

**Depositors Preference between Choice of Public and Private
Commercial Banks in Kirtipur Municipality**

A Dissertation submitted to the Office of the Dean, Faculty of Management in partial
fulfilment of the requirement for the Master's Degree

by

Rita BhandariAdhikari

Roll. No:1218/17

Registration No:7-2-485-14-2010

Central Department of Management

January, 2021

Certification of Authorship

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “Depositors’ Preference between Choice of Public and Private Commercial Banks in Kirtipur municipality”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor has it been proposed and presented as part of requirement for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

Rita BhandariAdhikari

.....

19thJan, 2021

Report of Research Committee

Ms. Rita BhandariAdhikari has defended research proposal entitled “Depositors’ Preference between Choice of Public and Private Commercial Banks in Kirtipur” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Lecturer SantoshPokhrel and submitted the thesis for evaluation and viva voce examination.

Name of Supervisor: SantoshPokhrel

Position: Lecturer

Signature:

Dissertation Proposal Defended Date:

01-09-2076

Name of Supervisor: SantoshPokhrel

Position: Lecturer

Signature:

Dissertation Submitted Date:

07-10-2077

Name of head of Research committee: Dr. Sanjay Kumar Shrestha

Position: Professor

Signature:

Dissertation Viva Voce Date:

13-10-2077

Approval-Sheet

We, the undersigned, have examined the thesis entitled “**Depositors Preference between Choice of Public and Private Commercial Banks in Kirtipur Municipality**” presented by Ms. Rita BhandariAdhikari, a candidate for the degree of **Master of Business Studies (MBS)** and conducted the viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

Lecturer Santosh Pokhrel

Thesis Supervisor

Lecturer Nirajan Basnet

Internal Supervisor

Lecturer Dr. Bal Ram Duwal

External Supervisor

Prof. Dr. Sanjay Kumar Shrestha

Chairperson, Research Committee

Prof. Dr. Ramji Gautam

Head of Department

Date:

Acknowledgements

This study entitled “**Depositors Preference between Choice of Public and Private Commercial Bank**” has been conducted to satisfy the partial requirements for the degree of Master of Business Studies, Tribhuvan University. This work is an outcome of support and input of numerous helpful individuals to whom I express my sincerest gratitude.

It is difficult to overstate my gratitude to my research project supervisor, Lecturer Santosh Pokhrel who did not only patiently direct me but painstakingly read through this paper and made useful criticisms and suggestions. Throughout my research report writing period, he provided encouragement, sound advice, good teaching, good company, and lots of good ideas.

I wish to acknowledge all lecturers and facilitators of Central Department of Management for the various roles each one of them played towards the successful completion of this thesis. I am grateful to Prof. Dr. Ramji Gautam, Department Head, Prof. Dr. Sanjay Kumar Shrestha, Research Committee Head and Asso. Prof. Dr. Achyut Gyawali, for providing guidance and idea to complete the work.

I am grateful towards the staffs of Ratriya Banijya Bank, Everest Bank Ltd and NIC ASIA Bank for their support during data collection.

I am also heartily thankful to my friends Jenar Maharjan and Kshitij Adhikari for providing me invaluable time while collecting and analyzing data. Finally I would like to thank my entire family members specially Lal Bahadur Bhandari, Bimala Bhandari, Sandip Adhikari, Chandrakala Bhandari and Srisha Adhikari for supporting and inspiring me to work for encouraging me in this research process.

Thank You

Rita Bhandari Adhikari

TABLE OF CONTENTS

Contents Page no.

<i>Title page</i>	<i>i</i>
<i>Certificate of authorship</i>	<i>ii</i>
<i>Report of Research Committee</i>	<i>iii</i>
<i>Approval sheet</i>	<i>iv</i>
<i>Acknowledgements</i>	<i>v</i>
<i>Table of contents</i>	<i>vi</i>
<i>List of tables and figure</i>	<i>viii</i>
<i>Abbreviations</i>	<i>ix</i>
<i>Abstract</i>	<i>x</i>
CHAPTER 1 INTRODUCTION	1
1.1 Background of the study	1
1.2 Problem statement	3
1.3 Objectives of the study	4
1.4 Research Hypotheses	4
1.5 Rationale of the study	5
1.6 Limitations of the study	5
1.7 Chapter Plan	5
CHAPTER 2 LITERATURE REVIEW	7
2.1 Introduction	7
2.2 Conceptual review	7
2.3 Review of journal articles	8
2.4 Research gap	17
CHAPTER 3 METHODOLOGY	18
3.2 Research design	18
3.3 Population and sample	18
3.4 Sources of data	18

3.5 Data collection procedure.....	19
3.6 Data processing procedure.....	19
3.7 Data analysis tools and techniques	19
3.8 Conceptual framework and definition of variables	21
CHAPTER 4 RESULTS AND DISCUSSION.....	23
4.1 Results	23
4.1.1 Data presentation and analysis	23
4.1.2 Findings.....	45
4.2 Discussion.....	47
Chapter 5 SUMMARY AND CONCLUSION	49
5.1 Summary.....	49
5.2 Conclusion	50
5.3 Implications	50
REFERENCES.....	52
APPENDICES	57

LIST OF TABLES and FIGURE

Table 4.1 Reliability statistics.....	23
Table 4.2 Frequency and percentage of components of respondents profile.....	24
Table 4.3 Convenience factor of respondent.....	26
Table 4.4 Technology factor of respondent.....	28
Table 4.5 Reputation factor of respondent.....	30
Table 4.6 Attractiveness factor of respondent.....	32
Table 4.7 Respondent preference.....	34
Table 4.8 Descriptive statistics and ranking of total of independent and dependent variable.....	36
Table 4.9 Descriptive statistics and ranking of convenience according to depositors' preference.....	37
Table 4.10 Descriptive statistics and ranking of technology according to depositors' preference.....	38
Table 4.11 Descriptive statistics and ranking of reputation according to depositors' preference.....	39
Table 4.12 Descriptive statistics and ranking of attractiveness according to depositors' preference.....	40
Table 4.13 Descriptive statistics and ranking of depositors' preference according to depositors' preference.....	41
Table 4.14 Result of independent sample T-test for gender.....	42
Table 4.15 Result of one way ANOVA test related with age and income.....	43
Table 4.16 Correlation analysis of depositors' preference with related variable.....	44
Table 4.17 Model summary; depositors' preference and independent variable.....	44
Table 4.18 ANOVA ^a : depositors' preference and independent variable.....	45
Table 4.19 Coefficient ^a : depositors' preference and independent variable.....	46
Figure 2.1 Conceptual framework of the study.....	17

ABBREVIATIONS

ATM: Automated Teller Machine

SPSS: Statistical Package for the Social Sciences

SMS: Short Message Service

ABSTRACT

The study covers the depositors' preference between choice of public and private commercial bank. 100 samples of the customers were taken from the Kirtipur municipality using convenient sampling method. Descriptive research design has been adopted to fulfill the objectives of the study. Mean, Regression, Correlation, one way ANOVA and Independent sample T-test were used in carrying out analysis. The study investigates the customers' preference in bank selection. The study is based on Likert scale questionnaire on the scale of 5 to 1. It is based on previous research article. The primary data is collected from customers directly from bank.

The present study concludes that the attractiveness, technology and reputation have significant relationship with depositors' preference whereas convenience has the least.