A STUDY ON CUSTOMER SATISFACTION TOWARDS SERVICE DELIVERY FROM BANKS IN POKHARA METROPOLITAN CITY

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DECLARATION

I hereby declare that the project work report entitled "**CUSTOMER SATISFACTION TOWARDS SERVICE DELIVERY FROM BANKS IN POKHARA METROPOLITIAN CITY**" submitted for the Bachelor Degree in Bachelor of Business Administration (BBA) is my original work and the Project Work has not formed the basis for the award of any degree, diploma or other similar titles.

……………………………………..

Signature

Anup Adhikari

2026/

Certificate

ACKNOWLEDGEMENT

I would like to express my sincere gratitude to my research advisor Prakash Regmi for his constant support, inspiration, guidance and great advice. This amazing journey would never have been commenced and accomplished without his enthusiastic encouragement, constructive suggestion and insightful critiques.

The completion of this report study could not have been possible without the participation and assistance of so many people whose names may not all be enumerated. Likewise, I would like to extend my profound gratitude to all the BBA faculty members for their counselling and direction of research.

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I deeply thank my parents for their unconditional trust, timely encouragement and endless patience.

At last, my sincere thanks and gratitude goes to all those who directly and indirectly helped me in the completion of my dissertation.

Anup Adhikari

EXECUTIVE SUMMARY

This report has been made as a partial requirement for the fulfillment of the degree of Bachelors in Business Administration . The objective of this particular study has been proposed to measure the level of customer satisfaction towards the services quality of banks of Pokhara Metropolitan City. This study has been organized in three major parts. The first chapter deals with the introduction to this report study which includes the background of the study, statement of the problem, objectives of the study, importance of the study, literature review and theoretical framework and research methodology, limitation of the study and organization of the study. The second chapter is devoted to analysis and presentation of data where we analyze the various aspects of the study. The third chapter is the main findings, conclusions and recommendation.

The data relevant to this study has been collected from primary sources using questionnaire methods. The response collected has been categorized, tabulated and analyzed using data processing software like EPIDATA, SPSS, MS word, MS excel etc. A questionnaire was distributed to 100 respondents of different people as possible of Pokhara Metropolitan City to obtain diverse data. The use of descriptive and analytical research design that includes prior formulation of research question, population or methods of analysis of research, based on survey method which attempts to analyze the opinion of customers towards the service quality and its various pertaining to customer satisfaction. With the result, it shows that most of the respondents are satisfied with the services being provided by the banks as response from bank staff, transaction services, bank's environment, phone call notification system, SMS notification system, ATM services, Mobile banking services. However, the customers were not satisfied with the Email notification system of the banks, as most of the banks do not send their customers any emails during the transaction periods.

As the study was conducted in a small area considering not more than 100 respondents in a limited time period with limited budget. Though the information is based on the respondent's point of view and their experiences, this study may not be representing the perspective from the side of the banks.

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CHAPTER I INTRODUCTION

1.1 Background

This study deals with the evaluation of customer satisfaction towards service delivery from banks in Pokhara Metropolitan City. Customer plays an essential role for a business as it generates revenue, forms the core of the business strategy and acts as a brand ambassador. Because of the crucial role that customers play in the overall success of a company, it is essential for the company to maintain customer satisfaction and build brand loyalty. Customer satisfaction is important for any organization because it affects the company's financial performance and has a positive effect on the company's public perception. Therefore, a company should ensure customer satisfaction by offering the right product, good service experience and effective solution. Customer loyalty should be a long-term objective for a company. A customer who is loyal to a company can be a key factor in building its brand and expanding the company [(1)]

In simple terms, banking is a customer-focused service sector. Customers in the banking industry are drawn in by the high level of services provided. For instance, technological progress has enabled banks to offer services that have improved the lives of their clients, such online and mobile banking, automated teller machines (ATMs), and more. People want to be customers of the banks that make their daily lives easier. [(2)]

Both state and private banks are considered commercial banks in Nepal. The primary roles of commercial banks are to take deposits from clients and make loans to them. While most public and private banks are similar to one another, there are significant differences as well. Where public banks are run by the private sector as private banks, they will function in accordance with government regulations. As a result, they are exempt from the requirement to do business in a governmental capacity. The public sector will come first when the government seeks to enact new rules pertaining to the banking industry. For instance, the government of Nepal recently declared that students would only be able to get loans if the national bank required them to use their degree as security.[(3)]

In the era of globalization, achieving a better degree of customer satisfaction is a difficult undertaking, particularly for the service industry. Many companies have started to raise the quality of their services in order to meet this difficult job. One of the most important factors in every service industry is service quality as it keeps businesses' competitive edges in the marketplace. Consequently, the strategic strategy for bolstering competitive advantages and raising corporate profitability is service quality. A client's whole evaluation of a service's performance up to that point is referred to as customer satisfaction. When it comes to the quality of goods and services, efficacy, timeliness, accessibility, environment, and other amenities, as well as the conduct and attitude of the service providers in relation to the customer's expectations, customer satisfaction is described as the emotional response to experiences linked to these factors. In terms of financial services, it is an effective, transaction-specific response to the evaluation of the difference between previous expectations and actual experience. Customers are seen as the foundation of every particular business since their satisfaction positively affects the profitability of the enterprise. Customer satisfaction is the foundation of any successful business, since it promotes positive word-of-mouth, brand loyalty, and repeat business. Banks need to constantly enhance their services in order to keep clients because of shifting consumer demands, more competition, and consumers' growing awareness of their rights. (2)

Since, the banking sector in Nepal has flourished and has led to establishment of many banks. This has created more options for customers to enjoy banking facilities. As a result, this sector has become very competitive and profitable. The banks require to stand out from the rest to be able to compete properly. The Nepalese market scenario is also changing with time so the customers are ready to pay a premium price for quality. Thus, in order to attain the competitive edge and to attract and retain more customers, the banks are focused on providing better services to the customers which in return will lead to customer satisfaction.
(2)

1.2 Statement of the Problem

Customer satisfaction is the assessment of a good or service made by a customer after they have used it. Decades of research have been dedicated to comprehending the variables that affect customer satisfaction assessments. Expectations regarding the product's performance, its performance in its entirety, its performance in relation to expectations (the level of confirmation), its performance level from prior consumption episodes and its performance level and expectations regarding competing offerings are some of these. Perceived service quality, a closely related idea, is also highly correlated with customer satisfaction. Service quality can be thought of as an input to Customer Satisfaction and is generally equal to service performance. (4)

Psychological determinants include perception, attitude and motivation towards anything. Age or walk of life, gender, occupation and so on are covered by the personal determination of the customer. This study is therefore an effort to gain insight into the service quality and customer satisfaction of the Banking sector in Pokhara Metropolitan City. The problem considered in this research study is to measure the customer satisfaction and the service quality of Banks of Pokhara Metropolitan City. Thus, the research is intended to answer the following questions:

- What is the customer satisfaction level among the people of Pokhara Metropolitan City towards the service quality of Banks?
- What factors lead to the overall customer satisfaction of people using banking facilities?
- How do communication strategies of banks affect customer satisfaction?
- How does the ease of use of mobile banking, ATM service affect customer satisfaction?

1.3 Objectives of the Study

The general objective of this study is to analyze and assess the level of customer satisfaction towards the service quality of Banks of Pokhara Metropolitan City from the perspectives of people of Pokhara Metropolitan City. The specific objectives of this study are as follows:

- To analyze the level of customer satisfaction towards the service quality of Banks of Pokhara Metropolitan City.
- To analyze the importance of communication to affect customer satisfaction.
- To assess the perception of customers towards the service delivery like ATM, Mobile Banking which can affect customer satisfaction.

1.4 Literature Review

The aim of this section is to present literature related to this study. It includes two parts as conceptual overview which provides information about the elements of the topic and another is review of previous related studies where ideas and facts gained from different other researchers have been included.

1.4.1 Conceptual Overview

The degree to which the customer's experience using the product meets their expectations for value is indicated by their level of satisfaction. Before a consumer buys and uses a product or service, it is the expectation that the consumer and the customer both have. Consumers want more from businesses than just basic value because they believe that businesses should go above and beyond to exceed their expectations and satisfy their needs. This is because customer experience has a direct impact on customer satisfaction. (5)

Customer satisfaction has become very important to businesses and researchers today. Companies aim to make the most profit while keeping costs low. Increasing profit can be done by boosting sales and reducing expenses. One way to increase sales is by keeping customers happy, because happy customers are more likely to stay loyal and buy again.(6)

Customer satisfaction is essential for maintaining a strong relationship between the consumer and the bank. The sustainability of bank branches heavily relies on the quality of service they provide, making service quality a critical factor when evaluating their performance. Excellent customer service is crucial for achieving customer loyalty, which is a primary goal for businesses due to the benefits of client retention. Service quality is defined by how well customers' perceptions of the service meet or exceed their expectations. Therefore, service quality reflects how well or poorly customers are treated by a company. [(6e)]

1.4.2 Review of Related Study

Customer satisfaction is the primary goal of delivering high-quality services. Evaluating service quality is the best way to determine whether these services are satisfactory or not. According to a researcher's study, service quality consists of three key components, known as the 3 "Ps" of service quality: physical facilities, processes and procedures, and the personal behavior and professional judgment of the serving staff. Numerous studies conducted in various countries, including Iran, Bangladesh, Jordan, Hong Kong and Nepal, have consistently emphasized the importance of service quality, customer satisfaction, and customer loyalty in the banking sector. For instance, research in Tehran, Iran, highlighted a gap between customer expectations and the actual services provided by banks, with customer satisfaction serving as a mediator to bridge this gap. In Bangladesh, a positive relationship was found between customer satisfaction and customer loyalty in the banking sector. Studies in Jordan and Hong Kong demonstrated that different dimensions of service quality positively impact customer satisfaction. In Nepal, the banking sector plays a crucial role in financial intermediation, including mobilizing savings, providing credit, and contributing to overall economic development. However, Nepalese commercial banks are experiencing significant changes due to liberalization, increased competition, and innovation, leading to a broader range of product offerings. To address these market challenges, Nepalese banks are shifting from a producer-oriented approach to a customer-centric approach, focusing on managing relationships with customers. This shift requires prioritizing the delivery of high-quality services by closely monitoring and evaluating processes at every stage to ensure that customers receive value. Delivering quality services leads to customer satisfaction, and satisfied customers are more likely to remain loyal if the services meet their preferences and expectations. Accurately assessing customer satisfaction aids in customer retention, brand recognition, increased profitability, and improved service quality. These are the main opportunities and challenges facing Nepal's banking industry. By evaluating customer satisfaction, banks can gauge their effectiveness, identify their strengths and weaknesses, and determine areas needing improvement. Achieving customer satisfaction takes time and considerable effort, as it does not happen overnight. [6]

1.5 Conceptual Framework

This study is intended to identify the level of customer satisfaction towards the service quality of Banks of Pokhara Metropolitan City. Among the various factors that influence customer satisfaction on the service delivery of Banks, this study will consider only some selected variables.

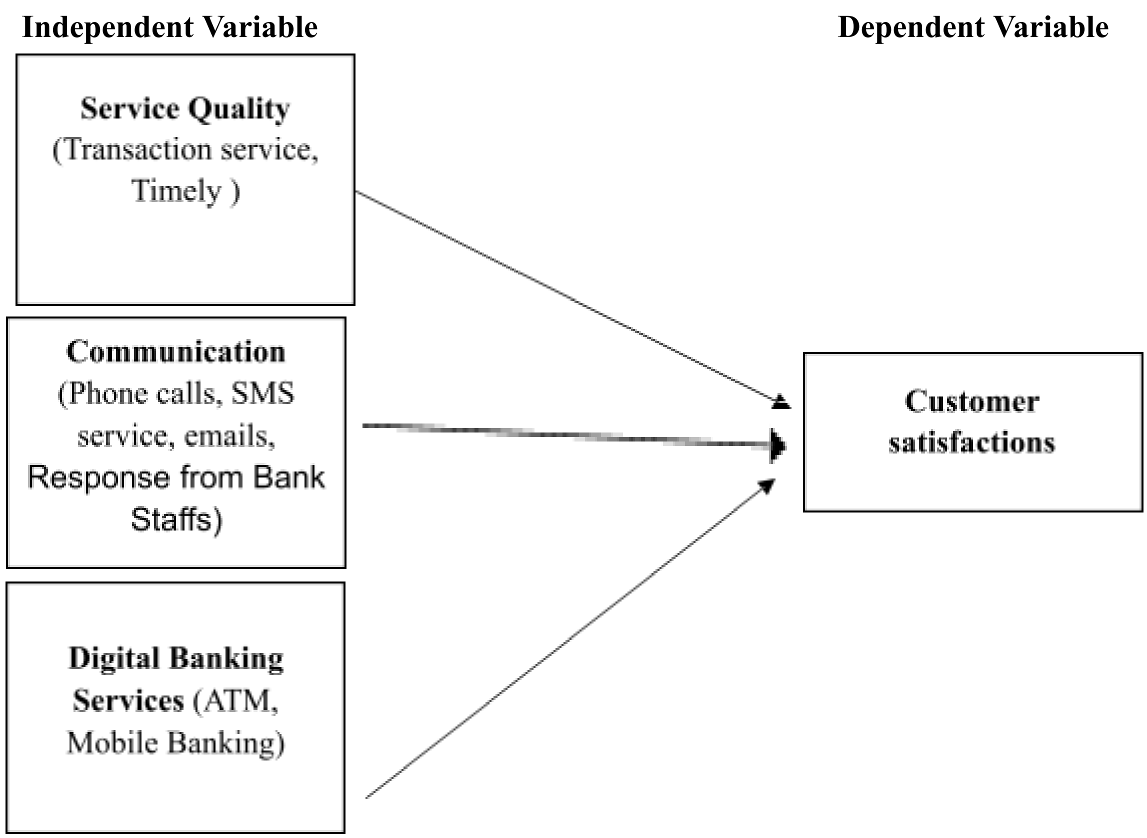

Figure 1: Conceptual Framework of Customer Satisfaction

The variables under this study are Customer Satisfaction and Service Quality at different Banks of Pokhara Metropolitan City. Thus, the study considers **Service Quality** (Transaction services, Timely), **Communication** (Phone calls, SMS service, Emails, Response from Bank Staffs) and **Digital Banking service** (ATM, Mobile Banking) are independent variables and **Customer Satisfaction** is Dependent Variable.

1.6 Research Methodology

Research methodology implies the basic research method to be carried out through the entire study. Methodology describes the site selection, research design, population and sample, sources of data, methods of data collection, data analysis model and limitations of methodology.

1.6.1 Research Design

This research study attempts to analyze the customers satisfactions (dependent variables) and the independent variables which follow the descriptive and analytical research design that includes prior formulation of research questions, populations or methods of analysis of research, based on survey method which attempts to analyze the opinion of customer towards the service quality and its various pertaining to customer satisfaction.

1.6.2 Nature and Sources of Data

The data that are used in this research were collected from both primary and secondary sources of data. Under the primary method, the data is collected by using the structured questionnaire. A set of questions were designed and distributed to the sample population to collect data whereas secondary data were collected from magazines, newspapers and internet websites published.

1.6.3 Population and Sample

The population of this study was taken from the people of Pokhara Metropolitan City. The sample has been taken under the convenience sampling method. As required by the report, the questionnaire was first explained thoroughly to the respondents and then data was collected from 100 respondents from 11 wards of Pokhara Metropolitan City. As for the research we need to take 1/3 wards i.e. there are 33 wards in Pokhara Metropolitan City so 11 wards were selected. And from each ward 9 respondents were selected from 11 wards. Those 11 wards were chosen on the basis of convenience sampling.

1.6.4 Methods of Data Collection

The questionnaire method was used to collect primary data. A set of questions were prepared and respondents were asked those questions with no biasness, respondents were asked to provide the genuine answers for the questions asked and were assured about the confidentiality of their given information. In this way, the data was collected from the Customers of Banks within Pokhara Metropolitan City about overall experience to analyze their level of satisfaction towards service quality.

1.6.5 Methods of Data Processing and Analysis

In this report, different methods have been used for editing, processing and analysis of collected data. M.S. The word was used to prepare a report. EPIDATA was used to record the data or to enter the data, SPSS was used to analyze the data, M.S. Excel was used to create bars and charts. Hence, these programs are used for processing and analysis of data.

1.7 Limitation of the Study

There is nothing in the world without limitation and so with this research study, limitations occur due to the lack of resources such as Time, Knowledge and Financial Resources. Another limitation of this study is that it does not consider other determinants or variables.

Some of the limitations of this study are:

- It is conducted in a small area considering not more than 100 respondents.
- The study is conducted in a limited time period with limited budget.
- The study may not be applicable to all the Banks of Nepal as it is conducted only in Pokhara Metropolitan City.

1.8 Organization of the Study:

This report contains three different chapters. The first chapter is Introduction which includes background information, statement of problems, objectives of the study, literature review, conceptual framework, research methodology, limitation of the study and organization of the study. Similarly, the second chapter includes the analysis of the collected data and their presentation through charts and diagrams and also analyzes the data as well as interpret the analysis with the help of charts, tables, diagrams etc. And the last chapter is about summary and conclusion. Then references are presented.

CHAPTER II: PRESENTATION AND DATA ANALYSIS

2.1 Data Presentation and Analysis of Data

Presentation and analysis of data should be done with stated objectives. In this chapter, the data and information are collected using a questionnaire method. During data analysis graphical presentations such as table, pie-chart etc. are also used to present data wherever needed. Different statistical software such as EPIDATA, SPSS, MS Excel, MS Word were used for data analysis and calculation.

2.2 Demographic Profile of Respondent

A. Gender of the Respondents

Table 1: Gender of the Respondents

Gender	**Frequency**	**Percentage**
Male	43	43%
Female	57	57%
Total	100	100%

The research conducted among 100 respondents is above in the table. Among 100 sample respondents 43 of them were male and the remaining 57 were female. From the above table, we can conclude that the frequency of females who visit Banks are higher than the frequency of male respondents.

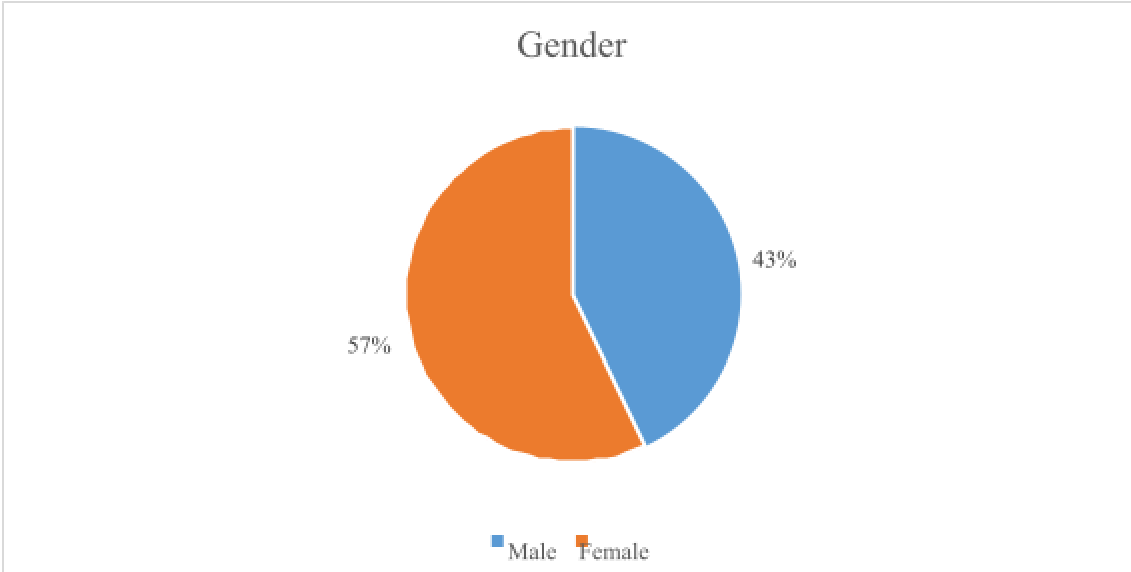

Figure 2: Gender Distribution of respondents

From the figure above, we can see that the respondents 43% out of 100 are male and 57% of them were female. We can conclude that among the respondents, the frequency of females is higher than that of male.

B. Age Distribution of the Respondents

Table 2: Age Distribution of the Respondents

Age Distribution	Frequency	Percentage
15-25 years	13	13%
26-35 years	22	22%
36-45 years	32	32%
46-55 years	26	26%
56-65 years	5	5%
66-75 years	2	2%
Total	100	100%

The survey was carried out on the 100 respondents who were from different age groups. The total respondents were divided into five age groups: 15-25 years, 26-35 years, 36-45 years, 46-55 years, 56-65 years and 66-75 years. Among them 13 respondents were of 15-25 years, 22 were of 26-35 years, 32 were from 36-45 years, 26 were from 46-55 years, 5 were from 56-65 years and 2 were from 66-75 years.

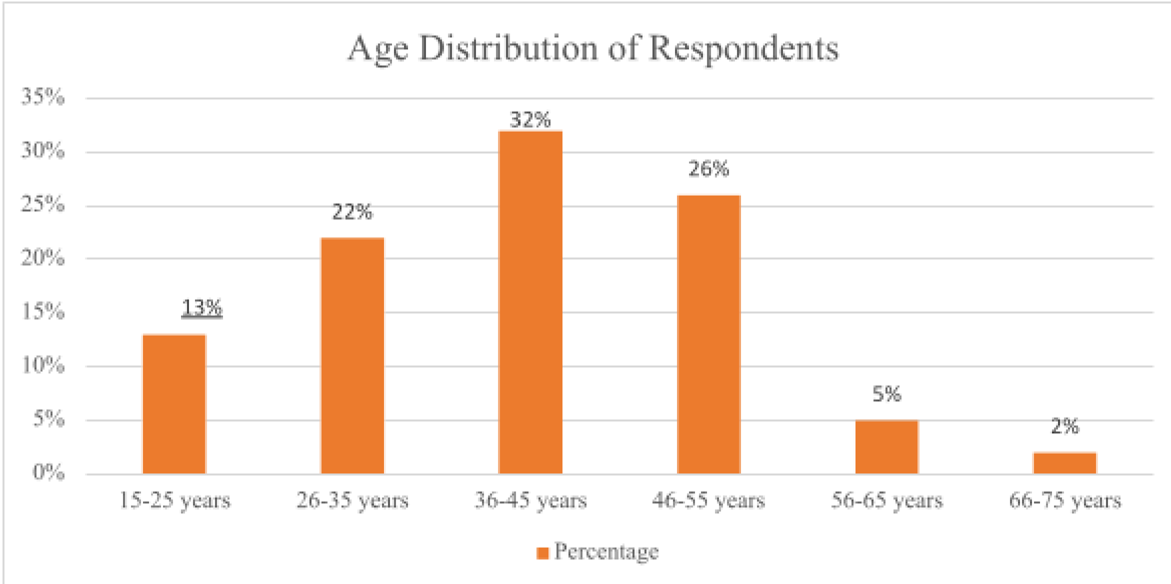

Figure 3: Age Distribution of Respondents

The above bar graph shows that 13% of the respondents were of age 15-25 years, 22% were of 26-35 years, 32% were of 36-45 years, 26% were of age 46-55 years, 5% were of age 56-65 years and 2% were of 66-75 years. This result shows that the frequency of the respondents of 36-45 years are higher than other age groups.

C. Education Level of the Respondents

Table 3 :Education Level of Respondents

Education Level	**Frequency**	**Percentage**
No formal Education	1	1%
SLC	19	19%
10+2	20	20%
Bachelors	43	43%
Masters	15	15%
Ph.D	2	2%
Total	100	100%

The table above shows different education levels held by the respondent as no formal education, SLC, 10 plus 2, Bachelors, Masters and Ph.d. Out of total respondent, 1 of the respondent had no formal education, 19 of respondent were SLC pass out, 20 of respondent were 10+2 pass out, 43 of respondent were Bachelors pass out, 15 of respondent were Masters pass out and 2 of the respondent holds Ph.d degree.

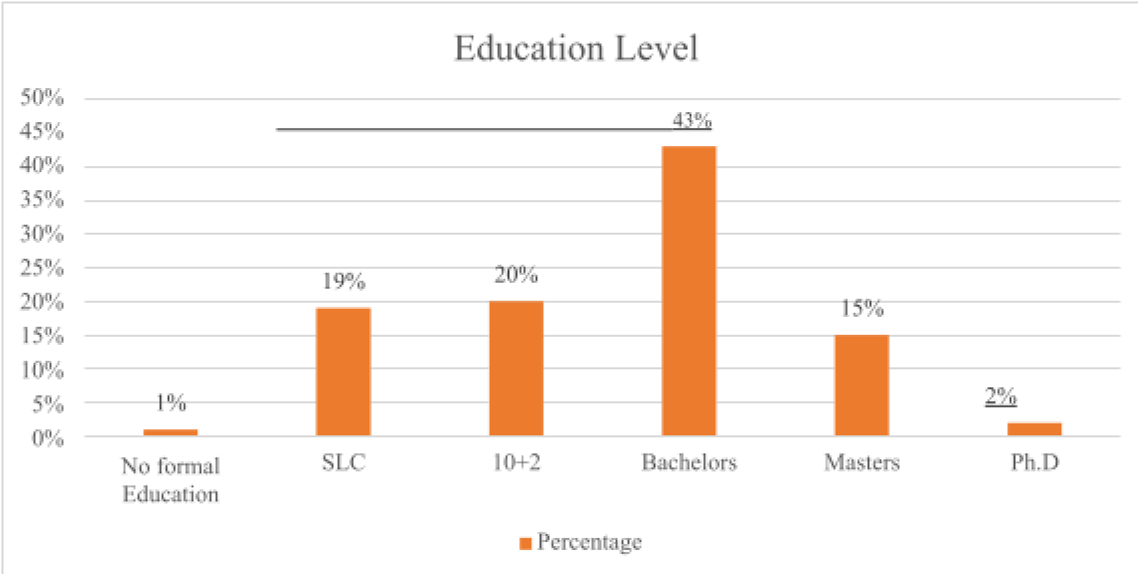

Figure 4 Education Level of Respondents

In the bar graph which shows the education level of respondents, 1% of the respondent had no formal education, 19% of them had SLC degree, 20% had 10+2-degree, 43% of They had Bachelors Degrees, 15% of them had Masters Degrees and 2% of them had Ph.D degrees. This result shows that the Bachelors Degree holders visit banks more than others.

D. Profession of Respondents

Table 4 :Profession of Respondents

Profession	**Frequency**	**Percentage**
Housewife	9	9%
Student	19	19%
Business	29	29%
Governmental job	11	11%
Non-Governmental job	22	22%
Agriculture	10	10%
Total	100	100%

The respondents were of different professions, professions were categorized as Housewife, Students, Business, Governmental jobs, non-governmental jobs and Agriculture. 9 of the respondents were housewife, 19 of them were students, 29 of them were engaged in Business, 11 of them were on governmental jobs, 22 of them were on Non-governmental jobs and 10 of them were engaged on agricultural works.

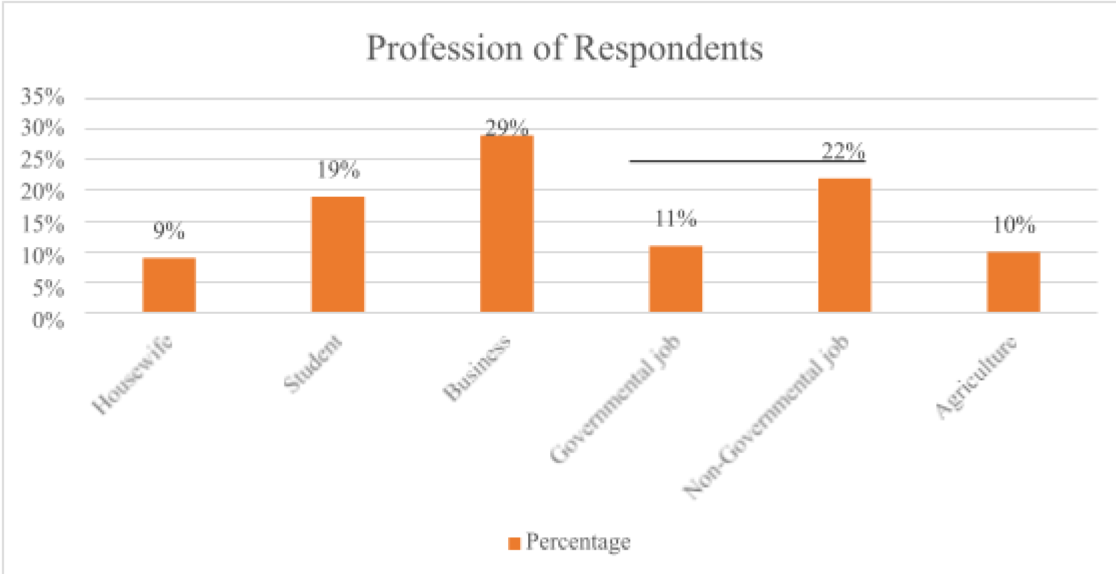

Figure 5 : Profession of Respondents

The above bar graph shows 9% of the respondents were Housewife, 19% of them were Students, 29% of them were engaged in business, 11% of them were engaged in Governmental jobs, 22% of them were engaged in NGOs and 10% of them were engaged in agricultural works. From the above result it can be illustrated that the maximum number of people who visit the banks were respondents who were engaged in Business.

E. Frequency of Visit

Table 5: Frequency of Bank Visit

Frequency of Bank Visit	**Frequency**	**Percentage**
Every month	43	43%
Every 2 month	27	27%
Every 3 month	14	14%
Every 6 month	5	5%
Whenever there is work	11	11%
Total	100	100%

The above table illustrates the frequency of the visit of the respondents in different time intervals. Respondents were asked to choose their frequency of visit in 6 different intervals. 43 of the respondents visit banks every month, 27 of the respondents visit banks every 2 months, 14 of the respondents visit banks every 3 months, 5 of the respondents visit banks every 6 months and 11 of the respondents visit banks whenever there is work. The majority of the respondents visited banks every month.

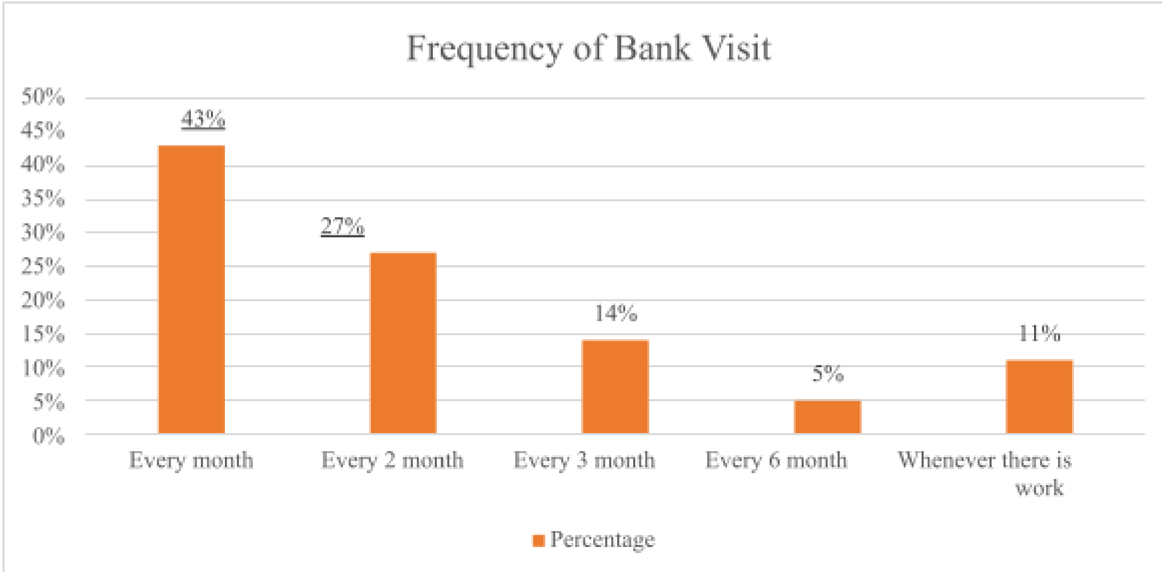

Figure 6: Frequency of Bank visit

The figure shows the time interval of the respondents who visit the Bank. 43% of the respondents visit banks every month, 27% of the respondents visit banks every 2 months, 14% of the respondents visit banks every 3 months, 5% of the respondents visit banks every 6 months and 11% of the respondents visit banks whenever there is work.

F. Response from Staffs of Banks

Table 6: Response from Bank Staffs

Response From Bank Staff	**Frequency**	**Percentage**
Very Satisfied	67	67%
Satisfied	10	10%
Neutral	18	18%
Dissatisfied	5	5%
Very Dissatisfied	0	0%
Total	100	100%

The respondents were asked to rate their level of satisfaction from 1 to 5 as 1 being very satisfied, 2 being satisfied, 3 being neutral, 4 being dissatisfied and 5 being very dissatisfied. 67 of the respondents were very satisfied from the response of bank staff, 10 of them were satisfied, 18 of them felt neutral, 5 of them were dissatisfied and none of them were very dissatisfied.

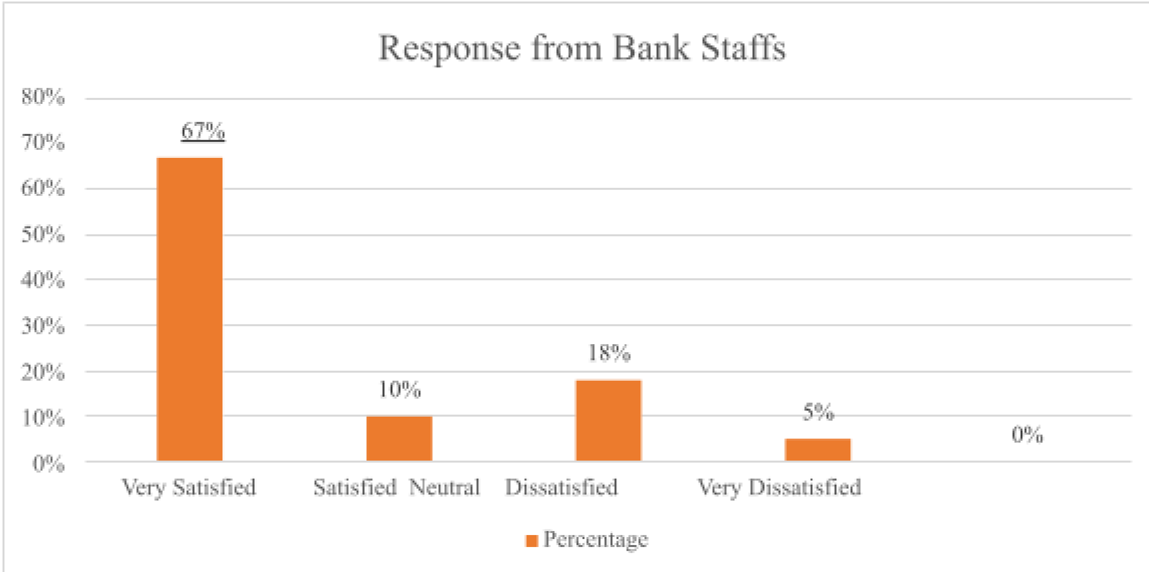

Figure 7: Response from Staffs of Banks

From the above bar graph, it shows 67% of the respondents were very satisfied from the response of bank staff, 10% of them were satisfied, 18% of them felt neutral, 5% of them were dissatisfied and none of them were very dissatisfied.

G. Transaction Services provided by Banks

Table 7: Transaction Services provided by Banks

Transaction Services provided by Banks	Frequency	Percentage
Very Satisfied	54	54%
Satisfied	26	26%
Neutral	18	18%
Dissatisfied	2	2%
Very Dissatisfied	0	0%
Total	100	100%

The respondents were asked to rate their level of satisfaction of transaction services provided by banks from 1 to 5 as 1 being very satisfied, 2 being satisfied, 3 being neutral, 4 being dissatisfied and 5 being very dissatisfied. 54 of the respondents were very satisfied by the transaction services, 26 of them were satisfied, 18 of them were neutral, 2 of them were dissatisfied and none of them were very dissatisfied.

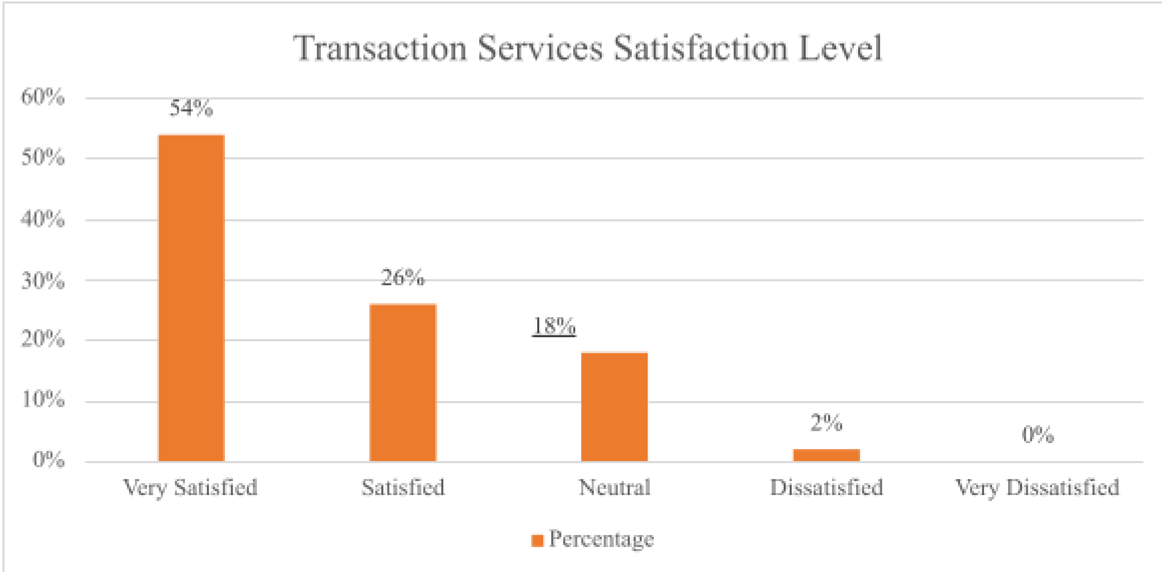

Figure 8: Transaction Services Satisfaction Level

From the above bar graph, it shows that 54% of the respondents were very satisfied by the transaction services provided by the banks, 26% of them were satisfied, 18% of them were neutral, 2% of them were dissatisfied and none of them were very dissatisfied.

H. Timely (Time taken for service)

***Table 8: Timely* (Time taken for service)**

Timely	**Frequency**	**Percentage**
Very Satisfied	77	77%
Satisfied	13	13%
Neutral	10	10%
Dissatisfied	0	0%
Very Dissatisfied	0	0%
Total	100	100%

The respondents were asked to rate their Timely (Time taken for service) for which the respondents were asked to rate from score 1 to 5 for which 1 being Very satisfied, 2 being Satisfied, 3 being Neutral, 4 being Dissatisfied and 5 being Very Dissatisfied. 77 of the respondents were very satisfied with the timely (Time taken for service), 13 of the respondents were satisfied, 10 of them were neutral and none of the participants were dissatisfied nor very dissatisfied.

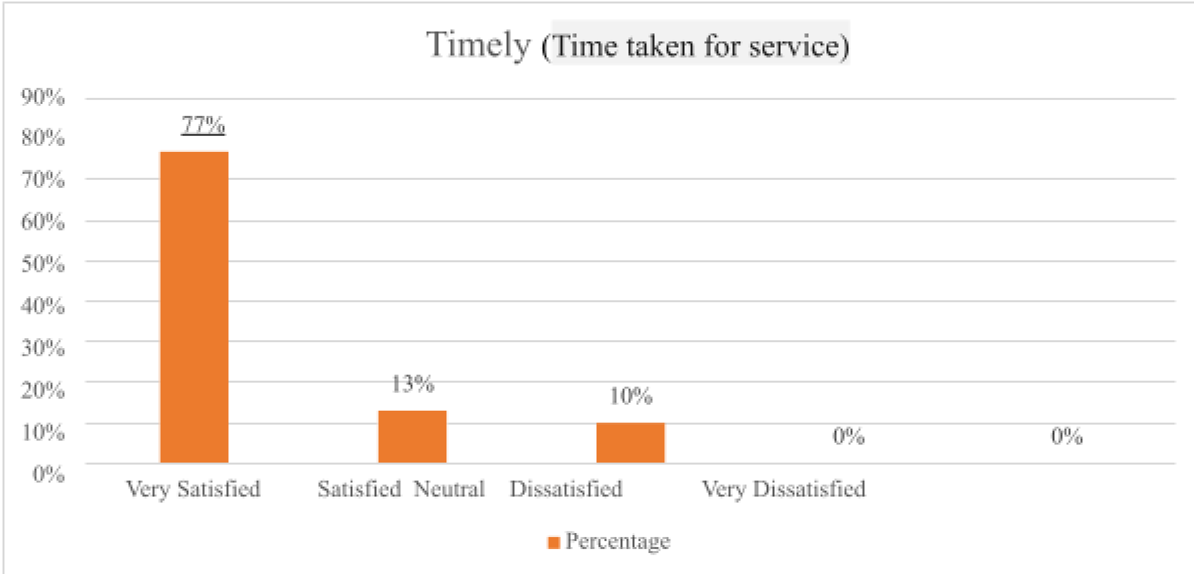

***Figure 9: Timely* (Time taken for service)**

From the bar graph, it shows that 77% of the respondents were very satisfied with the Timely (Time taken for service), 13% of them were satisfied and 10% of them were neutral towards bank's time, where as none of them were either dissatisfied nor very dissatisfied towards Timely(Time taken for service).

I. Phone Call, Notification Services from Bank

Table 9: Phone call, Notification Services from Banks

Phone Call, Notification Services Provided by Bank	Frequency	Percentage
Very Satisfied	49	49%
Satisfied	28	28%
Neutral	15	15%
Dissatisfied	8	8%
Very Dissatisfied	0	0%
Total	100	100%

The above table demonstrates the Level of Satisfaction of the notification services provided by the banks. 49 of the respondents were very satisfied from the phone call and notification services provided from banks, 28 of them were satisfied, 15 of them were neutral, 8 of them were dissatisfied and none of them were very dissatisfied.

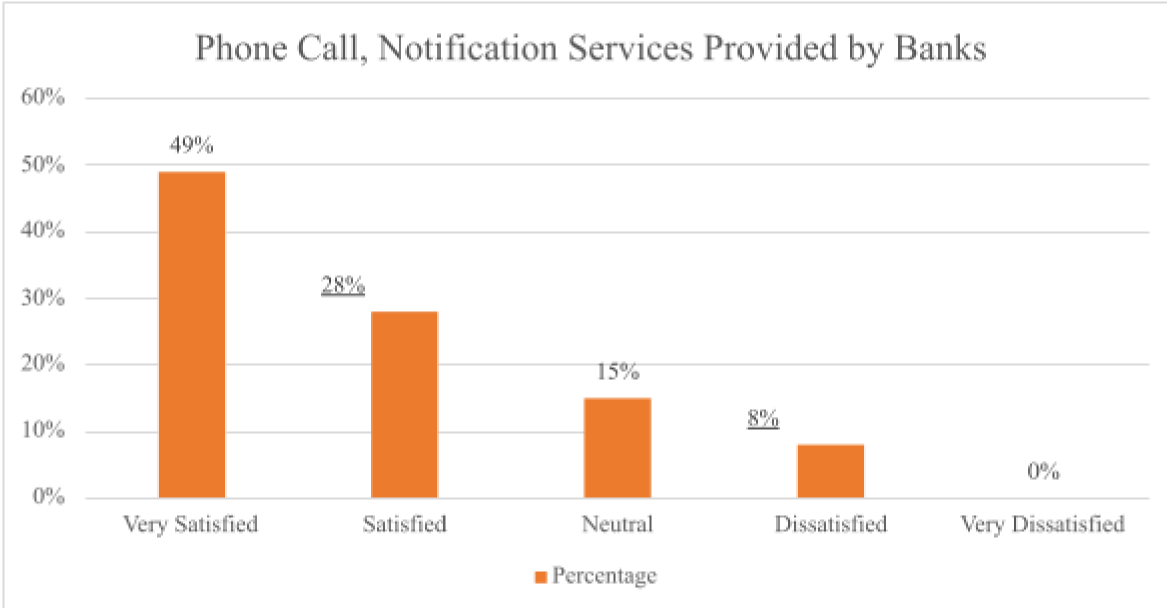

Figure 10: Phone Call, Notification Services Provided by Banks

From the above bar-graph, it shows 49% of the respondents were very satisfied by the phone call, notification services provided by banks, 28% of them were satisfied, 15% of them were neutral, 8% of them were dissatisfied and none of them were very dissatisfied from the phone call, notification services provided by banks.

J. SMS Notification Services from Bank

Table 10: SMS Notification Services

SMS Notification Services Provided by Bank	Frequency	Percentage
Very Satisfied	49	49%
Satisfied	28	28%
Neutral	15	15%
Dissatisfied	8	8%
Very Dissatisfied	0	0%
Total	100	100%

The above table demonstrates the Level of Satisfaction of the SMS notification services provided by the banks. 49 of the respondents were very satisfied from the SMS notification services provided from banks, 28 of them were satisfied, 15 of them were neutral, 8 of them were dissatisfied and none of them were very dissatisfied.

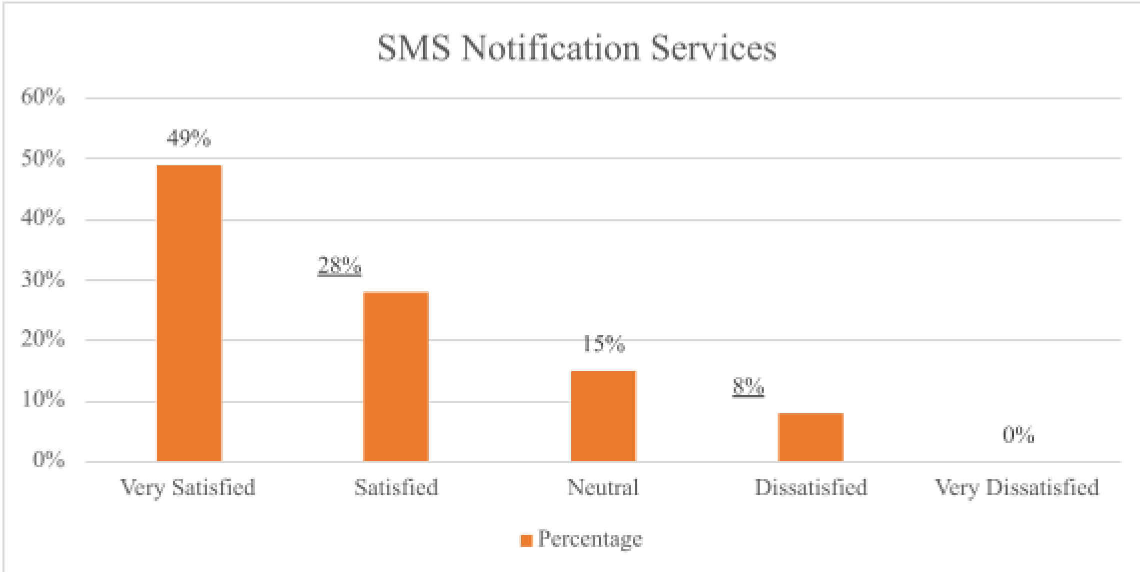

Figure 11: SMS Notification Services

From the above bar-graph, it shows 49% of the respondents were very satisfied by the SMS notification services provided by banks, 28% of them were satisfied, 15% of them were neutral, 8% of them were dissatisfied and none of them were very dissatisfied from the SMS notification services provided by banks.

K. EMAIL Notification Service from Bank

Table 11: Email Notification Services

Email Notification Services	**Frequency**	**Percentage**
Very Satisfied	0	0%
Satisfied	9	9%
Neutral	51	51%
Dissatisfied	33	33%
Very Dissatisfied	7	7%
Total	100	100%

From the table above, it shows the level of satisfaction of the respondents towards EMAIL notification services provided by their respective banks. None of the participants were very satisfied by the Email Notification Services, 9 of them were satisfied, 51 of them were neutral, 33 of them were dissatisfied and 7 of them were very dissatisfied from the EMAIL notification services.

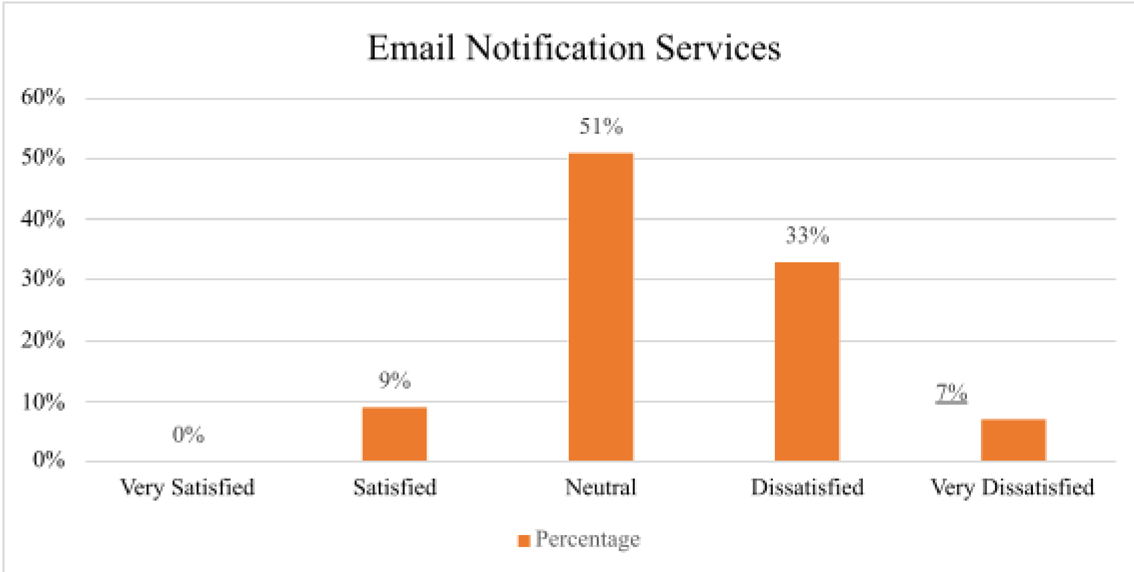

Figure 12: EMAIL Notification Services

From the bar-graph above, none of the participants were very satisfied by the EMAIL Notification Services provided by their respective banks, 9% of them were satisfied, 51% of them were neutral, 33% of them were dissatisfied and 7% of them were very dissatisfied from the EMAIL Notification System.

L. ATM Service of Bank

Table 12: ATM Services

ATM Services	**Frequency**	**Percentage**
Very Satisfied	59	59%
Satisfied	19	19%
Neutral	8	8%
Dissatisfied	14	14%
Very Dissatisfied	0	0%
Total	100	100%

From the above table, it shows the level of satisfaction from the ATM Services provided by the respondent respective banks. It shows that 59 of the respondents were very satisfied with the ATM Services, 19 of them were satisfied, 8 of them were neutral, 14 of them were dissatisfied and none of them were very dissatisfied with the ATM Services.

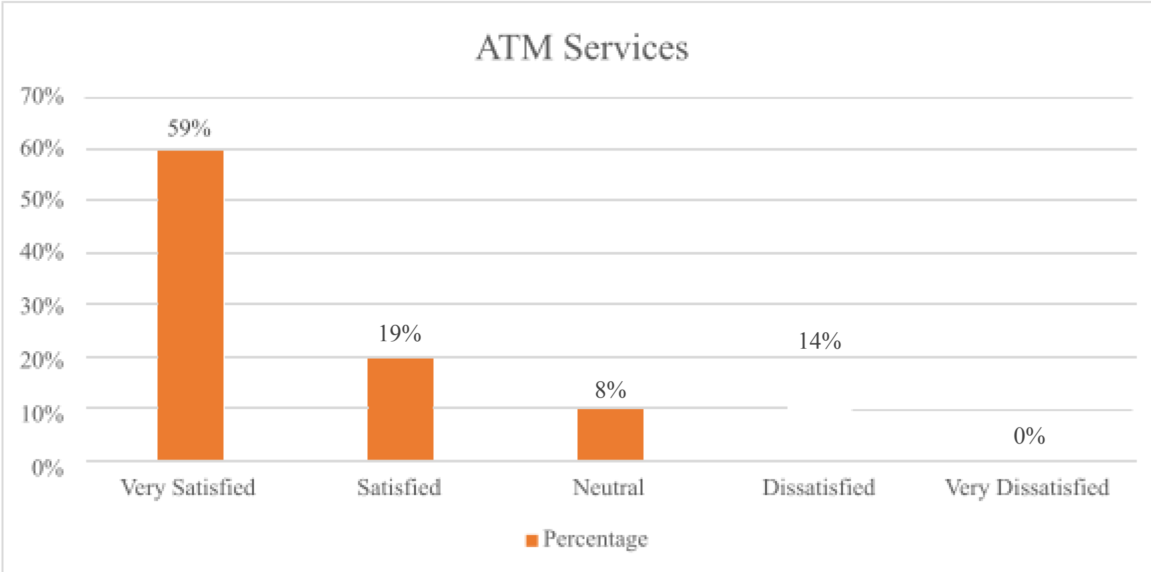

Figure 13: ATM Services provided by Banks

The above bar-graph shows that 59% of the respondents were very satisfied with the ATM Services, 19% of them were satisfied, 8% of them were neutral, 14% of them were dissatisfied and none of them were very dissatisfied with the ATM Services.

K. Mobile Banking Services of Bank

Table 13: Mobile Banking Services

Mobile Banking Services	**Frequency**	**Percentage**
Very Satisfied	35	35%
Satisfied	32	32%
Neutral	20	20%
Dissatisfied	13	13%
Very Dissatisfied	0	0%
Total	100	100%

From the above table, it shows the level of satisfaction from the Mobile Banking Services provided by the respondent respective banks. It shows that 35 of the respondents were very satisfied with the ATM services, 32 of them were satisfied, 20 of them were neutral, 13 of them were dissatisfied and none of them were very dissatisfied with the Mobile Banking Services.

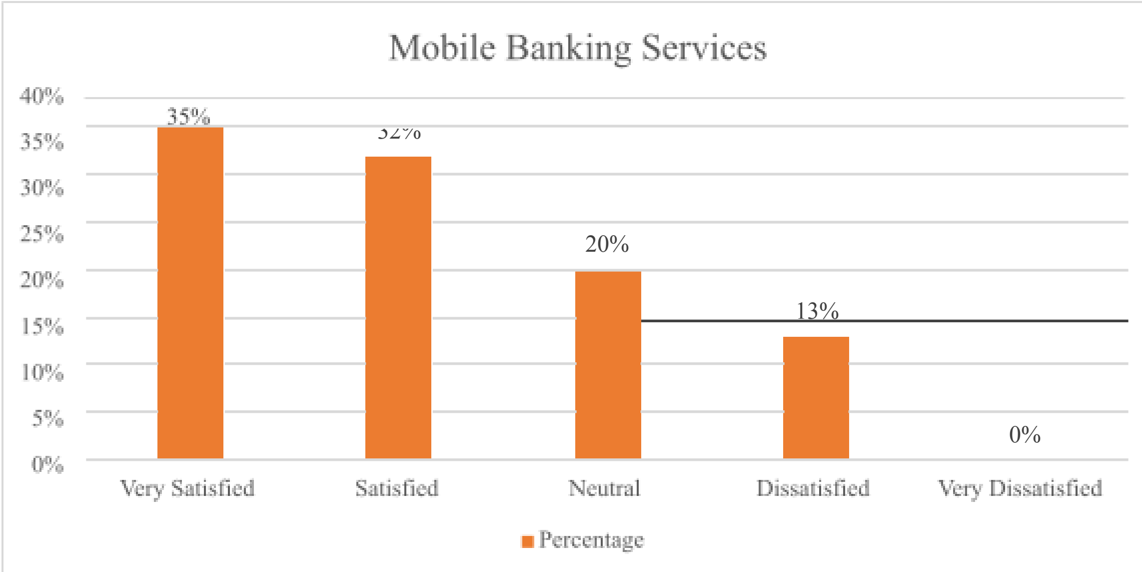

Figure 14: Mobile Banking Services

The above bar-graph shows that 35% of the respondents were very satisfied from the Mobile Banking services, 32% of them were satisfied, 20% of them were neutral, 13% of them were dissatisfied and none of them were very dissatisfied from the Mobile Banking Services.

2.3 Main Findings and Discussions

After the detail study on the research topic, some of the major findings were drawn from the Chapter II and they are illustrated as follows:

- Out of 100 total respondents, there were people from different places around Pokhara Metropolitan City in order to obtain diverse data and also people of different walks of life. Among 100 total respondents, 57% of them were female and 43% of them were male.
- Among the 100 respondents, 32% of them were from the 36-45 years age category.
- Among the 100 respondents, 43% of them had completed a Bachelor Degree.
- Among the 100 respondents, 29% of them were engaged in Business as the main source of income.
- Among the 100 respondents, 43% of them visited the banks every month either to deposit or withdraw the money.
- Among the 100 respondents, 67% of them were very satisfied by the response from the bank's staff.
- Among the 100 respondents, 54% of them were very satisfied by the transaction services provided by the banks.
- Among the 100 respondents, 77% of them were very satisfied by their timely (Time taken for service).

- Among the 100 respondents, 49% of them were very satisfied by the phone call notification system provided by their banks during the maturation of fixed deposits or any official matters.
- Among the 100 respondents, 49% of them were very satisfied by the SMS notification system provided by their banks during the withdrawal and deposition of money from and to their bank accounts.
- Among the 100 respondents, 51% of them were neutral towards the EMAIL notification system of their banks.
- Among the 100 respondents, 59% of them were very satisfied by the ATM services provided by their banks.
- Among the 100 respondents, 35% of them were very satisfied by the Mobile Banking Facility provided by their banks.

CHAPTER III: SUMMARY, CONCLUSION AND RECOMMENDATION

3.1 Summary

This study was done with the objective to ascertain that the customers of different banks of Pokhara Metropolitan City were satisfied or not with the services that had been provided. The survey was conducted upon the clients with age ranging from 15 to 75 years. Not more than 100 samples have been selected for this study which follows simple random sampling. The data has been collected from Primary and Secondary Sources.

A set of questionnaires was developed and then given to the respondents after explaining briefly about questionnaires, to collect primary data. And to analyze the collected data using different statistical software such as EPIDATA, SPSS, MS. Word, MS. Excel was used as well as to present the data tables, pie charts and bar-graph has been used. The study was carried out from various people of Pokhara Valley within the time interval of one week. The respondents were inquired in such a way that the majority of diverse people could be included.

For this research study not more than 100 sampled respondents were drawn from analysis among which 57% were female and 43% were male. It is found that 29% of the people who are engaged in Business, 43% of the respondent visits the bank every month. From the survey analysis of CHAPTER II, the majority of respondents are very satisfied with the response of bank staff, transaction services, timely (Time taken for service), phone call notification, SMS notification, ATM Services and Mobile Banking Services. With the result, it shows that the majority of the respondents are impressed by the services provided by the banks except for the EMAIL notification services that have to be provided by the banks. As in a summary, it is found that the overall satisfaction of the respondents from the respective banks is quite good.

3.2 Conclusion

From the above study, it can be concluded that the banks within Pokhara Metropolitan City have maintained a good level of customer satisfaction. The service they provide as response of staff, transaction services, bank's environments, phone call notification system, SMS notification system, email notification system, ATM services and mobile banking services were found convincing and facilitating to the respondents. Banks within Pokhara Metropolitan City have performed as good as they can to match the customers satisfaction and customers expectation. As we know the business proverb, "Customers are the Kings" so in order to sustain in business customer satisfaction is a most important factor for the business. For instance, if a customer is happy or totally satisfied it is found that they contribute 2.6 times more revenue than others. A satisfied customer is the best business strategy of all. From the study we can get the idea of the level of satisfaction of customers towards the services provided by their respective banks. So, it is equally important to do timely and continuous follow ups and measurement of level of customer satisfaction.

3.3 Recommendation

Since the results of this study are based on customers' perception and experiences only, I think that there should be proper investigation between customer and banks in future research. I believe that investigating from both perspectives will have to acquire better data and knowledge. Similarly, there was a time constraint, samples were collected within one week and analyzed. It was also found that customer satisfaction is not alone effective in building long term customer relationships, other factors other than customer satisfaction should also be valued and explored.

The following recommendation are made to improve the customer satisfaction:

- Email Notification services must be improved by the banks and automatic email delivery systems must be adopted.
- Easy and Language friendly Mobile banking app services option must be made available as not all of the customers using these services can be literate.
- Update scientific technologies must be used by banks to increase the overall banking experiences.

QUESTIONNAIRE

Dear Respondent,

I am conducting a research project entitled **"A Study on Customer Satisfaction Towards Service Delivery from Banks in Pokhara Metropolitan City."** The purpose of this study is to examine the level of customer satisfaction with the service delivery provided by banks in Pokhara Metropolitan City and to identify the factors that influence customers' satisfaction.

Your participation in this survey is entirely voluntary. The information you provide will be kept strictly confidential and used solely for academic research purposes. Your responses will be analyzed collectively, and no personal information will be disclosed in any report or publication.

Your honest opinions and valuable feedback will make an important contribution to the success of this study.

Thank you for your time and valuable participation.

Regards,
Anup Adhikari
BBA Student- 6th Semester
Nepal Tourism and Hotel Management College (NTHMC)

S.N.	Question	Option	Coding	Remarks
1	Gender of Respondent	Male	1	
		Female	2	
2	Age of Respondent	15-25 years	1	
		26-35 years	2	
		36-45 years	3	
		46-55 years	4	
		56-65 years	5	
		66-75 years	6	

3	Education Level	No formal Education SLC +2 Bachelors Masters Ph.D.	1 2 3 4 5 6	
4	Profession of Respondent	Housewife Student Business Governmental job Nongovernmental job Agriculture	1 2 3 4 5 6	
5	Frequency of Bank Visit	Every month Every 2 month Every 3 month Every 6 month Whenever there is work	1 2 3 4 5	
6	Response from Staff of Banks.	Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied	1 2 3 4 5	
7	Transaction Services provided by bank	Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied	1 2 3 4 5	

8	Timely (Time taken for service)	Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied	1 2 3 4 5	
9	Phone Call Notification Service from bank	Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied	1 2 3 4 5	
10	SMS Notification Service from bank	Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied	1 2 3 4 5	
11	Email Notification Service from bank	Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied	1 2 3 4 5	

12	ATM Service of Bank	Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied	1 2 3 4 5	
13	Mobile Banking Service of Bank	Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied	1 2 3 4 5	

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