 percent) use ATM services, 43 (68.25 percent) use smart mobile banking services and 51 (80.95 percent) of the respondents use other e-banking services of NBL Birendranagar Branch. It means that the respondents who use e-banking services were using one more services. This shows that all of the respondents use ATM services and a few of the respondents use smart mobile banking and other services of NBL Birendranagar Branch.

4.1.2.20 Satisfaction with the service and renew charge of e-banking service of NBL

This question was designed to measure the satisfaction of the respondents with the service and renew charge of e-banking service of NBL. To collect the information from the respondents on satisfaction with the service and renew charge of e-banking service of NBL, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the detail information of the respondents on the basis of satisfaction with the service and renew charge of e-banking service of NBL.

Table 20: Satisfaction with the service and renew chare of e-banking service of NBL

Variable	Frequency	Percent
Highly Satisfied	25	39.68
Satisfied	22	34.92
Neutral	5	7.94
Dissatisfied	6	9.52
Highly Dissatisfied	5	7.94
Total	63	100.00

Source: Field Survey, 2020

Table 20 shows the satisfaction of the customers with the services and renew charge of e-banking service of NBL. Out of the total respondents, 25 (39.68 percent) were highly satisfied, 22 (34.92 percent) were satisfied, 5 (7.94 percent) were neutral, 6 (9.52 percent) were dissatisfied and 5 (7.94 percent) of the respondents were highly dissatisfied with the service and renew charge of e-banking service of NBL Birendranagar Branch. This shows that majority of the respondents are satisfied with the service and renew charge of e-banking services of NBL Birendranagar Branch.

4.1.2.21 Satisfaction with the promptness of e-banking services of NBL

This question was designed to measure the satisfaction of the respondents with the promptness of e-banking services of NBL. To collect the information from the respondents on satisfaction with the promptness of e-banking service of NBL, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the detail information of the respondents on the basis of satisfaction with the promptness of e-banking services of NBL.

Table 21: Satisfaction with the promptness of e-banking services of NBL

Variable	Frequency	Percent
Highly Satisfied	24	38.10
Satisfied	21	33.33
Neutral	11	17.46
Dissatisfied	4	6.35
Highly Dissatisfied	3	4.76
Total	63	100.00

Source: Field Survey, 2020

Table 21 shows the satisfaction of the customers with the promptness of e-banking services of NBL. Out of the total respondents, 24(38.1 percent) were highly satisfied, 21(33.33 percent) were satisfied, 11(17.46 percent) were neutral, 4(6.35 percent) were dissatisfied and 3(4.76 percent) of the respondents were highly dissatisfied with the promptness of e-banking services of NBL Birendranagar Branch. This shows that majority of the respondents are satisfied with the promptness of e-banking services of NBL Birendranagar Branch.

4.1.2.22 Number of shares taken through ASBA

This question was designed to measure the number of shares taken by the respondents through ASBA. To collect the information from the respondents on the number of shares taken through ASBA, less than 100, 100-500 and more than 500 options were used. The following table shows the detail information of the respondents on the basis of number of shares taken through ASBA.

Table 22: Number of Shares Taken through ASBA

Variable	Frequency	Percent
Less than 100	14	17.50
100-500	17	21.25
More than 500	15	18.75
No use of ASBA	34	42.50
Total	80	100.00

Source: Field Survey, 2020

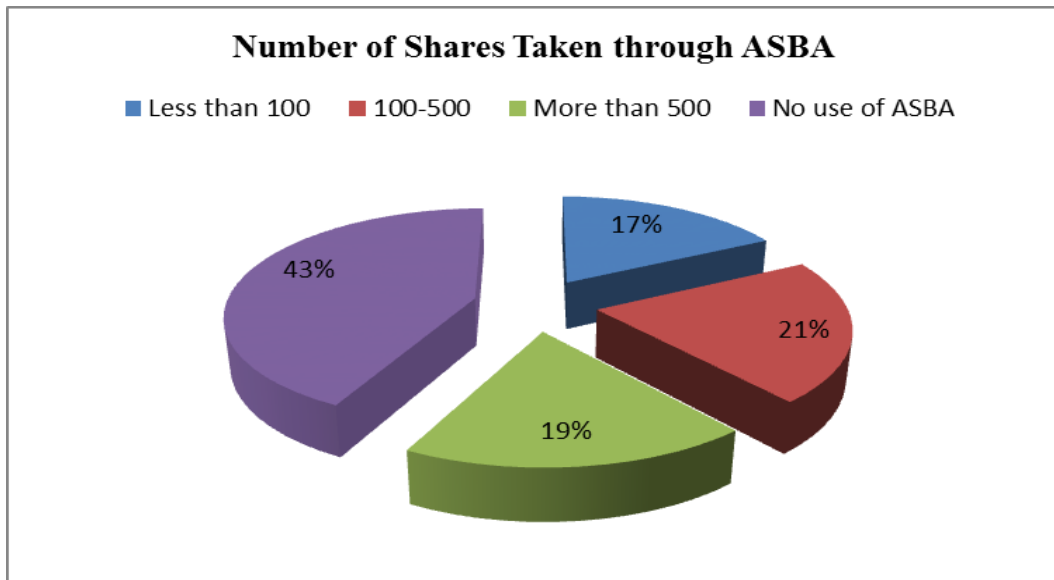
Figure 2: Number of shares taken through ASBA

Table 22 and figure 2 shows the number of shares taken by the respondents through ASBA. Out of the total respondents, 14(17.5 percent) had taken less than 100 shares through ASBA, 17(21.25 percent) had taken 100-500 shares, 15(18.75 percent) had taken more than 500 shares through ASBA. But 34(42.5 percent) of the respondents had not taken the ASBA services of NBL Birendranagar Branch. The study shows that majority of the respondents have not used the ASBA services of NBL Birendranagar Branch.

4.1.2.23 Satisfaction with the processing of ASBA service

This question was designed to measure the satisfaction of the respondents with the process of ASBA services of NBL Birendranagar Branch. To collect the information from the respondents on satisfaction with the processing of ASBA services, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the detail information of the respondents on the basis of satisfaction with the processing of ASBA service.

Table 23: Satisfaction with the processing of ASBA service

Variable	Frequency	Percent
Highly Satisfied	18	39.13
Satisfied	16	34.78
Neutral	5	10.87
Dissatisfied	4	8.70
Highly Dissatisfied	3	6.52
Total	46	100.00

Source: Field Survey, 2020

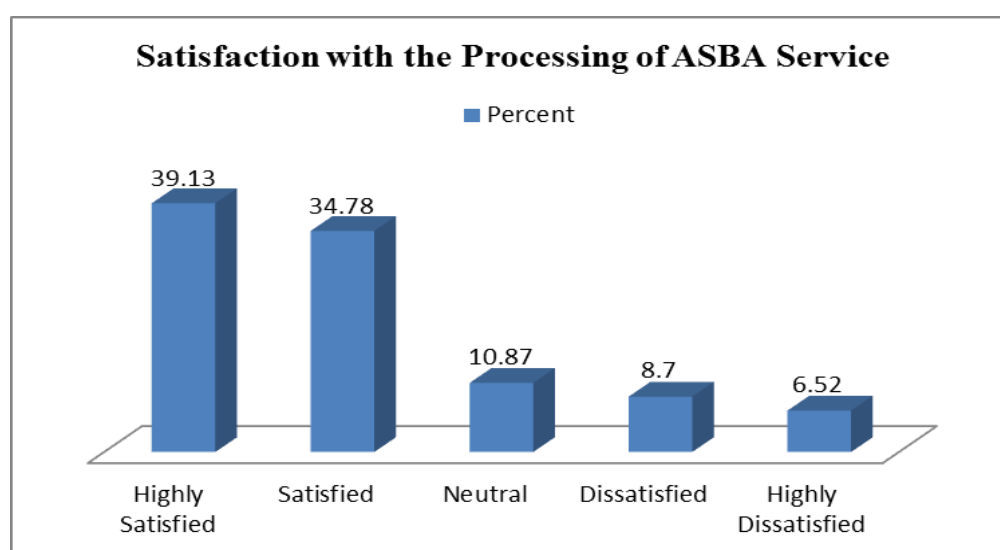
Figure 3: Satisfaction with the processing of ASBA service

Table 23 and figure 3 shows the satisfaction of the customers with the processing of ASBA service. Out of the total respondents, 18(39.13 percent) were highly satisfied, 16(34.78 percent) were satisfied, 5(10.87 percent) were neutral, 4(8.7 percent) were dissatisfied and 3(6.52 percent) of the respondents were highly dissatisfied with the processing of of NBL Birendranagar Branch.

4.1.2.24 Satisfaction with the charges of ASBA services

This question was designed to measure the satisfaction of the respondents with the charges of ASBA service. To collect the information from the respondents on satisfaction with the charges of ASBA service, highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied options were used. The following table shows the

detail information of the respondents on the basis of satisfaction with the charges of ASBA services.

Table 24: Satisfaction with the charges of ASBA services

Variable	Frequency	Percent
Highly Satisfied	13	28.26
Satisfied	17	36.96
Neutral	6	13.04
Dissatisfied	5	10.87
Highly Dissatisfied	5	10.87
Total	46	100.00

Source: Field Survey, 2020

Table 24 shows the satisfaction of the customers with the charges of ASBA services. Out of the total respondents, 13(28.26 percent) were highly satisfied, 17(36.962 percent) were satisfied, 6(13.04 percent) were neutral, 5(10.87 percent) were dissatisfied and 5(10.87 percent) of the respondents were highly dissatisfied with charges of ASBA services of NBL Birendranagar Branch. This shows that majority of the respondents are satisfied with the charges of ASBA services of NBL Birendranagar Branch.

4.1.2.25 Descriptive statistics of customer satisfaction towards the deposit services of NBL

The following table shows the descriptive analysis of the customer satisfaction towards the deposit services of NBL Birendranagar Branch:

Table 25: descriptive statistics of Customer Satisfaction towards the Deposit Services of NBL

Variable	N	Mean	Std. Deviation	Variance
Opening Bank Accounts	80	2.0875	1.06965	1.144
Interest rates on Deposit accounts	80	2.0875	1.04571	1.094

Source: Field Survey, 2020

Table 25 shows the mean, standard deviation and variance of deposit accounts and customer satisfaction towards the deposit accounts. The mean of opening bank accounts and interest rate on deposit accounts is 2.0875 each. The standard deviation of opening bank accounts is 1.06965 which is slightly more than interest rate on deposit account which is 1.04571. The variance of satisfaction towards opening deposit account is 1.144 and the variance of satisfaction towards interest rate on deposit account is 1.094.

The standard deviation of opening bank accounts is close to the mean. It shows that the respondents are satisfied with bank account opening. The standard deviation of interest rates on deposit accounts is not so close to the mean. It means that the customers are not so satisfied with the interest rates on deposit accounts. The variance shows that the customers are satisfied with the process of opening bank accounts and interest rates on deposit accounts.

4.1.2.26 Descriptive statistics of customer satisfaction towards the loans and advances services of NBL

The following table shows the descriptive analysis of the customer satisfaction towards the loans and advances services of NBL Birendranagar Branch:

Table: 26 Descriptive statistics of customer satisfaction towards the loans and advances services of NBL

Variable	N	Mean	Std. Deviation	Variance
Processing charge	39	2.1795	1.43034	2.046
Process	39	2.0256	1.18070	1.394
Interest rate	39	2.3846	1.26938	1.611

Table 26 shows the mean, standard deviation and variance of loans and advances and customer satisfaction towards the loans and advances. The mean of processing charge of loans and advances is 2.1795 whereas that of process of loans and advances is 2.0256 and that of interest rate on loans and advances is 2.3846. The standard deviation of processing charge of loans and advances is 1.43034 whereas that of process of loans and advances is 1.18070 and that of interest rate on loans and

advances is 1.26938. The variance of processing charge of loans and advances is 2.046 whereas that of process of loans and advances is 1.394 and that of interest rate on loans and advances is 1.6111.

It shows that all the Interest has the highest mean and processing charge has the highest standard deviation and variance. Thus, it shows that the respondents are satisfied with the loans and advance service of Nepal Bank Limited Birendranagar Branch. Mostly, the respondents are satisfied with the interest rates on loans and advances. The standard deviations of all the variables are close to the mean. This shows that the customers are satisfied with the processing charge, process and interest rate on loans and advances.

4.1.2. 27 Descriptive statistics of customer satisfaction towards the safe deposit vault services of NBL

The following table shows the descriptive analysis of the customer satisfaction towards the safe deposit vault services of NBL Birendranagar Branch:

Table 27: Descriptive statistics of customer satisfaction towards the safe deposit vault services of NBL

Variable	N	Mean	Std. Deviation	Variance
Security of safe deposit vault	21	2.0000	1.04881	1.100
Charges	21	2.0000	1.18322	1.400

Table 27 shows the mean, standard deviation and variance of safe deposit vault service and the customer satisfaction towards the safe deposit vault services. The mean of security of safe deposit vault and the charges of safe deposit vault is 2. The standard deviation of security of safe deposit vault is 1.04881 and that of the charges of safe deposit vault is 1.18322. The variance of security of safe deposit vault is 1.1 and that of charges of safe deposit vault is 1.4. Security of safe deposit vault has the lowest standard deviation and the variance.

The standard deviation, mean and variance of the variables are close to each other. This shows that the customers are satisfied with the security and charges of safe deposit vault.

4.1.2.28 descriptive statistics of customer satisfaction towards the e-banking services of NBL

The following table shows the descriptive analysis of the customer satisfaction towards the e-banking services of NBL Birendranagar Branch:

Table 28: Descriptive statistics of customer satisfaction towards the e-banking services of NBL

Variable	N	Mean	Std. Deviation	Variance
E-banking services	63	2.1111	1.25866	1.584
Promptness of e-banking services	63	2.0635	1.11981	1.254

Table 28 shows the mean, standard deviation and variance of services of e-banking service and the customer satisfaction towards the e-banking services. The mean, standard deviation and variance are 2.1111, 1.25866 and 1.584 respectively. Similarly, the mean, standard deviation and the variance of promptness of e-banking services are 2.0635, 1.11981 and 1.254 respectively. The mean, standard deviation and the variance of e-banking service are higher than the mean, standard and deviation of promptness of e-banking services. The standard deviation and variance shows that there is close relationship between the customer satisfaction and the variables of e-banking services of NBL. Hence, the respondents are satisfied with the e-banking services than the promptness of e-banking services. Overall description shows that the customers are satisfied with the e-banking services of Nepal Bank Limited Birendranagar Branch.

4.1.2.29 Descriptive statistics of customer satisfaction towards the ASBA services of NBL

The following table shows the descriptive analysis of the customer satisfaction towards the ASBA services of NBL Birendranagar Branch:

Table 29: Descriptive statistics of customer satisfaction towards the ASBA services of NBL

Variable	N	Mean	Std. Deviation	Variance
Processing of ASBA services	46	2.0870	1.20786	1.459
Charges of ASBA	46	2.3913	1.30773	1.710

Table 29 shows the mean, standard deviation and variance of services of ASBA services and the customer satisfaction towards the ASBA services. The mean, standard deviation and variance of processing of ASBA services are 2.0870, 1.20786 and 1.459 respectively. Similarly, the mean, standard deviation and the variance of charges of ASBA service are 2.3913, 1.30773 and 1.710 respectively. The mean, standard deviation and the variance of processing of ASBA service are lower than the mean, standard deviation and variance of charges of ASBA services. There is a variance in standard deviation of the variables. Hence, the respondents are more satisfied with the processing of ASBA services than the charges.

Overall description shows that the customers are satisfied with the processing of ASBA services than the charges of ASBA services of Nepal Bank Limited Birendranagar Branch.

4.1.2.30 Descriptive statistics of customer satisfaction towards the overall services of NBL

The following table shows the descriptive analysis of the customer satisfaction towards the overall services of NBL Birendranagar Branch:

Table 30: descriptive statistics of customer satisfaction towards the overall services of NBL

Variable	N	Mean	Std. Deviation	Variance
Opening Bank Account	80	2.0875	1.06965	1.144
Interest Rates on Deposit Accounts	80	2.0875	1.04571	1.094
Processing Charge of Loans and Advances	39	2.1795	1.43034	2.046
Processing of Loans and Advances	39	2.0256	1.1807	1.394
Interest Rates on Loans and Advances	39	2.3846	1.26938	1.611
Security of Safe Deposit Vault	21	2	1.04881	1.100
Charges of Safe Deposit Vault	21	2	1.18322	1.400
Service and Renewal of E-Banking Services	63	2.1111	1.25866	1.584
Promptness of E-Banking Services	63	2.0635	1.11981	1.254
Processing of ASBA	46	2.087	1.20786	1.459
Charges of ASBA	46	2.3913	1.30773	1.710

Table 30 shows that the mean of charges of ASBA services is the highest whereas the mean of the security of safe deposit vault and the charges of safe deposit vault is the lowest. The standard deviation of charges of ASBA is the highest and the standard deviation of interest rates on deposit accounts is the lowest. The variance of processing charges of loans and advances is the highest and the variance of the interest rates on deposit accounts is the lowest. From the above descriptive analysis, it is clear that the respondents are mostly satisfied with the charges of ASBA and the interest rate on the deposit accounts.

4.1.3 Major findings

The following findings have been derived from the analysis & interpretation of the data during the study period.

- i. The study found that 15(18.75 percent) of the respondents were below 25 years of age, 17(21.25 percent) were 26-35 years of age, 34(42.5 percent) were 36-44 years of age and 14(17.5 percent) were 45 years and above of age. The findings show that the respondents of age 36-44 years were more.
- ii. Among the respondents, 49(61.25 percent) were males and 31(38.75 percent) of the respondents were females. Findings show that males were more than females.
- iii. The study found that 7(8.75 percent) of the respondents were illiterate, 9(11.25 percent) had passed secondary level, 21(26.25 percent) had passed higher secondary level, 24(30 percent) had passed bachelor level and 19(23.75 percent) were master level passed. The findings show that a few of the respondents were illiterate.
- iv. Among the respondents, 17(21.25 percent) were self-employed, 19(23.75 percent) were employed in private sector, 31(38.75 percent) were employed in government sector and 13(16.25 percent) of the respondents were employed in other fields. It shows that majority of the respondents were employed in government sector.
- v. The study found that 13(16.25 percent) of the respondents earned less than Rs. 10,000 per month and 67(83.75 percent) earned more than Rs. 10,000 per month. It shows that majority of the respondents earned more than Rs. 10,000 per month.
- vi. Among the respondents, 80(100 percent) have utilized deposit service, 39(48.75 percent) have taken loan and advances, 21(26.25 percent) of the respondents have taken self-deposit vault service, 63(78.75 percent) of the respondents have taken e-banking services and 46(57.5 percent) of the respondents have taken ASBA services of NBL Birendranagar Branch. Majority of the respondents were found to utilize deposit service of NBL.
- vii. Among the respondents who had deposit accounts in NBL Birendranagar Branch, 13(16.25 percent) have current deposit account, 42(52.5 percent) have saving deposit account and 25(31.25 percent) have fixed deposit account in NBL Birendranagar Branch. Majority of the respondents have saving deposit in NBL.

- viii. The study found that 9(11.25 percent) of the respondents said that there are problems in opening bank accounts and 71(88.75 percent) of the respondents said that there are no problems in opening bank accounts in NBL Birendranagar Branch. Majority of the respondents have no problems in opening bank accounts.
- ix. The study found that 24(30 percent) of the respondents were highly satisfied, 39(48.8 percent) were satisfied, 7(8.8 percent) were neutral, 6(7.4 percent) were dissatisfied and 4(5 percent) of the respondents were highly dissatisfied with the opening of deposit account in NBL Birendranagar Branch. Majority of the respondents were satisfied with the opening of deposit account in NBL.
- x. The study found that 24(30 percent) of the respondents were highly satisfied, 37(46.2 percent) were satisfied, 11(13.8 percent) were neutral, 4(5 percent) were dissatisfied and 4(5 percent) of the respondents were highly dissatisfied with the interest rates in deposit accounts of NBL Birendranagar Branch. Majority of the respondents were satisfied with the interest rates in deposit accounts.
- xi. Among the respondents, 17(43.6 percent) had taken overdraft loan and 22(56.4 percent) of the respondents have taken installment base loan from NBL Birendranagar Branch. Majority of the respondents have taken loan on installment basis.
- xii. The study found that 16 (41 percent) of the respondents were highly satisfied, 14 (35.9 percent) were satisfied, 3(7.7 percent) were neutral, 4 (10.3 percent) were dissatisfied and 2(5.1 percent) of the respondents were highly dissatisfied with the processing of loans and advances of NBL Birendranagar Branch. Findings show that most of the respondents were highly satisfied with the processing of loans and advances of NBL.
- xiii. The study found that 19(48.7 percent) of the respondents were highly satisfied, 7 (17.9 percent) were satisfied, 4 (10.3 percent) were neutral, 5 (12.7 percent) were dissatisfied and 4 (10.3 percent) of the respondents were highly dissatisfied with the processing charges of the loans and advances of NBL Birendranagar Branch. Majority of the respondents were satisfied with the processing charges of the loans and advances.

- xiv. The study found that 12 (30.8 percent) of the respondents were highly satisfied, 11 (28.2 percent) were satisfied, 8 (20.5 percent) were neutral, 5 (12.8 percent) were dissatisfied and 3 (7.7 percent) of the respondents were highly dissatisfied with the interest rates in loans and advances of NBL Birendranagar Branch. Majority of the respondents were highly satisfied with the interest rates in loans and advances.
- xv. Among the respondents, 16 (76.19 percent) said that safe deposit vault service of NBL is very safe and 5 (23.81 percent) of the respondents said that the safe deposit vault service of NBL is safe. Findings show that majority of the respondents said that safe deposit vault is safe.
- xvi. Among the respondents, 7 (33.33 percent) were highly satisfied, 10 (47.62 percent) were satisfied, 2 (9.53 percent) were neutral, 1 (4.76 percent) were dissatisfied and 1 (4.76 percent) of the respondents were highly dissatisfied with the security of safe deposit vault services of NBL Birendranagar Branch. Majority of the respondents were satisfied with the security of safe deposit vault services.
- xvii. The study found that 9 (42.85 percent) of the respondents were highly satisfied, 7 (33.33 percent) were satisfied, 2 (9.53 percent) were neutral, 2 (9.53 percent) were dissatisfied and 1(4.76 percent) of the respondents were highly dissatisfied with the charges of safe deposit vault service of NBL Birendranagar Branch. Majority of the respondents were highly satisfied with the charges of safe deposit vaults.
- xviii. The study found that 24 (38.1 percent) of the respondents very often use e-banking services, 21 (33.33 percent) often use e-banking services, 1 (1.59 percent) rarely use e-banking services and 17 (26.98 percent) of the respondents sometimes use e-banking services of NBL Birendranagar Branch. Majority of the respondents very often use e-banking services.
- xix. Among those who use e-banking services, 63 (100 percent) of the respondents use ATM services, 43 (68.25 percent) use smart mobile banking services and 51 (80.95 percent) of the respondents use other e-banking services of NBL Birendranagar Branch. Majority of the respondents use ATM services of NBL.
- xx. The study found that 25 (39.68 percent) of the respondents were highly satisfied, 22 (34.92 percent) were satisfied, 5 (7.94 percent) were neutral, 6

(9.52 percent) were dissatisfied and 5 (7.94 percent) of the respondents were highly dissatisfied with the service and renew charge of e-banking service of NBL Birendranagar Branch. The findings show that majority of the respondents were satisfied with the service and renew charge of e-banking service of NBL.

- xxi. The study found that 24 (38.1 percent) of the respondents were highly satisfied, 21(33.33 percent) were satisfied, 11 (17.46 percent) were neutral, 4 (6.35 percent) were dissatisfied and 3 (4.76 percent) of the respondents were highly dissatisfied with the promptness of e-banking services of NBL Birendranagar Branch. The findings show that majority of the respondents were satisfied with the promptness of e-banking services of NBL.
- xxii. The study found that 14 (17.5 percent) of the respondents had taken less than 100 shares through ASBA, 17 (21.25 percent) had taken 100-500 shares, 15 (18.75 percent) had taken more than 500 shares through ASBA. Majority of the respondents had taken 100-500.
- xxiii. The study found that 18 (39.13 percent) of the respondents were highly satisfied, 16 (34.78 percent) were satisfied, 5 (10.87 percent) were neutral, 4(8.7 percent) were dissatisfied and 3 (6.52 percent) of the respondents were highly dissatisfied with the processing of ASBA of NBL Birendranagar Branch. The findings of the study show that majority of the respondents were highly satisfied with the processing of ASBA of NBL.
- xxiv. The study found that 13 (28.26 percent) of the respondents were highly satisfied, 17 (36.962 percent) were satisfied, 6 (13.04 percent) were neutral, 5 (10.87 percent) were dissatisfied and 5 (10.87 percent) of the respondents were highly dissatisfied with charges of ASBA services of NBL Birendranagar Branch. The findings show that majority of the respondents were satisfied with the charges of ASBA of NBL.

4.2 Discussion

Customer's Satisfaction towards Service Delivery System of Nepal Bank Limited (A Case Study of Birendranagar Branch, Surkhet) is a representative vision of the reality. Main thrust of the present study is to analyze the deposit services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the deposit services, to find out

the loans services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the loan services, to analyze the safe deposit vault services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the safe deposit vault services and to evaluate the e-banking services of Nepal Bank Limited, Birendranagar Branch and the customer's satisfaction towards the e-banking services. Present research has based on the descriptive and analysis research design. The quantitative data as well as primary data has used in this research. The population for this study is all the account holders of the bank, 80 respondents have chosen using accidental sampling method where researchers interview respondents as and when they meet them. Questionnaire is the main tools of data collection. After the collection of data, they were analyzed using tables and figures. Mean, standard deviation and variance was used to measure the satisfaction of customers towards the services of Nepal Bank Limited Birendranagar Branch. This study succeeded to find the relationship between independent variables and the customer satisfaction towards the services of Nepal Bank Limited Birendranagar Branch.

Gautam and Dhital (2004) concluded that the big-current account holders are the highest and the big-saving account holders are the lowest in number. The reason behind this may be the provision of official accounts that usually come under the second category. The differences between both accounts holders was found significant ($df=1, p < 0.01$). The official account holders were 190 and personal account holders 141 in number. It is, therefore, obvious that there are more official current account holders. Dhakal (2012) concluded that the overall level of satisfaction among the customers of SBI is quite good however not yet excellent. Likewise, employee motivational factors should be emphasized and take into actions in order to improve the satisfaction level of staffs to enhance the quality of services and products. Customer education, employee training programs and several researches are highly recommended. Reaz (2015) concluded that from customer view point, satisfaction level is higher than importance in dimensions on growing importance of strategic alliance of Telecom Company and banks. However, technological backup is poor for using this service. Beside this, rate of SMS now in hand of customers which observe by lower significant differences. Donkor and Collins (2016) concluded the results suggested that future researchers investigate service quality, loan acquisition and customer switching tendencies and the importance of technical and functional quality in relation to loan acquisition at the commercial banks in Ghana. Nawaz (2017)

showed that there was a significant relationship between the variable of customer satisfaction and banking services of the SBI and the customers have highly satisfaction of bank Service. Tekeba and Mengistu (2018) were found that customers experience about the service delivery practice of ACSI to be at least to their expectation level. However, in most service quality dimensions, the performance of ACSI Gondar branch was found below customers' expectation the overall service quality was also below customers' expectation, furthermore, the study revealed that the majority of customers were dissatisfied with the service delivery of ACSI. In the analysis of the present research some of the respondents were satisfied with the opening of deposit accounts and the interest rates in deposit accounts, some had taken overdraft loans and some had taken installment base loan from the bank. Some of the respondents were satisfied with the processing and processing charges of the loans and advances of the bank, most of the respondents were satisfied with the interest rates on loans and advances. Some of the respondents mention that safe deposit vault service of NBL is very safe. Most of the respondents were satisfied with the security of safe deposit vault services. The respondents used ATM, smart banking and other e-banking services. Some of the respondents were satisfied with the service and renew charge of e-banking services.

CHAPTER V

SUMMARY AND CONCLUSION

This chapter includes the concluding summary of the whole thesis. The key findings based on the study objectives have been elaborated in this chapter. The discussion, conclusion and implication have also been included in this chapter.

5.1 Summary

The topic of this study is "Customers' satisfaction towards service delivery system of Nepal Bank Limited Birendranagar Branch, Surkhet." The purpose of this study was to find out the satisfaction of customers towards the services of NBL Birendranagar Branch in Surkhet. To measure the impacts of the service delivery of NBL, variables such as deposit, loans and advances, safe deposit vault, e-banking and ASBA services have been taken as independent variable and the customer satisfaction has been used as the dependent variable.

To collect the data from the respondents, 24 questions were developed which were related to the dependent and the independent variables. The first six questions were related to the personal information of the respondents and the next eighteen questions were related to the objectives of the study. The respondents were communicated individually and were described the information about the survey work and were requested to manage proper time to fill up the questionnaire form. The forms were distributed by the researcher. All the questionnaires were collected by the researcher. The researcher distributed 80 questionnaires to the respondents. The study was carried out using quantitative method collecting primary data. The major sources of secondary data were website, books, journals, magazines, reports and articles.

Accidental sampling method was used to select the sample. The purpose of sampling is to secure a representative group which enables the researcher to gain information about an entire population when faced with limitations of time, funds and energy. The information was collected from the customers of Nepal Bank Limited Birendranagar Branch in Surkhet.

After the collection of data, they were analyzed using tables and figures. Mean,

standard deviation and variance was used to measure the satisfaction of customers towards the services of Nepal Bank Limited Birendranagar Branch. This study succeeded to find the relationship between independent variables and the customer satisfaction towards the services of Nepal Bank Limited Birendranagar Branch.

In the analysis of the present research some of the respondents were satisfied with the opening of deposit accounts and the interest rates in deposit accounts, some had taken overdraft loans and some had taken installment base loan from the bank. Some of the respondents were satisfied with the processing and processing charges of the loans and advances of the bank, most of the respondents were satisfied with the interest rates on loans and advances. Some of the respondents mention that safe deposit vault service of NBL is very safe. Most of the respondents were satisfied with the security of safe deposit vault services. The respondents used ATM, smart banking and other e-banking services. Some of the respondents were satisfied with the service and renew charge of e-banking services.

5.2 Conclusion

This study was conducted to find out the customers' satisfaction towards service delivery system of Nepal Bank Limited Birendranagar Branch, Surkhet. The data were collected and were analyzed and interpreted using tables and figures. Numbers, percentage, mean, standard deviation and variance were used to analyze the data. After the presentation and analysis of data, the study concludes that the respondents were below 25 years of age to 45 years and above of age. The respondents were more males than the females. Some of the respondents were illiterate whereas some were secondary level passed, some were higher secondary level passed, some were bachelor level passed and some were master's level passed. The respondents were self-employed, private sector and government sector employees. Most of the respondents earned Rs. 10,000 and more per month. All of the respondents have utilized the deposit service of Birendranagar Branch whereas some of the respondents had utilized the loans and advances services, safe deposit vault services, e-banking services and ASBA services. Most of the respondents had fixed deposit account in NBL Birendranagar Branch. It is concluded that some of the respondents had faced problems in opening bank accounts in NBL Birendranagar Branch. Some of the respondents were satisfied with the opening of deposit accounts and the interest rates

in deposit accounts of NBL Birendranagar Branch. Some of the respondents had taken overdraft loans and some of the respondents had taken installment base loan from the bank. Some of the respondents were satisfied with the processing and processing charges of the loans and advances of the bank. Most of the respondents were satisfied with the interest rates on loans and advances. Some of the respondents said that safe deposit vault service of NBL is very safe. Most of the respondents were satisfied with the security of safe deposit vault services of NBL Birendranagar Branch. The respondents used ATM, smart banking and other e-banking services. Some of the respondents were satisfied with the service and renew charge of e-banking services. Similarly, some of the respondents were satisfied with the promptness of e-banking services of NBL Birendranagar Branch. Some of the respondents had also taken ASBA services of NBL. The respondents had taken 100 to more than 500 shares through ASBA. Most of the respondents were satisfied with the processing and charges of ASBA services of NBL Birendranagar Branch. It can be concluded that the respondents who were involved in banking transaction with NBL Birendranagar Branch were satisfied with the overall services provided by the bank. The respondents were satisfied with the deposit, loans and advances, safe deposit vault, e-banking and ASBA services of NBL Birendranagar Branch.

5.3 Implications

On the basis of the findings of the study, the following recommendations are made:

- i. The interest rate on deposit account is found to be low. The banks should increase the interest rate on deposit accounts to attract the customers.
- ii. Processing of loans and advances was found to be complex. It is suggested that the bank should make the processing of loans and advances more simple and convenience for the customers.
- iii. The interest rates on loans and advances were found to be high. Therefore, the bank is suggested to reduce the interest rate on loans and advances.
- iv. Some respondents were not satisfied with the security of safe deposit vault. Therefore, the bank is suggested to pay more attention towards the security of safe deposit vault.
- v. The charge of ASBA was found to be high. Therefore, NBL Birendranagar Branch should reduce the charge of ASBA service.

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APPENDIX
QUESTIONNAIRE

Dear Respondent,

Namaste, I am **Dev Prasad Dhakal**, MBS student at Central Department of Management (CDM), Tribhuvan University, Nepal. I am conducting a research on **Customer's Satisfaction towards Service Delivery System of Nepal Bank Limited (A Case Study of Birendranagar Branch, Surkhet)**. So kindly, provide few minutes of your valuable time to give answers to my questions. I would be grateful if you provide correct information. These will be used only for academic purpose.

Name of the Customer:**Address:**

Name of Organization:

1. Age: a. Below 25 b. 26-35 c. 36-44 d. 45 and above

2. Sex: a. Male b. Female

3. Education: a. Illiterate b. Secondary c. Higher secondary
d. Bachelor e. Masters

4. Occupation:

a. Self-Employment b. Private Sector c. Government sector
d. Others

5. Monthly Income: a. Less than Rs. 10,000 b. More than Rs.
10,000

6. Which service of NBL Birendranagar Branch have you utilized?

a. Deposit b. Loan and advances c. Self-deposit vault
d. E-banking e. ASBA

Subject Related Questions

Deposit Service

S.N.	Question	Options
1.	What type of bank account do you have in NBL, Birendranagar Branch?	a. Current b. Saving c. Fixed d. Others
2.	Are there any problems in opening a deposit account?	a. Yes b. No
3.	Are you satisfied with the opening of deposit account in the bank?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied
4.	Are you satisfied with the interest rates in deposit accounts?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied

Loan and Advances

S.N.	Question	Options
1.	What type of loan have you taken?	a. Overdraft b. Installment based loan
2.	Are you satisfied with the processing charge of loan of the bank?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied
3.	Are you satisfied with the process of loan of the bank?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied
4.	Are you satisfied with the interest rates in loans and advances?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied

Safe Deposit Vaults

S.N.	Question	Options
1.	How safe is the safe deposit vault?	a. Very safe b. Safe c. Not so safe
2.	Are you satisfied with the security of safe deposit vault?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied
3.	Are you satisfied with the charges of safe deposit vault?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied

E-banking Services

S.N.	Question	Options
1.	How often do you use e-banking services of NBL, Birendranagar Branch?	a. Very often b. Often c. Sometimes d. Rarely
2.	What type of e-banking service do you use?	a. ATM b. Smart mobile banking c. Others
3.	Are you satisfied with the service and renew charge of e-banking?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied
4.	Are you satisfied with the promptness services of e-banking?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied

ASBA

S.N.	Question	Options
1.	How much shares have you taken through ASBA?	a. Less than 100 b. 100-500 c. More than 500 d. No use of ASBA
2.	Are you satisfied with the processing of ASBA service?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied
3.	Are you satisfied with the charges of ASBA services of NBL Birendranagar Branch?	a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly dissatisfied

Thank you