**CUSTOMER SATISFACTION AND PERCEPTION TOWARDS**

**THE SERVICE OF NATIONAL CO-OPERATIVE BANK**

**Project Work**

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**March, 2021**

# DECLARATION

I hereby declare that the project work report entitled **“CUSTOMER SATISFACTION AND PERCEPTION TOWARDS THE SERVICE OF NATIONAL CO-OPERATIVE BANK”** is submitted by Tilak Raj Badu in partial fulfillment of the requirement for the award of BBA degree of Pokhara University, comprises only my original work and due acknowledgement have been made to materials used in the report

………………….

Tilak Raj Badu

March, 2021

# CERTIFICATE

This is to certify that the project work titled **“CUSTOMER SATISFACTION AND PERCEPTION TOWARDS THE SERVICE OF NATIONAL CO-OPERATIVE BANK”** submitted by (Tilak Raj Badu) (18030642) for the partial fulfillment of the requirements of BBA embodies the Bonafide work done by him/her under my supervision.

………………………..

Signature of Supervisor

# ACKNOWLEDGEMENT

The study entitled **“CUSTOMER SATISFACTION AND PERCEPTION TOWARDS THE SERVICE OF NATIONAL CO-OPERATIVE BANK”** has been conducted to satisfy the partial requirement for the Bachelors of Business Administration of Pokhara University.

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Tilak Raj Badu

March, 2021

# Bonafide Certificate

Certified that this project report

**“CUSTOMER SATISFACTION AND PERCEPTION TOWARDS THE SERVICE OF NATIONAL CO-OPERATIVE BANK”**

is the bonafide work of

**Tilak Raj Badu**

who carried out the summer project work under my supervision. This report is forwarded for examination

**…………………………… ………………………….**

Mr. Chet Narayan Acharya Mr. Bishwo Udhir Poudel

Supervisor Principal

**……………………. …………………………..**

Mr. Pravek Joshi

External Examiner Program Director

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# Abstract

A co-operative bank is a financial entity which belongs to its members, who are at the same time the owner and the customer of their bank. Co-operative banks are often created by persons belonging to the same local or professional community or sharing a common interest and provide their members with a wide range of banking and financial services like loans, deposits, banking accounts etc. for the improvement of their performance or quality of service, the banks should measure how their products and services met or exceed customer expectations. This paper focused on the customer satisfaction and perception towards the service of National co-operative Bank Ltd. Respondents of 20 customers were randomly selected for knowing their perception towards co-operative banks. The results showed that the customer of co-operative banks were highly satisfied with their services and attitude of the employees. But they express their dissatisfaction towards the less technological advancement.

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# CHAPTER I INTRODUCTION

## 1.1 Background of the Study

Co-operative was founded from Latin word “co-operari” where ‘co’ means together and ‘operari’ means working together. Co-operatives today are formed for the attainment of development. According to (Prof. Marvin A. Schaars, 1978) “A co-operative is a business voluntarily owned and controlled by its member patrons and operated for them on a non-profit or cost basis. Co-operatives are based around the concepts of self –help, self- responsibility and self -organization (Co-operative feutures, 2006). Co-operative is a community based business. This basically orient general business toward community focused, member centered, democratically controlled and voting right assigned in a membership rather than staking of shares (Birchall, 2003).

Co-operative bank refers to a bank setup to provide finance to agriculturist, rural industries and to trade and industry of urban areas. (Hesse and Cihak, 2007) argue that co-operative banks are more stable than commercial banks due to the lower variability of the co-operatives banks returns. (Ayadi et al. , 2010) find that banking system characterized by a higher share of co-operative banks are more stable. And (Kohler, 2015) finds that co-operative banks may become significantly sounder through the benefits of income diversification. In the context of Nepal, the ancient model o co-operative is parma, guthi, aicho-paincho, barter system. The first co-operative of Nepal is Bakhanpur co-operative chitwan which was established in 2013 B. S. Co-operatives are practiced in Nepal since 60 years.

As co-operative is one of the three pillars of Nepali economy. There are different co-operatives established in different corners of the nation. And there are sixteen co-operative banks licensed by Nepal Rastra Bank which is the central bank of Nepal. Some of them are Nepal co-operative society Ltd, Himalaya co-operative Ltd, Mahila co-operative society Pvt. Ltd, Rastriya Sahakari Bank Ltd and so on. Among sixteen co-operative bank National Co-operative Bank Ltd. is one of them which is governed by Nepal Rastra Bank. Before the establishment of National Co-operative Bank Ltd. Sajha Sahakari was the first co-operative act enacted by the government in 1960. And later on it converted into Agricultural Development Bank Ltd. It was established in 2003 A.D. as the only bank in the co-operative movement of Nepal at the subsection 4 of section 26 under the then prevailing co-operative act 1992 and from the recommendation of Nepal Rastra Bank as an umbrella institution provide banking and financial services to all its member co-operatives following the long and continuous demand and efforts of co-operators. And it is licensed by Nepal Rastra Bank on July 26, 2010. It has country wide member network.

National Co-operative Bank Ltd. had provided different services to their customers such as fixed deposit, regular saving, general saving, agricultural loan, youth self-employment, loan against deposit, housing loan, monthly installment loan, microfinance loan, urban loan, remittance, IME, Himal remit, GME remit, bank guarantee, sms banking, internet banking. And it had provided several trainings such as leadership development, marketing management, credit management, training, financial counselling co-operative directors, competency course strategic planning training and so on.

Though it had provided different services to the customer. The perception towards the National Co-operative Banks differ from each other.

## 1.2 Objectives of the Study

The business of cooperative bank has increased phenomenally in recent years. Different co- operatives have different objectives. And the objectives of the study will be:

1. To understand the customers satisfaction and perception towards the service of national co-operative bank.
2. To get an overview about the services and performance of national co-operative bank.

## 1.3 Need and Scope of the Study

In the present scenario major economic and technical changes are undergoing in financial revolution through new information processing technology. As co-operative bank is established for giving service rather than earning more profit. It has helped people to be economically strong. The scope based in this study helps to know about the service of co-operative banks. And how it differs from the commercial banks and the changes that have been made at present scenario of co-operative banks. The drawbacks of national co-operative bank will be known. And in what way people are giving importance to the national co-operative bank than commercial bank will be known.

## 1.4 Literature Review

Dutta and Basak(2008) studied and suggested that co-operative banks should improve their recovery performance adopt new system of computerized and monitoring of loans, implement proper prudential norms and organize regular workshops to sustain in the competitive banking environment.

S.Sivesan(2012) found the impact of the service quality on customers satisfaction in banking sectors. Service quality are interrelated with customer satisfaction. Manager of the bank or administrative body needs to identify the primary quality determinants, clearly managing the customer expectation, educating the knowledge to customer regarding the service for improving the service quality in the banking sectors.

Dr. A.H. Sequeria (2012) made an attempt to address the issues related to customer satisfaction and quickness of transaction in co-operative banks. It is clear from the results that the customer services are reasonably satisfactory.

Dr. S H Mistry(2013) focused on the factors that affecting customer satisfaction in banks and analyzes their effects. It is revealed that customer satisfaction is the key for many banks to survive competition. Customer’s gives third preference to assurance factor, it include criteria like safety of transaction, consistency in service etc. So, banks whether they are private sector bank or public sector bank they should give more focus on increasing reliability, responsiveness and assurance. For that they can give training to their employee which help them to give personalized service.

Augathee U.S. (2012) this study shows the huge gap between customer perception and expectation for reliability and responsiveness. This study highlights the need for bankers to gear customer service and quality improvements efforts towards components of reliability and responsiveness.

By TLF Research with over 300 employees and 20 Corporate Banking Centres around the UK, The Co-operative Bank’s Corporate Banking Division puts much of its success in recent years down to its fanatical focus on customer service. The bank knows from its customer satisfaction survey data that more satisfied customers are more likely to use more of the bank’s products and are more likely to recommend – in fact, 51% have recommended the bank in the last year. In recent years The Co-operative Bank’s revenue and profits have grown along with customer satisfaction. There have also been other business successes. For example, the bank maintained a strong and stable capital position and at a time when many of its competitors have firmly closed the door to companies wanting to borrow, The Co-operative has lifted business borrowing from £6.2bn to £8.7bn. Over the last three years, its network has doubled from 10 to 20 centres and it has won numerous new customers who were dissatisfied with their previous bank. The Co-operative Bank is also well known for its strong ethical stance with both customer and employee satisfaction being key elements of its corporate social responsibility strategy. All of which demonstrate their commitment to support UK businesses.

Raul and Ahmed (2014) The study integrated customer service in public sector banks in 3 districts in Assam and it was found that customers were dissatisfied with the management technology and interactive factors with high quality service charges. Communication gap was not the root cause of poor service and service was different to rural and urban sectors.

Ravi C.S and Kundan Basavaraj(2013) investigated the preference and satisfaction level of customer towards loans, deposits schemes, insurance and value added services rendered by public banks in private banks in shivamogga district. Business and vehicle,loans are fast moving than other services and overall satisfaction resulted at 50%. Further, overall satisfaction or bank deposit schemes resulted positively while other services of banking still need to be given attention by focusing on customer issues. New innovative schemes, strategies to cater to non-users other services have to be adopted.

Robert Johnston (1997) found out that increasing the speed of the processing information, delighting customers such as the reliability of equipment will lesson dissatisfaction among the customers.

Dr.S.Velanganni in his research (Comparative study on customers perception on service quality in co-operative banks) paper discussed that the banks are exercising vigilance to identify the needs of the customer and monitoring their moves and reactions towards the actions taken by the banks to please them. To win the customers and having a competitive edge over others, banks are possessing a broad mechanism to guage the changing needs of the customers. The customers prefer the banks where there is a sense of personal touch in the services provided.

## 1.5 Theoretical Framework

**Independent Variable**

**Dependent Variable**

Dependent Variable Independent Variable

|  |
| --- |
| Reliability |
| Service Quality |
| Responsiveness |
| Sincerity |
| Tangibility |

Theoretical framework is the relationship between dependent variable and independent variable. Based on the above figure it explains about the relationship between the dependent variable and independent variables.

**Reliability**

Customers may or may not be reliable. If the co-operatives provide the good service to people then they might be reliable and if not then they might get dissatisfaction. And most of the people had trust towards the co-operatives.

**Service Quality**

Different services such as providing home loan, agricultural loan, education loan, saving, fixed deposit, annual saving, remit and many other services had been provided to the customers. It depends upon the customer whether to be satisfied or not. Based on the quality service customers are satisfied.

**Responsiveness**

It is the independent variable of customer satisfaction. The quick response gives the good result. The responses can be in changing the rules and regulations of co-operatives, increasing the interest rate, technological changes and so on.

**Sincerity**

Co-operative must be sincere towards the customers. They should be loyal to the customers in providing the services. When they shows their sincerity then customers might get satisfied. Sincerity in the sense that being loyal, polite, discipline towards the customers.

**Tangibility**

Some of the co-operatives are intangible. They try to hide their secrecy. But the co-operatives must be tangible towards the customers. Each and every financial transaction should be shown in annual report so that image towards co-operatives makes an good impression to the customers. And they can be satisfied with the tangibility.

## 1.6 Research Method Used

Various research methods are used during the research. They are as follows:

### 1.6.1 Research design

Descriptive research design was used to collect the data. Research data was quantitative so primary data was collected from various respondents within Kathmandu valley.

### 1.6.2 Population and sample

As the report was done for the academic purpose only 20 respondents were taken from Kathmandu valley inorder to know whether they are satisfied with the service provided by co-operatives or not. And the population for this report was the young people, adult and old people.

|  |  |
| --- | --- |
| Age | No. of Respondents |
| Below 25 | 15 |
| 25 – 35 | 4 |
| Above 40 | 1 |

### 1.6.3 Sampling Technique

Through convenience sampling research was completed. And the data was collected by distributing questionnaire to friends and family and visiting communities. But only those respondents who frequently visit co-operatives.

# CHAPTER II DESCRIPTIVE ANALYSIS

## 2.1 Data Presentation

For this study the data are classified and all the data collected are presented in different tables. Data are classified into six tables and presented in column chart. Although the co-operative bank provides different services the customer is still unsatisfied and want more improvement in co-operative services.

## 2.2 Data Analysis

The data are analyzed on the basis of customer’s perception. Total 20 respondents are selected for the collection of data. Out of which 9 were male and 11 were female. They had different perception towards the service of co-operative banks. And the data was analyzed through tables and figures which is presented below:

### Table 1: Perception on banking needs

|  |  |  |  |
| --- | --- | --- | --- |
| Gender | Perception on banking needs | | Total |
| Yes | No |
| Male | 3 | 5 | 8 |
| Female | 7 | 5 | 12 |
| Total | 10 | 10 | 20 |

Figure 1 Perception on banking needs

The above table was about the perception on banking needs in which males and females had different perception. As you can see in above table the perception on banking needs was higher according to female whereas for male the perception on banking needs was lower. As it was categorized into the yes/no question. And co-operative fulfill needs of banking on female point of view and not so much from the male point of view.

### Table 2: Perception on saving and deposit mobilization policy

|  |  |  |  |
| --- | --- | --- | --- |
| Gender | Perception on saving and deposit | | Total |
| Yes | No |
| Male | 7 | 2 | 9 |
| Female | 10 | 1 | 11 |
| Total | 17 | 3 | 20 |

Figure 2 Perception on saving and deposit mobilization policy

As data says that, 1 female was not satisfied with the saving and deposit mobilization policy and 2 males were also not satisfied. And the higher rate of satisfaction were from female i.e. 10 female were satisfied whereas only 7 males were satisfied with saving and deposit mobilization policy of co-operatives though they had different perception.

### Table 3: Perception on satisfaction in rate of interest

|  |  |  |  |
| --- | --- | --- | --- |
| Gender | Perception on satisfaction in rate of interest | | Total |
| Yes | No |
| Male | 5 | 4 | 9 |
| Female | 8 | 3 | 11 |
| Total | 13 | 7 | 20 |

Figure 3 Perception on satisfaction in rate of interest

In the above data we can see that only few males are satisfied with the rate of interest given by co-operatives whereas females are highly satisfied. But only three females are unsatisfied and rest of them are satisfied. The unsatisfied males and female’s perception are related to each other according to the data given above.

### Table 4: Perception on financial status of co-operative bank

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Gender | Perception on financial status of co-operative bank | | | | Total |
| Best | Good | Average | Poor |
| Male | 0 | 6 | 3 | 0 | 9 |
| Female | 0 | 7 | 5 | 0 | 12 |
| Total | 0 | 13 | 8 | 0 | 20 |

Figure 4 Perception on financial status of co-operative bank

The data explains about the perception on financial status of co-operative bank. And the above data says that people like the overall financial status of co-operatives. Although they have different perception towards co-operative but overall, they are satisfied with the financial status of co-operatives. In above table we can see that, male and female had ranked good for the financial status of co-operative bank whereas average by few numbers of male and female. And none of the respondents ranked best and poor regarding the financial status of co-operative bank.

### Table 5: Encouraging others to get services of co-operative

|  |  |  |  |
| --- | --- | --- | --- |
| Gender | Encouraging others to get services of co-operative | | Total |
| Yes | No |
| Male | 5 | 4 | 9 |
| Female | 11 | 0 | 11 |
| Total | 16 | 4 | 20 |

From above table we can see that every female recommends others to get the services from the co-operatives whereas only few males recommend others to get the services from co-operative. None of the males recommend others to use the services of co-operatives. But only 5 males recommend others to use the service of co-operative banks. And the highest data was ranked by the females i.e. they are satisfied with the service provided by co-operatives whereas males are not satisfied with the service provided by co-operative.

Figure 5: Encouraging others to get services of co-operative

### Table 6: Actively participant of co-operative bank

|  |  |  |  |
| --- | --- | --- | --- |
| Gender | Actively participant of co-operative | | Total |
| Yes | No |  |
| Male | 2 | 7 | 9 |
| Female | 7 | 4 | 11 |
| Total | 9 | 11 | 20 |

Figure 6 Actively participant of Co-operative

Above table shows that the data of male and female who were the active participant of the co-operative banks. According to the table, we can see that female were the active participant of co-operative whereas male was not the active participant of co-operative. Only 2 males were the active participant of co-operative. Male were not active towards the co-operative than the females.

### Table 7: Loan borrowed from Co-operative

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Gender | Loan borrowed from co-operative | | | Total |
| Short term loan | Long term Loan | Medium loan |
| Male | 6 | 0 | 3 | 9 |
| Female | 7 | 0 | 4 | 11 |
| Total | 13 | 0 | 7 | 20 |

Figure 7: Loan borrowed from co-operative

Above table shows about the number of respondents who borrowed the loan from the co-operative. And from the above table we knew that the number of females were higher in borrowing short term loan than the male. Only few male and female borrowed the medium loan from the co-operative

### Table 8: Perception on service provided by co-operative

|  |  |  |  |
| --- | --- | --- | --- |
| Gender | Perception on service provided by co-operative | | Total |
| Yes | No |
| Male | 7 | 2 | 9 |
| Female | 9 | 2 | 11 |
| Total | 16 | 4 | 20 |

Figure 8 Perception on service provided by co-operative

Above table shows about the perception towards the service provided by co-operative bank. And the survey was done for 20 respondents out of which 11 were female and 9 were male. Here, we can see that both female and male ranked no for the service provided by co-operatives that means both the male and females are unsatisfied with the service provided by co-operative banks. But overall, 16 respondents are satisfied out of 4 respondents which means they are satisfied with the service provided by co-operative banks. Though they had different perceptions but we can conclude that both the males and females are satisfied.

## 2.2 Main Findings and Discussion

The main findings and discussion that we can conclude after data presentation and data analysis are given below:

1. Equal number of respondents were unsatisfied on the banking needs provided by the co-operatives. Female perception on banking needs are higher than that of male.
2. Females are highly satisfied than that of male regarding the saving and deposit mobilization policy of co-operatives.
3. Only few females were unsatisfied regarding the saving and deposit mobilization policy of co-operatives.
4. Mostly the females were satisfied with the rate of interest provided by co-operatives whereas only few females and males were unsatisfied.
5. The perception regarding the financial status of co-operative bank was ranked higher by females than males. But overall both males and females were satisfied on financial status of co-operative banks.
6. Out of 20 respondents 11 females recommend others to get the services provided by co-operatives whereas only 5 male recommend others to use the services of co-operative banks.
7. Through the data analysis and presentation the service provided by co-operative banks are satisfied to both males and females. But overall females are highly satisfied with the service provided by co-operative bank rather than that of males.
8. From the above data we came to know that co-operative banks were used by the respondents for borrowing short term loan rather than the long term loan. And only few respondents prefer to take medium loan from the co-operative bank.
9. Most of the respondents prefer co-operative banks for regular saving with the small amount.

Through the findings we knew that the females are more satisfied than that of males. We can say that the number of females are using the services of co-operative banks whereas males are using the services of high class banks. So, that the major findings we conclude in this report was that females are more satisfied with the services provided by co-operative banks whereas males are unsatisfied.

# CHAPTER III SUMMARY AND CONCLUSION

## 3.1 Summary of the Findings

This research aimed at the studying the customer satisfaction and perception towards the service of National Co-operative Bank Ltd. The questionnaire was used to get the data on the perception towards the service of National C-operative Bank Ltd. The perception towards different questionnaire was arranged using different tables and figures with the help of MS Excel.

The sample for this study comprised 20 respondents were out of 20, 11 were female and 9 were male. In order to collect the data convenience sampling method was used to select the samples. Through the help of questionnaire, the perception towards the service of co-operative bank was collected. Overall, 20 questions were prepared by considering the framework of the research. And the data collected were arranged using tables and figures.

The tables and figures showed that females were highly satisfied with the services provided by Co-operative banks whereas male were unsatisfied. And most of the females were satisfied and recommend other to get the services of co-operative bank. But the males were not satisfied regarding the service provided by co-operatives because they prefer high class bank rather than cooperatives.

## 3.2 Conclusion

Co-operative banks are frequently formed by the person belonging to the same or local community sharing common interest and provide a wide range of banking and financial services like loans, deposits, banking accounts etc to the members. The banks were conducted many studies to understand how their products and services met or exceed customer expectations for the improvement of performance or quality of service. This study shows the positive service towards the behavior of employees for rendering service. But compared to high class banks this co-operative bank little bit poorer in the technology and modern equipment. Most of the people use the service of co-operative for daily saving. Through the data collected most of the females were satisfied with the service provided by co-operative banks.

Hence, we conclude that the service provided by the co-operative bank was not satisfied for the males. And co-operative bank service lacks the new technology and most of the respondents wants some change in the service of co-operative bank such as serve the basic ingredients of suitable communities, foreign exchange facilities, bank guarantee issuance facility, increment in the rate of interest to the poor people and business loan.

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# APPENDIX

**CUSTOMER SATISFACTION AND PERCEPTION  
TOWARDS THE SERVICE OF NATIONAL CO-OPERATIVE BANK Ltd.**

My name is Tilak Raj Badu. I am studying Bachelor of Business Administration (BBA) at Liberty College. We are supposed to prepare report on 6th semester. So, as being a student from 6th semester I am preparing report on customer satisfaction and perception towards the service of national co-operative bank based on project work. And I need some data from you which will be kept confidential for this project. You are supposed to fill up the table given below:

**Demographic:**

|  |  |
| --- | --- |
| NAME |  |
| ADDRESS |  |
| AGE |  |
| GENDER |  |
| OCCUPATION |  |
| EMAIL |  |

Put the tick marks in yes/no questions on your own views.

1. Do you think that National Co-operative Bank caters all your banking needs?
2. Yes b) No

d

1. For the past how many years are you using the bank services?
2. less than 5 years

1

1. 5 years to 10 years
2. 10 years to 15 years
3. More than 15 years

3. What kind of account do you maintain in this co-operative?

1. Fixed Deposit
2. Regular saving
3. General saving
4. Which of the facilities is given more importance in your co-operative bank?
5. Saving
6. Loan
7. Remittance
8. E- product
9. Bank Guarantee
10. Are you satisfied with the saving and deposit mobilization policy of National Co-operative bank?
11. Yes b) No

1. Do you participate in Annual General Meeting of your Co-operative bank?
2. Yes b) No

1. Do you motivate others to become the members of National Co-operative Bank?
2. Yes b) No

1. Which type of loan do you borrowed from National Co-operative Bank?
2. Short term loan
3. Long term loan
4. Medium loan
5. Have you ever seen, read, or get to read the bye-laws of your co-operative bank?
6. Yes b) No
7. Do you consider that your co-operative bank is working for the eco-social development of people of Nepal?
8. Yes b) No
9. What are the activities arranged and operated by your co-operative society in past few years?
10. Agriculture tours
11. Co-operative education camp
12. Health camp
13. Fair and festivals
14. Blood donation camp

1. Are you satisfied with the rate of interest given by National Co-operative Bank?
2. Yes b) No
3. If no, how many rate of interest would be propose by you?
4. % p.a b) No idea
5. Do you want any change in the law of National Co-operative Bank?
6. Yes b) No
7. Have you ever seen, read the Annual report and Audit report of your co-operative bank?
8. Yes b) No

1. How to analyze the financial status of your co-operative bank?
2. Best
3. Good
4. Average
5. Poor

1. Are you actively participant of your co-operative bank?
2. Yes b) No
3. If yes, then having participation in:
4. Management committee
5. Account and supervision committee
6. Loan committee
7. Co-operative education committee
8. Various sub-committees
9. Are you satisfied with the service provided by National Co-operative Bank?
10. Yes b) No
11. What kind of service would you like your National Co-operative Bank to offer? Give your own views.

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| 1. |
| 2. |
| 3. |
| 4. |
| 5. |