

Effect of Trust and Service Quality on Consumer Perception: A Study on Private Banking Sector

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1. Preface

The Indian banking industry is undergoing rapid growth and significant transformation. Driven by a steadily growing economy and rising disposable incomes, banks are now presented with new opportunities to offer enhanced services and customer-centric products. This dynamic environment has intensified competition, particularly among public sector banks, private sector banks, and foreign banks operating within the country. All of these institutions maintain extensive branch networks and are continuously striving to attract and retain customers.

In today's highly competitive and evolving marketplace, profitability hinges on the ability to deliver superior services at optimized costs. For banks to remain relevant and successful—especially amidst constant technological advancements and frequent policy changes—they must regularly reassess and refine their strategies. Central to this process is a deep understanding of customer needs, preferences, and expectations.

This research project examines the impact of trust and service quality on consumer perception within the private banking sector in South West Delhi. The study relies exclusively on secondary data, including scholarly articles, industry reports, and prior research findings. All sources have been critically reviewed and the insights are presented in a clear, structured, and actionable format. The primary objective is to offer practical recommendations that can support private banks in enhancing service delivery and improving overall customer satisfaction.

2. Executive Summary

The Indian banking sector is currently experiencing rapid development, fueled by a growing economy, rising income levels, and increased financial awareness among consumers. This evolution has intensified competition among public, private, and foreign banks, compelling them to innovate and enhance their service delivery to gain a competitive edge. In this context, trust and service quality have emerged as critical determinants influencing how consumers perceive and engage with banking institutions.

This study investigates the effect of trust and service quality on consumer perception specifically in the private banking sector of South West Delhi. The research is grounded entirely on secondary data sources, including scholarly articles, research papers, industry reports, and previously conducted studies relevant to the topic. Through a comprehensive review and synthesis of the existing literature, the study aims to identify key factors that shape consumer attitudes and behaviors toward private banks.

Key findings from the secondary data suggest that consumers' perception is significantly influenced by their trust in the bank's reliability, transparency, and ethical conduct, as well as the perceived quality of services—ranging from responsiveness and professionalism to ease of access and problem resolution. These factors collectively determine customer satisfaction, loyalty, and long-term engagement with banking institutions.

The study concludes by offering practical recommendations for private banks operating in South West Delhi to strengthen customer trust and enhance service quality. These recommendations are intended to support the development of more effective customer relationship strategies, improve customer retention, and contribute to overall business growth in a competitive financial environment

3. Introduction to Consumer Behavior

Banking plays a foundational role in the development of any economy. As a financial intermediary, a bank mobilizes funds from those who have surplus capital and lends them to individuals or entities that require financing. This process supports investment, consumption, and economic development. Over the years, banking has evolved from simple deposit and lending functions to offering a wide range of sophisticated services.

Traditionally, a bank was defined as an institution that accepts deposits from the public and provides loans to individuals, businesses, and government entities. However, in the modern economic landscape, banks have diversified their operations to include services such as:

Automated Teller Machines (ATMs)

Credit and Debit Card Services

Mobile and Internet Banking

Online Fund Transfers (NEFT, RTGS, IMPS, UPI)

Bank Assurance (Insurance through banking channels)

NRI Banking Services

Investment and Wealth Management

This transformation has been driven by several factors, including globalization, liberalization of the financial sector, technological advancements, and changing customer expectations. In India, the banking sector comprises a mix of public sector banks, private sector banks, regional rural banks, and foreign banks. Among these, private sector banks have been at the forefront of technological innovation and customer-centric services.

As highlighted by Greenland, Coshall & Combe (2006), many developing countries, including India, now possess well-established banking infrastructure and extensive branch networks.

However, infrastructure alone is not sufficient. The success of modern banking also hinges on aligning products and services with customer needs and preferences.

In a service-driven economy, customer satisfaction and loyalty are crucial for long-term success. Unlike tangible products, banking services are intangible, and their quality is judged based on customer experiences, trust, and the perceived value delivered. Therefore, promoting banking services requires a strategic approach that emphasizes clarity, transparency, and customer engagement.

Banks face several challenges in delivering high-quality services, such as:

Increasing competition from fintech companies.

Rising customer expectations for convenience and personalization.

Managing risks while ensuring compliance with regulations.

Balancing digital innovation with secure and accessible services.

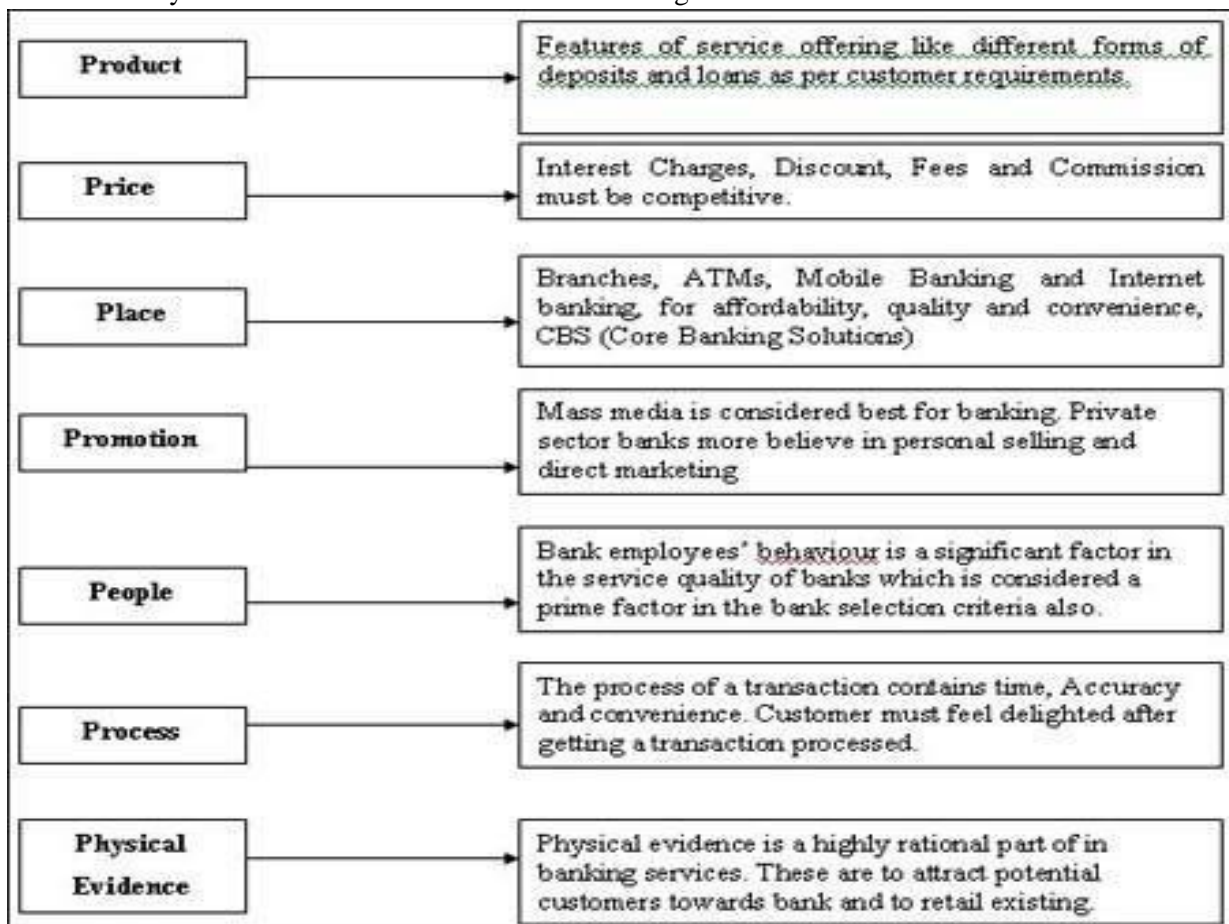
Effective promotion and delivery of banking services must be grounded in a clear understanding of customer behavior and perception. This research project seeks to examine how two key factors—trust and service quality—affect consumer perception in the private banking sector, with a specific focus on South West Delhi.

Purpose of the Study

The purpose of this study is to evaluate how trust and service quality influence the way customers perceive private banks in South West Delhi. It aims to understand whether banks that invest in building trust and delivering quality services are perceived more positively, and whether this perception translates into customer satisfaction and loyalty.

This understanding can help private banks design better strategies to attract, serve, and retain customers in an increasingly competitive and digitized banking environment.

The following diagramme will tell about the all marketing decisions taken in services industry or banking services. These all are essential decisions which are concerned are essential ingredients of services marketing mix. The analysis has been done in the context of banking services



When customer is treated as the king of the market, the study of consumer behaviour becomes more important for marketing decisions. There is no doubt that the behaviour is the base of marketing decisions.

4. Review of Literature

1 Introduction

A literature review serves as the foundation of any academic research, providing context, identifying gaps, and supporting the formulation of research objectives. In this chapter, previous studies, journal articles, research papers, and published reports have been critically analyzed to understand the relationship between **trust**, **service quality**, and **consumer perception** in the banking sector, particularly in the private banking segment.

2 Consumer Perception in the Banking Sector

Consumer perception is defined as the process by which customers form opinions or judgments about a product, service, or brand based on their experiences, beliefs, and exposure to marketing stimuli. In the banking sector, perception plays a significant role as most services are intangible and trust-based.

According to Parasuraman, Zeithaml, and Berry (1985), the **perceived quality of service** is often determined by comparing customer expectations with actual service performance. If the perceived service matches or exceeds expectations, it results in a positive perception and customer satisfaction.

Studies have shown that customer perception is strongly influenced by **brand reputation**, **service efficiency**, **communication**, **employee behavior**, and **complaint resolution mechanisms**. In the context of private banking, where personalized services and high-value clients are the focus, consumer perception becomes even more critical.

3 The Role of Trust in Banking

Trust is a cornerstone of the banking relationship. It reflects a customer's belief that the bank will act in their best interest, provide accurate and honest information, protect their financial data, and offer dependable services.

Mayer, Davis, and Schoorman (1995) define trust as the willingness of a customer to be vulnerable to the actions of a service provider, based on expectations of reliability and integrity. In banking, where customers share sensitive personal and financial information, trust becomes essential for long-term engagement.

Research by Singh and Sirdeshmukh (2000) indicates that trust significantly impacts consumer loyalty, especially in high-involvement services like banking. It is also linked with risk reduction—when trust is high, customers feel more secure and confident in transacting with the bank.

4 Service Quality and its Impact

Service quality is a multidimensional concept that involves the assessment of service performance. The widely accepted **SERVQUAL model**, developed by Parasuraman et al., identifies five key dimensions:

1. **Tangibility** – physical facilities, equipment, and appearance of personnel
2. **Reliability** – ability to perform promised service dependably and accurately
3. **Responsiveness** – willingness to help customers and provide prompt service
4. **Assurance** – knowledge and courtesy of employees and their ability to convey trust
5. **Empathy** – caring, individualized attention to customers

In the banking sector, service quality not only impacts customer satisfaction but also plays a significant role in building trust. According to Ladhari (2009), consistent service quality leads to higher levels of customer retention, positive word-of-mouth, and long-term profitability.

Private sector banks in India, such as HDFC Bank, ICICI Bank, and Axis Bank, have leveraged technology and customer service training to improve service quality, thereby positively influencing customer perception.

5 Interrelationship between Trust, Service Quality, and Consumer Perception

Several studies have established a strong interrelationship between trust, service quality, and consumer perception. A high-quality service experience enhances trust, and together, these factors shape the overall perception of the customer. This perception, in turn, influences customer satisfaction, loyalty, and willingness to recommend the bank to others.

- **Agyei and Kilika (2013)** found that trust mediates the relationship between service quality and customer satisfaction.
 - **Shanka (2012)** highlighted that customers tend to stay loyal to banks that deliver consistent service and demonstrate transparency.
 - **Yavas, Benkenstein, and Stuhldreier (2004)** suggested that personalized banking experiences increase trust and improve customer perception.
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6 Research Gap

While many studies have examined service quality and trust in the context of banking, most have focused on public sector banks or general consumer banking across India. Limited research is available specifically on **private banks in South West Delhi**, and particularly on how trust and service quality **jointly** influence **consumer perception** using **secondary data analysis**.

This study attempts to bridge that gap by synthesizing existing research findings and offering targeted insights for private banks operating in this region

7 Conclusion

The literature reviewed underscores the critical role that **trust and service quality** play in shaping **consumer perception** in the banking sector. These factors are not only interconnected but also vital for building long-term relationships and achieving competitive advantage in the private banking industry. The insights derived from this review form the theoretical foundation for the current research and guide the formulation of research objectives and hyp.

5.Objective of the Study

The banking industry is a service-oriented sector where customer perception significantly influences business success, especially in a competitive environment like the private banking sector of South West Delhi. This study aims to explore and analyze how two critical factors— **trust** and **service quality**—affect consumer perception of private banks operating in this region. Given the importance of customer-centric strategies for private banks striving to enhance customer loyalty and satisfaction, the objectives of this study are designed to provide in-depth insights grounded in existing secondary research.

The specific objectives of the study are as follows:

1. To Examine the Role of Trust in Shaping Consumer Perception

Trust is a fundamental element in banking relationships, where customers rely heavily on banks to manage their finances securely and confidentially. This objective focuses on understanding how trust influences customers' views of private banks in South West Delhi. The study aims to investigate the dimensions of trust, such as reliability, integrity, and competence, and how these factors contribute to building confidence in banking institutions. Understanding trust's role helps banks tailor strategies that foster stronger emotional and psychological bonds with customers.

2. To Evaluate the Impact of Service Quality on Consumer Perception

Service quality in banking includes tangible and intangible aspects such as the professionalism of staff, efficiency of service delivery, availability of technology-driven services, and responsiveness to customer needs. This objective analyzes how various service quality dimensions—based on established frameworks like SERVQUAL—affect how customers perceive private banks. By reviewing existing literature, the study seeks to identify which service quality factors are most valued by customers and how they influence their overall satisfaction and perception of the bank.

3. To Analyze the Combined Influence of Trust and Service Quality on Consumer Perception

While trust and service quality independently influence customer perception, their combined effect can have a more profound impact on customer behavior and loyalty. This objective focuses on exploring the interrelationship between these two factors and how their synergy shapes consumer perceptions more comprehensively. The study will assess how trust enhances the acceptance of service quality and vice versa, leading to a stronger positive image of private banks.

4. To Explore Industry Practices and Benchmarks from Secondary Data

By reviewing secondary data sources such as industry reports, case studies, and prior academic research, this objective aims to identify successful practices and strategies implemented by private banks in India, particularly in urban and semi-urban markets like South West Delhi. It will highlight innovative approaches to building trust and improving service quality, such as digital banking initiatives, customer relationship management, and personalized services, which can serve as benchmarks for other private banks.

5. To Provide Practical Recommendations for Private Banks in South West Delhi

The final objective is to synthesize insights from the analysis and provide actionable recommendations for private banks to enhance consumer perception. These recommendations will focus on practical steps banks can take to improve trust and service quality, thereby gaining competitive advantage and fostering long-term customer loyalty. This will help private banks tailor their services to better meet the evolving needs and expectations of their clientele in South West Delhi.

6. Research Methodology

This chapter outlines the research methodology adopted to achieve the objectives of this study. It covers the scope of the study, research design, data collection methods, sampling techniques, data analysis approach, and the limitations encountered during the research process.

Scope of the Study

The scope of this study is to gain an in-depth understanding of consumer behavior towards banking services, with a focus on both public sector and private sector banks operating in Greater Noida. The study specifically examines the factors influencing customer satisfaction while availing banking services within this geographic area. The choice of Greater Noida as the study area helps minimize perceptual bias and ensures the research remains objective and contextually relevant to the local banking environment. This focused scope facilitates a comprehensive analysis of customer expectations, preferences, and satisfaction determinants in the regional banking sector.

Research Design

The research design serves as the overall blueprint for the collection, measurement, and analysis of data. It outlines the strategic framework guiding the research process.

This study adopts a **causal research design** (also known as explanatory research), which aims to establish cause-and-effect relationships between variables. Specifically, the study identifies independent variables (such as trust and service quality) and dependent variables (consumer perception and satisfaction) to understand how the former influence the latter among banking customers. Causal research helps provide

evidence of the impact of specific factors on consumer behavior, which is essential for developing effective banking strategies.

Data Collection Primary Data

Primary data refers to original data collected directly from respondents for the specific purpose of this study. To gather primary data, a well-structured questionnaire was designed, consisting mainly of **close-ended questions** to facilitate precise and quantifiable responses. The questionnaire included various types of questions such as dichotomous (yes/no), ranking scales, nominal scales, checklists, and multiple-choice questions, ensuring comprehensive coverage of consumer perceptions and satisfaction levels.

The questionnaire was administered to customers of both public and private sector banks in Greater Noida to obtain firsthand insights into their banking experiences and preferences.

Sampling Design

- **Sample Size:** The study surveyed a total of **180 respondents** to ensure adequate representation and statistical reliability.
- **Sampling Area:** The research was conducted within **Greater Noida, Uttar Pradesh**, a rapidly growing urban area with a diverse banking customer base.
- **Sampling Technique:** A **probability sampling method**, specifically **stratified random sampling**, was used to select respondents. Stratified sampling involves dividing the population into distinct subgroups (strata) such as public sector bank customers and private sector bank customers, and then randomly sampling from each group proportionally. This technique ensures that the sample accurately represents the diverse customer segments and enhances the generalizability of the findings.

Details

Sample Size	180 respondents
Sampling Area	Greater Noida, Uttar Pradesh
Sampling Technique	Stratified Random Sampling

Details

Target Population

Customers of public and private sector banks in Greater Noida

Data Analysis

The collected data will be systematically analyzed using appropriate statistical tools and techniques such as descriptive statistics (mean, frequency, percentage) and inferential statistics (correlation analysis, regression analysis) to examine the relationships between trust, service quality, and consumer perception. The analysis will help identify key factors influencing customer satisfaction and provide empirical support for the study's hypotheses.

Limitations of the Study

- The study is geographically limited to Greater Noida, which may restrict the generalizability of findings to other regions.
- As the study relies on self-reported data from respondents, there is a possibility of response bias or social desirability bias.
- The sample size of 180, while adequate for this study, may limit the depth of analysis for some subgroups.
- Time and resource constraints limited the scope for extensive primary data collection, which could have enriched the study further.

7.Data Analysis and Interpretation

For the purpose of data analysis, the raw responses collected through the questionnaire were first organized into a **master table**. From this table, relevant summaries and statistical interpretations were derived.

Questions with **multiple or alternative choices** were analyzed using **percentage-based frequency distributions** to understand the proportion of respondents choosing each option.

For questions using a **nominal scale**, **mean scores** were calculated to interpret the central tendency of responses, thereby providing insights into general customer preferences and satisfaction levels.

Data was presented in the form of charts, tables, and graphs where appropriate to enhance clarity and support interpretation.

Statistical Tools Used: SPSS

To analyze customer satisfaction levels among users of **private and public sector banks**, the study employed **ordinal scales** with a 5-point Likert-type rating system. The scale used was:

Rating	Description
1	Very Good
2	Good
3	Average
4	Poor
5	Very Poor

To determine whether there is a **statistically significant difference** in satisfaction levels between customers of **private** and **public sector banks**, the study used **ANOVA (Analysis of Variance)** via **SPSS software**.

ANOVA is a robust statistical technique used to compare the **mean satisfaction scores** of two or more independent groups. In this case, it helped determine whether any observed differences in satisfaction between private and public bank customers are due to actual differences or just random chance.

Limitations of the Study

While sincere efforts were made to ensure the accuracy and authenticity of the data, the study is subject to the following limitations:

1. **Respondent Reluctance:** Some respondents were hesitant or unwilling to share complete information, which could lead to **response bias**.
2. **Geographic Limitation:** The study was conducted exclusively in **Greater Noida**. As a result, the findings may not be **generalizable** to other cities, regions, or states.
3. **Limited Scope of Factors:** Although key factors like **trust** and **service quality** were studied, **other psychological or socio-economic variables** that influence consumer behavior were not included. This may slightly affect the completeness of the findings.
4. **Sample Size:** The total number of respondents was **180**, which, while statistically acceptable, may not capture the full diversity of banking experiences in a growing urban area like Greater Noida.

5. **Time Constraints:** Limited time for data collection and analysis restricted the depth of investigation and the inclusion of more complex statistical models.

To check the above objective we have used SPSS tools (**ANNOVA**)

Hypothesis

Null Hypothesis- There is no significant difference between mean rating for the private and government banks.

Alternet Hypothesis- There is significant difference between mean rating of the private and government banks.

ANNOVA TEST

Between-Subjects Factors

		Value Label	N
BANK	1	Private Bank	95
	2	GOVT.Bank	85

INTERPRETATION- This table shows, there are 95 respondent of private bank and 85 respondent of govt. bank.

Descriptive Statistics

Dependent Variable:RITING

BANK	Mean	Std. Deviation	N
PRIVATE BANK	1.95	.749	95
GOVT.BANK	2.87	.828	85
Total	2.38	.911	180

INTERPRETATION- According to mean, satisfaction level of private bank is greater than govt. bank.

Here our first objective is proved.

Tests of Between-Subjects Effects

Dependent Variable:RITING

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	38.237 ^a	1	38.237	61.698	.000
Intercept	1041.348	1	1041.348	1.680E3	.000
BANK	38.237	1	38.237	61.698	.000
Error	110.313	178	.620		
Total	1171.000	180			
Corrected Total	148.550	179			

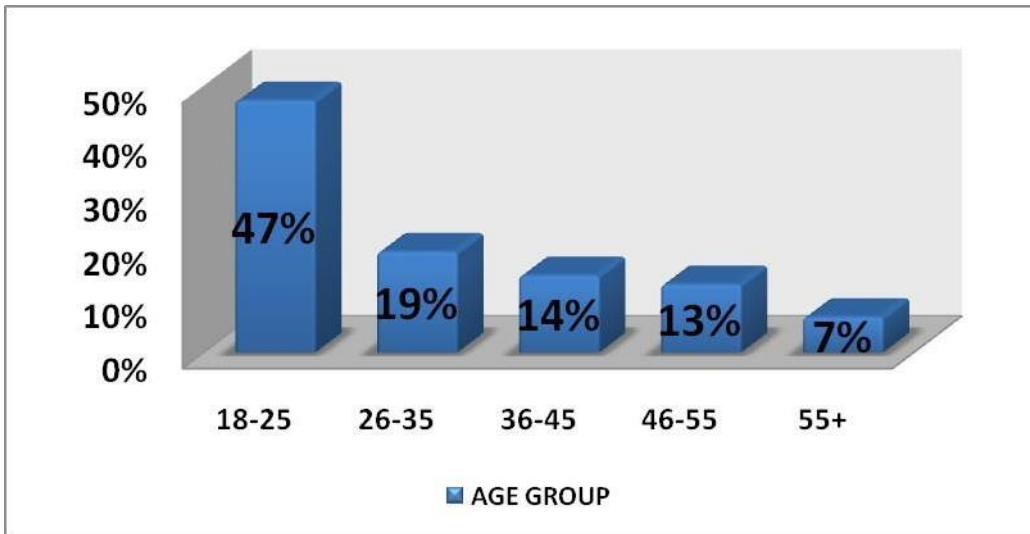
a. R Squared = ,857 (Adjusted R Squared = ,853)

➤ **In this table we can see the significance level of bank is less than 0.05. It means null hypothesis is rejected.**

➤ **So the alter net hypothesis is accepted. It means there is significant difference between mean rating of the private and government banks.**

➤ **The value of R Squared is 0.857, it means this project is 85.7% correct.**

.Analysis and Interpretation



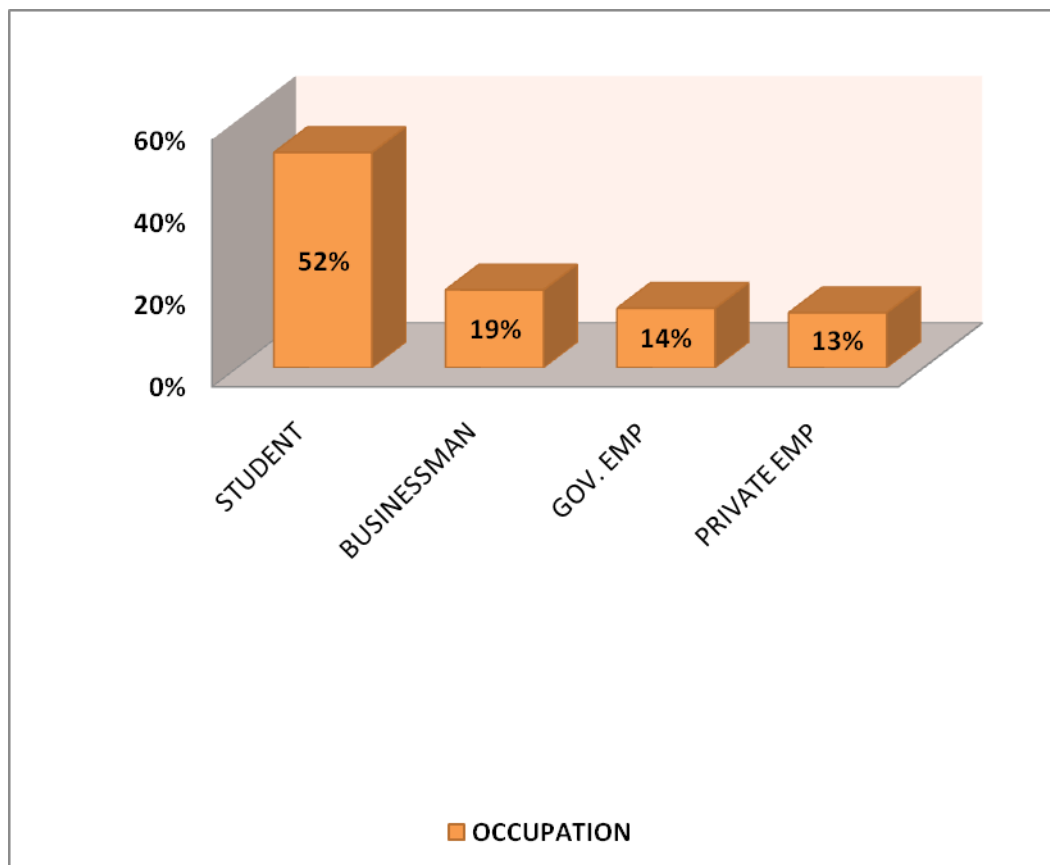
INTERPRETATION- our sample is indicating that maximum number of bank users are between age group 18 to 25 ranges

Occupation:

Student Businessman

Salaried person (Gov.)

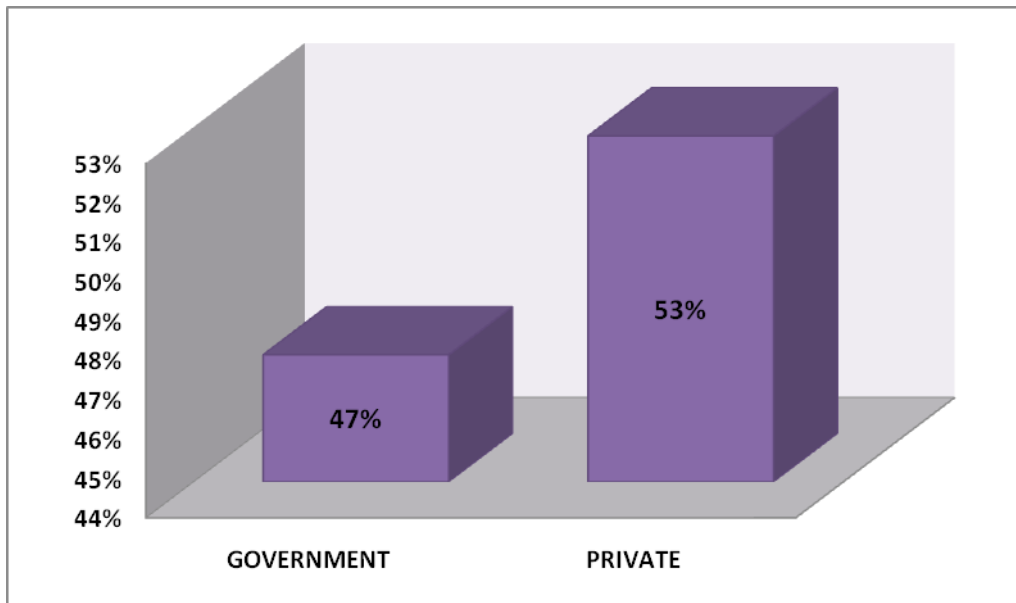
Salaried person (Pvt.) Other, please specify



INTERPRETATION: maximum number of banking service users in our sample are the students.

Which bank you prefer mostly

	High	Low
Government Bank		
Private Bank		



INTERPRETATION: Maximum numbers of respondents prefer private banks which are indicated as 53% of consumers are consumers of private bank followed by Government bank

Which of following banks do you have account?

(a) ICICI Bank

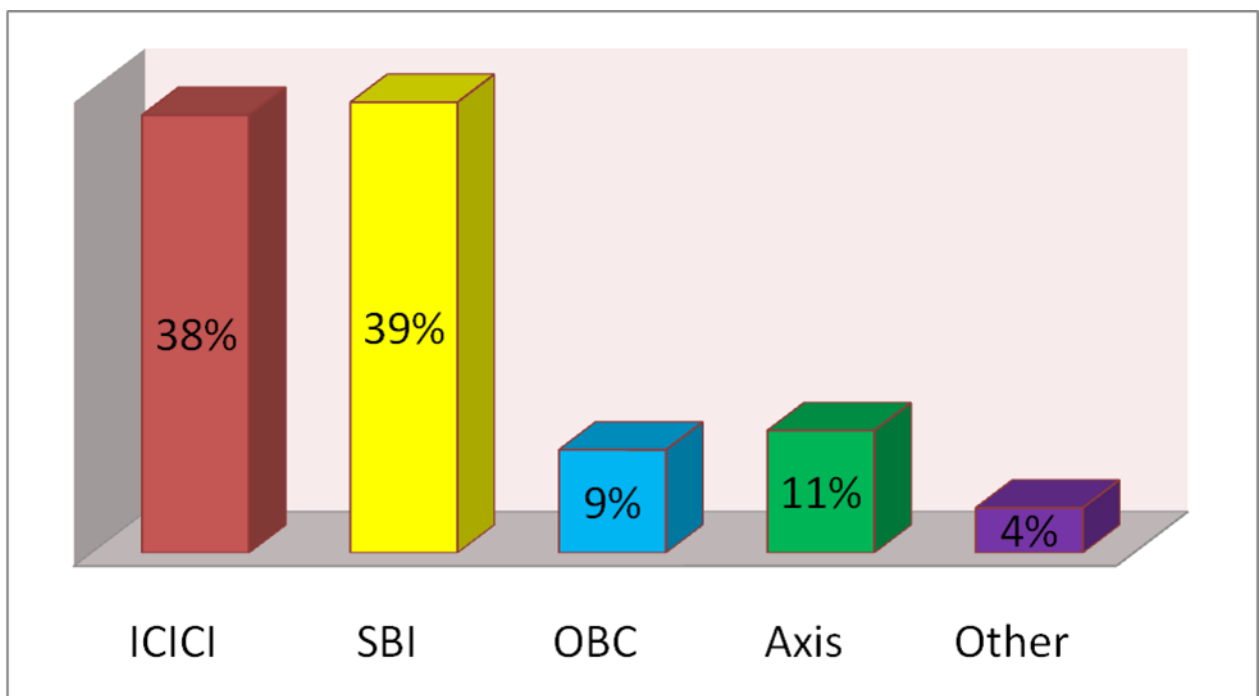
(b) SBI Bank

(c) OBC Bank

(D) Axis Bank

(e)

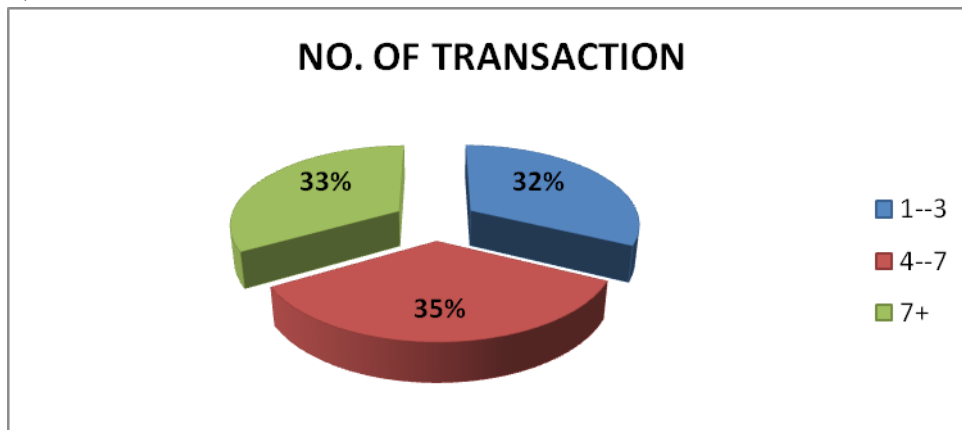
Other Please specify _____



INTERPRETATION: 39% of consumers prefer SBI followed by ICICI bank indicated at 38%. It means ICICI and SBI leader in Greater Noida

No. of transaction in one month

- a) 1-3
- b) 4-7
- c) More than 7

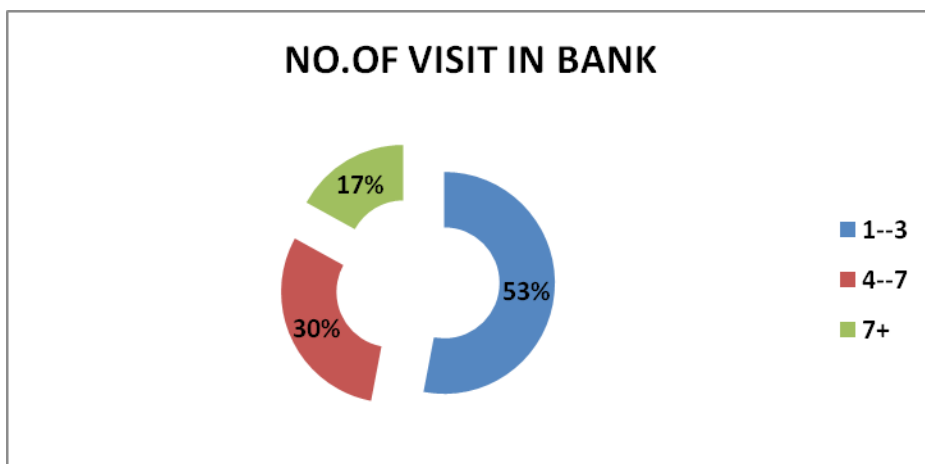


INTERPRETATION: 35% of consumers go for more than 7 transactions in a month.

INTERPRETATION: 35% of consumers go for more than 7 transactions in a month.

How many times you have to come in a bank

- a) 1-3
- b) 4-7
- c) More than 7

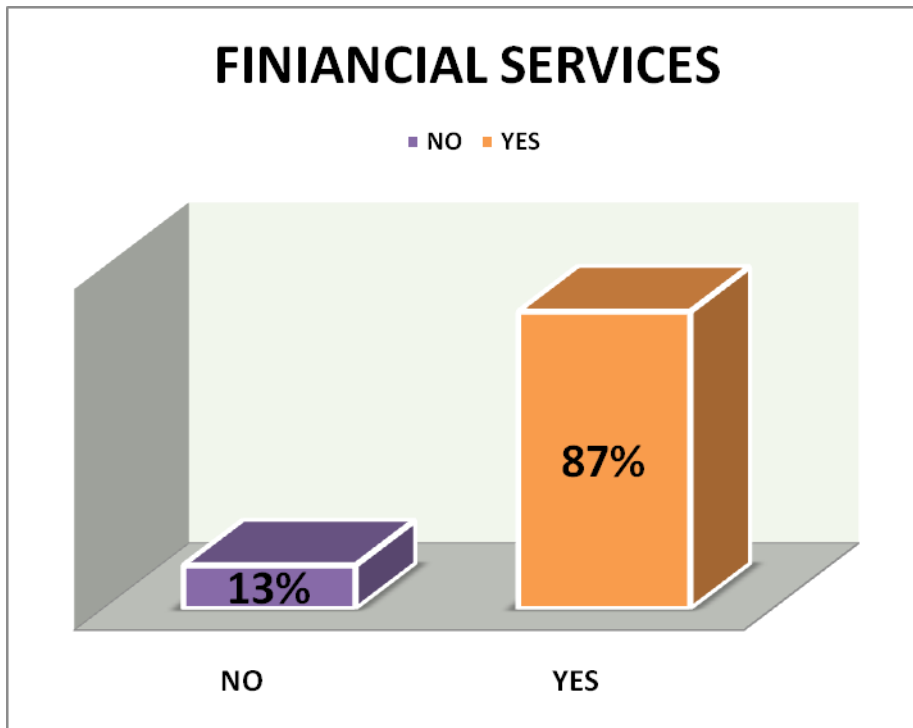


INTERPRETATION: 53% of Consumers have to visit the bank for more than 7 times in a month.

Are you using financial services?

Yes

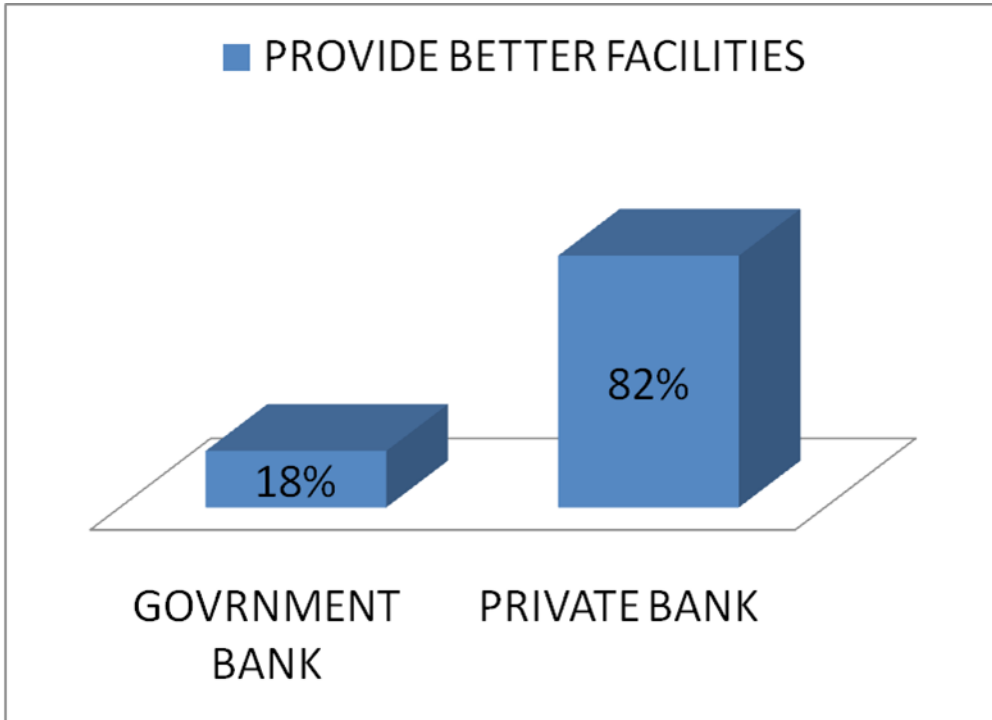
No



INTERPRETATION: As maximum number of consumers are using financial services (lones, credit cards, etc.).

Does Private Banks provide better facilities than Government Banks?

- | | | |
|-----|------|----------------------|
| (a) | High | <input type="text"/> |
| (b) | Low | <input type="text"/> |

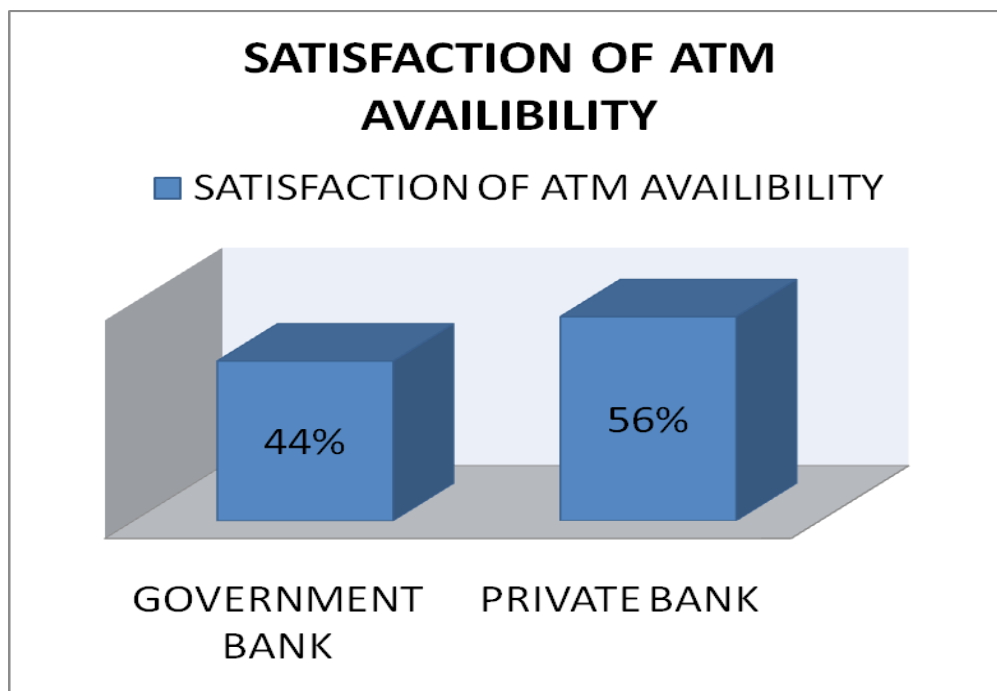


INTERPRETATION: Private banks provide better facilities than government banks

,which is indicated as 81% of respondents are preferring private banks as compared to Government Bank as only 18%.

Are you satisfied with ATM availability of your bank?

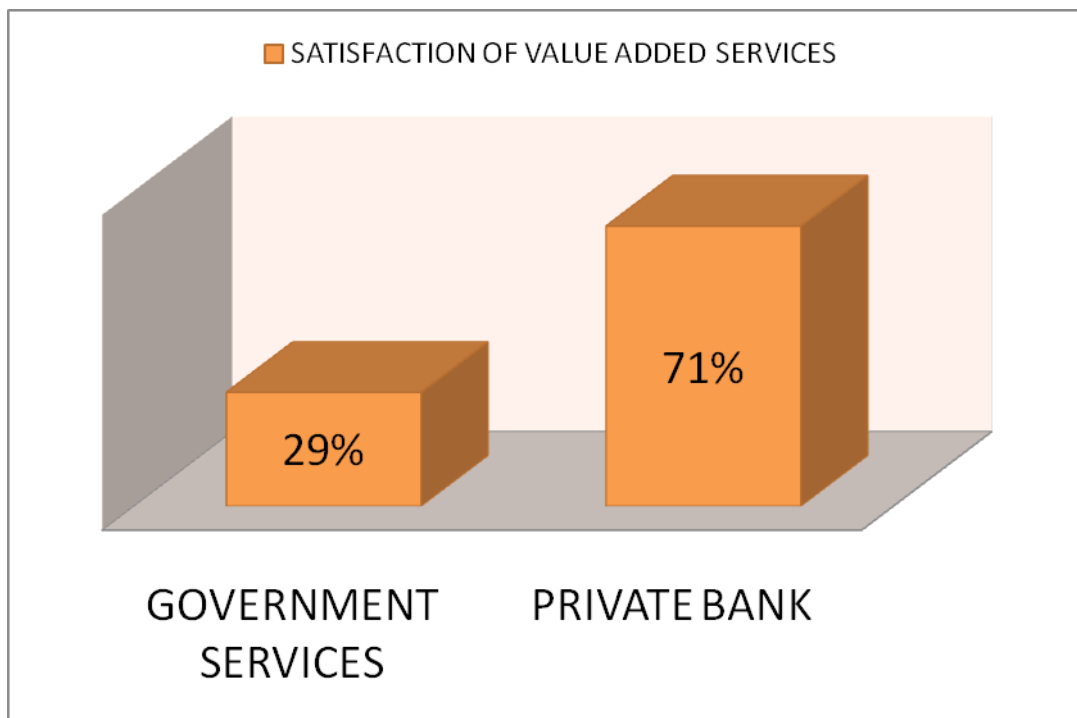
	High	Low
Government Bank		
Private Bank		



INTERPRETATION: 56% of consumers are satisfied with the ATM availability of private bank.

Are you satisfied of value added services provided by your bank?

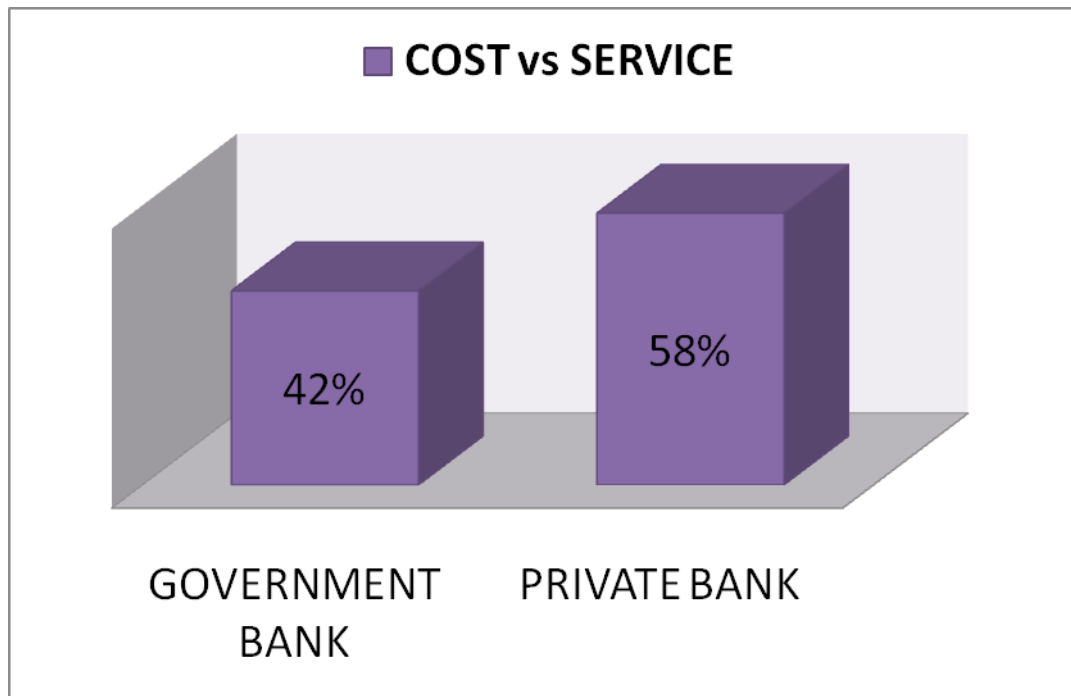
	High	Low
Government Bank		
Private Bank		



INTERPRETATION: 71% of respondents are satisfied with the value added services of private banks as compared to Government banks indicating only 29

How would you rate product /service offered vs. cost by your Bank?

	High	Low
Government Bank		
Private Bank		



INTERPRETATION: 58% of consumers are satisfied with the private banks as they are providing good service as per the cost

Which of following banks do you have account?

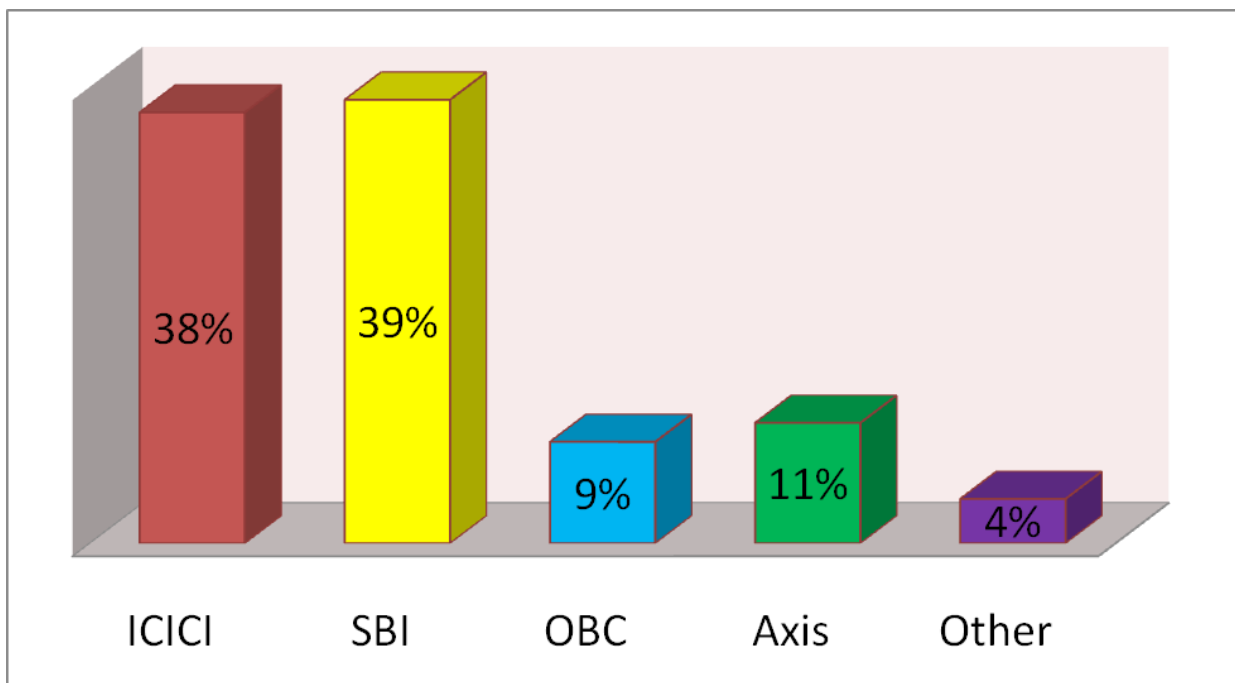
(d) ICICI Bank

(e) SBI Bank

(f) OBC Bank

(D) Axis Bank

(f) Other Please specify _____



INTERPRETATION: 39% of consumers prefer SBI followed by ICICI bank indicated at 38%. It means ICICI and SBI leader in Greater Noida area

10. Findings and Conclusion

Based on the analysis of available research and reports related to private banking in India—particularly in urban areas like **South West Delhi**—it is observed

that **customers today are more aware, demanding, and value-driven** than ever before. They no longer accept whatever is offered by a bank; instead, they compare services, benefits, and convenience before making any decision.

Customers now play a central role in shaping the strategies of banks.

Private banks are generally preferred over public sector banks by younger, tech-savvy customers due to better digital infrastructure, modern facilities, prompt service, and convenient ATM access. These banks are seen as providing more value through personalized services, faster response times, and innovative features like mobile banking and instant customer support.

Studies also indicate that **trust and service quality** are the two most important factors influencing how customers perceive a bank. Trust is built through transparency, reliability, and consistent service, while service quality includes factors like helpful staff, clean premises, minimal wait times, and quick issue resolution.

Additionally, research suggests that **age** influences banking preferences. Older customers often show loyalty to public sector banks like SBI due to long-term associations and a perception of security. However, younger customers lean more towards private banks for flexibility, convenience, and modern services.

In conclusion, **consumer perception in the private banking sector is shaped by a combination of trust, service quality, value for money, and personal experiences**. To stay competitive in areas like South West Delhi, private banks must continue to focus on building customer trust and enhancing service quality.

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12. QUESTIONNAIRE

Name: _____

Age Group:

☐ 18–25

☐ 26–35

☐ 36–45

☐ 46–55

☐ 55+

1. Occupation:

☐

Student

☐

Businessperson

☐

Salaried (Government)

☐

Salaried (Private)

☐

Other (Please specify): _____

2. Which type of bank do you prefer more?

Type of Bank	Preference (Tick One)
Government Bank	<input type="checkbox"/> High <input type="checkbox"/> Low
Private Bank	<input type="checkbox"/> High <input type="checkbox"/> Low

3. Which of the following banks do you hold an account with?

☐

ICICI Bank

☐

SBI Bank

☐

OBC Bank

☐

Axis Bank

☐

Other (Please specify): _____

4. How many banking transactions do you make in a month?

☐ 1–3

☐ 4–7

☐ More than 7

5. How often do you visit your bank branch in a month?

☐ 1–3 times ☐ 4–7 times ☐ More than 7 times

6. Do you use any financial services like loans, insurance, or investment plans?

☐ Yes ☐ No

7. Please rate the following statements.

(1 = High, 2 = Low)

Statement	Government Bank	Private Bank
Service is delivered on time	<input type="checkbox"/> 1 <input type="checkbox"/> 2	<input type="checkbox"/> 1 <input type="checkbox"/> 2
Staff is helpful	<input type="checkbox"/> 1 <input type="checkbox"/> 2	<input type="checkbox"/> 1 <input type="checkbox"/> 2
Staff understands your needs	<input type="checkbox"/> 1 <input type="checkbox"/> 2	<input type="checkbox"/> 1 <input type="checkbox"/> 2
Information is clearly communicated	<input type="checkbox"/> 1 <input type="checkbox"/> 2	<input type="checkbox"/> 1 <input type="checkbox"/> 2
Treated in a polite and friendly manner	<input type="checkbox"/> 1 <input type="checkbox"/> 2	<input type="checkbox"/> 1 <input type="checkbox"/> 2
Letters and brochures are easy to understand	<input type="checkbox"/> 1 <input type="checkbox"/> 2	<input type="checkbox"/> 1 <input type="checkbox"/> 2

Queries are handled promptly and satisfactorily

☐ 1☐ 2☐ 1☐ 2

Do you believe private banks offer better facilities than government banks?

☐

High

☐

Low

8. Are you satisfied with the ATM availability of your bank?

Bank Type	Satisfaction Level
Government Bank	<input type="checkbox"/> High <input type="checkbox"/> Low
Private Bank	<input type="checkbox"/> High <input type="checkbox"/> Low

9. Are you satisfied with the value-added services provided by your bank?

Bank Type	Satisfaction Level
Government Bank	<input type="checkbox"/> High <input type="checkbox"/> Low
Private Bank	<input type="checkbox"/> High <input type="checkbox"/> Low

10. How do you rate the value for money of the products/services offered by your bank?

Bank Type	Rating
Government Bank	<input type="checkbox"/> High <input type="checkbox"/> Low

Bank Type	Rating
Private Bank	<input type="checkbox"/> High <input type="checkbox"/> Low

11. On a scale of 1 to 5, how satisfied are you with your bank overall?

(1 = Very Good, 2 = Good, 3 = Average, 4 = Poor, 5 = Very Poor)

Bank Type	1	2	3	4	5
Government Bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. How likely are you to recommend your bank to others?

☐ Very Likely
 ☐ Likely
 ☐ Not Likely
 ☐ Never

18. Have you ever changed your bank due to poor service quality or lack of trust?

☐ Yes
 ☐ No
 ☐ Thought about it but stayed

19. How satisfied are you with the grievance redressal (complaint handling) system of your bank?

☐ Very Satisfied ☐ Satisfied ☐ Neutral ☐ Dissatisfied ☐
Very Dissatisfied

Would you prefer a bank that provides personalized services and builds a relationship with you?

☐ Yes ☐ No ☐ Doesn't Matter