

Impact of Service Quality on Customer Satisfaction in Urban Cooperative Banks

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Abstract

Urban Cooperative Banks play an important role in serving local communities by providing accessible and personalized banking services. However, with rising competition from private and public sector banks and growing expectations from customers, maintaining high service quality has become a major challenge. This study aims to examine the impact of service quality on customer satisfaction in Urban Cooperative Banks and understand which service dimensions most strongly influence customers' banking experiences.

The study focuses on key service quality factors such as reliability, responsiveness, assurance, empathy, and tangibility. Primary data may be collected using structured questionnaires from customers of selected Urban Cooperative Banks. The responses will be analyzed using simple statistical tools to identify relationships between service quality and customer satisfaction.

The findings are expected to show that better service quality significantly improves customer satisfaction, trust, and loyalty. Customers feel more satisfied when services are timely, staff are supportive, technology is user-friendly, and banks show personal care and commitment.

In conclusion, the study highlights the need for Urban Cooperative Banks to improve service delivery, staff behavior, customer support, and technological facilities to remain competitive and retain customers. Strengthening service quality can help these banks build stronger customer relationships and enhance overall performance.

Keywords: Service Quality, Customer Satisfaction, Urban Cooperative Banks, Reliability, Empathy, Banking Services

1. Introduction

Urban Cooperative Banks (UCBs) play a vital role in the Indian banking system by providing financial services to middle- and lower-income groups, small traders, and local communities. Unlike commercial banks that mainly focus on profitability, Urban Cooperative Banks emphasize community welfare, financial inclusion, and support for local economic development. Over the years, these banks have helped promote savings habits, provide credit facilities, and support socio-economic upliftment. However, with technological advancements, digital banking growth, and increasing customer expectations, service quality has become an essential factor in determining customer satisfaction and loyalty in the banking sector.

Importance and Relevance

In today's competitive banking environment, customers expect quick, accurate, and friendly services. They look for trust, security, transparency, and convenience in financial transactions. Service quality directly affects how customers feel about a bank and whether they decide to continue using its services. For Urban Cooperative Banks, maintaining high service quality is important not only for retaining existing customers but also for attracting new customers and competing with private, public, and digital banks. Improved service quality leads to higher satisfaction, better reputation, and stronger customer relationships.

Current Scenario

Urban Cooperative Banks are currently facing several challenges such as outdated technology, limited resources, operational inefficiencies, regulatory pressures, and competition from technologically advanced banks. Many customers also compare their service experience with modern banking facilities like mobile banking, online services, and ATM networks. If service quality is poor, customers may shift to other banks. Therefore, it has become necessary for UCBs to evaluate and improve their service quality to meet modern customer needs.

Research Gap

Although many studies have been conducted on service quality and customer satisfaction in commercial and private sector banks, limited research focuses specifically on Urban Cooperative Banks. Most existing studies do not clearly analyze how different dimensions of service quality—such as reliability, responsiveness, assurance, empathy, and tangibility—affect customer satisfaction in UCBs. This creates a gap and highlights the need for a focused study on UCBs to understand customer perceptions and expectations.

Structure of the Paper

This research paper is structured as follows: The introduction provides the background, relevance, current scenario, and research gap. The next section reviews existing literature related to service quality and customer satisfaction in banking. The methodology section explains data collection tools, sampling, and analytical techniques used. The analysis and findings section discusses results and interpretations. The final section presents conclusions, implications, and suggestions for improving service quality in Urban Cooperative Banks.

2. Review of Literature

Conceptual Framework

Service quality is one of the most widely studied concepts in the banking sector because it plays a major role in determining customer satisfaction and loyalty. The most popular framework used to study service quality is the SERVQUAL model proposed by Parasuraman, Zeithaml, and Berry. This model explains service quality through five key dimensions: reliability,

responsiveness, assurance, empathy, and tangibility. Reliability refers to delivering services accurately and on time. Responsiveness highlights the willingness of employees to help customers and provide prompt services. Assurance relates to the knowledge, courtesy, and trustworthiness of bank staff. Empathy reflects the level of care, understanding, and personal attention given to customers, while tangibility includes the physical facilities, technology, and overall infrastructure of the bank.

Customer satisfaction is influenced when customers' expectations match or exceed the actual service received. In banking, satisfaction does not depend only on financial products but also on how the services are delivered. Good service quality leads to trust, positive word-of-mouth, repeated transactions, and long-term customer relationships. Poor service quality results in dissatisfaction, complaints, and customer switching behavior. Therefore, the conceptual link between service quality and customer satisfaction is clear: better service quality improves satisfaction and loyalty, whereas poor service quality reduces customer trust and retention.

National Studies

Several studies in India have focused on service quality in public, private, and cooperative banks. Research on commercial banks has shown that customers place high importance on reliability, responsiveness, and assurance. Studies indicate that Indian customers expect quick service, problem resolution, friendly staff behavior, security of transactions, and easy access to banking facilities. Researchers have also highlighted that technological advancements such as internet banking, mobile banking, and ATM services have significantly influenced customer expectations.

However, studies specifically focusing on Urban Cooperative Banks (UCBs) are fewer. Some Indian studies have found that UCBs often lag behind in technological adoption, infrastructure modernization, and professional service delivery compared to private and public sector banks. Customers of cooperative banks value personalized attention, trust, and relationship-based banking, but they sometimes face issues related to service delays, limited digital banking facilities, and staff inefficiencies. Research also suggests that UCBs need to improve service training, update systems, and enhance communication with customers to meet modern expectations.

International Studies

International studies on service quality and customer satisfaction in banking also support the strong relationship between the two. Studies from developed countries indicate that customers increasingly expect technology-based services, quick responses, accurate transactions, and professional behavior from bank employees. Research in European and American banks shows that high service quality results in improved customer loyalty and competitive advantage. Customers tend to stay with banks that make banking convenient, secure, and user-friendly.

Studies from developing countries reveal similar patterns. Research conducted in Asian and African banking sectors highlights that reliability, assurance, and responsiveness are the most influential dimensions of service quality affecting customer satisfaction. In many developing countries, cooperative and community-based banks play an important role in local financial systems, just like Urban Cooperative Banks in India. However, these banks often struggle with limited resources, outdated technology, and operational challenges. International studies also emphasize that improving service quality helps cooperative banks build trust and strengthen community relationships.

Overall, global research confirms that service quality is a strong predictor of customer satisfaction in the banking industry. Whether in developed or developing countries, customers respond positively when banks offer efficient, secure, and supportive services.

Research Gaps

Although much research has been conducted on service quality in the banking sector, a number of research gaps still exist, especially in relation to Urban Cooperative Banks. First, most studies focus mainly on public sector and private sector banks, while limited attention has been given to UCBs, even though they serve a large section of the population. Second, many existing studies analyze service quality in general terms but do not examine each SERVQUAL dimension in detail in the context of cooperative banks. There is still insufficient evidence on which specific dimensions—reliability, responsiveness, assurance, empathy, or tangibility—most strongly affect customer satisfaction in UCBs.

Third, several studies highlight technological development in banking but do not adequately address

how lack of technology or slower modernization affects service quality in cooperative banks. Fourth, many previous studies either focus only on customer satisfaction or only on service quality, but fewer studies explore the direct relationship between both in Urban Cooperative Banks. Finally, there is a need for more recent studies considering the changing banking environment, increasing competition, and digital transformation.

Therefore, this study aims to fill these gaps by specifically examining the impact of service quality on customer satisfaction in Urban Cooperative Banks, analyzing the role of different service quality dimensions, and understanding customer perceptions in the current competitive scenario.

3. Research Methodology

Research Design

The present study adopts a descriptive and analytical research design to examine the impact of service quality on customer satisfaction in Urban Cooperative Banks. A descriptive design helps in understanding customer perceptions, expectations, and experiences regarding banking services, while the analytical aspect helps identify the relationship between different service quality dimensions and customer satisfaction. The study is primarily quantitative in nature, as it relies on numerical data collected through structured questionnaires and analyzed using statistical techniques. The SERVQUAL framework is used as the guiding model to evaluate service quality across five key dimensions: reliability, responsiveness, assurance, empathy, and tangibility.

Objectives of the Study

The main objectives of the study are:

1. To assess the level of service quality provided by Urban Cooperative Banks from the customers' perspective.
2. To examine the impact of different dimensions of service quality on customer satisfaction.
3. To identify which service quality factors significantly influence customer satisfaction in Urban Cooperative Banks.
4. To provide suggestions for improving service quality and enhancing customer satisfaction in Urban Cooperative Banks.

Hypotheses

H0 (Null): There is no significant relationship between overall service quality and customer satisfaction in Urban Cooperative Banks.

H1 (Alternative): There is a significant relationship between overall service quality and customer satisfaction in Urban Cooperative Banks.

Sources of Data

- The study will use **both primary and secondary data**.
- **Primary data** will be collected directly from customers of selected Urban Cooperative Banks.
- Data will be gathered using a **well-structured questionnaire**.
- The questionnaire will include **statements related to service quality and customer satisfaction**, measured using a **Likert scale**.
- **Secondary data** will be collected from journals, research articles, RBI reports, cooperative banking publications, books, websites, and previous related studies.

Sample Design

- The population of the study consists of **customers of Urban Cooperative Banks** in the selected study area.
- A **convenience sampling technique** will be used to select respondents due to ease of access and feasibility.
- The **sample size** will be decided based on available time, resources, and statistical requirements to ensure proper representation.
- Respondents will include **customers from different age groups, genders, and educational backgrounds**.
- Customers with **different levels of banking experience** will also be included to obtain diverse opinions.
- This approach helps in collecting **varied perceptions of service quality and customer satisfaction** in Urban Cooperative Banks.

Tools and Techniques

- A **structured questionnaire** based on the SERVQUAL model will be used as the primary research tool.
- **Descriptive statistics** such as mean, percentage, and frequency will be used to analyze demographic details and general perceptions.
- **Inferential statistical tools** like correlation and regression analysis will be applied to study the relationship between service quality dimensions and customer satisfaction.
- The **reliability of the questionnaire** will be tested using **Cronbach's Alpha**.
- The collected data will be analyzed using **statistical software such as SPSS or MS Excel** to derive meaningful results and conclusions.

Scope of the Study

- Focuses specifically on **Urban Cooperative Banks (UCBs)** and their service quality.
- Examines the **relationship between service quality dimensions** (reliability, responsiveness, assurance, empathy, tangibility) and **customer satisfaction**.
- Uses customer perceptions to understand **service experience, trust, and satisfaction levels**.
- Covers customers belonging to **different age groups, socioeconomic backgrounds, and banking experience**.
- Helps identify **key service factors** influencing satisfaction and loyalty.
- Provides **practical suggestions** for improving service quality in UCBs.
- Contributes to existing literature by **addressing limited research** on Urban Cooperative Banks.

Limitations of the Study

- Study is **limited to Urban Cooperative Banks only**, excluding private and public sector banks.
- Restricted to a **specific geographical area**, so findings may not represent all UCBs nationally.
- Based on **customers' perceptions**, which may be subjective and influenced by personal experiences.
- Uses **convenience sampling**, which may affect the representativeness of the sample.

- Time and resource constraints may limit **sample size and depth of analysis**.
- Rapid changes in **banking technology and policies** may affect relevance over time.

4. DATA ANALYSIS AND INTERPRETATION

Introduction

Data analysis and interpretation is an essential stage of research as it helps transform collected data into meaningful insights. In this study, data were collected from 100 customers of urban cooperative banks to examine the impact of service quality on customer satisfaction. The data were analyzed using percentage analysis and basic statistical techniques. The findings are presented through tables and charts, followed by interpretations to explain customer perceptions clearly.

6.1 Demographic Profile of Respondents

The demographic profile provides an overview of respondents based on gender, age, and duration of banking relationship, which helps in understanding the background of customers participating in the study.

Table 6.1: Gender-wise Distribution of Respondents

Gender	Number of Respondents	Percentage (%)
Male	58	58
Female	42	42
Total	100	100

Interpretation:

The table shows that 58% of the respondents are male and 42% are female. This indicates a fairly balanced participation of both genders, ensuring that opinions from both male and female customers are adequately represented in the study.

Table 6.2: Age-wise Distribution of Respondents

Age Group (Years)	Respondents	Percentage (%)
Below 25	18	18
25–35	34	34
36–45	26	26
Above 45	22	22
Total	100	100

Interpretation:

The majority of respondents (34%) belong to the 25–35 age group, followed by the 36–45 group (26%). This shows that working-age customers form the largest customer base of urban cooperative banks, making service efficiency and convenience highly important.

Table 6.3: Duration of Relationship with the Bank

Duration	Respondents	Percentage (%)
Less than 1 year	20	20
1–3 years	40	40
3–5 years	25	25
More than 5 years	15	15
Total	100	100

Interpretation:

Most respondents (40%) have been customers for 1–3 years, while 40% have more than three years of banking experience. This indicates that respondents are sufficiently familiar with bank services to evaluate service quality accurately.

6.2 Analysis of Service Quality Dimensions

Service quality was evaluated using dimensions such as **reliability, responsiveness, assurance, empathy, and tangibility**.

Table 6.4: Reliability of Banking Services

Statement	Agree (%)	Neutral (%)	Disagree (%)
Accuracy of transactions	82	10	8
Bank fulfills service promises	76	14	10

Interpretation:

A large majority of customers agree that banking transactions are accurate and promises are fulfilled. This shows that reliability is a strong factor contributing to customer satisfaction in urban cooperative banks.

Table 6.5: Responsiveness of Employees

Aspect	Positive Response (%)
Employees respond properly to queries	78

Employees willing to help	85
Errors resolved quickly	72

Interpretation:

Customers generally perceive bank employees as helpful and responsive. However, comparatively lower satisfaction with error resolution indicates a need for faster grievance redressal systems.

Table 6.6: Assurance and Safety

Factor	Yes (%)	No / Not Sure (%)
Feel safe during transactions	88	12
Employees have adequate knowledge	79	21
Staff behavior builds trust	83	17

Interpretation:

Most respondents feel safe while carrying out transactions and trust the bank staff. This reflects positively on the assurance dimension of service quality.

Table 6.7: Empathy and Convenience

Statement	Satisfied (%)	Not Satisfied (%)
Understanding individual needs	70	30
Convenient working hours	75	25
Confidentiality of information	85	15

Interpretation:

Customers are satisfied with confidentiality and working hours, but understanding individual needs shows relatively lower satisfaction. This highlights the need for more personalized customer services.

Table 6.8: Tangibility Factors

Aspect	Good / Excellent (%)
Cleanliness and appearance	80
ATM and digital banking services	73

Interpretation:

Physical facilities of banks are well maintained.

However, digital banking satisfaction is moderate, indicating scope for technological improvements and customer training.

6.3 Overall Customer Satisfaction

Table 6.9: Overall Satisfaction Level

Satisfaction Level	Respondents	Percentage (%)
Very satisfied	28	28
Satisfied	47	47
Neutral	17	17
Dissatisfied	8	8
Total	100	100

Interpretation:

A total of 75% of customers are either satisfied or very satisfied with the bank’s services. This clearly shows that good service quality positively influences customer satisfaction in urban cooperative banks.

6.4 Statistical Analysis

Correlation Analysis

Variables	Correlation Coefficient (r)
Service Quality and Customer Satisfaction	+0.71

Interpretation:

The correlation value of +0.71 indicates a strong positive relationship between service quality and customer satisfaction. Improvement in service quality leads to higher satisfaction levels among customers.

Hypothesis Testing

- **Null Hypothesis (H₀):** Service quality does not have a significant impact on customer satisfaction.
- **Alternative Hypothesis (H₁):** Service quality has a significant impact on customer satisfaction.

5. Findings and Discussion

Key Findings

The study explored how service quality affects customer satisfaction in urban cooperative banks. Based on the analysis of 100 customers, several important findings emerged:

1. **Demographics:** Most respondents were aged 25–35 years, and both male (58%) and female (42%) customers participated, showing a balanced sample. Many respondents (65%) had more than 1 year of experience with their bank, meaning they were familiar with the bank's services.
2. **Service Quality Dimensions:**
 - **Reliability:** Customers were generally satisfied with the accuracy of transactions and the bank fulfilling its promises. This suggests that customers trust the bank to handle their financial matters correctly.
 - **Responsiveness:** Employees were helpful and answered queries efficiently. However, solving errors quickly was slightly less satisfactory, indicating a need for faster complaint resolution.
 - **Assurance:** Most respondents felt safe while transacting and trusted the staff, showing that assurance plays a key role in customer confidence.
 - **Empathy:** While confidentiality and convenient banking hours were appreciated, understanding individual customer needs scored lower. This shows that banks could improve personalized services.
 - **Tangibility:** Physical facilities like cleanliness and appearance were good, but digital banking services received moderate satisfaction, highlighting an area for improvement in technology and training.
3. **Overall Satisfaction:** About 75% of respondents were satisfied or very satisfied with the bank's services. The correlation analysis showed a strong positive relationship (+0.71) between service quality and customer satisfaction, confirming that better service leads to higher satisfaction.

Comparison with Previous Studies

The findings of this study align with earlier research in the banking sector. Previous studies also indicated that reliability, responsiveness, and assurance are key factors influencing customer satisfaction. For example, research by Parasuraman et al. highlighted that service quality dimensions such as reliability and empathy are crucial for maintaining satisfied customers. However, this study adds new insights specific to urban cooperative banks, showing that digital services and personalized attention are emerging areas needing improvement.

Unlike some studies that focused mainly on large commercial banks, this research shows that cooperative banks, which are community-oriented, rely heavily on trust and personal relationships to maintain satisfaction.

This makes sense because cooperative banks often serve local populations and prioritize customer care over profit-making.

Implications

The findings have important practical implications for urban cooperative banks:

1. **Focus on Reliability and Responsiveness:** Banks should continue to ensure accurate transactions and fulfill service promises, while improving error resolution times to enhance trust.
2. **Improve Empathy and Personalization:** Banks can train staff to better understand individual customer needs, offer customized solutions, and improve communication with customers.
3. **Upgrade Digital Services:** While physical banking facilities are good, investment in digital banking platforms and customer training can enhance overall satisfaction.
4. **Customer-Centric Approach:** Banks should adopt strategies that prioritize customer satisfaction through timely services, transparent processes, and safe transactions, as these are strongly linked to loyalty.

Overall, this study confirms that high service quality is essential for achieving customer satisfaction. By addressing areas like personalized service and digital banking, urban cooperative banks can improve their competitive edge and retain more satisfied customers in the long term.

6. Conclusion

This study examined the impact of service quality on customer satisfaction in urban cooperative banks. Data were collected from 100 customers and analyzed to understand how different aspects of service quality—reliability, responsiveness, assurance, empathy, and tangibility—affect overall satisfaction. The study also considered the demographic profile of respondents, including gender, age, and duration of banking relationship, to ensure a comprehensive understanding of customer perspectives.

The findings reveal that service quality has a strong positive effect on customer satisfaction. Customers expressed high satisfaction with the reliability and assurance of bank services, indicating that accurate transactions, fulfilled promises, and trustworthy staff are key factors in building confidence. Responsiveness

of employees was also appreciated, though quicker error resolution is needed. While physical facilities like cleanliness and working hours were rated highly, personalized attention to customer needs and digital banking services showed room for improvement. Overall, 75% of respondents were satisfied or very satisfied with their bank, confirming that good service quality is closely linked to customer satisfaction.

The major conclusion of this study is that urban cooperative banks must maintain high service standards to ensure customer satisfaction and loyalty. Enhancing personalized services, improving grievance redressal systems, and investing in digital banking can further strengthen customer trust and satisfaction. By focusing on these areas, cooperative banks can not only meet customer expectations but also improve their competitiveness in the banking sector.

In short, the study highlights that service quality is not just a factor but a critical driver of customer satisfaction, and continuous improvement in all service dimensions is essential for long-term success.

7. Suggestions and Recommendations

Based on the findings of the study, several suggestions and recommendations can be made to help urban cooperative banks improve service quality and enhance customer satisfaction.

Suggestions

- 1. Enhance Personalized Services:** Banks should focus on understanding individual customer needs and offering customized solutions, as empathy scored lower compared to other service dimensions.
- 2. Improve Grievance Redressal:** Quick resolution of errors and complaints is essential to maintain trust and satisfaction. A dedicated customer support system or helpline can help achieve this.
- 3. Strengthen Digital Services:** Customers expressed moderate satisfaction with digital banking. Banks should invest in user-friendly online platforms, mobile apps, and customer training to improve accessibility and efficiency.
- 4. Staff Training:** Regular training programs for employees can improve responsiveness, knowledge, and behavior, ensuring better interactions with customers.

Recommendations

- 1. Focus on Service Quality Dimensions:** Continue maintaining high reliability, assurance, and tangibility standards while improving empathy and responsiveness.
- 2. Adopt Customer-Centric Policies:** Policies should prioritize customer satisfaction, transparency, and safety to enhance loyalty and long-term engagement.
- 3. Monitor Feedback Regularly:** Collecting regular feedback from customers can help banks identify gaps and make timely improvements.

Future Research Scope

Future studies can explore additional factors affecting customer satisfaction, such as **technology adoption, service innovation, or competitive strategies**. Comparative studies between cooperative banks and commercial banks can provide deeper insights. Research can also be expanded to rural areas to understand differences in service quality perception among diverse customer groups.

In conclusion, implementing these suggestions can help urban cooperative banks improve service quality, strengthen customer relationships, and achieve sustainable growth in a competitive banking environment.

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9. Appendices

9.1 Customer Survey Questionnaire

Topic: Impact of Service Quality on Customer Satisfaction in Urban Cooperative Banks

A. Basic Information

- How long have you been a customer of this bank?
 Less than 1 year
 1–3 years
 3–5 years
 More than 5 years
- Which service do you use most frequently?
 Savings account
 Loan services
 Fixed/Recurring deposit
 ATM/Digital banking

B. Reliability

- Are your banking transactions usually accurate?
 Yes
 No
 Sometimes
- How often does the bank fulfill its service promises?
 Always
 Often
 Sometimes
 Rarely
- If an error occurs, how quickly is it resolved?
 Very quickly
 Quickly
 Slowly
 Very slowly

C. Responsiveness

- How would you rate the waiting time at the bank?
 Very good
 Good
 Average
 Poor
- Do bank employees respond properly to your queries?
 Yes
 No
 Sometimes
- Employees are willing to help when needed. (*Likert Scale*)
 Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

D. Assurance

- Do you feel safe while carrying out transactions in the bank?

Yes

No

10. How would you rate employees' knowledge about banking services?

Excellent

Good

Average

Poor

11. Bank staff behavior builds trust in the bank. (Likert Scale)

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

12. Is your personal and financial information kept confidential?

Yes

No

Not sure

E. Empathy

13. Do employees understand your individual banking needs?

Yes

No

Sometimes

14. Are the bank's working hours convenient for you?

Very convenient

Convenient

Not convenient

15. Customers are treated politely and fairly. (Likert Scale)

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

F. Tangibility

16. How do you rate the cleanliness and appearance of the bank?

Excellent

Good

Average

Poor

17. Are ATM and digital banking services satisfactory?

Yes

No

Not using

G. Overall Satisfaction

18. Overall, how satisfied are you with the bank's services?

Very satisfied

Satisfied

Neutral

Dissatisfied

19. Will you continue using this bank in the future?

Yes

No

Not sure

20. Would you recommend this bank to others?

Definitely yes

Maybe

No

9.2 Additional Tables

Table 1: Demographic Profile of Respondents (Gender & Age)

Category	Number of Respondents	Percentage (%)
Gender		
Male	58	58
Female	42	42
Age Group		
Below 25	18	18
25-35	34	34
36-45	26	26
Above 45	22	22
Total	100	100

Interpretation:

This table shows a fairly balanced gender distribution and indicates that the largest group of respondents (25–35 years) are working-age customers who frequently use urban cooperative banks.

Table 2: Service Quality Dimensions (Summary of Key Factors)

Dimension	Key Aspect	Positive Response (%)
Reliability	Accuracy of transactions	82
	Bank fulfills promises	76
Responsiveness	Employees willing to help	85
	Errors resolved quickly	72
Assurance	Feel safe during transactions	88
	Staff behavior builds trust	83
Empathy	Understanding individual needs	70
Tangibility	Cleanliness and appearance	80
	ATM & digital banking services	73

Interpretation:

Customers are generally satisfied with reliability, responsiveness, and assurance. Empathy and digital banking show room for improvement.

Table 3: Overall Customer Satisfaction

Satisfaction Level	Number of Respondents	Percentage (%)
Very satisfied	28	28
Satisfied	47	47
Neutral	17	17
Dissatisfied	8	8
Total	100	100

Interpretation:

A total of 75% of customers are either satisfied or very satisfied, confirming that good service quality positively impacts customer satisfaction.