A Study on

Customer Awareness and Perception of Nabil Bank, Dharan.

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RECOMMENDATION

This is to certify that the thesis submitted by Miss Priscilla Menyangbo entitled, "Customer Awareness and Perception of Nabil Bank, Dharan" has been approved by this department in the prescribed format of the faculty of management. This thesis is forwarded for examination.

Member of Research Committee   **Head of the Research Department**

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<div align="center">**VIVA-VOCE SHEET**</div>

We have conducted the Viva-Voce examination of the thesis presented by Priscilla Menyangbo.

<div align="center">**Entitled:**

"Customer awareness and perception of Nabil Bank, Dharan"</div>

And found the thesis to be the original work of the student and written according to the prescribed format. We recommended the thesis to be accepted as partial fulfillment of the requirement for Master's Degree in Business Studies (MBS).

<div align="center">**Viva-Voce Committee:**</div>

Chairperson, Research Committee : ………………………….

Member (Thesis Supervisor)   : …………………………..

Member (External Expert)   : ………………………….

Date: ……………………………

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EXECUTIVE SYNOPSIS

In today's context, Banking and Financial Institutions seem to be unfailing and most eye-catching business to the Nepalese and Non-Nepalese investors who like to invest in any business in Nepal. Since few decades a large numbers banks (Private and Joint ventures) have been germinating in Nepal, especially in urban areas. Amongst them, Nabil is one which was established two decade ago as a First Joint venture commercial bank of Nepal and it has occupied a significant percent in this area.

The dissertation has been prepared dividing it into five chapters. The profound objective of this study is to understand consumers' insight and consciousness towards NABIL Bank particularly at Dharan society. A bit of effort has been made to understand its viability to accommodate plausible challenges uprooted from globalize scenario. Basically, Chi-square tests and SWOT analysis have devised to foster the anticipated outcomes. Further, various tables and bar diagrams have resorted to show perceptual reality of customers on diverse bases.

Despite of cut-throat competition, because of its international recognition and professional top management, SWOT analysis shows the glaring future of NABIL Bank as similar as "STAR" condition of "BCG Matrix". Else,Hypothesis tests have showed buoyant future. However, it fails to create altruistic culture for the social development of Dharan community, which is the strongest mace to generate valiant customers. Succinctly, facing all these challenges, Nabil has captured the public faith, market securities, deposits and national networks.

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LIST OF ABBREVIATION

NABIL ⇨ Nepal Arab Bank Limited

RBB ⇨ Rastriya Banijya Bank

NIC Bank ⇨ Nepal Industrial and Commercial Bank

NBL ⇨ Nepal Bank Limited

NRB ⇨ Nepal Rastra Bank

ATM ⇨ Automatic Teller Machine

NUM ⇨ Number

A.D ⇨ Anno Domini

B.S ⇨ Bikram Sambat

NGO ⇨ Non Government Organization

INGO ⇨ International Non Government Organization

DEPT ⇨ Department

ORG ⇨ Organization

GOVT ⇨ Government

SWOT ⇨ Strength, Weakness, Opportunity, Threats

% ⇨ Percentage

CRD ⇨ Customer Relation Department

CMAD ⇨ Credit Management and Administrative Department

MFD ⇨ Monitoring and Follows of up Department

& ⇨ and

POS ⇨ Point of Sale

ABBS ⇨ Any Branch Banking System

IFAS ⇨ Internal Factor Analysis Summary

EFAS ⇨ External Factor Analysis Summary

SFAS ⇨ Strategic Factor Analysis Summary

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APPENDICES

APPENDIX-I

HYPOTHESIS-1

Table 4.1.1 Age and Sex wise distribution of respondents

Attribute (age)	Attribute	Male	Female	Total
18-28		36	24	60
28-38		24	12	36
38-48		12	6	18
above 48		6	0	6
Total		78	42	120

Computation of expected frequency

$$\text{Expected cell frequency (E)} = \frac{\text{Row total cell frequency} \times \text{Column total cell frequency}}{\text{Grand total}}$$

$$E(36) = \frac{60 \times 78}{120} = 39$$

$$E(24) = \frac{36 \times 78}{120} = 23.4$$

$$E(12) = \frac{18 \times 78}{120} = 11.7$$

$$E(6) = \frac{6 \times 70}{120} = 3.9$$

$$E(24) = \frac{60 \times 42}{120} = 21$$

$$E(12) = \frac{36 \times 42}{120} = 12.6$$

$$E(6) = \frac{18 \times 42}{120} = 6.2$$

$$E(0) = \frac{6 \times 42}{120} = 2.1$$

Computation of x^2

Observed frequency (O)	Expected frequency (E)	$(O-E)^2$	$(O-E)^2/E$
36	39	9	0.23
24	23	1	0.04
12	12	0	0.00
6	4	4	1
24	21	9	0.42
12	13	1	0.07
6	6	0	0.00
0	2	4	2
			3.76

Under H_0:

$$x^2 cal = \sum \frac{(0-E)^2}{E}$$
$$= 3.76$$

degree of freedom, we know degree of freedom

$$u = (r-1)(c-1)$$
$$= (4-1)(2-1)$$
$$= 3 \times 1$$
$$= 3$$

Critical value at 5% level of signiicance and 3 degree of freedom the tabulated value of x^2 is; $x^2 tab = 7.815$

Decision :- Since $x^2 cal < x^2 tab$ *so Ho* is accepted. Hence we conclude that there is no significant difference between age and sex of the respondent or age affect the sex of respondent.

APPENDIX-II

HYPOTHESIS-2

Table 4.1.2 Age and Education wise distribution of respondents

Attributed (age)	Attribute	School level	University level	Total
18-28		48	12	60
28-38		18	12	30
38-48		18	6	24
Above 48		0	6	6
Total		84	36	120

Computation of expected frequency

$$\text{Expected cell frequency (E)} = \frac{\text{Row total cell frequency} \times \text{Column total cell frequency}}{\text{Grand total}}$$

$$E(48) = \frac{60 \times 84}{120} = 42$$

$$E(18) = \frac{30 \times 84}{120} = 21$$

$$E(18) = \frac{24 \times 84}{120} = 16.8$$

$$E(0) = \frac{6 \times 84}{120} = 4.2$$

$$E(12) = \frac{60 \times 36}{120} = 18$$

$$E(12) = \frac{30 \times 36}{120} = 9$$

$$E(6) = \frac{24 \times 36}{120} = 7.2$$

$$E(6) = \frac{6 \times 36}{120} = 1.8$$

Computation of x^2

Observed requency (O)	Expected frequency (E)	$(O-E)^2$	$(O-E)^2/E$
48	42	36	0.85
18	21	9	0.42
18	17	1	0.05
0	4	16	4
12	18	36	2
12	9	9	1
6	7	1	0.14
6	2	16	8
			16.46

Under H_0:

$$x^2 cal = \sum \frac{(0-E)^2}{E}$$

$$= 16.46$$

degree of freedom, we know degree of freedom

$u = (r - 1)(c - 1)$

$= (4 - 1)(2 - 1)$

$= 3 \times 1$

$= 3$

Critical value at 5% level of signiicance and 3 degree of freedom the tabulated value of x^2 is; $x^2 tab = 7.815$

Decision : - Since $x^2 cal > x^2 tab$ so *Ho* is rejected. Hence we conclude that there is significant difference between age and education of the respondent or age does not affect the educaton of respondent.

APPENDIX-III

HYPOTHESIS-3

Table 4.1.3 Age and Occupation wise distribution of respondents

Age	Occupation							
	Business	**Teacher**	**Student**	**Farmer**	**Security personnel**	**Service holder**	**Others**	**Total**
18-28	12	0	12	0	0	0	6	30
28-38	12	18	0	6	0	12	12	60
38-48	0	0	0	0	6	6	12	24
Above 48	0	0	0	0	0	0	6	6
Total	24	18	12	6	6	18	36	120

Computation of expected frequency

Expected cell frequency (E) = $\dfrac{\text{Row total cell frequency} \times \text{Column total cell frequency}}{\text{Grand total}}$

$E(12) = \dfrac{30 \times 24}{120} = 6$

$E(12) = \dfrac{60 \times 24}{120} = 12$

$E(0) = \dfrac{24 \times 24}{120} = 4.8$

$E(0) = \dfrac{6 \times 24}{120} = 1.2$

$E(0) = \dfrac{30 \times 18}{120} = 4.5$

$$E(18) = \frac{60 \times 18}{120} = 9$$

$$E(0) = \frac{24 \times 18}{120} = 3.6$$

$$E(0) = \frac{6 \times 18}{120} = 0.9$$

$$E(12) = \frac{30 \times 12}{120} = 3$$

$$E(0) = \frac{60 \times 12}{120} = 6$$

$$E(0) = \frac{24 \times 12}{120} = 2.4$$

$$E(0) = \frac{6 \times 12}{120} = 0.6$$

$$E(0) = \frac{30 \times 6}{120} = 7.5$$

$$E(6) = \frac{60 \times 6}{120} = 3$$

$$E(0) = \frac{30 \times 6}{120} = 1.5$$

$$E(0) = \frac{60 \times 6}{120} = 3$$

$$E(6) = \frac{24 \times 6}{120} = 1.2$$

$$E(0) = \frac{6 \times 6}{120} = 0.3$$

$$E(0) = \frac{30 \times 18}{120} = 4.5$$

$$E(12) = \frac{60 \times 18}{120} = 9$$

$$E(6) = \frac{24 \times 18}{120} = 3.6$$

$$E(0) = \frac{6 \times 18}{120} = 0.9$$

$$E(6) = \frac{30 \times 36}{120} = 9$$

$$E(12) = \frac{60 \times 36}{120} = 18$$

$$E(12) = \frac{24 \times 36}{120} = 7.2$$

$$E(6) = \frac{6 \times 36}{120} = 1.8$$

Computation of x²

Observed frequency (O)	Expected frequency (E)	$(O-E)^2$	$(O-E)^2/E$
12	6	36	6
12	12	0	0
0	5	25	5
0	1	1	1
0	5	25	5
18	9	81	9
0	4	16	4
0	1	1	1
12	3	81	27
0	6	36	6
0	2	4	2
0	1	1	1
0	8	64	8
6	3	9	3
0	5	25	5
0	0.3	0.09	0.3
0	2	4	2
0	3	9	3
6	1	5	5
0	0.3	0.09	0.3
12	9	9	1
6	4	4	1
0	1	1	1
6	9	9	1
12	18	36	2
12	7	25	3.57
6	2	16	8
			116.17

Under H$_0$:

$$x^2 cal = \sum \frac{(0-E)^2}{E}$$

$$= 116.17$$

degree of freedom, we know degree of freedom

u = (r -1) (c -1)

$\quad = (4-1) (7-1)$

$\quad = 3 \times 6$

$\quad = 18$

Critical value at 5% level of signiicance and 18 degree of freedom the tabulated value of x^2 is; $x^2 tab = 28.869$

Decision : - Since $x^2 cal > x^2 tab$ *so Ho* is rejected. Hence we conclude that there is significant difference between age and occupation of the respondent or age does not affect the occupation of respondent.

APPENDIX-IV

HYPOTHESIS-4

Table 4.1.4 Age and Income wise distribution of respondents

Age	Income				
	1000-5000	**5000-10000**	**10000-15000**	**Above 15000**	**Total**
18-28	0	24	0	12	36
28-38	18	12	6	6	42
38-48	6	12	6	4	28
Above 48	0	0	0	2	2
Total	24	48	12	24	108

Computation of expected frequency

$$\text{Expected cell frequency (E)} = \frac{\text{Row total cell frequency} \times \text{Column total cell frequency}}{\text{Grand total}}$$

$$E(0) = \frac{36 \times 24}{120} = 7.2$$

$$E(18) = \frac{42 \times 24}{120} = 8.4$$

$$E(6) = \frac{28 \times 24}{120} = 5.6$$

$$E(0) = \frac{2 \times 24}{120} = 0.4$$

$$E(24) = \frac{36 \times 48}{120} = 14.4$$

$$E(12) = \frac{42 \times 48}{120} = 16.8$$

$$E(12) = \frac{28 \times 48}{120} = 11.2$$

$$E(0) = \frac{2 \times 48}{120} = 0.8$$

$$E(0) = \frac{36 \times 12}{120} = 3.6$$

$$E(6) = \frac{42 \times 12}{120} = 4.2$$

$$E(6) = \frac{28 \times 12}{120} = 2.8$$

$$E(0) = \frac{2 \times 12}{120} = 0.2$$

$$E(12) = \frac{36 \times 24}{120} = 7.2$$

$$E(6) = \frac{42 \times 24}{120} = 8.4$$

$$E(4) = \frac{28 \times 24}{120} = 5.6$$

$$E(2) = \frac{2 \times 24}{120} = 0.4$$

Computation of x²

Observed requency (O)	Expected frequency (E)	$(O-E)^2$	$(O-E)^2/E$
0	7	49	7
18	8	100	13
6	6	0	0
0	0.4	0.16	0.4
24	14	100	7.14
12	17	25	1.47
12	11	1	0.09
0	1	1	1
0	4	16	4
6	4	4	1
6	3	9	3
0	0.2	0.04	0.2
12	7	25	3.57
6	8	64	8
4	6	4	0.67
2	0.4	2.56	6.4
			56.94

Under H₀:

$$x^2 cal = \sum \frac{(0-E)^2}{E}$$

$$= 56.94$$

degree of freedom, we know degree of freedom

$$\text{u} = (\text{r} - 1)(\text{c} - 1)$$
$$= (4-1)(4-1)$$
$$= 3 \times 3$$
$$= 9$$

Critical value at 5% level of signiicance and 9 degree of freedom the tabulated value of x^2 is; $x^2 tab = 16.919$

Decision : - Since $x^2 cal > x^2 tab$. *So Ho* is rejected. Hence we conclude that there is significant difference between age and income of the respondent or age does not affect the income of respondent.