CUSTOMER SATISFACTION TOWARDS THE SERVICE QUALITY OF NABIL BANK

Submitted By:

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A Project Work Report submitted to Pokhara University in a partial Fulfillment of the Requirement for the degree of

Bachelor of Business Administration (BBA)

At the

Nepal Tourism and Hotel Management College (NTHMC)

Gairapatan, Pokhara

July, 2025

DECLARATION

I hereby declare that the project work entitled "**CUSTOMER SATISFACTION TOWARDS THE SERVICE QUALITY OF NABIL BANK**" Submitted for the BBA is my original work and the project work report has not formed the basis for the award of any degree, diploma or other similar titles.

…….

Signature

Nischalta Joshi

Date: July, 2025

BONAFIDE CERTIFICATE

Certified that this project "**CUSTOMER SATISFACTION TOWARDS THE SERVICE QUALITY OF NABIL BANK**" is the bonafide work of Nischalta Joshi who carried out the summer project work under my supervision. This report is forwarded for examination.

……	……..
Mr. Prakash Regmi	Mr. Harihar Poudel
Supervisor	Co-ordinator

ACKNOWLEDGEMENT

This study would not have been possible without the guidance and help of several individuals who, in one way or another, contributed and extended their valuable assistance in the preparation and completion of this study.

I would like to express my gratitude to Nepal Tourism and Hotel Management College for providing this opportunity. I want to thank my Research Supervisor, Mr. Prakash Regmi, who made this work possible. His guidance and advice carried me through all the stages of writing my project. With his encouragement and support, this research concluded.

Moreover, I want to thank all those who have helped me directly and indirectly throughout this study.

Nischalta Joshi

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LIST OF ABBREVIATIONS

BBA	Bachelor in Business Administration
NTHMC	Nepal Tourism and Hotel Management College
Ms -Excel	Microsoft Excel
Ms -Word	Microsoft Word
P.U	Pokhara University

EXECUTIVE SUMMARY

This report has been made as a partial requirement for the fulfillment of the degree of Bachelors in Business Administration (BBA). The objective of this particular study has been proposed to measure the level of customer satisfaction towards the service quality of Nabil Bank. This study has been organized into five major parts. The first chapter deals with introduction to this report study which includes the background of the study, statement of the problem, objectives of the study, significance of the study and limitations of the study. The second chapter deals with literature review which includes customer satisfaction, service quality and conceptual framework. The third chapter deals with research methodology which includes research design, population and sampling, sources of data, data collection procedures, sample size and data analysis tools. The fourth chapter is devoted to analysis and presentation of data where we analyze the various aspects of the study. The fifth chapter is all about summary, conclusions and recommendations.

The data relevant to this study has been collected from primary and secondary sources using questionnaire method. The responses collected has been categorized, tabulated and analyzed using data processing software like MS Word, MS Excel, etc. Questionnaire was distributed to 100 respondents of Pokhara. The use of descriptive and analytical research design that includes prior formulation of research question, population or methods of analysis, 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 revealed that majority of respondents were satisfied with the quality.

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, thus study may not represent the perspective from the side of bank.

CHAPTER- I: INTRODUCTION

1.1 Background of the study

Banks play a significant role in our lives in the fast-paced world of today. They make our daily financial lives easier, assist us in managing our finances, and help us obtain loans when necessary. Nabil Bank Limited (NBL), one of the leading banks in Nepal, is a reputable brand that provides a variety of services to its clients. Nabil Bank is constantly striving to enhance its customer service in order to fulfill its goal of becoming the "1st Choice Provider of Complete Financial Solutions."

Offering excellent customer service is not merely a perk; it is a necessity. Customers feel appreciated and valued when the staff is kind, services are accessible, and issues are resolved promptly. People return because they feel cared for.

The degree to which customers are satisfied with the services they receive is the true measure of customer satisfaction. And that happiness is very important in banking. A happy customer is more likely to stick around and even recommend their positive experience to others. For this reason, banks work very hard to ensure that their services are of the highest caliber.

The goal of this project is to find out how happy customers are with the services of Nabil Bank. We will look at different parts of the experiences, such as how helpful the staff is, how simple it is to use their services, and how quickly they fix problems. Nabil Bank can keep growing and make sure it really meets the needs of its customers by knowing what works and what needs to be fixed. In the end, it's all about making strong, lasting connections and providing services that people can trust.

1.2 Statement of the problem

This study's main objective is to determine what aspects of Nabil Bank's service quality customers value. It seeks to ascertain how satisfied and unsatisfied clients are with the bank's services. The research aims to answer the following questions.

- What is the current level of customer satisfaction at Nabil Bank?
- Are customers satisfied with the service quality provided?
- Which areas require improvement to enhance customer experience?

1.3 Objectives of the study

The objectives of this study are to identify and analyze the customer satisfaction towards the service quality of Nabil Bank. The specific objectives of the study are:

- To assess the degree of client satisfaction with Nabil Bank’s service quality

- To evaluate the opinions of customers based on five key service quality dimensions: tangibility, responsiveness, reliability, empathy and assurance.
- To identify major factors influencing satisfaction and dissatisfaction.

1.4 Significance of the study

The significance of the research provides reasons for the investigation. The study will be beneficial to the people in the following ways:

- This research mainly focuses on identifying customer satisfaction on Nabil Bank.
- This study will provide benefits to the customer to know the service of Nabil Bank.
- This study is important to the researcher to fulfill partial requirement of completion of BBA.

1.5 Limitations of the study

Every research study has its own limitations. And these limitations are:

- The satisfaction level of customers can change, so the study may not reflect long term trends.
- The study is specifically focused on customers of Nabil Bank, Sabhagriha Chowk branch only. Therefore, the findings may not represent the views and satisfaction levels of customers from other branches or regions.
- The self-reported data may not always be truthful or accurate.
- The study is limited to a sample of 100 customers, which may not represent all Nabil Bank customers.
- The study was conducted in a limited time period with limited budget.
- Moreover, the respondents surveyed mostly include people from certain areas of Pokhara and not overall Pokhara area, so more places have not been taken into consideration.
- Collecting data using structured questionnaire may not include respondents' opinion or suggestion.

CHAPTER – II: LITERATURE REVIEW

2 Literature Review

The aim of this section is to identify relevant variables and constructs for measuring customer satisfaction, provide theoretical foundation for the study.

2.1 Customer Satisfaction

Customer satisfaction is the pleasure a customer experiences after using a product or service. It is a feeling of joy or disappointment which results from a comparing a products performance (or outcome) with one's expectations (Kotler & Keller, 2009). Individual satisfaction is subjective and different by individual preference.

Oliver (1997) highlights that emotional judgment is just as much a part of satisfaction as logical assessment. Customers are more likely to trust a bank, return, and refer others to it if it consistently provides value.

Customer retention and satisfaction in banking were directly correlated, according to research by Hallowell (1996). High satisfaction rates put banks in a better position to grow through positive word-of-mouth, cross-sell services, and keep customers.

Caruana (2002) argued that satisfaction is a crucial mediator between the quality of service delivered and the loyalty customers develop over time. Satisfied customers are more inclined to forgive minor service failures and maintain a long- term relationship with the bank.

Jham and Khan (2008) found that customers tend to value both the functional (speed, efficiency) and relational (friendliness, trust) aspects of service. When both these dimensions are well managed, customer satisfaction increases significantly.

2.2 Service Quality

According to Parasuraman, Zeithaml and Berry (1985), service quality is the gap between customer expectations and their perceptions of actual service received. A smaller gap indicates higher perceived quality. In banking, this could relate to how smoothly a transaction is handled, how quickly a complaint is addressed or how clearly services are explained.

Zeithaml et al. (1990) emphasized that service quality is not judged solely on outcomes (e.g., receiving a loan) but also on the process (e.g., how the loan officer interacted, explained procedures and offered alternatives). Both elements shape the customer's overall impression.

A study by Yavas, Benkenstein and Stuhldreir (2004) in German Banks found that perceived service quality significantly impacts behavioral outcomes like loyalty, referral and reduced price sensitivity. When customers feel they receive quality service, they are more likely to stick with the same provider even in the face of better offers.

Amin and Isa (2008) found that customers in Malaysian banks rated service quality highly when the bank was efficient in its operations, maintained clean and professional branches and provided clear communication. These elements helped customers feel valued and respected.

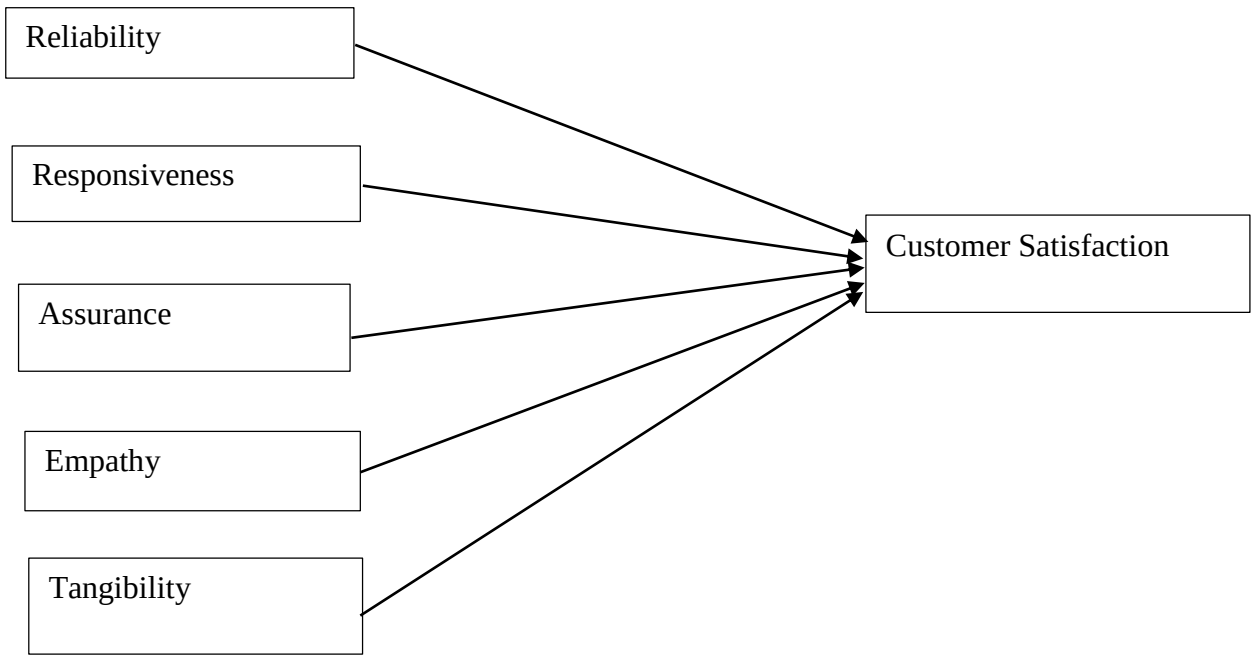
Sureshchandar et al. (2002) argued that service quality is a multidimensional construct that includes aspects such as staff behavior, operational procedures, physical setup and customer focused practices. Improving quality at every touchpoint contributes to a consistent and satisfying customer experience.

Zhou (2004) also emphasized the role of service quality in building trust and emotional bonds with customers. Banks that are transparent, reliable and efficient are perceived more favorably, especially in long term relationships.

2.3 Conceptual Framework

A conceptual/ theoretical framework is simply a collection of ideas or a structured plan that directs research or decision-making by describing key concepts, variables, and their relationships. It serves as a basis for knowing and studying a certain topic or situation.

The complete image is shown by the framework that is offered. Thus, an entire frame has been created using the factors revealed in this study report.



Independent Variable **Dependent Variable**

Figure 1.1 Conceptual Framework of Customer Satisfaction

Following are the operational definitions of dependent variable and independent variables.

2.3.1 Independent Variables

Independent variable is the variable that is manipulated or controlled in a study to examine its effect on another variable (the dependent variable). It is considered as the cause or influencing factor in the research and its changes are believed to lead changes in the dependent variable.

Reliability

Reliability is the bank's ability to deliver promised services consistently and accurately. In banking, this refers to accurate transactions, dependable service hours and delivering on service commitments.

Responsiveness

Responsiveness refers to the willingness and ability of employees to help customers and provide prompt service. In the context of banking, this involves reducing customer wait times, responding quickly to inquiries and resolving issues without delay.

Assurance

Assurance refers to the knowledge and courtesy of employees and their ability to inspire trust and confidence. Since banking involves handling sensitive financial information, customers need to feel safe and secure.

Empathy

Empathy means giving customers individual attention, understanding their needs and providing personalized service. This is especially important in customer- centric industries like banking.

Tangibility

Tangibility refers to the physical aspects of service delivery such as the appearance of facilities, equipment and personnel. In banking, this includes the design of the branch, the cleanliness of ATM booths, the look of printed materials and the professional appearance of employees.

2.3.2 Dependent Variable

The dependent variable is the outcome or effect that is measured in response to the changes made in the independent variables. It represents what is being tested and its variation depends on the changes in the independent variables. Customer Satisfaction is the dependent variable of the study.

CHAPTER –III: RESERCH METHODOLOGY

Research Methodology

Research methodology refers to the process and procedures used by researchers to collect, analyze, and interpret quantitative and qualitative data to answer research questions or test hypotheses. It specifies the processes used to select, handle, and analyze data, ensuring that the study is carried out methodically and that the results are accurate and dependable. It includes research design, population and sampling, sampling procedure, data collection procedure, source of data, and data analysis tool. Each of them has been explained as follows:

3.1 Research Design

This study follows a quantitative research design to examine customer satisfaction towards the service quality of Nabil Bank. The quantitative approach allows for the collection of numerical data and statistical analysis to understand the relationship between service quality and customer satisfaction.

3.2 Population and Sampling

The population is the complete group of people or stuff that you are studying. This study focuses on customers who regularly use the bank services.

Sampling is the process of choosing a smaller group of people from a larger community for research. The target population for this study will be the customers from Pokhara Valley, including people from different age groups and levels of education.

3.3 Sources of Data

The data that are used in this research were collected from both primary and secondary source of data. Under primary method, the data is collected directly from respondents using a structured questionnaire prepared on Google Forms. The questionnaire was sent to people from Pokhara, out of which only 100 people responded. Questionnaires were prepared based on the objectives of the research.

Some secondary research was also used for the sake of literature review and understanding of the subject matter. These secondary sources included various websites, online journals and research articles.

3.4 Data Collection Procedures

Questionnaire method was used to collect primary data. A set of questions were prepared and sent to the respondents for answering 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 are collected from the customers of Nabil Bank about overall experience to analyze their level of satisfaction towards service quality.

3.5 Sample Size

The sample size for this study consists of 100 respondents, including customers from different age groups. The number of participants was selected to ensure a balance between gathering reliable data and managing the study process. Data are collected using convenience sampling which is a type of non-random sampling process used in the research.

3.6 Data Analysis Tools

In this research data analysis is done by presenting collected information in pie chart and bar diagram using MS-EXCEL. Information collected from questionnaires has been presented in diagrams and analysis of data has been done according to the research result.

CHAPTER – IV: DATA PRESENTATION AND ANALYSIS

4.1 Data Presentation and Analysis

In this study, data is presented using pie charts, bar diagrams, and tables to show 100 participants responses, providing an understandable overview of their satisfaction. For example, pie charts show the percentage of customers who prefer different categories, whereas bar diagrams compare satisfaction levels across age groups. Data analysis, on the other hand, focuses on interpreting these diagrams to discover patterns, trends, and connections in the data.

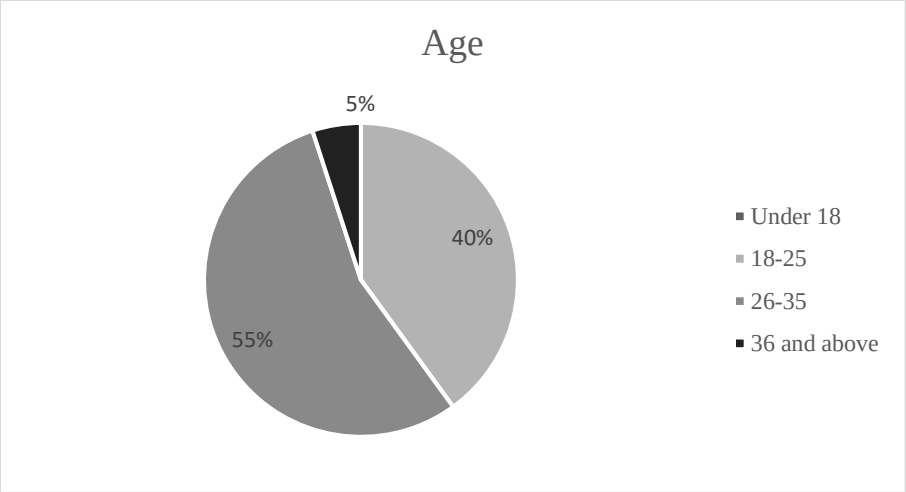
4.1.1 Number of respondents categorized by age

In this study, the respondents were classified by their age. The options were under 18, 18-25, 26-35, and above 36. The data from the questionnaire is arranged in the following table

Table 4.1 Age of the respondents

Age	**Number of respondents**	**Percentage (%)**
Under 18	0	0
18-25	40	40%
26-35	55	55%
Above 36	5	5
Total	100	100

Figure 4.1 Age classification



(Source: Field Survey, 2025)

As per the data, 40% were 18-25, 55% were 26-35, and 5% were above 36.

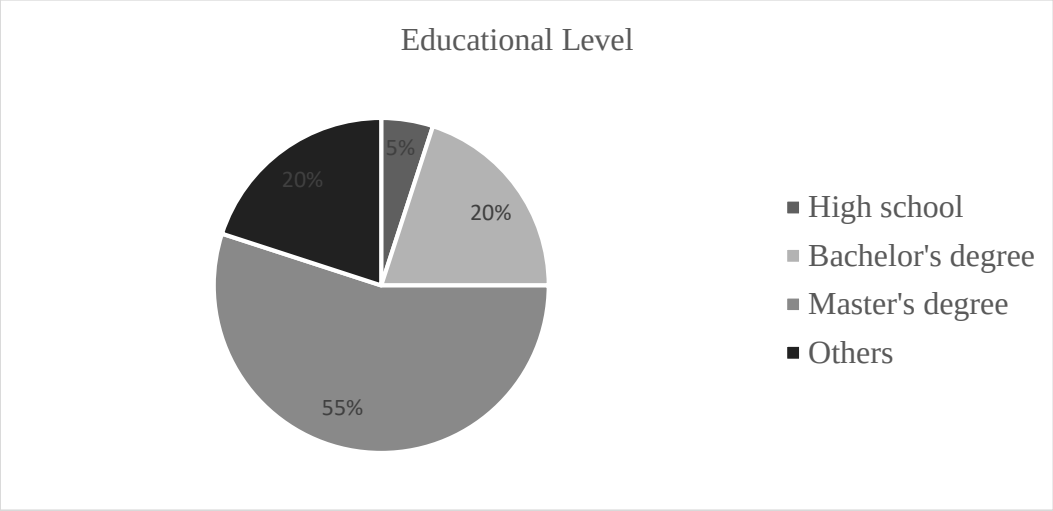
4.1.2 Number of respondents categorized by educational level

Respondents were questioned about their level of education, and the options included high school, bachelor's degree, master's degree and others. The data are provided in the table below.

Table 4.2 Educational Level of the respondents

Educational Level	**Number of respondents**	**Percentage (%)**
High school	5	5%
Bachelor's degree	20	20%
Master's degree	55	55%
Others	20	20%
Total	100	100

Figure 4.2: Educational Level



(Source: Field Survey, 2025)

Based on the pie chart above, we can conclude that 5% of respondents were high school students, 20% were bachelor students, 55% were master students the remaining 20% of respondents were others.

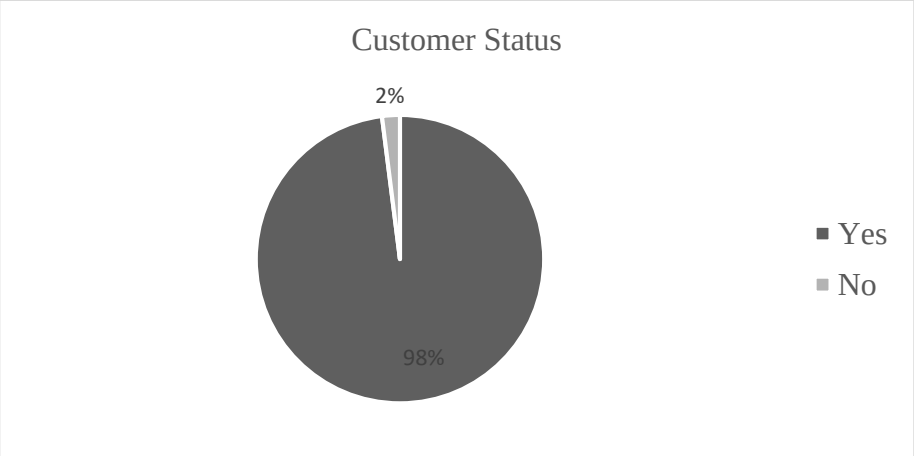
4.1.3 Customer status with Nabil Bank

Respondents were asked whether they were the customer of Nabil Bank. The responses were yes and no. The data are arranged in the table below.

Table 4.3 Customer status

Opinion	**Number of respondents**	**Percentage (%)**
Yes	98	98%
No	2	2%
Total	100	100

Figure 4.3: Customer status



(Source: Field Survey, 2025)

From the above pie chart, we can conclude that out of 100 respondents, 98% were the customers while 2% were not.

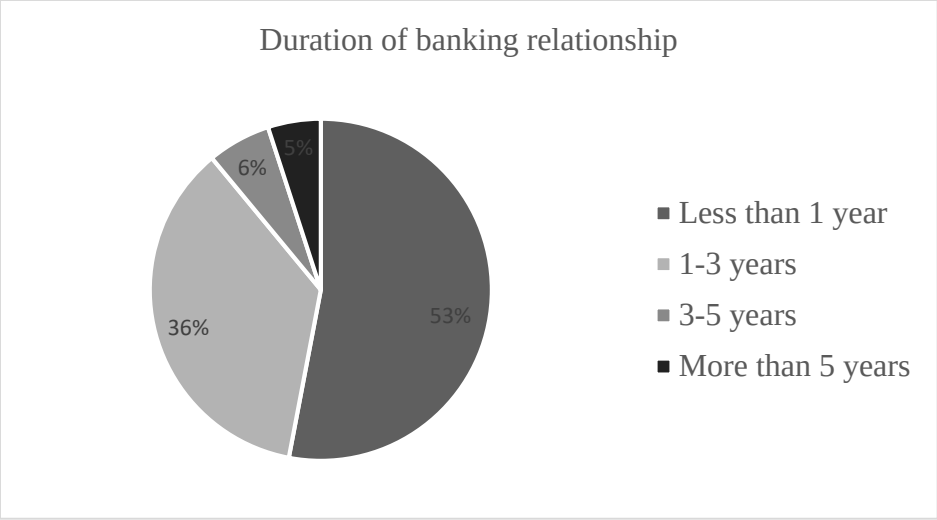
4.1.4 Duration of banking relationship with Nabil Bank

Respondents were asked the time of using Nabil Bank services and the options included less than 1 year, 1-3 years, 3-5 years and more than 5 years. The table below displays the data collected through questionnaire.

Table 4.4 Duration of banking relationship with Nabil Bank

Remarks	**Numbers of respondents**	**Percentage (%)**
Less than 1 year	53	53%
1-3 years	36	36%
3-5 years	6	6%
More than 5 years	5	5%
Total	100	100

Figure 4.4 Duration of banking relationship



(Source: Field Survey, 2025)

From the given pie chart, we can conclude that a majority of respondents (53%) have been customers of Nabil Bank for less than one year, followed by 36% who have been with the bank for 1 to 3 years. 6% of the customers have been using services for 3 to 5 years while remaining 5% used for more than 5 years.

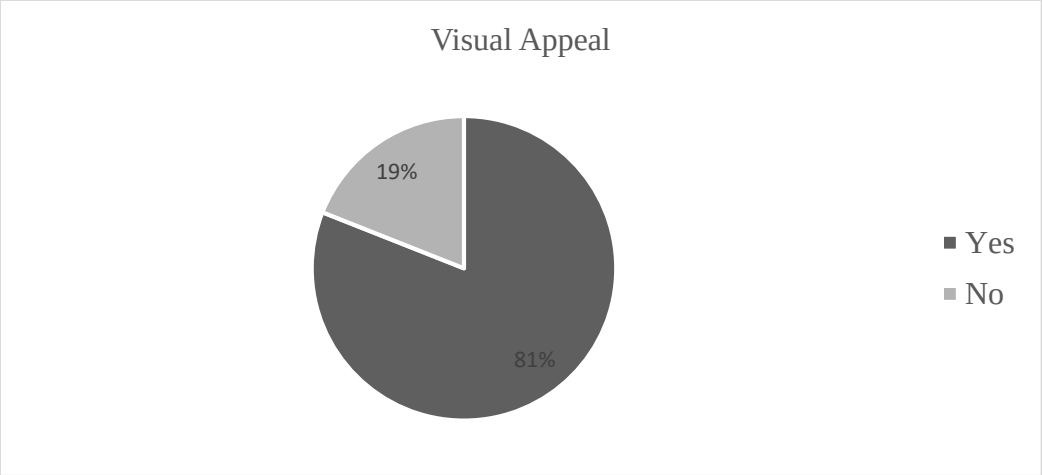
4.1.5 Visual Appeal of Nabil Bank's Physical Facilities

Respondents were asked whether the physical facilities of Nabil Bank branches visually appealing or not. The options were yes and no. The data gathered from the questionnaire are presented in the table below.

Table 4.5 Visual Appeal of Nabil Bank's Physical Facilities

Opinion	**Number of respondents**	**Percentage (%)**
Yes	81	81%
No	19	19%
Total	100	100

Figure 4.5 Visual Appeal of Nabil Bank's Physical Facilities



(Source: Field Survey, 2025)

The above pie-chart shows that a majority of respondents (81%) find Nabil Bank services to be visually appealing while remaining 19% didn't find it appealing.

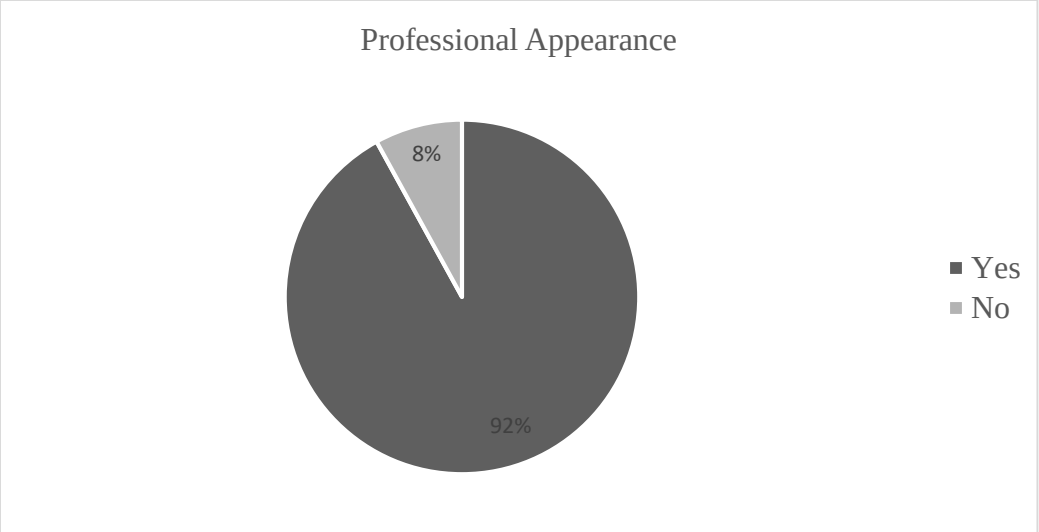
4.1.6 Professional Appearance of Nabil Bank Staff

Respondents were asked about the professional getup of the banks staff. The options included yes and no. The collected data are presented in the table below:

Table 4.6 Professional Appearance of Nabil Bank staff

Opinion	**Number of respondents**	**Percentage (%)**
Yes	92	92%
No	8	8%
Total	100	100

Figure 4.6 Professional Appearance of Nabil Bank staff



(Source: Field Survey, 2025)

From the given wheel diagram, 92% respondents agreed that Nabil Bank staff maintains a professional appearance while 8% totally disagreed.

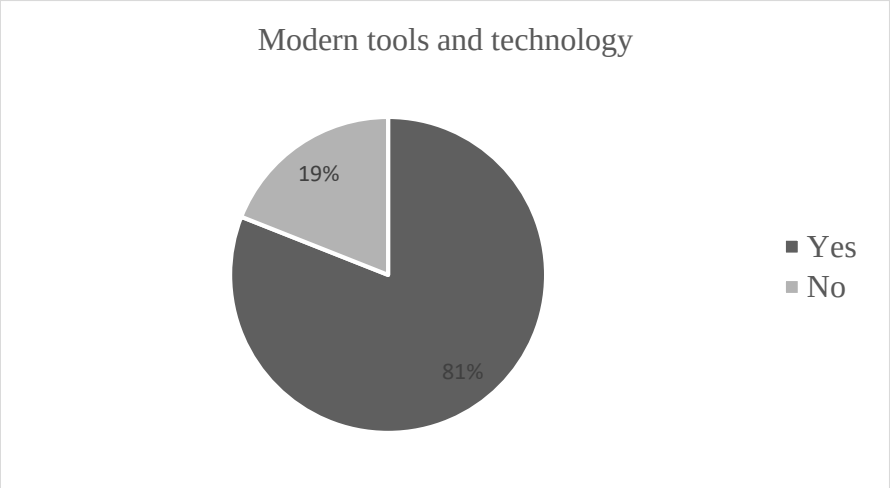
4.1.7 Modernity and Efficiency of Bank's Equipment and Technology

Respondents were questioned about the use of modern equipment and technology by Nabil Bank. The options included yes and no. The data are presented below:

Table 4.7 Modernity and Efficiency of Bank's Equipment and Technology

Opinion	**Number of respondents**	**Percentage (%)**
Yes	81	81%
No	19	19%
Total	100	100

Figure 4.7 Modernity and Efficiency of Bank's Equipment and Technology



(Source: Field Survey, 2025)

From the above pie-chart, we can conclude that 81% of respondents believe that Nabil Bank uses modern and efficient equipment and technology. Remaining 19% do not find the bank's service satisfactory.

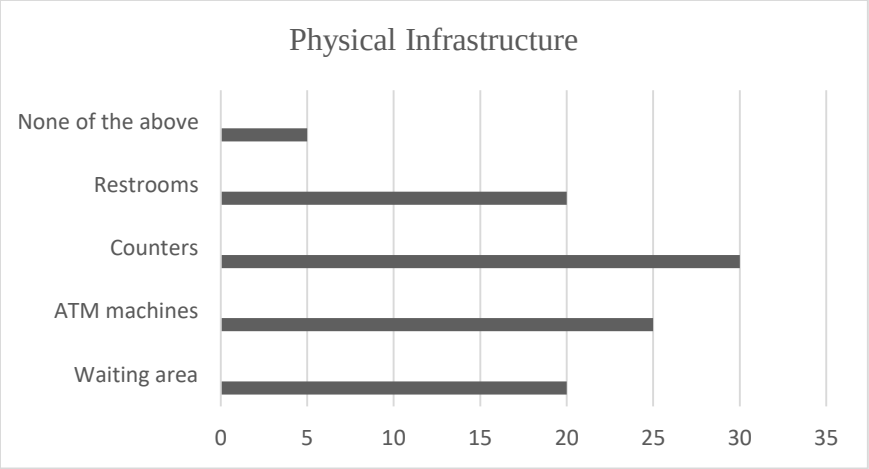
4.1.8 Maintenance of Physical Infrastructure at Branch

Respondents were questioned about the areas maintained at their local branch and the options included waiting area, ATM machines, counters, restrooms and none of the above. The table below displays the data collected through questionnaire:

Table 4.8 Maintenance of Physical Infrastructure at Branch

Remarks	**Number of respondents**	**Percentage (%)**
Waiting area	20	20%
ATM machines	25	25%
Counters	30	30%
Restrooms	20	20%
None of the above	5	5%
Total	100	100

Figure 4.8 Maintenance of Physical Infrastructure at Branch



(Source: Field Survey, 2025)

The data shows that counters (30%) and ATM machines (25%) are perceived as the most well-maintained facilities in Nabil Bank branch. 20% of respondents find both restrooms and waiting area well-maintained Similarly, 5% of respondents indicated that none of the listed facilities are well-maintained**.**

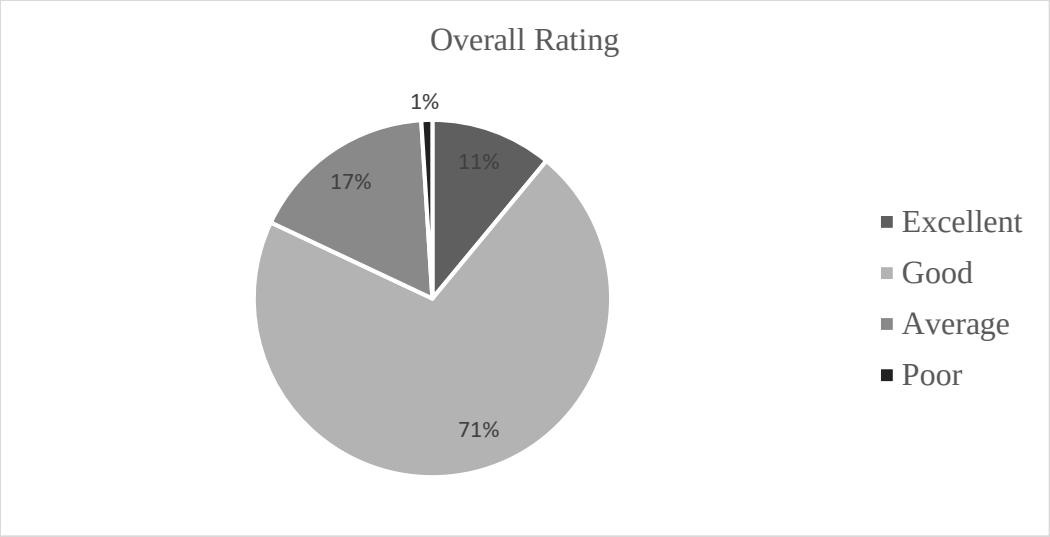
4.1.9 Overall Rating of Bank's Physical Appearance

Respondents were asked about the overall appearance of bank and the options include: excellent, good, average and poor. The data are presented below:

Table 4.9 Overall Rating of Bank's Physical Appearance

Opinions	**Number of respondents**	**Percentage (%)**
Excellent	11	11%
Good	71	71%
Average	17	17%
Poor	1	1%
Total	100	100

Figure 4.9 Overall Rating of Bank's Physical Appearance



(Source: Field Survey, 2025)

From the above diagram, 11% selected excellent, 71% selected good. 17% rated it as average and only 1% rated it as poor.

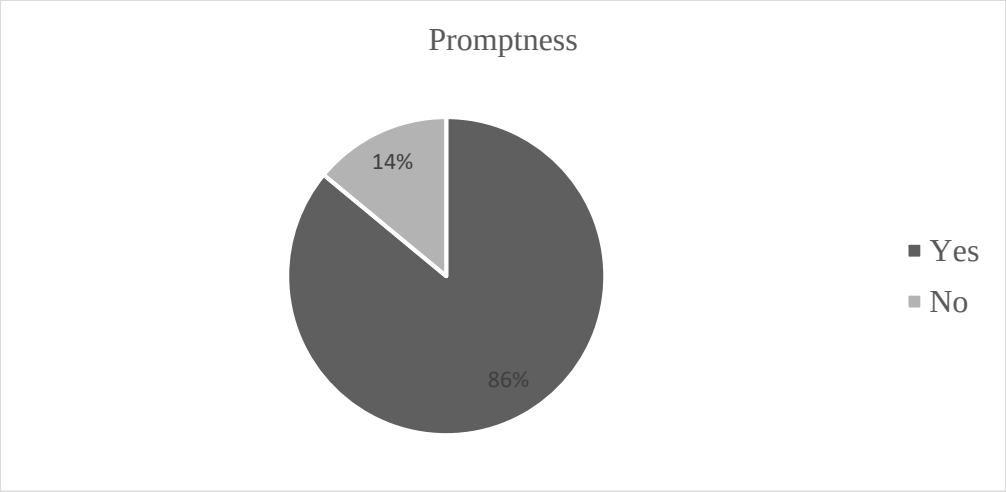
4.1.10 Promptness in Responding to Customer Inquiries

Respondents were asked on how quickly staff respond their inquiries. The table displays the collected data through questionnaire:

Table 4.10 Promptness in Responding to Customer Inquiries

Opinions	**Number of respondents**	**Percentage (%)**
Yes	86	86%
No	14	14%
Total	100	100

Figure 4.10: Promptness in Responding to Customer Inquiries



(Source: Field Survey, 2025)

From the above diagram, 86% of respondents believe that employees respond to their inquiries promptly while 14% of customers feel that responses are not timely**.**

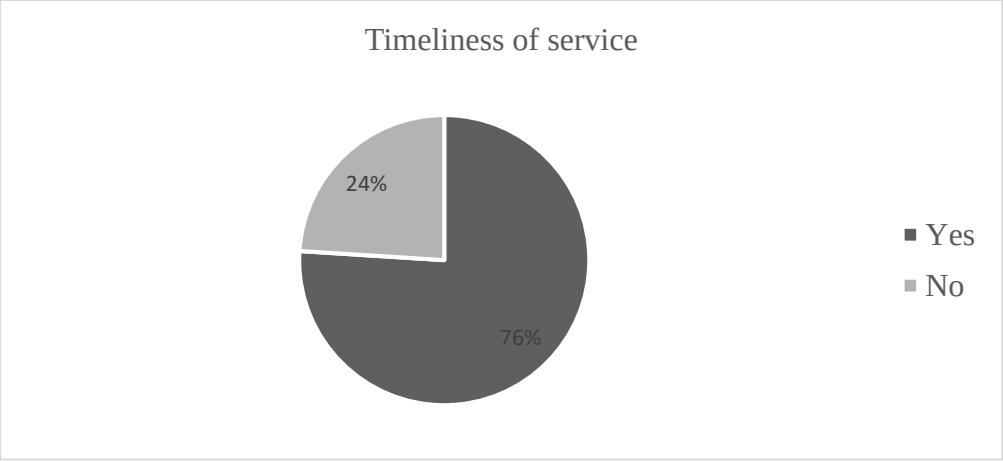
4.1.11 Timeliness of Service Delivery at Nabil Bank

Respondents were questioned on the timely service they get from the bank. The options included yes and no. The data gathered are presented below:

Table 4.11 Timeliness of Service Delivery at Nabil Bank

Opinions	**Number of respondents**	**Percentage (%)**
Yes	76	76%
No	24	24%
Total	100	100

Figure 4.11: Timeliness of Service Delivery at Nabil Bank



(Source: Field Survey, 2025)

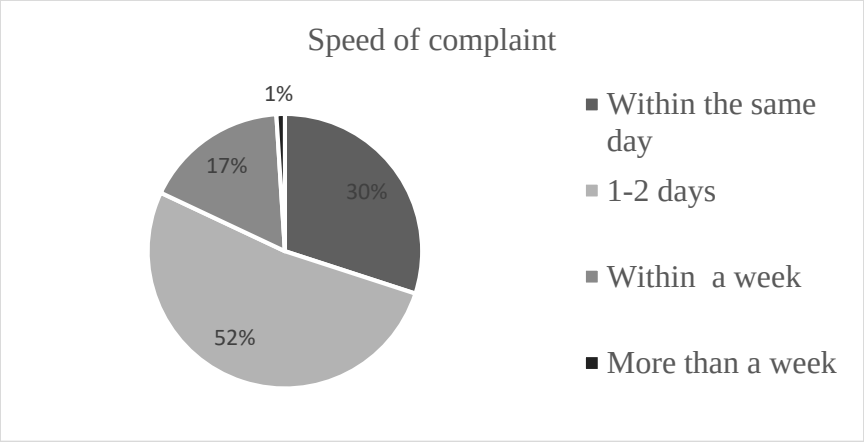
4.1.12 Speed of Complaint Resolution by Bank Staff

Respondents were questioned on which time their complaints are resolved. The options included within the same day. 1 to 2 days, within a week and more than a week. The data are displayed below:

Table 4.12 Speed of Complaint Resolution by Bank Staff

Remarks	**Number of respondents**	**Percentage (%)**
Within the same day	30	30%
1-2 days	52	52%
Within a week	17	17%
More than a week	1	1%
Total	100	100

Figure 4.12: Speed of Complaint Resolution by Bank Staff



(Source: Field Survey, 2025)

From the pie-chart, 30% of respondents reported that their complaints are resolved within the same day.52% reported that they are solved within 1-2 days. 17% experienced resolving complaints within a week and 1% stated that it took more than a week.

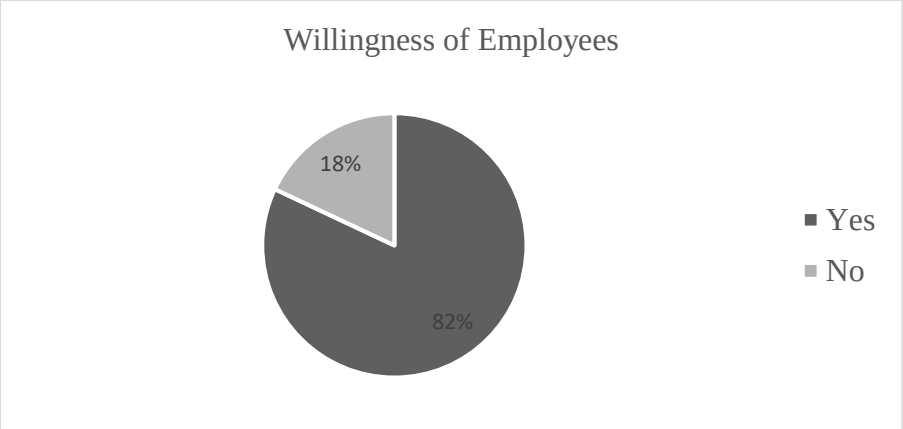
4.1.13 Willingness of Employees to Assist Customers

Respondents were asked regarding employee willingness to assist customers. The options included yes and no. The data collected from the questionnaire is shown in the table below:

Table 4.13 Willingness of Employees to Assist Customers

Opinions	**Number of respondents**	**Percentage (%)**
Yes	82	82%
No	18	18%
Total	100	100

Figure 4.13 Willingness of Employees to Assist Customers



(Source: Field Survey, 2025)

From the above diagram, we can conclude that 82% of respondents believe that Nabil Bank employees are willing to assist customers when needed while 18% of the customers feel that employees are not supportive enough.

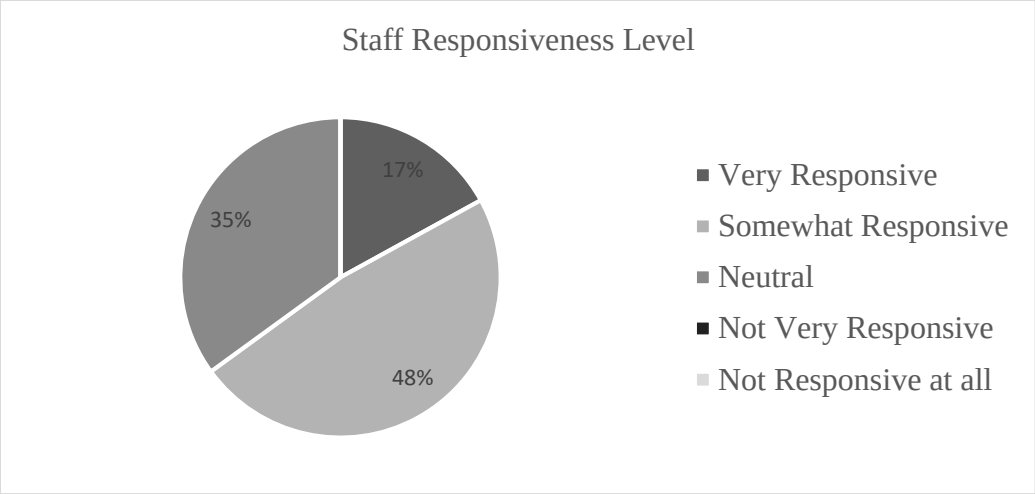
4.1.14 Customer Perception of Staff Responsiveness Level

In this survey, participants were asked to rate the responsive level of staff. The options available were very responsive, somewhat responsive, neutral, not very responsive and not responsive at all. The table displays the data collected from questionnaire:

Table 4.14 Customer Perception of Staff Responsiveness Level

Opinions	**Number of respondents**	**Percentage (%)**
Very Responsive	17	17%
Somewhat Responsive	48	48%
Neutral	35	35%
Not Very Responsive	0	0
Not Responsive at all	0	0
Total	100	100

Figure 4.14: Customer Perception of Staff Responsiveness Level



(Source: Field Survey, 2025)

This pie chart shows how customers feel about the responsiveness level of Nabil Bank staff. 17% of customers find it very responsive, 48% think it is somewhat responsive, 35% of customers feel neutral, meaning they neither agree nor disagree. None of the participants rated on not very responsive and not responsive at all.

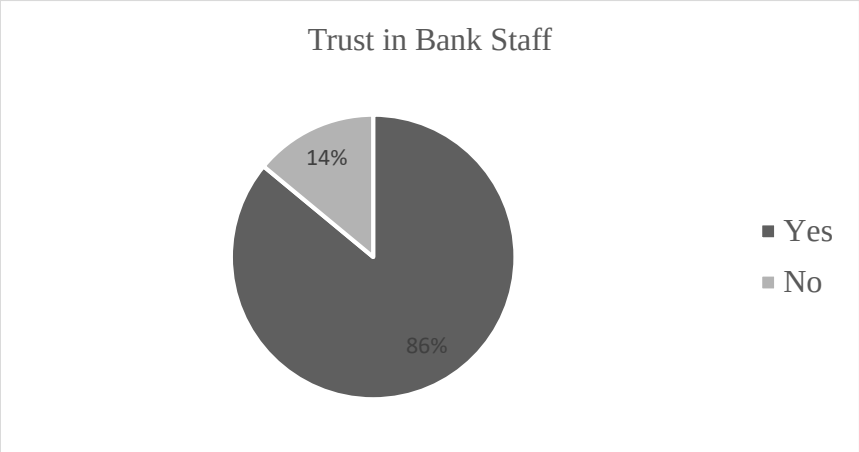
4.1.15 Customer Trust in Bank Staff with Financial Information

The respondents were questioned whether they trust the bank staff with their financial information or not. The available options were yes and no. The data obtained from the questionnaire are arranged in the table below:

Table 4.15 Customer Trust in Bank Staff with Financial Information

Opinions	**Number of respondents**	**Percentage (%)**
Yes	86	86%
No	14	14%
Total	100	100

Figure 4.15 Customer Trust in Bank Staff with Financial Information



(Source: Field Survey, 2025)

The given chart shows that 86% of the respondents trust staff of the bank with their financial information while 14 % didn't trust at all.

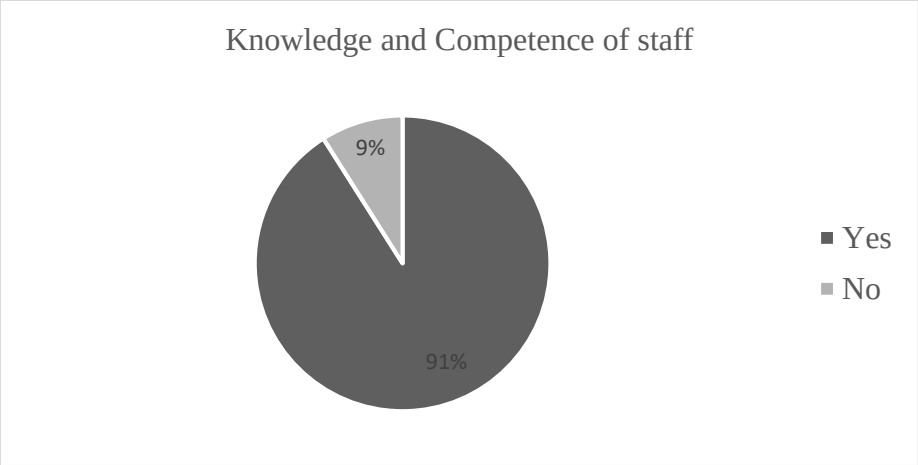
4.1.16 Knowledge and Competence of Nabil Bank Employees

In this study, the participants were asked how knowledgeable and well trained the employees of Nabil Bank were. The options were yes and no. The data collected from the questionnaire are listed in the table below:

Table 4.16 Knowledge and Competence of Nabil Bank Employees

Opinions	**Number of respondents**	**Percentage (%)**
Yes	91	91%
No	9	9%
Total	100	100

Figure 4.16 Knowledge and Competence of Nabil Bank Employees



(Source: Field Survey, 2025)

From the above pie-chart, we can conclude that 91% of respondents agreed that the employees are knowledgeable and competent. Remaining 9% disagreed.

4.1.17 Confidence Inspired by Bank Staff Behavior

Participants were asked whether the bank staff makes them feel confident or not. The available options were yes and no. The data obtained from the questionnaire are arranged in the table below.

Table 4.17 Confidence Inspired by Bank Staff Behavior

Opinions	**Number of respondents**	**Percentage (%)**
Yes	92	92%
No	8	8%
Total	100	100

Figure 4.17 Confidence Inspired by Bank Staff Behavior

(Source: Field Survey, 2025)

The result shows that 92% of respondents feel confident in the behavior of Nabil Bank staff while only 8% did not feel confident.

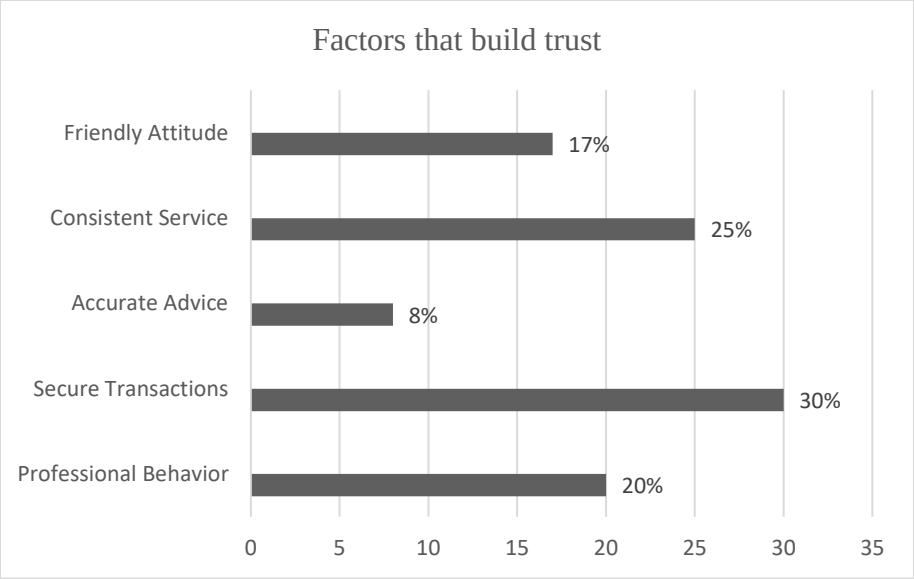
4.1.18 Factors That Build Customer Trust in Nabil Bank

In this study, participants were asked about the factors that build customer trust in Nabil Bank. The responses were professional behavior, secure transactions, accurate advice, consistent service and friendly attitude. The data obtained from the questionnaire are arranged in the table below.

Table 4.18 Factors That Build Customer Trust in Nabil Bank

Remarks	**Number of respondents**	**Percentage (%)**
Professional Behavior	20	20%
Secure Transactions	30	30%
Accurate Advice	8	8%
Consistent Service	25	25%
Friendly Attitude	17	17%
Total	100	100

Figure 4.18 Factors That Build Customer Trust in Nabil Bank



(Source: Field Survey, 2025)

From the given bar graph, we can conclude that secure transactions (30%) and consistent service (25%) are the top factors that build customer trust.20% of the participants selected professional behavior. Similarly, 17% believed in friendly attitude and remaining 8% agreed with accurate advice.

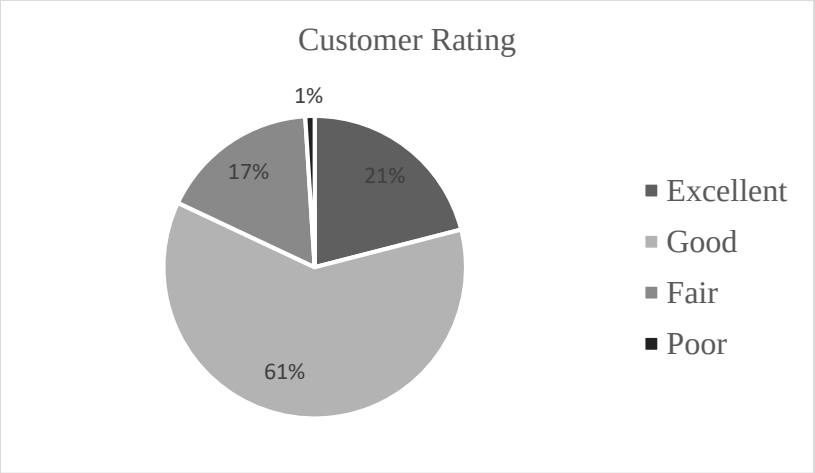
4.1.19 Customer Rating of Assurance in Service Delivery

Respondents were asked to rate the bank service on the basis of assurance. The responses were excellent, good, average and poor. The data collected from the questionnaire are arranged in the table below.

Table 4.19 Customer Rating of Assurance in Service Delivery

Opinions	**Number of respondents**	**Percentage (%)**
Excellent	21	21%
Good	61	61%
Fair	17	17%
Poor	1	1%
Total	100	100

Figure 4.19 Customer Rating of Assurance in Service Delivery



(Source: Field Survey, 2025)

From the pie-chart, we can conclude that 21% of respondents rated it as excellent, 61% rated it as good, 17% rated it fair and remaining 1% rated it poor.

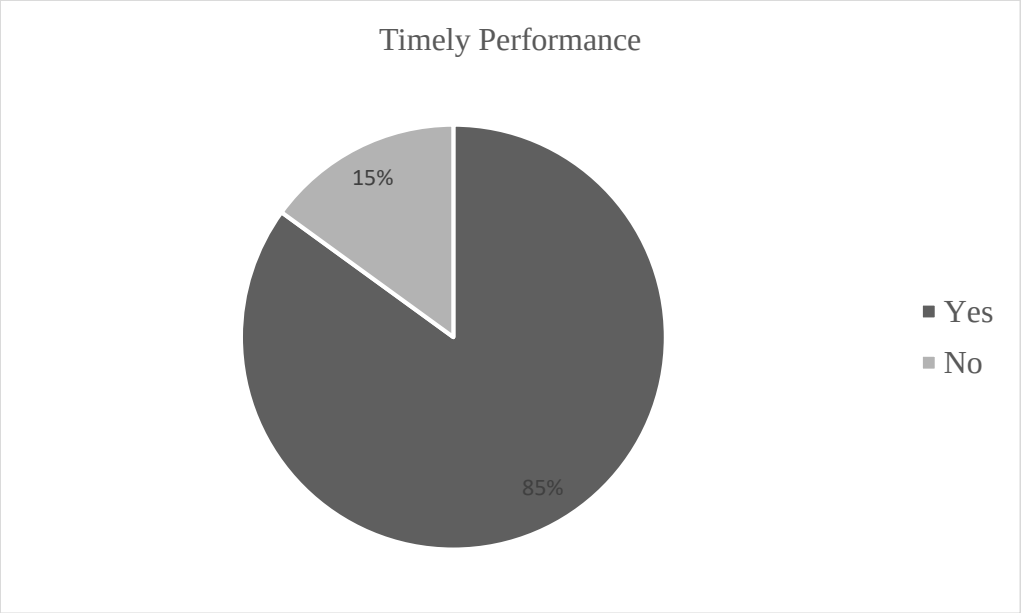
4.1.20 Timely Performance of Promised Services by Nabil Bank

Participants were asked whether the bank performs its service at the promised time or not. The available responses were yes and no. The data gathered from the questionnaire are listed in the table below.

Table 4.20 Timely Performance of Promised Services by Nabil Bank

Opinions	**Number of respondents**	**Percentage (%)**
Yes	85	85%
No	15	15%
Total	100	100

Figure 4.20 Timely Performance of Promised Services by Nabil Bank



(Source: Field Survey, 2025)

From the above diagram, we can conclude that 85% of the participants agreed that Nabil Bank delivers services as promised and on time while 15% of respondents experienced that services are not always performed as promised.

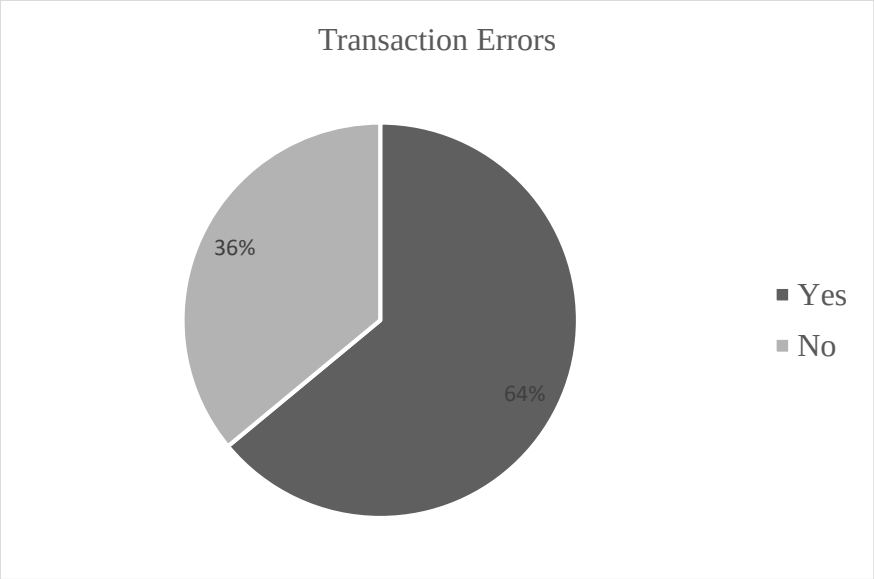
4.1.21 Occurrence of Transaction Errors Experienced by Customer

In this study, participants were asked whether they experienced errors in their transactions or not. The responses were yes and no. The data obtained from the questionnaire are arranged in the table below.

Table 4.21 Occurrence of Transaction Errors Experienced by Customer

Opinions	**Number of respondents**	**Percentage (%)**
Yes	64	64%
No	36	36%
Total	100	100

Figure 4.21 Occurrence of Transaction Errors Experienced by Customer



(Source: Field Survey, 2025

From the pie-chart**,** 36% of respondents have not experienced transaction errors at Nabil Bank while 64% of customers reported experiencing transaction errors**.**

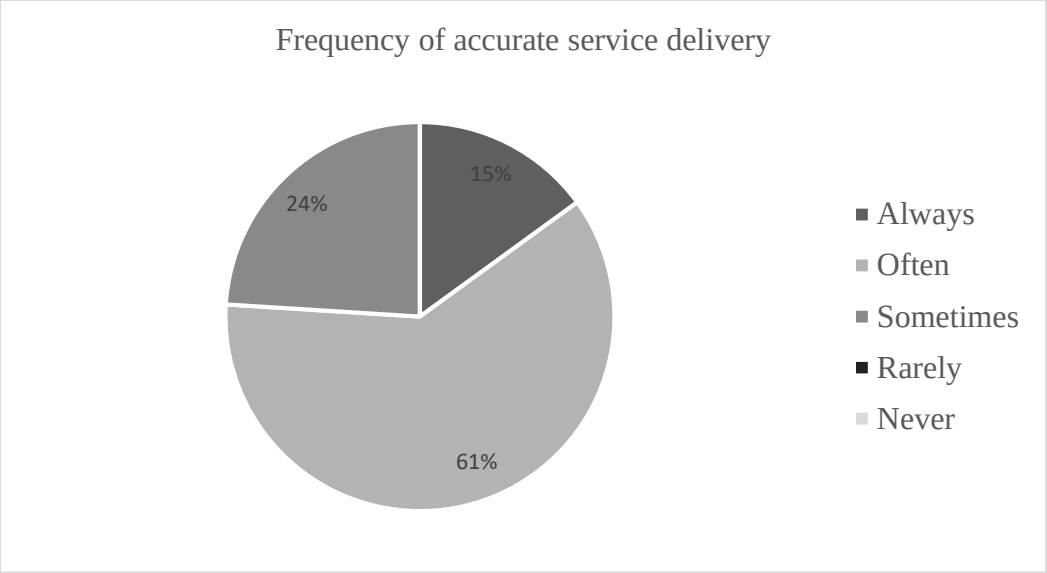
4.1.22 Frequency of Accurate Service Delivery

Respondents were questioned regarding the frequency of accurate service delivery. The available options were always, often, sometimes, rarely and never. The data gathered from the questionnaire are arranged in the table below.

Table 4.22 Frequency of Accurate Service Delivery

Opinions	**Number of respondents**	**Percentage (%)**
Always	15	15%
Often	61	61%
Sometimes	24	24
Rarely	0	0
Never	0	0
Total	100	100

Figure 4.22 Frequency of Accurate Service Delivery



(Source: Field Survey, 2025

The given data shows that 15% of the participants selected always, 61% selected often and remaining 24% selected sometimes.

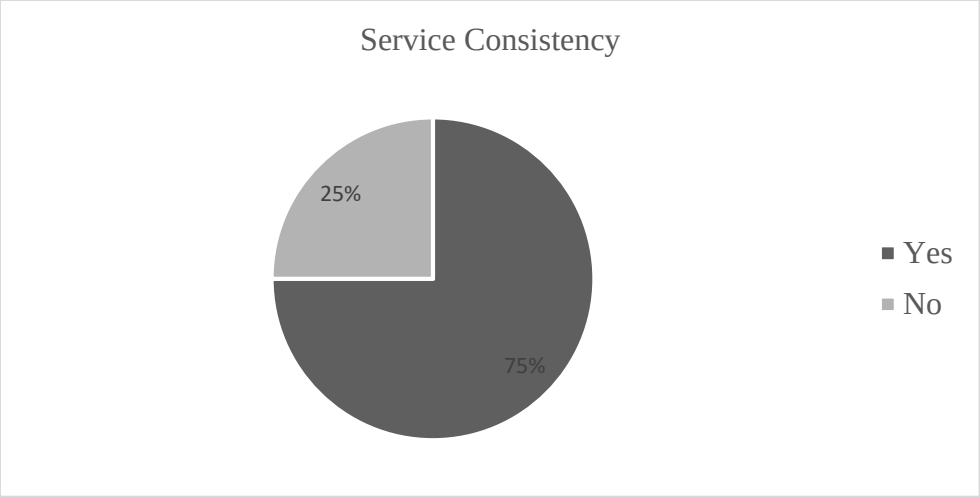
4.1.23 Service Consistency Across Different Bank Branches

In this questionnaire, respondents were asked whether they received consistent service across different bank branches or not. The available options were yes and no. The data collected from the questionnaire are arranged in the table below.

Table 4.23 Service Consistency Across Different Bank Branches

Opinions	**Number of respondents**	**Percentage (%)**
Yes	75	75%
No	25	25%
Total	100	100

Figure 4.23 Service Consistency Across Different Bank Branches



(Source: Field Survey, 2025)

The result show that 75% of respondents believe Nabil Bank provides consistent service across its various branches while 25% reported inconsistency.

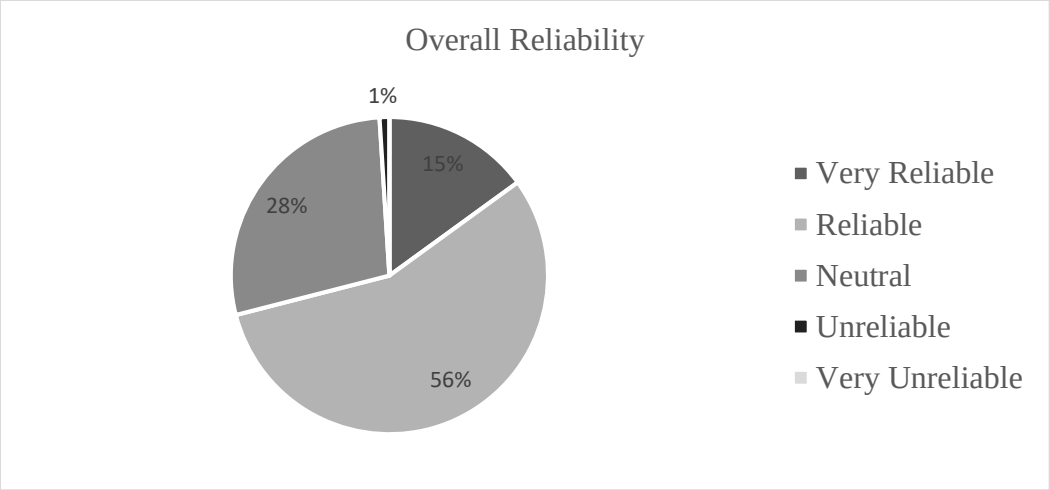
4.1.24 Customer Perception of Nabil Bank's Overall Reliability

In this survey, participants were asked to rate the reliability of Nabil Bank services. The options available were very reliable, reliable, neutral, unreliable, and very unreliable. The data collected from the questionnaire is shown in the table below.

Table 4.24 Customer Perception of Nabil Bank's Overall Reliability

Remarks	**Number of respondents**	**Percentage (%)**
Very Reliable	15	15%
Reliable	56	56%
Neutral	28	28
Unreliable	1	1%
Very Unreliable	0	0
Total	100	100

Figure 4.24 Customer Perception of Nabil Bank's Overall Reliability



(Source: Field Survey, 2025)

This pie chart shows how customers feel about the reliability of Nabil Bank service. 15% of customers find it very reliable, 56% think it is reliable, 28% of customers feel neutral, meaning they neither agree nor disagree, 1% of customers find it unreliable, and another none of customers consider it very unreliable.

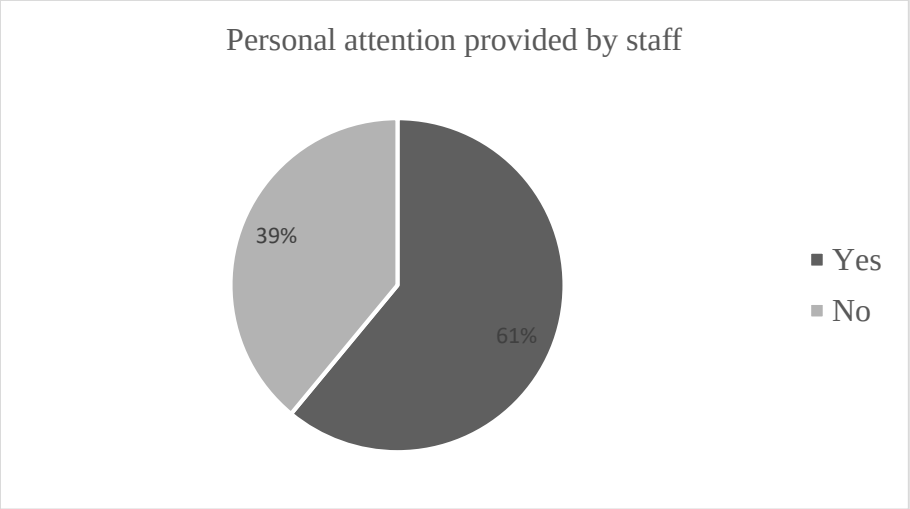
4.1.25 Level of Personal Attention Provided by Bank Staff

In this study, respondents were asked whether the bank staff gives them personal attention or not. The options included yes and no. The data collected from the questionnaire is shown in the table below.

Table 4.25 Level of Personal Attention Provided by Bank Staff

Opinions	**Number of respondents**	**Percentage (%)**
Yes	61	61%
No	39	39%
Total	100	100

Figure 4.25: Level of Personal Attention Provided by Bank Staff



(Source: Field Survey, 2025)

From the above diagram, we can conclude that 61% of respondents feel that Nabil Bank staff provide personal attention while remaining 39% of respondents disagreed.

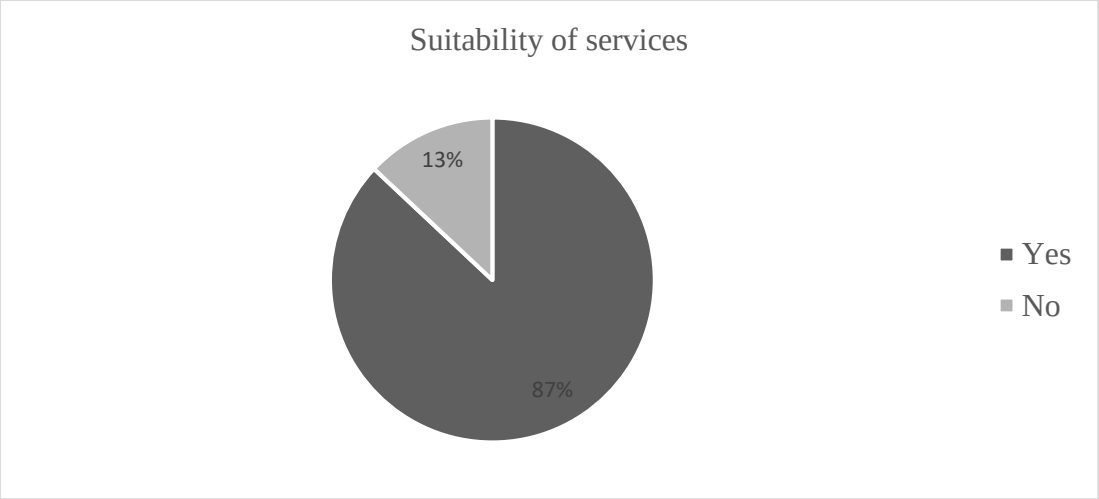
4.1.26 Suitability of Services to Individual Customer Needs

Respondents were asked regarding the suitability of services to customer needs and the options were yes and no. The data collected from the questionnaire is shown in the table below.

Table 4.26 Suitability of Services to Individual Customer Needs

Opinions	**Number of respondents**	**Percentage (%)**
Yes	87	87%
No	13	13%
Total	100	100

Figure 4.26 Suitability of Services to Individual Customer Needs



(Source: Field Survey, 2025)

The given data shows that 87% of respondents feel that the services provided by Nabil Bank are well-suited to their individual needs**.** Remaining 13% didn't find the service suitable.

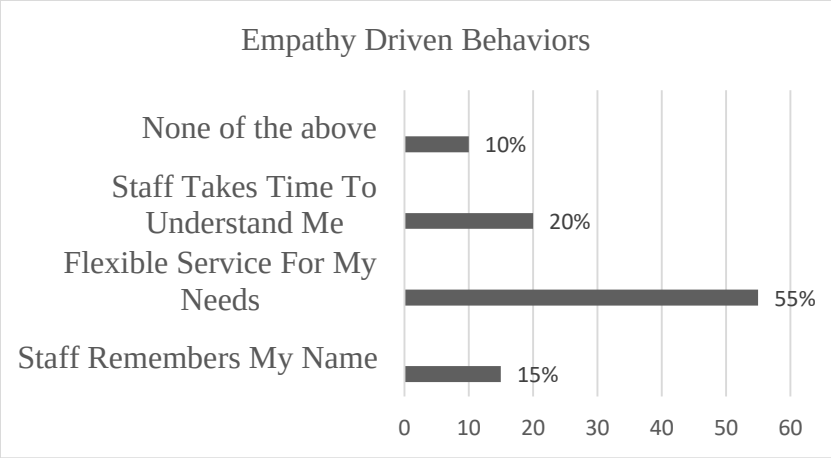
4.1.27 Empathy-Driven Behaviors Observed by Customers

In this study, participants were asked about the factors that show empathy from the bank. The available responses were staff remembers my name, flexible service for my needs, staff takes time to understand me and none of the above. The data collected from the questionnaire are arranged in the table below.

Table 4.27 Empathy-Driven Behaviors Observed by Customers

Opinions	**Number of respondents**	**Percentage (%)**
Staff Remembers My Name	15	15%
Flexible Service For My Needs	55	55%
Staff Takes Time To Understand Me	20	20
None of the above	10	10
Total	100	100

Figure 4.27 Empathy-Driven Behaviors Observed by Customers



(Source: Field Survey, 2025)

This bar diagram shows that 55% of respondents received flexible service to their needs, 20% stated that staff takes time to understand them, 15% mentioned that staff remembers their name and remaining 10% disagreed with none of these behaviors.

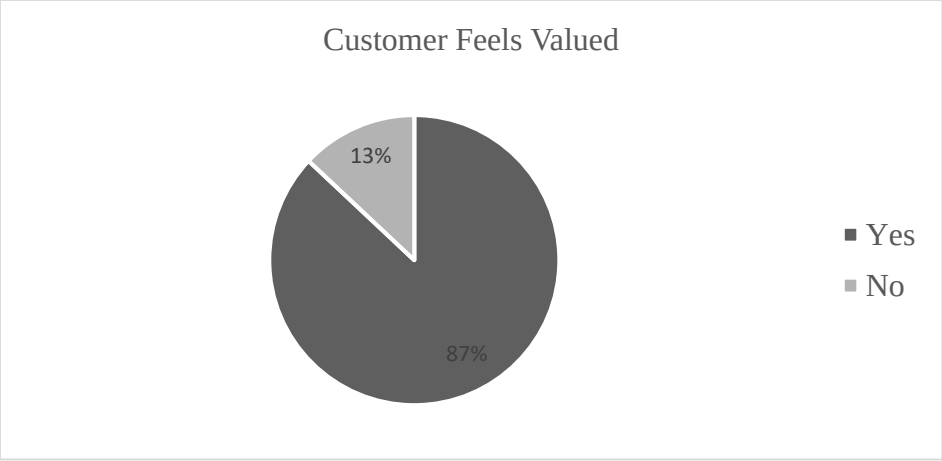
4.1.28 Customer Feeling of Being Valued by the Bank

In this study, respondents were asked whether they feel valued by the bank. The available options were yes and no. The data are presented in the table below.

Table 4.28 Customer Feeling of Being Valued by the Bank

Opinions	**Numbers of respondents**	**Percentage (%)**
Yes	87	87%
No	13	13%
Total	100	100

Figure 4.28 Customer Feeling of Being Valued by the Bank



(Source: Field Survey, 2025)

From the above pie-chart, 87% of respondents feel valued by the bank while 13% do not feel valued.

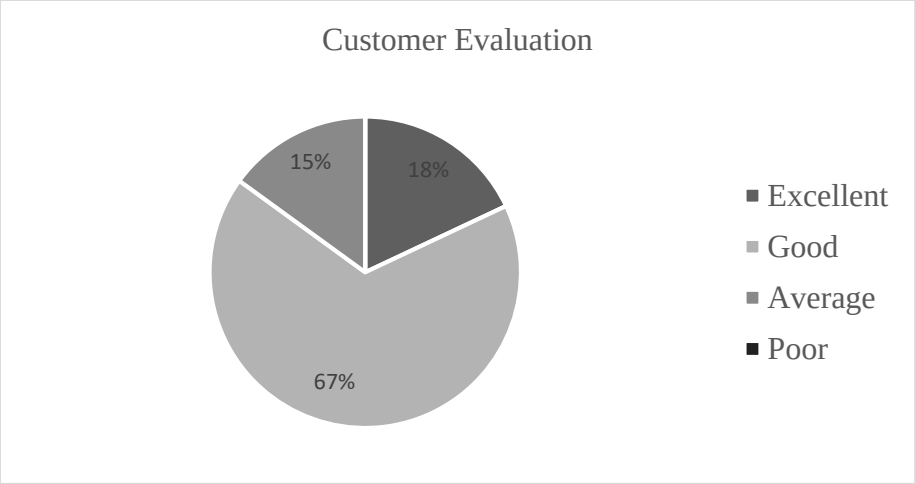
4.1.29 Customer Evaluation of Personalized Services

Respondents were asked how they feel about the personalized service. The responses were excellent, good, average and poor. The data collected from the questionnaire are arranged in the table below.

Table 4.29 Customer Evaluation of Personalized Services

Opinions	**Numbers of respondents**	**Percentage (%)**
Excellent	18	18%
Good	67	67%
Average	15	15%
Poor	0	0
Total	100	100

Figure 4.29: Customer Evaluation of Personalized Services



(Source: Field Survey, 2025)

From the above diagram, we can conclude that 67% of the respondents feel the personalized services good, 18% rated excellent and 15% find it average. None of the participants find it poor.

4.2 Main Findings of the study

- Most respondents were from the age group of 26–35, followed by those aged 18–25. A very small number were above 36, and none were below 18 years.

- A slight majority of respondents held a master's degree, while the rest had other educational qualifications.

- Almost all participants were existing customers of Nabil Bank.

- Over half of the respondents had been using Nabil Bank's services for less than a year.

- A large majority found the physical facilities of the bank visually appealing.

- Nearly all respondents agreed that bank staff maintain a professional appearance.

- A significant majority believed the bank uses modern and efficient equipment.

- Counters and ATM machines were considered the most well-maintained facilities by respondents.

- A majority of respondents rated the bank's overall appearance as good.

- Most customers felt that staff responded promptly to their inquiries.

- A large portion believed services were delivered on time, though some did mention occasional delays.

- Many respondents noted that complaints were typically resolved either on the same day or within 1–2 days.

- A large majority felt that employees were willing to assist them.

- About half found staff to be somewhat responsive, while a good number remained neutral.

- Most customers trusted the bank staff with their financial information.

- A strong majority agreed that staff were knowledgeable and competent.

- Nearly all respondents stated that staff behavior gave them confidence.

- Secure transactions and consistent services were identified as the main reasons customers trusted the bank.

- Most customers rated the assurance level of the bank as either "good" or "excellent."

- A majority confirmed that the bank performed services as promised.

- More than half reported experiencing transaction errors at some point.

- Many respondents said they received accurate services regularly, while some received them occasionally.

- A majority believed that service quality remained consistent across branches.

- Slightly more than half considered the bank’s service reliable, while others remained neutral.

- A good number felt they received personal attention from staff.

- Most customers agreed that the bank’s services were suitable to their needs.

- Flexible services and staff's ability to understand problems were the key empathetic behaviors appreciated by customers.

- A large number of respondents felt valued by the bank.

- A majority rated the personalized services offered by the bank as good.

CHAPTER –V: SUMMARY, CONCLUSIONS AND RECOMMENDATOINS

5.1 Summary

This study was done with the objective to ascertain that the customers of Nabil Bank were satisfied or not with their service quality. The survey was conducted with ages ranging from 18 years to 36 and above years. Not more than 100 samples have been selected for this study. The data has been collected from both primary and secondary sources.

The results show that the majority of clients are happy with Nabil Bank's overall level of service quality. Although some customers noted the need for better restroom and counter maintenance, others praised the modern banking infrastructure and the professional appearance of the staff in the tangibility category.

The majority of respondents gave responsiveness a positive rating as well, accepting that employees handle complaints effectively and promptly. There is room for improvement, though, as a small percentage of respondents mentioned inadequate follow-up or service delays.

Customers strongly supported the assurance dimension, particularly when it came to competence, transaction security, and staff trust. The main factors influencing trust were found to be secure services and professional conduct.

Customers pointed to the bank's reliability by pointing to its prompt service.

Feedback on empathy was more mixed, despite the fact that it was generally appreciated. Some customers reported a lack of emotional engagement or personalized service, despite the fact that many felt valued and personally attended to. The behaviors that were most favorably viewed in this category were adaptability and awareness of client needs.

5.2 Conclusions

From the above study, it was concluded that Nabil Bank had maintained good level of customer satisfaction. The services that they had been provided as facilities provided, customers service, environment and quality were found convincing and facilitating to the respondents. Nabil Bank has performed as best as they could do to match with customer expectation and their satisfaction. ‘Customers are the King’ is a well-known business proverb, so in order to survive in business, customer satisfaction is the most important factor for any business firms. To justify with an epitome, if a customer is happy with the service you provide, it is found that they contribute 2.6 times more revenue than others. You will be one step above from your competitors when a customer is fully satisfied with you.

From this study, we can see that Nabil Bank has been able to satisfy its customers. It is important to realize that customers who had done business with the organizations are satisfied or not. So, it is equally important to do timely and continuously follow ups and measurement of level of customer’s satisfaction.

5.3 Recommendations

The following recommendations are made to improve the customer satisfaction of Nabil Bank:

- Most of the bank's customers in this study were adult (26–35 years). Nabil Bank should also try to attract younger customers by offering services that meet their needs, like savings plans, or personal support.
- The bank should train staff to listen better, solve problems faster, and give friendly support to every customer.
- A large number of customers said they have faced errors during transactions. To reduce this, the bank can use better checking systems, technology, and alerts so that transactions are done correctly every time.
- Most people trust the staff and feel confident because of their polite behavior and good knowledge. The bank should continue staff training to make sure this level of trust remains strong.
- Many customers said they feel understood and that services match their needs. Still, the bank can do more by giving special attention, listening to each customer, and offering flexible services that fit different people.
- The bank should make sure service is always the same: fast, correct, and dependable in every branch and for every customer.
- Most customers like the bank's clean and modern look, especially ATMs and counters. The bank should keep maintaining its equipment, branches, and other services to keep everything running smoothly.
- Most complaints are solved quickly, which is good. The bank should continue collecting customer feedback and use it to make its services even better.
- Since many customers have a bachelor's degree, the bank can offer more digital services, investment options, and educational tools to help them manage their money better.

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APPENDIX

QUESTIONNAIRE

CUSTOMER TOWARDS THE SERVICE QUALITY OF NABIL BANK

Dear Respondent,
I am Nischalta Joshi from Nepal Tourism and Hotel Management College. I am conducting a study on "Customer Satisfaction Towards the Service Quality of Nabil Bank" as part of my academic research. The purpose of this questionnaire is to understand your views and experiences regarding the services provided by Nabil Bank.
Your responses will remain confidential and will be used solely for academic purposes.
Participation is voluntary, and the survey will take approximately 5–7 minutes to complete.

Section A: Background of the characteristics

1. Name of the respondent

   …….
2. Age of the respondent
   - Under 18
   - 18-25
   - 26-35
   - 36 and above
3. Education Level
   - High school
   - Bachelor’s degree
   - Master’s degree
   - Others
4. Are you a customer of Nabil Bank?
   - Yes
   - No
5. How long have you been using Nabil Bank services?
   - Less than 1 year
   - 1-3 years
   - 3-5 years
   - More than 5 years

Section B: Tangibility

1. Do you find the bank's physical facilities (building, layout) visually appealing?
    - Yes
    - No
2. Are the bank's employees professionally dressed and presentable?
    - Yes
    - No
3. Do you think the equipment and technology used by the bank are modern and efficient?
    - Yes
    - No
4. Which of the following do you find well maintained at your local branch?
    - Waiting area
    - ATM machines
    - Counters
    - Restrooms
    - None of the above
5. How would you rate the overall appearance of Nabil Bank's branches?
    - Excellent
    - Good
    - Average
    - Poor

Section C: Responsiveness

1. Do employees respond to your queries promptly?
    - Yes
    - No
2. When you visit the bank, do you receive the timely service?
    - Yes
    - No
3. How quickly are your complaints or problems resolved?
    - Within the same day
    - 1-2 days
    - Within a week
    - More than a week
4. Do you feel staff are always willing to assist you?
    - Yes
    - No
5. How would you rate the responsiveness of Nabil Bank staff?
    - Very responsive
    - Somewhat responsive

- Neutral
- Not very responsive
- Not responsive at all

Section D: Assurance

1. Do you trust the bank staff with your financial information?
    - Yes
    - No
2. Are the bank employees knowledgeable and well trained?
    - Yes
    - No
3. Does the behavior of the staff give you confidence in the services?
    - Yes
    - No
4. Which of the following gives you the most confidence in the bank?
    - Professional Behavior
    - Secure Transactions
    - Accurate Advice
    - Consistent Service
    - Friendly Attitude
5. How would you rate the bank's ability to assure customers of safe and reliable service?
    - Excellent
    - Good
    - Fair
    - Poor

Section E: Reliability

1. Does the bank perform services at the promised time?
    - Yes
    - No
2. Have you experienced errors in your transactions?
    - Yes
    - No
3. How often do you receive accurate services from the bank?
    - Always
    - Often
    - Sometimes
    - Rarely
    - Never

4. Do you find the services consistent across different branches?
    - Yes
    - No
5. How would you rate the reliability of Nabil Bank's services?
    - Very reliable
    - Reliable
    - Neutral
    - Unreliable
    - Very unreliable

Section F: Empathy

1. Do employees give you personal attention?
    - Yes
    - No
2. Are the bank's services suitable to your specific needs?
    - Yes
    - No
3. Which of the following show empathy from the bank?
    - Staff remembers my name
    - Flexible service for my needs
    - Staff takes time to understand me
    - None of the above
4. Do you feel valued as a customer of Nabil Bank?
    - Yes
    - No
5. How would you rate the bank's ability to provide personalized service?
    - Excellent
    - Good
    - Average
    - Poor