

Anoop K G “Service Quality and Post Service Behaviour of Customers’ of Kerala Gramin Bank.” Thesis. Research and PG Department of Commerce , St. Thomas’ College (Autonomous), Thrissur , University of Calicut, 2021.

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Annexure I

Questionnaire for Gramin bank customers in Kerala

Part – A: Declaration by the researcher

Dear sir/madam,

This questionnaire is to analyse the service quality and its effects on behavioral responses of customers in the Gramin bank in Kerala. Your valuable views and opinion regarding this is highly important for the same. Any information collected will be used only for academic purpose. I assure you that all your response will be kept completely confidential. Kindly give open, honest and serious view.

Should you need further clarification, please do not hesitate to contact the researcher, by sending e-mail to anoopkg.91@gmail.com

Thanking you,

Anoop K G., PhD Research Scholar of St. Thomas college, Thrissur and Assistant Professor, Sree Vivekananda College, Kunnankulam, Mob: 98099 17211

Part – B: Demographic profile of the respondent

I have a bank account with Gramin Bank Branch: _____

Gender: Male Female Others

Age: < 25 years old 26-35 years 36-50 years > 50 years

Educational Qualification: SSLC Higher secondary Graduation

Post Graduation Professional / Diploma

Occupation: Govt. Sector Private Sector Self-employed Retired

Student Housewife Others

Annual Income: Up to Rs.1,20,000 Rs. 1,20,001 to 3,00,000

Rs. 3,00,001 to 5 Lakhs Above 5 lakhs

1. For how long have you been dealing with this bank?

1-3 years 4-5 years 6-10 years Over 10 years

2. Tick the different types of facilities you have with this bank.

Deposit account Credit Card Loan account
 Locker facility Mutual fund Insurance product

Share trading A/c

3. What kind of deposit accounts do you have?

Savings Bank Recurring Deposit Fixed Deposit

4. What kind of loans have you taken?

Car loan Jewel loan Consumer loan Housing loan

others

No Loan availed

5. Do you currently deal with other banks? Yes No

6. If yes, specify the kind of account with other banks

Deposit Account Current account Credit Card

Loan account

Share trading Account Locker facility Mutual Funds

Insurance

7. How many earning members are there in your family?

8. Do they also have accounts with this bank? Yes No

Part – C: Service Quality Factors of Gramin bank in Kerala

(Give tick mark, wherever it is applicable)

Item code	Statements (Items)	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
(1) Tangibility (TAN)						
TAN 1	Gramin bank has up to date and modern equipments					
TAN 2	Gramin bank's physical facilities are visually appealing					
TAN 3	Employees of Gramin bank are well dressed and appear neat					
TAN 4	The physical environment of the bank is clean					
(2) Reliability (REL)						
REL 1	The Gramin bank performs the right services promptly					
REL 2	When customers have a problem, the bank shows sincere interest in solving it					
REL 3	Gramin bank is dependable because the bank provides their services as promised					
REL 4	The Gramin bank maintains error free records					
(3) Responsiveness (RES)						

RES 1	Banker replies any query of the customers quickly.					
RES 2	Gramin bank provides timeliness in their services					
RES 3	Gramin bank provides prompt and efficient customer support					
RES 4	Employees of the bank are always willing to help customers.					
(4) Assurance (ASU)						
ASU 1	The employees are quick and efficient in service delivery					
ASU 2	Employees of bank are polite to their customers					
ASU 3	Employees are well knowledgeable to answer the customers' questions.					
ASU 4	I feel safe in transactions with Gramin bank					
(5) Empathy (EMP)						
EMP 1	Employees understand the specific needs of customers					
EMP 2	The Gramin bank maintains a strong customer relationship					
EMP 3	The Gramin bank gives top priority to their customers' interest					

EMP 4	Employees give individual attention to customers.					
EMP 5	The operating hours of the Gramin bank are convenient to all customers					
(6) Branch Ambience (BRA)						
BRA 1	This branch has sufficient number of counters to meet service requirements					
BRA 2	The bank has sufficient parking facility					
BRA 3	The branch has a clean and pleasant environment					
BRA 4	The Gramin bank's service counters are conveniently located					
BRA 5	I feel ease and comfort when I deal with this bank					
(7) Employee Behavior (EMB)						
EMB 1	Branch staffs are willing to help me					
EMB 2	The staff are courteous and friendly					
EMB 3	The customer service is quick and efficient					

EMB 4	My queries are immediately attended by the bank					
EMB 5	The quality of the services here is better than in other banks					
(8) Product Quality (PDQ)						
PDQ 1	Gramin bank's e-banking services are really excellent					
PDQ 2	ATM services provided by the bank is good					
PDQ 3	Gramin bank offers latest technology					
PDQ 4	The bank keeps me updated with new products and services					
PDQ 5	Gramin bank provides good quality services at reasonable price					

Part – D: behavioural responses of the customers
(Give tick mark, wherever it is applicable)

Item code	Statements (Items)	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
(1) Perceived Trust (PET)						
PET 1	My Gramin bank is always honest with me					

PET 2	My banking experiences with Gramin bank give me a sense of trust					
PET 3	Gramin bank has a reputation for looking after its customers					
PET 4	The Gramin Bank conducts its transactions fairly					
PET 5	Overall I feel I can trust Gramin bank					
(2) Customer satisfaction (CUS)						
CUS 1	I am pleased with the service I get from Gramin bank.					
CUS 2	I am happy to have chosen this Gramin bank for my banking needs.					
CUS 3	I am satisfied with the friendly and courteous behavior of banking staff					
CUS 4	I am impressed by the prompt and helpful customer service of my bank.					
CUS 5	I am completely satisfied with the services delivered by my bank					
(3) Perceived Value (PEV)						

PEV 1	I feel it was worthy that the money spend for getting service from Gramin bank					
PEV 2	Gramin bank provides quality services at a reasonable price					
PEV 3	The Gramin bank provides superior value on its products and services					
(4) Customer Retention (CUR)						
CUR 1	I will continue to choose Gramin bank's products or services.					
CUR 2	I consider myself to be loyal to Grameen bank					
CUR 3	I would like to keep a close relationship with Gramin bank					
CUR 4	I would like to avail of other services/products that the Gramin Bank provides					
(5) Intention to Recommend (INR)						
INR 1	I will talk about my product/service satisfactions of Gramin bank to others.					
INR 2	I will say positive things about Grameen bank to other people					
INR 3	I would like to recommend Gramin bank to friends, relatives and people I know					

INR 4	I will encourage my friends/family member/colleagues for opening account in the Gramin bank					
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-----*Thank you for your co-operation*-----