IMPACT OF MARKETING STRATEGIES ON CUSTOMER RETENSION IN COMMERCIAL BANK: A CASE STUDY OF HBL SUKKUR

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ABSTRACT

The current research investigates relationship marketing enhance customer retention and cross buying in Commercial bank. Data were collected from cross section survey method. Data were analyzed by using SPSS-21 version. It was revealed that relationship marketing enhance the customers retention and satisfaction. The Chi-Square might have been used to judge those variety for watched variables to demonstrating the idle variables. Numerous regressions were utilized on provide for those Decision for the stated hypotheses. From the study, a fulfilled client won't constantly enter under a long haul relationship with the firm. However, those conferred client with level of trust enters under An long haul association for those firm. The outcomes recommend that, An long haul customer-organization association is essential in making longer-term client maintenance.

INTRODUCTION

Numerous business banks have been confronting serious rivalry and significant clients' switch off. Absence of client maintenance has not been gainful for both the banks and their customers. Previously, numerous organizations underestimated their clients. Clients regularly didn't have any option suppliers in light of the fact that the business sector was developing so quick and rivalry was low such that the organization didn't stress over completely fulfilling its clients. An organization could lose 100 clients a week, however increase another 1000 clients and considers its deals to be acceptable. Such an organization accepts, to the point that there will dependably be sufficient clients to supplant the abandoning ones (Kotler et al., 2001).

In this way of globalization and rapidly changing envirment in the banks its really tough to be competitive because the nature of the banking job. Its now easy to duplicate the banking services one another (Caroline et al., 2014).

LITERATURE REVIEW:

❖ REALTIONSHIP MARKETING:

The purpose of this study was to establish the effects of relationship marketing on the commercial banks' performance in Pakistan. The study aimed at understanding how customers care management, employee empowerment and information technology affects the performance of commercial banks in Pakistan, it adopted a descriptive survey research conducted among the commercial banks in Pakistan. The study obtained data from 95 relationship managers from the five (5) commercial banks that were purported to have had a relatively richer experience in relationship marketing due to their large size and customer base. Collection of primary data was through self-administered questionnaires with closed and open-ended questions. Secondary data included bank publications, journals, and periodicals. Quantitative and qualitative data analysis was employed to analyze the data collected. A research model was used in predicting the relationship between relationship marketing and performance of commercial banks in Pakistan. The findings indicated a strong relationship between relationship marketing and banks performance as all the variables were significant in explaining the relationship. The study thus concludes that relationship marketing as measured by customer care management, employee management and adoption of information technology has enhanced bank performance and thus the three pillars of relationship management are Key if a bank has to perform.

RESEARCH METHODOLOGY

Research Design

This research is consisting of survey that collects the data from different customers of HBL Banks of Sukkur. This survey paper consists different sections that are Financial Bonds, Social Bonds, Structural Bonds, Perceived relationship Investment, Perceived relationship quality, Customer loyalty, Customer retention and Customer Cross-Buying. The total questions are 32 in this survey questionnaire, for collecting data from different customers and sample size is 97.

Population

200 customers of HBL bank from Sukkur

Data Collection Method

The data was collected from the different customers of HBL Khairpur District. First we distributed questionnaires in different customers and discuss about that questions as they fill easily according to the benefits of HBL Bank. Then we got back questionnaires form those customers for results.

All customers have given different views about that, and also we collect the data form the different employees of different department which are also customers of HBL Bank. Than we prepare results in tables.

Procedure

First we designed the questionnaire according to the benefits of HBL Bank; each and every section contains related questions, there are eight sections in questionnaire which are Financial Bonds (03), Social Bonds (04), Structural Bonds (03), Perceived relationship Investment (05), Perceived relationship quality (04), Customer loyalty (04), Customer retention (06) and Customer Cross-Buying (10). Each and every customer has ticked appropriate options according to their ide

Results

In this chapter there is the data analysis and correlation of research study. This research covers the 97 sample customers of HBL khairpur. This data analysis and correlation are consists of two parts. A is about demographic factors of customer and part B is consists about the variables of research study

Table No: 4.1   Demographic analysis

		GENDER	AGE	QUALIFICATION	INCOME
N	Valid	97	97	97	97
	Missing	0	0	0	0
Mean		1.2371	1.0412	2.0722	4.8247
Median		1.0000	1.0000	2.0000	4.0000
Std. Deviation		.42752	.19987	.26011	2.71573
Minimum		1.00	1.00	2.00	1.00
Maximum		2.00	2.00	3.00	9.00

The above table no. 4.1 shows the statistics of demographic of the first four questions of the survey, the above table shows various averages, the mean, median, mode Std. deviation, minimum and maximum shows the various averages.

Table No.4.2: Gender of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	74	76.3	76.3	76.3
	Female	23	23.7	23.7	100.0
	Total	97	100.0	100.0	

The above Table No: (4.2) shows the data about the gender of the population selected for the survey collection it can be seen that 76.3% of the respondents was male and the remaining are the females and it also shows the majority of the male are the participants. &   Figure (4.1) shows the frequency of the total population in the prospect Population in the prospect of the gender 74 was the males and remaining 23 were the females among the selected population of the 97participant

Table No.4.3 Age of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	30 and below	93	95.9	95.9	95.9
	31-40	4	4.1	4.1	100.0
	Total	97	100.0	100.0	

According to survey the table no. 4.3 shows the result of respondent the 95.9% belonging to 30 years and below and 4.1% belonging to 31 to 40 and the no.4.2 shows the 93 customers belonging to 30 years and below and only 4 customers selected population of 97

Table No .4.4: Qualification of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	90	92.8	92.8	92.8
	Master	7	7.2	7.2	100.0
	Total	97	100.0	100.0	

According to survey the table no. 4.4 shows the result of respondent the 92.8% belonging to bachelor qualification and 7.2% belonging to master qualification and the no.4.3 shows the result 90 customers belonging to master and only 7 customers belonging to master of the selected population
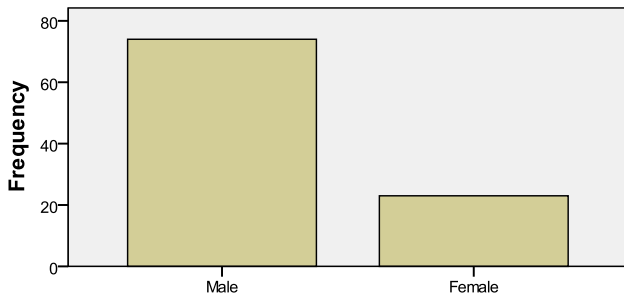
Table No.4.5 Income of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10000-19999	11	11.3	11.3	11.3
	20000-29999	15	15.5	15.5	26.8
	30000-39999	10	10.3	10.3	37.1
	40000-49999	15	15.5	15.5	52.6
	50000-59999	7	7.2	7.2	59.8
	60000-69000	7	7.2	7.2	67.0

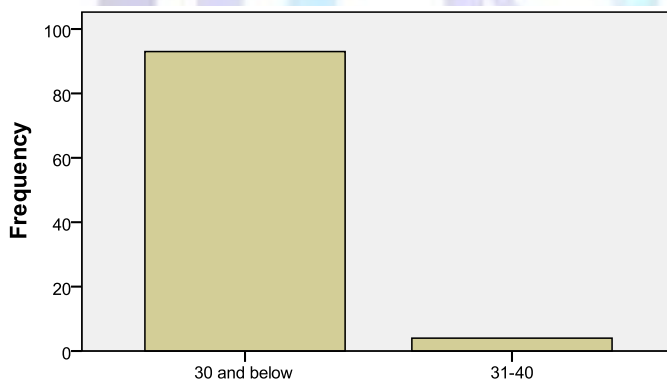|				
70000-79000	11	11.3	11.3	78.4
80000-89000	6	6.2	6.2	84.5
90000 and above	15	15.5	15.5	100.0
Total	97	100.0	100.0	

According to survey the table no. 4.5 shows the result of respondent income the 11.3% belonging to 10000, 15.5% are20000, 10.3% are 30000, 15.5% are 40000, 7.2% are 50000, 7.2 are 60000, 11.3% are 70000 and only 6.2% belonging to the 80000.
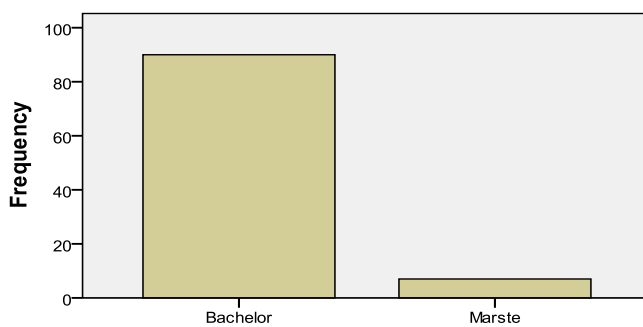
Figure No.4.1

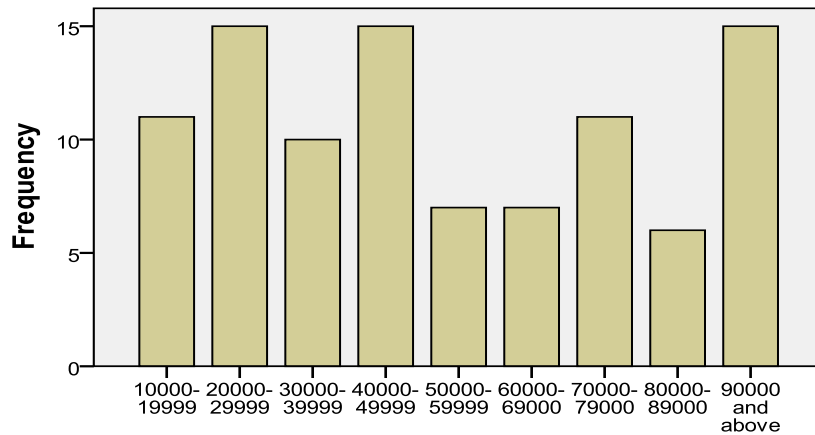Gender of respondent

Figure No.4.2

Age of respondent

Figure No.4.3

On the basis of research responded are divided into different qualification 92% are customers are qualified bachelor and remain master

Figure No.4.4

Income of respondent

On the basis of research responded are divided into different income level 11%

Customer's income level is 10000-19999 , 15% is 20000-29999 , 9% are 30000-39999

15% customers are income is 40000-49999 , 7% customers income is 50000-59999.

, 7% customers income is 60000-69000 , level 12%

Customer's income level is 70000-79000, 6% customers income is 80000-89000

15% customers are income is 90000 and above.

Table No.4.6:

		FB1	FB2	FB3
N	Valid	97	97	97
	Missing	0	0	0
Mean		3.5979	3.5052	3.7938
Median		4.0000	4.0000	4.0000
Std. Deviation		1.23878	.95877	.87724
Minimum		1.00	1.00	1.00
Maximum		5.00	5.00	5.00

Above the table no. 4.6 According to survey   found the result of mean median Std: deviation and minimum point is 1 and maximum point is 5

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International Journal of Management and Information Technology

Table No.4.7:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	9.3	9.3	9.3
	Disagree	13	13.4	13.4	22.7
	Neither Agree nor Disagree	8	8.2	8.2	30.9
	Agree	45	46.4	46.4	77.3
	Strongly Agree	22	22.7	22.7	100.0
	Total	97	100.0	100.0	

According to survey the table no.4.7 shows the result of customers the about question offer free service from bank the 9.3% of strongly disagree , 13.3% of disagree , 8.2% of Neither Agree nor Disagree , 46.4% are Agree and 22.7% are strongly agree

Table No.4.8:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	5.2	5.2	5.2
	Disagree	11	11.3	11.3	16.5
	Neither Agree nor Disagree	17	17.5	17.5	34.0
	Agree	58	59.8	59.8	93.8
	Strongly Agree	6	6.2	6.2	100.0
	Total	97	100.0	100.0	

According to survey found the result when we give the questionnaire to the customer know about Additional Rebates if I trade beyond a Certain Amount 5.2% of strongly disagree , 11.3% of disagree , 17.5% of Neither Agree nor Disagree , 59.9% are Agree and 6.2% are strongly agree.

Table No.4.9:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	3.1	3.1	3.1
	Disagree	7	7.2	7.2	10.3
	Neither Agree nor Disagree	10	10.3	10.3	20.6
	Agree	64	66.0	66.0	86.6
	Strongly Agree	13	13.4	13.4	100.0
	Total	97	100.0	100.0	

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I n t e r n a t i o n a l J o u r n a l o f M a n a g e m e n t a n d I n f o r m a t i o n T e c h n o l o g y

According to survey the table no.4.9 found the result when we give the questionnaire to the customer know about commercial banks saves me lot of transaction cost 3.1% of strongly disagree , 7.2% of disagree , 10.3% of Neither Agree nor Disagree , 66% are Agree and 13.4% are strongly agree.
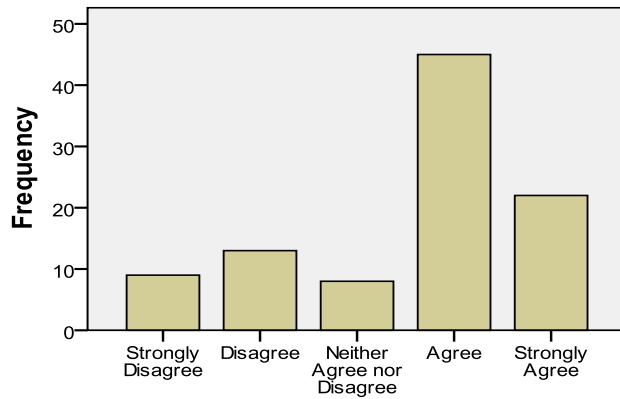
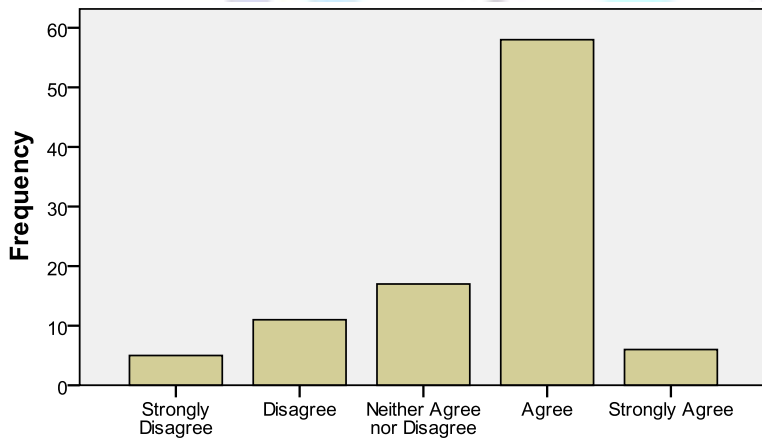Commercial Bank offers free services

Figure No.4.5

Figure No. 4.6
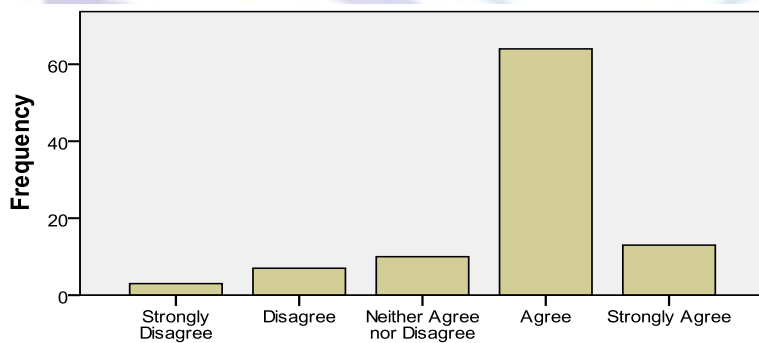
Commercial banks saves me lot of transaction cost

Figure No.4.7

Table No.4.10

		SOB1	SOB2	SBO3	SOB4
N	Valid	97	97	97	97
	Missing	0	0	0	0
Mean		3.7629	3.5464	3.8557	3.2165
Median		4.0000	4.0000	4.0000	4.0000
Std. Deviation		1.17945	1.18164	1.11794	1.18345
Minimum		1.00	1.00	1.00	1.00
Maximum		5.00	5.00	5.00	5.00

Above the tableno.4.10 According to survey found the result of mean median Std: deviation and minimum point is 1 and maximum point is 5

Table No.411:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	8.2	8.2	8.2
	Disagree	6	6.2	6.2	14.4
	Neither Agree nor Disagree	15	15.5	15.5	29.9
	Agree	40	41.2	41.2	71.1
	Strongly agree	28	28.9	28.9	100.0
	Total	97	100.0	100.0	

According to survey the table no. 4.11 found the result when we give the questionnaire to the customer know about the commercial bank keeps in touch with me

8.2% of strongly disagree, 6.2% of disagree, 15.2% of Neither Agree nor Disagree, 41.2% are Agree and 28.9% are strongly agree

Table No.4.12:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	13.4	13.4	13.4
	Disagree	5	5.2	5.2	18.6
	Neither Agree nor Disagree	6	6.2	6.2	24.7
	Agree	62	63.9	63.9	88.7
	Strongly Agree	11	11.3	11.3	100.0
	Total	97	100.0	100.0	

According to survey the table no.4.12 found the result when we give the questionnaire to the customer know about commercial bank is concerned with my needs 13.4% of strongly disagree, 5.2% of disagree, 6.2% of Neither Agree nor Disagree, 63.9% are Agree and 11.3% are strongly agree

Table No.4.13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	9.3	9.3	9.3
	Disagree	2	2.1	2.1	11.3
	Neither Agree nor Disagree	8	8.2	8.2	19.6
	Agree	53	54.6	54.6	74.2
	Strongly Agree	25	25.8	25.8	100.0
	Total	97	100.0	100.0	

According to survey the table no.4.13 found the result when we give the questionnaire to the customer know about the commercial bank helps me resolve my problems 9.3% of strongly disagree , 2.1% of disagree , 8.2% of Neither Agree nor Disagree , 54.6% are Agree and 25.8% are strongly agree

Table No.4.14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	8.2	8.2	8.2
	Disagree	24	24.7	24.7	33.0
	Neither Agree nor Disagree	15	15.5	15.5	48.5
	Agree	39	40.2	40.2	88.7
	Strongly Agree	11	11.3	11.3	100.0
	Total	97	100.0	100.0	

According to survey the table no.4.14 found the result when we give the questionnaire to the customer know about the commercial bank asks my opinion about service

8.2% of strongly disagree, 24.7% of disagree, 15.5% of Neither Agree nor Disagree , 40.2% are Agree and 11.3% are strongly agree

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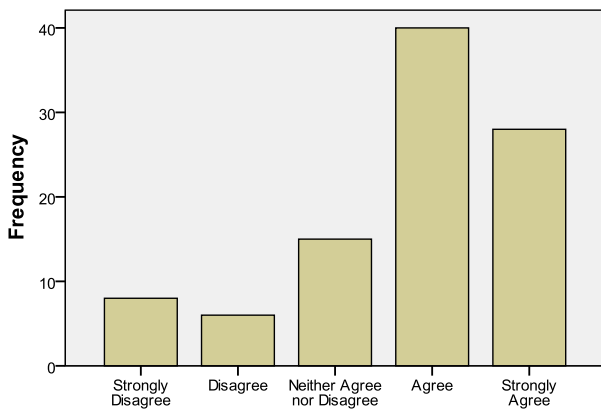
Commercial bank keeps in touch with me

Figure No.4.8

Commercial bank is concerned with my needs
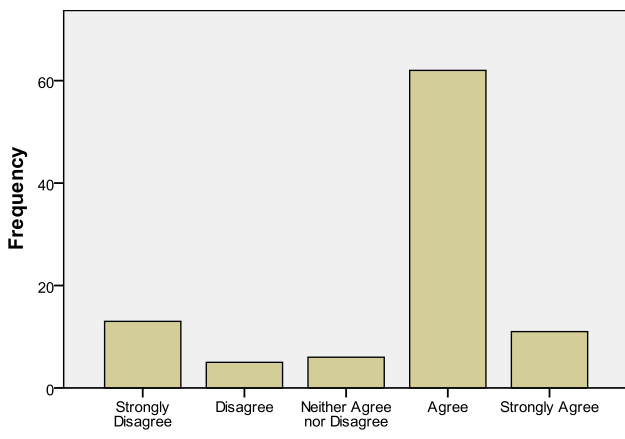

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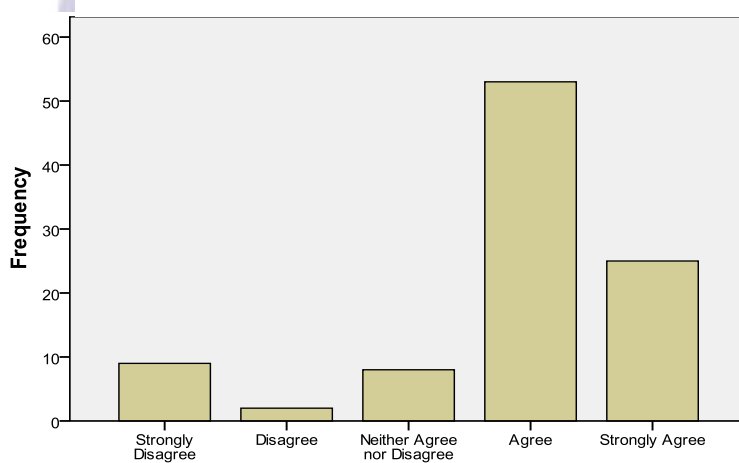
Commercial bank hells me resolve my problems

Figure No.4.10

Commercial bank asks my opinion about service
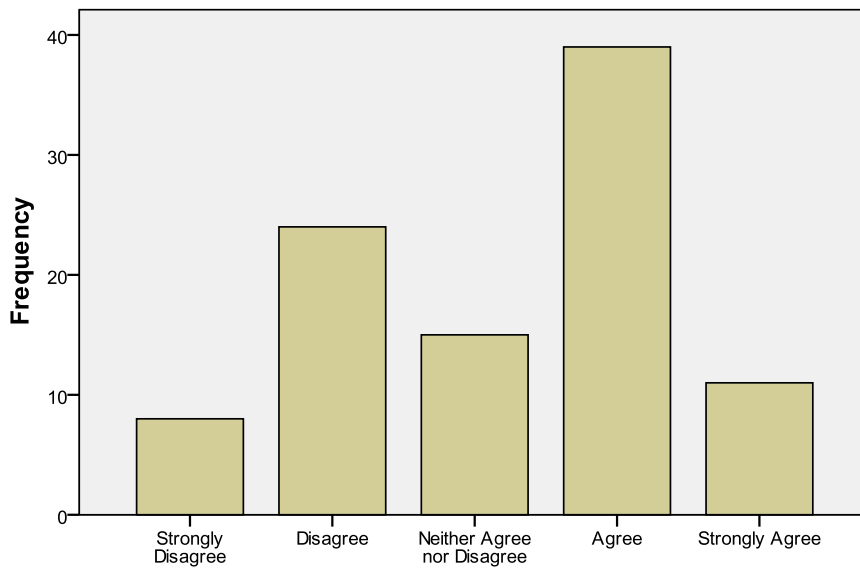
Figure No.4.11

Table No.4.15

		STB1	STB2	STB3
N	Valid	97	97	97
	Missing	0	0	0
Mean		3.5258	3.3608	3.4433
Median		4.0000	4.0000	4.0000
Std. Deviation		1.18227	1.15637	1.14536
Minimum		1.00	1.00	1.00
Maximum		5.00	5.00	5.00

Above the tableno.4.15 According to my survey found the result of mean median STD: deviation and minimum point is 1 and maximum point is 5

Table No.4.16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	9.3	9.3	9.3
	Disagree	13	13.4	13.4	22.7
	Neither Agree nor Disagree	8	8.2	8.2	30.9
	Agree	52	53.6	53.6	84.5
	Strongly Agree	15	15.5	15.5	100.0
	Total	97	100.0	100.0	

According to survey found the result when we give the questionnaire to the customer know about commercial bank offers me variety of ways to get information

9.3% of strongly disagree, 13.4% of disagree, 8.2% of Neither Agree nor Disagree, 53.6% are Agree and 15.5% are strongly agree

Table No. 4.17

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	12	12.4	12.4	12.4
	Disagree	6	6.2	6.2	18.6
	Neither Agree nor Disagree	25	25.8	25.8	44.3
	Agree	43	44.3	44.3	88.7
	Strongly Agree	11	11.3	11.3	100.0
	Total	97	100.0	100.0	

According to survey the table no.4.17 found the result when we give the questionnaire to the customer know about commercial bank provide me with news, study report, or transaction information that I need 12.4% of strongly disagree, 6.2% of disagree, 25.8% of Neither Agree nor Disagree, 44.3% are Agree and 11.3% are strongly agree

Table No. 4.18

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	10.3	10.3	10.3
	Disagree	10	10.3	10.3	20.6
	Neither Agree nor Disagree	15	15.5	15.5	36.1
	Agree	51	52.6	52.6	88.7
	Strongly Agree	11	11.3	11.3	100.0
	Total	97	100.0	100.0	

According to survey the table no.4.18 found the result when we give the questionnaire to the customer know about commercial bank provide me with news, study report, or transaction information that I need

10.3% of strongly disagree, 10.3% of disagree, 15.5% of Neither Agree nor Disagree, 52.6% are Agree and 11.3% are strongly agree

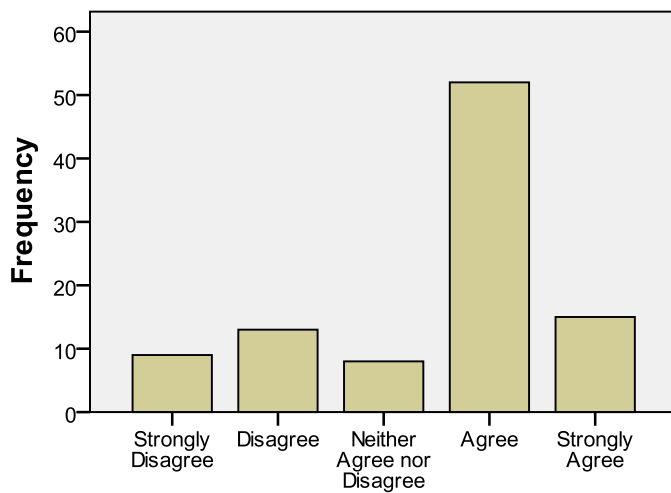commercial bank offers me variety of ways to get information

Figure No.4.12

Commercial bank provide me with news, study report, or transaction information that I need
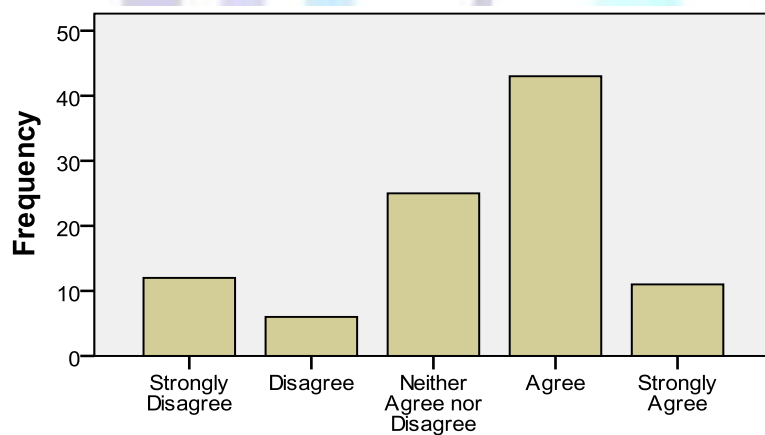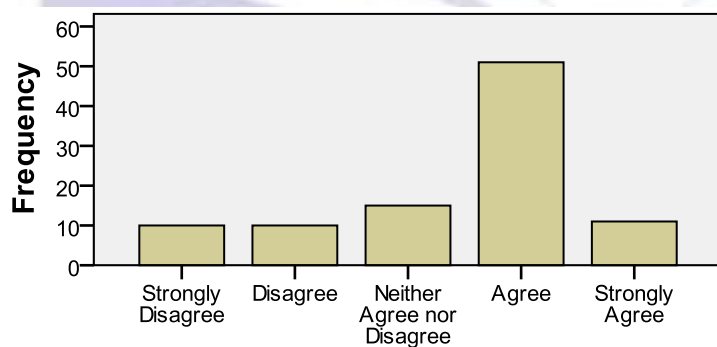

Figure No.4.13

Figure No.4.14

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V o l u m e 1 2 N u m b e r 1
International Journal of Management and Information Technology

Table No. 4.19

		PRI1	PRI2	PRI3	PRI4	PRI5
N	Valid	97	97	97	97	97
	Missing	1	1	1	1	1
Mean		3.7526	3.7526	3.9175	3.8866	3.5876
Median		4.0000	4.0000	4.0000	4.0000	4.0000
Std. Deviation		1.12760	1.12760	1.03753	1.05944	1.13425
Minimum		1.00	1.00	1.00	1.00	1.00
Maximum		5.00	5.00	5.00	5.00	5.00

Above the tableno.4.19 According to my survey I found the result of mean median Std: deviation and minimum point is 1 and maximum point is 5

Table No.4.20

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	8.2	8.2	8.2
	Disagree	7	7.1	7.2	15.5
	Neither Agree nor Disagree	7	7.1	7.2	22.7
	Agree	54	55.1	55.7	78.4
	Strongly Agree	21	21.4	21.6	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.20 found the result when we give the questionnaire to the customer know about commercial bank makes efforts to increase regular customer loyalty

8.2% of strongly disagree, 7.1% of disagree, 7.1% of Neither Agree nor Disagree, 55.1% are Agree and 21.4% are strongly agree

Table No.4.21

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	7.1	7.2	7.2
	Disagree	9	9.2	9.3	16.5
	Neither Agree nor Disagree	7	7.1	7.2	23.7
	Agree	52	53.1	53.6	77.3
	Strongly Agree	22	22.4	22.7	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.21 found the result when we give the questionnaire to the customer know about commercial bank makes various efforts to improve its tie with regular customer

7.1% of strongly disagree, 9.2% of disagree, 7.1% of Neither Agree nor Disagree, 53.1% are Agree and 22.4% are strongly agree

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V o l u m e 1 2 N u m b e r 1
International Journal of Management and Information Technology

Table No. 4.22

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	6.1	6.2	6.2
	Disagree	4	4.1	4.1	10.3
	Neither Agree nor Disagree	8	8.2	8.2	18.6
	Agree	53	54.1	54.6	73.2
	Strongly Agree	26	26.5	26.8	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.22 found the result when we give the questionnaire to the customer know about commercial bank relay care about regular customer

6.1% of strongly disagree, 4.1% of disagree, 8.2% of Neither Agree nor Disagree, 54.1% are Agree and 26.5% are strongly agree

Table No. 4.23

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	5.1	5.2	5.2
	Disagree	6	6.1	6.2	11.3
	Neither Agree nor Disagree	12	12.2	12.4	23.7
	Agree	46	46.9	47.4	71.1
	Strongly Agree	28	28.6	28.9	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.23 found the result when we give the questionnaire to the customer know about I believe commercial bank really puts some efforts into maintaining relationship with me

5.1% of strongly disagree, 6.1% of disagree, 12.2% of Neither Agree nor Disagree, 46.9% are Agree and 28.6% are strongly agree

Table No. 4.24

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	8.2	8.2	8.2
	Disagree	11	11.2	11.3	19.6
	Neither Agree nor Disagree	9	9.2	9.3	28.9
	Agree	54	55.1	55.7	84.5
	Strongly Agree	15	15.3	15.5	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.24 found the result when we give the questionnaire to the customer know about commercial bank cares about satisfying my needs

8.2% of strongly disagree, 11.2% of disagree, 9.2% of Neither Agree nor Disagree, 55.1% are Agree and 15.3% are strongly agree

Commercial bank makes efforts to increase regular customer loyalty
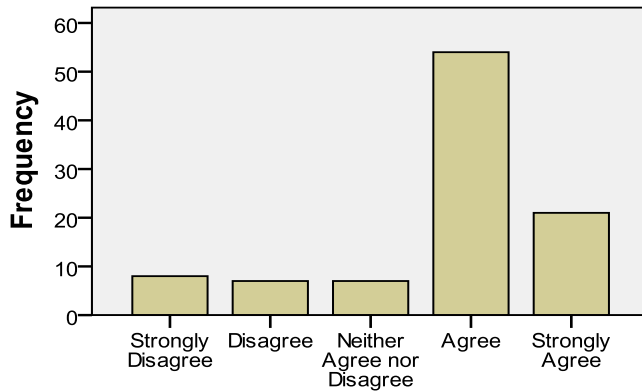
Figure No.4.15

Commercial bank makes various efforts to improve its tie with regular customer

Figure No.4.16

I S S N 2 2 7 8 - 5 6 1 2
V o l u m e 1 2 N u m b e r 1
I n t e r   o f   n f o r m a t i o n T e c h n o l o g y

Commercial bank really care about regular customer

Figure No.4.17

I believe commercial bank really puts some efforts into maintaining relationship with me

Figure No.4.18

Commercial bank cares about satisfying my needs

Figure No.4.19

I S S N 2 2 7 8 - 5 6 1 2
V o l u m e 1 2 N u m b e r 1
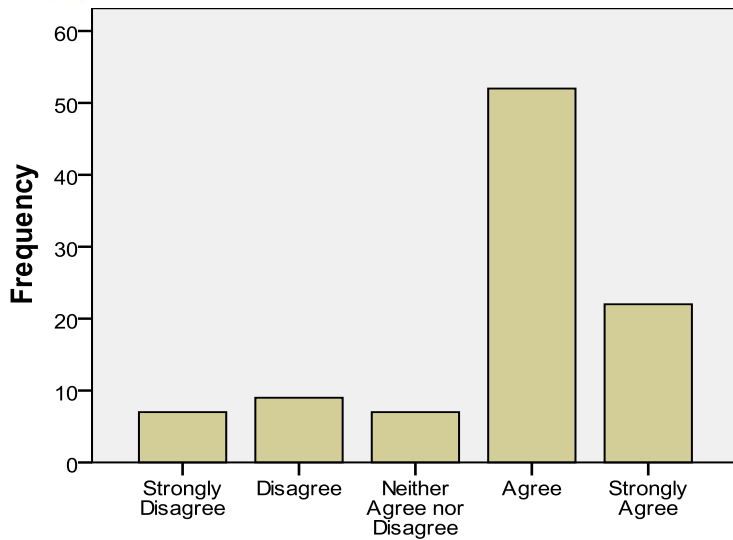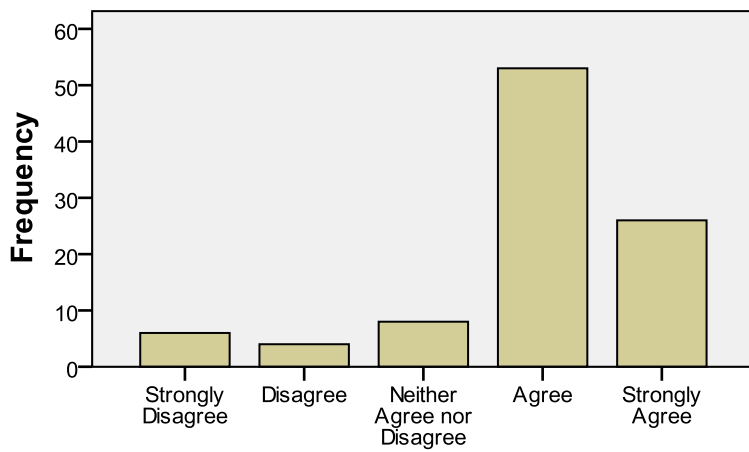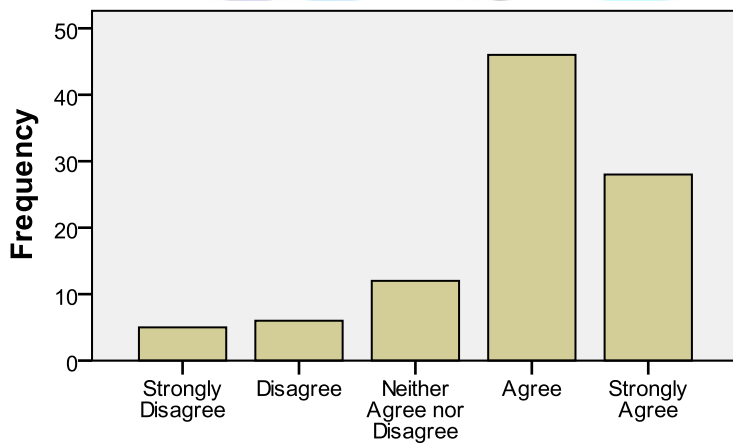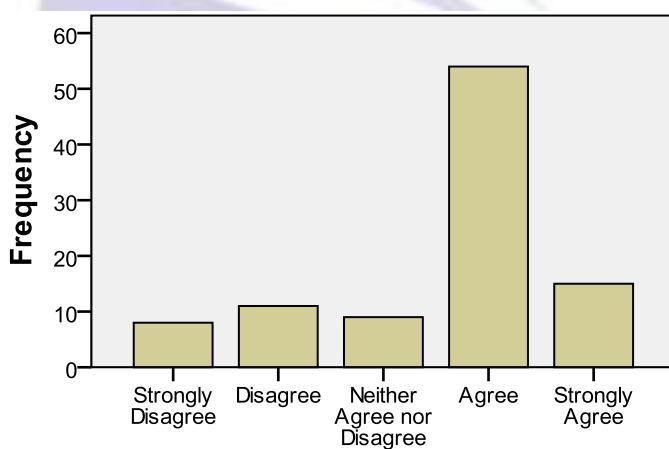International Journal of Management and Information Technology

Table No.4.25

		PRQ1	PRQ2	PRQ3	PRQ4
N	Valid	97	97	97	97
	Missing	1	1	1	1
Mean		3.7010	3.6082	3.3608	3.4639
Median		4.0000	4.0000	4.0000	4.0000
Std. Deviation		1.09130	1.00578	1.07224	1.24216
Minimum		1.00	1.00	1.00	1.00
Maximum		5.00	5.00	5.00	5.00

Above the tableno.4.19 According to my survey I found the result of mean median Std: deviation and minimum point is 1 and maximum point is 5

Table No.4.26

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	6.1	6.2	6.2
	Disagree	9	9.2	9.3	15.5
	Neither Agree nor Disagree	13	13.3	13.4	28.9
	Agree	49	50.0	50.5	79.4
	Strongly Agree	20	20.4	20.6	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.26 found the result when we give the questionnaire to the customer when I

consider my experience at this commercial bank I am satisfied

6.1% of strongly disagree, 9.2.1% of disagree, 13.% of Neither Agree nor Disagree, 50% are Agree and 20.4% are strongly agree

Table No.4.27

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	6.1	6.2	6.2
	Disagree	8	8.2	8.2	14.4
	Neither Agree nor Disagree	15	15.3	15.5	29.9
	Agree	57	58.2	58.8	88.7
	Strongly Agree	11	11.2	11.3	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.27 found the result when we give the questionnaire to the customer when I purchased financial services from this commercial bank I am satisfied

I S S N   2 2 7 8 - 5 6 1 2
V o l u m e   1 2   N u m b e r   1
International Journal of Management and Information Technology

6.1% of strongly disagree, 8.2% of disagree, 15.3.% of Neither Agree nor Disagree, 58.2% are Agree and 11.2% are strongly agree

Table No.4.28

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	5.1	5.2	5.2
	Disagree	20	20.4	20.6	25.8
	Neither Agree nor Disagree	16	16.3	16.5	42.3
	Agree	47	48.0	48.5	90.7
	Strongly Agree	9	9.2	9.3	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.28 found the result when we give the questionnaire to the customer commercial bank can be counted on to do what id right

5.1% of strongly disagree, 20.4% of disagree, 16.3.% of Neither Agree nor Disagree, 48% are Agree and9.2% are strongly agree

Table No.4.29

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	13.3	13.4	13.4
	Disagree	8	8.2	8.2	21.6
	Neither Agree nor Disagree	12	12.2	12.4	34.0
	Agree	49	50.0	50.5	84.5
	Strongly Agree	15	15.3	15.5	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.29 found the result when we give the questionnaire to the customer commercial bank has high integrity

13.3% of strongly disagree, 8.2% of disagree, 12.2.% of Neither Agree nor Disagree, 50% are Agree and15.3% are strongly agree
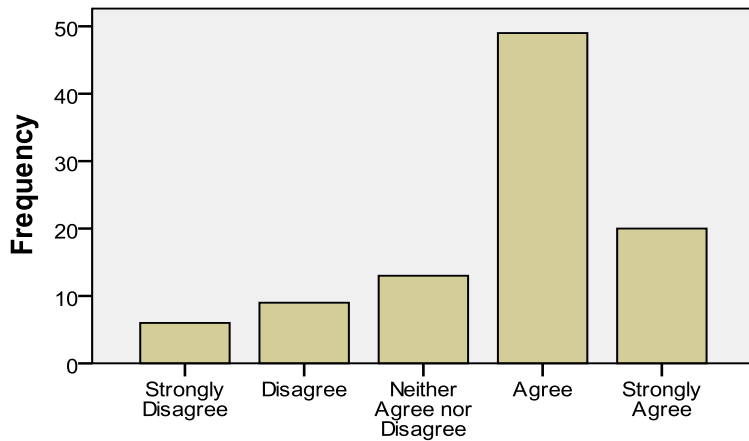
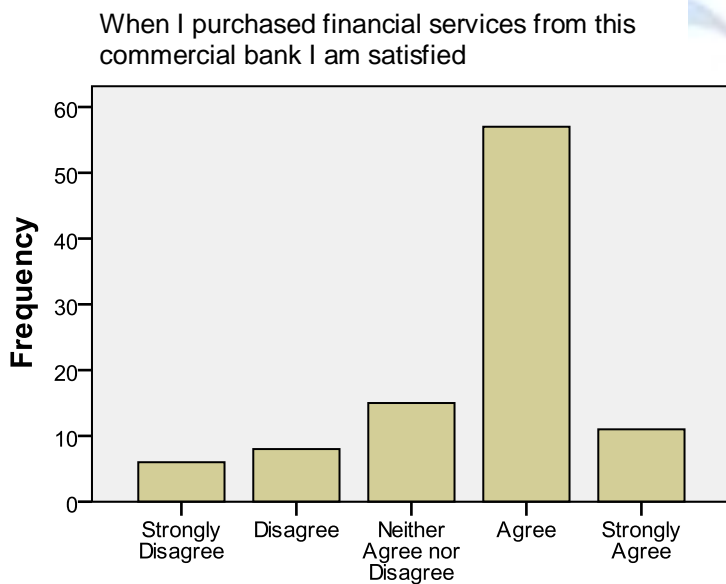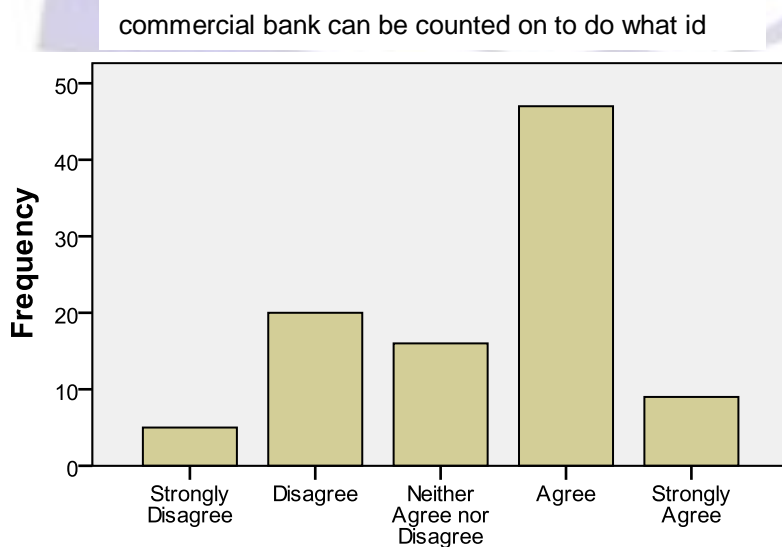when I consider my experience at this commercial bank I am satisfied

Figure No.4.20

When I purchased financial services from this commercial bank I am satisfied

Figure No.4.21

commercial bank can be counted on to do what id

Figure No.4.22

Commercial bank has high integrity
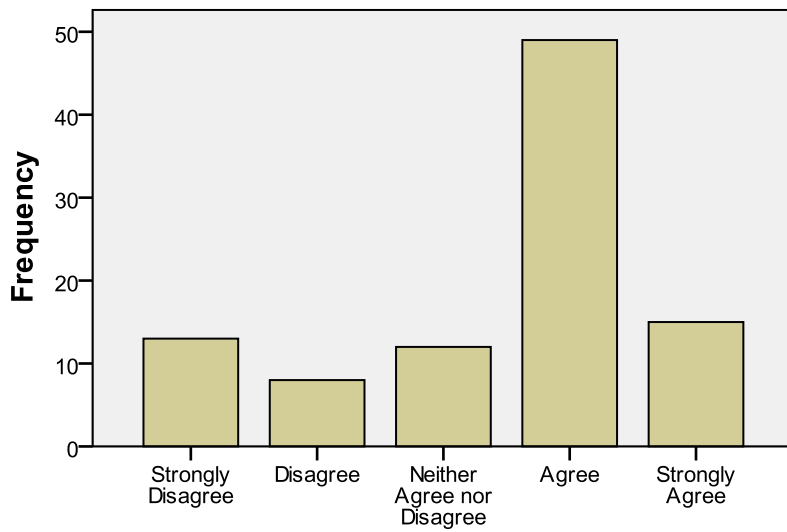
Figure No.4.23

Table No.4.30

		CL1	CL2	CL3	CL4
N	Valid	97	97	97	97
	Missing	1	1	1	1
Mean		3.6082	3.4948	3.3711	3.1340
Median		4.0000	4.0000	4.0000	4.0000
Std. Deviation		1.12321	1.28390	1.21037	1.24690
Minimum		1.00	1.00	1.00	1.00
Maximum		5.00	5.00	5.00	5.00

Above the tableno.4.19 According to my survey I found the result of mean median Std: deviation and minimum point is 1 and maximum point is 5

Table No.4.31

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	9.2	9.3	9.3
	Disagree	7	7.1	7.2	16.5
	Neither Agree nor Disagree	12	12.2	12.4	28.9
	Agree	54	55.1	55.7	84.5
	Strongly Agree	15	15.3	15.5	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.31 found the result when we give the questionnaire to the customer I consider commercial bank my first choice to buy financial service 9.2% of strongly disagree, 7.1% of disagree, 12.2.% of Neither Agree nor Disagree, 55.1% are Agree and15.3% are strongly agree

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w w w . c i r w o r l d . c o m

I S S N 2 2 7 8 - 5 6 1 2
V o l u m e 1 2 N u m b e r 1
International Journal of Management and Information Technology

Table No.4.32

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	13.3	13.4	13.4
	Disagree	10	10.2	10.3	23.7
	Neither Agree nor Disagree	8	8.2	8.2	32.0
	Agree	48	49.0	49.5	81.4
	Strongly Agree	18	18.4	18.6	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.32 found the result when we give the questionnaire to the customer I would highly recommend this commercial bank to my friend and family 13.3% of strongly disagree, 10.2% of disagree, 8.2.% of Neither Agree nor Disagree, 49% are Agree an18.4% are strongly agree

Table No.4.33

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	14	14.3	14.4	14.4
	Disagree	6	6.1	6.2	20.6
	Neither Agree nor Disagree	18	18.4	18.6	39.2
	Agree	48	49.0	49.5	88.7
	Strongly Agree	11	11.2	11.3	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.33 found the result when we give the questionnaire to the customer I would not take some of my business to an other commercial bank that offers better price 14.3% of strongly disagree,6.1% of disagree,18.4.% of Neither Agree nor Disagree, 49% are Agree an11.2% are strongly agree

Table No.4.34

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	12	12.2	12.4	12.4
	Disagree	23	23.5	23.7	36.1
	Neither Agree nor Disagree	12	12.2	12.4	48.5
	Agree	40	40.8	41.2	89.7
	Strongly Agree	10	10.2	10.3	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.34 found the result when we give the questionnaire to the customer how long have yoy been the customer of this commercial bank?? 12.2% of strongly disagree,23.5% of disagree,12.2.% of Neither Agree nor Disagree, 40% are Agree an10.2% are strongly agree

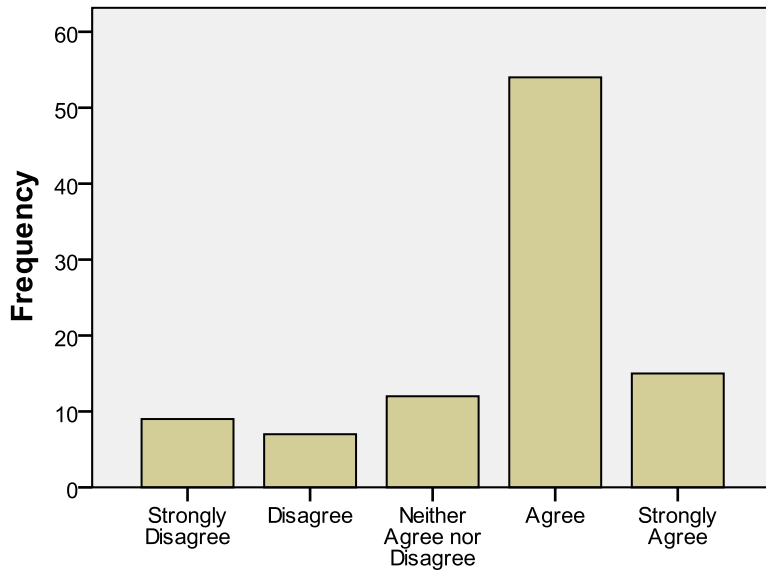I am willing to continue purchasing financial services at this commercial bank

Figure No.4.24

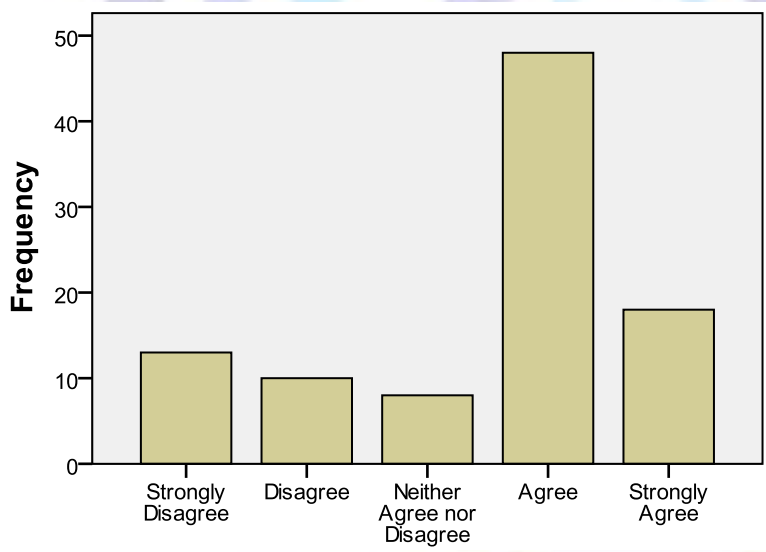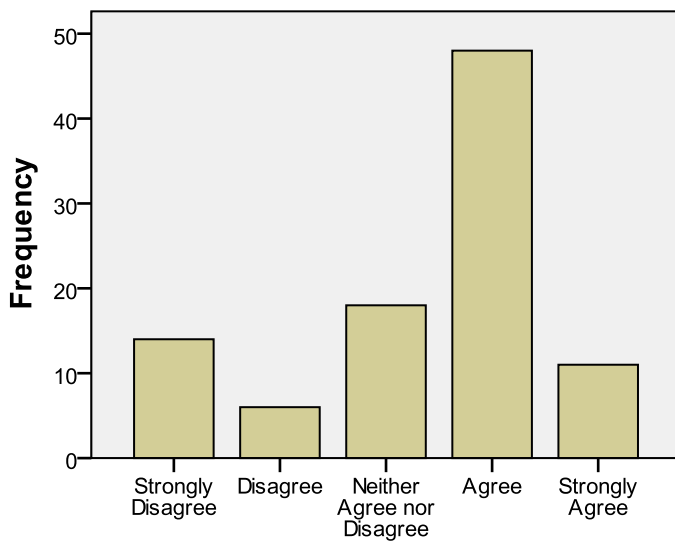I consider commercial bank my first choice to buy financial service

Figure NO.4.25

I would highly recommend this commercial bank to my friend and family

Figure NO.4.26

I would not take some of my business to an other commercial bank that offers better price

Figure No.4.27
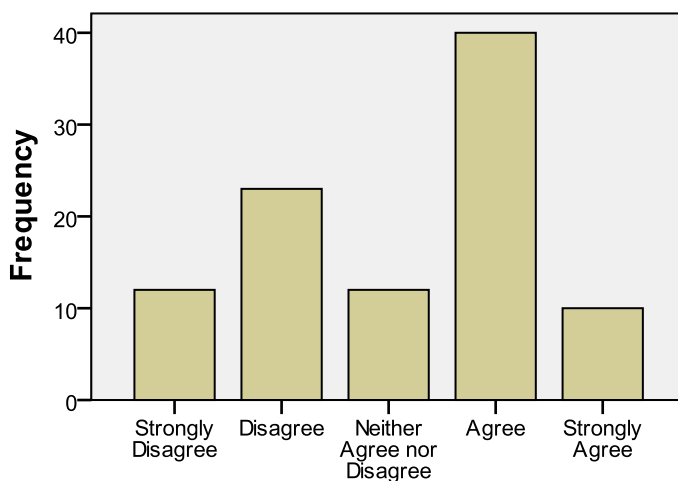
Table No.4.35

		CR1	CR2	CR3	CR4	CR5	CR6
N	Valid	97	97	97	97	97	97
	Missing	1	1	1	1	1	1
Mean		3.5979	3.2474	3.4536	3.2990	3.2990	3.2784
Median		3.0000	4.0000	4.0000	4.0000	4.0000	4.0000
Std. Deviation		2.66697	1.21647	1.06086	1.05243	1.20039	1.25617
Minimum		.00	1.00	1.00	1.00	1.00	1.00
Maximum		15.00	5.00	5.00	5.00	5.00	5.00

Above the tableno.4.35 According to my survey I found the result of mean median Std: deviation and minimum point is 1 and maximum point is 5

Table No.4.36

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00	1	1.0	1.0	1.0
	1.00	17	17.3	17.5	18.6
	1.50	2	2.0	2.1	20.6
	2.00	17	17.3	17.5	38.1
	2.50	5	5.1	5.2	43.3
	3.00	15	15.3	15.5	58.8
	3.50	2	2.0	2.1	60.8
	4.00	15	15.3	15.5	76.3
	4.50	1	1.0	1.0	77.3
	5.00	6	6.1	6.2	83.5
	6.00	4	4.1	4.1	87.6
	7.00	2	2.0	2.1	89.7
	8.00	4	4.1	4.1	93.8
	9.00	1	1.0	1.0	94.8
	10.00	3	3.1	3.1	97.9
	12.00	1	1.0	1.0	99.0
	15.00	1	1.0	1.0	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

Table No.4.37

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	13.3	13.4	13.4
	Disagree	15	15.3	15.5	28.9
	Neither Agree nor Disagree	12	12.2	12.4	41.2
	Agree	49	50.0	50.5	91.8
	Strongly Agree	8	8.2	8.2	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.37 found the result 13.3% of strongly disagree, 15.3% of disagree,12.2.% of Neither Agree nor Disagree, 50% are Agree an8.2% are strongly agree

I S S N 2 2 7 8 - 5 6 1 2
V o l u m e 1 2 N u m b e r 1
International Journal of Management and Information Technology

Table No.4.38

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	7.1	7.2	7.2
	Disagree	14	14.3	14.4	21.6
	Neither Agree nor Disagree	11	11.2	11.3	33.0
	Agree	58	59.2	59.8	92.8
	Strongly Agree	7	7.1	7.2	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.38 found the result 7.1% of strongly disagree, 14.3% of disagree,11.2.% of Neither Agree nor Disagree, 59% are Agree an7.1% are strongly agree

Table No.4.39

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	6.1	6.2	6.2
	Disagree	17	17.3	17.5	23.7
	Neither Agree nor Disagree	24	24.5	24.7	48.5
	Agree	42	42.9	43.3	91.8
	Strongly Agree	8	8.2	8.2	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.39 found the result 6.1% of strongly disagree, 17.3% of disagree,24.5.% of Neither Agree nor Disagree, 42.9% are Agree an8.2% are strongly agree

Table No.4.40

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	9.2	9.3	9.3
	Disagree	19	19.4	19.6	28.9
	Neither Agree nor Disagree	16	16.3	16.5	45.4
	Agree	40	40.8	41.2	86.6
	Strongly Agree	13	13.3	13.4	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.40 found the result 9.2% of strongly disagree, 19.4% of disagree,16.3.% of Neither Agree nor Disagree, 40.8% are Agree and 13.3% are strongly agree

Table No.4.41

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	14	14.3	14.4	14.4
	Disagree	12	12.2	12.4	26.8
	Neither Agree nor Disagree	16	16.3	16.5	43.3
	Agree	43	43.9	44.3	87.6
	Strongly Agree	12	12.2	12.4	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
	Total	98	100.0		

According to survey the table no.4.41 found the result 9.14.3% of strongly disagree, 12.2% of disagree,16.3.% of Neither Agree nor Disagree, 43.9% are Agree and 12..2% are strongly agree

how long have yoy been the customer of this commercial bank??

Figure No.4.28

I S S N   2 2 7 8 - 5 6 1 2
V o l u m e   1 2   N u m b e r   1
a n d   I n f o r m a t i o n   T e c h n o l o g y
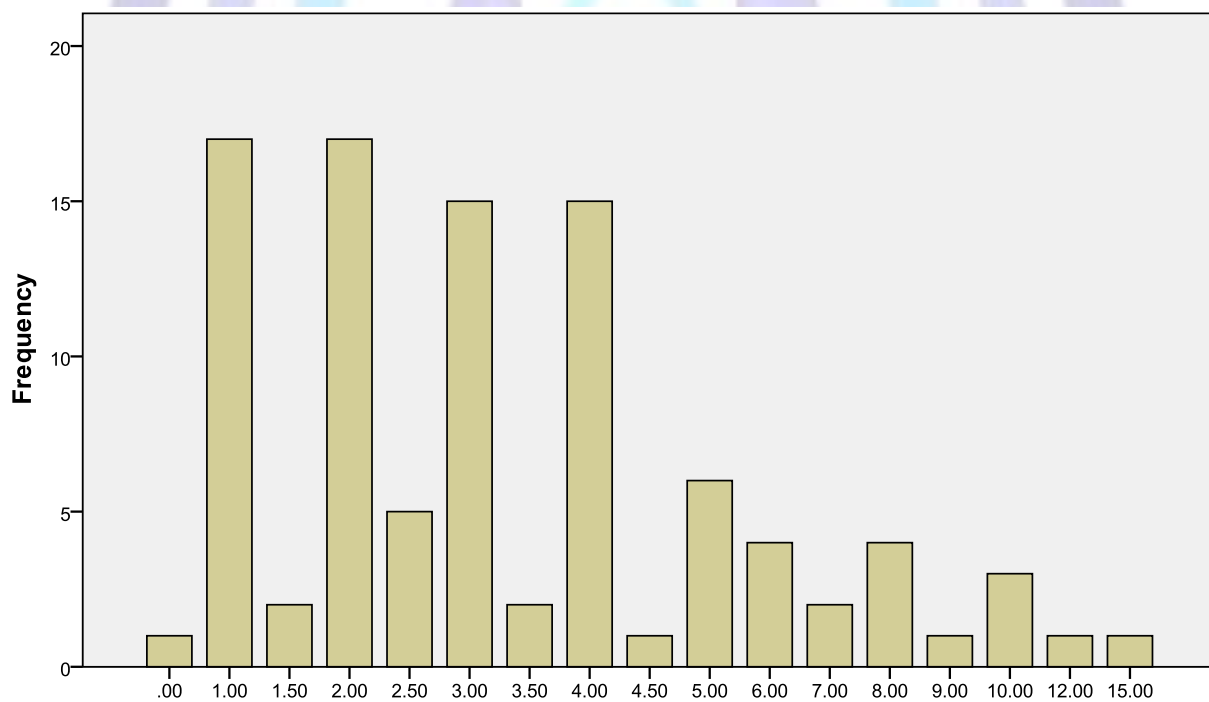
I intend to recommend thist commercial bank to others
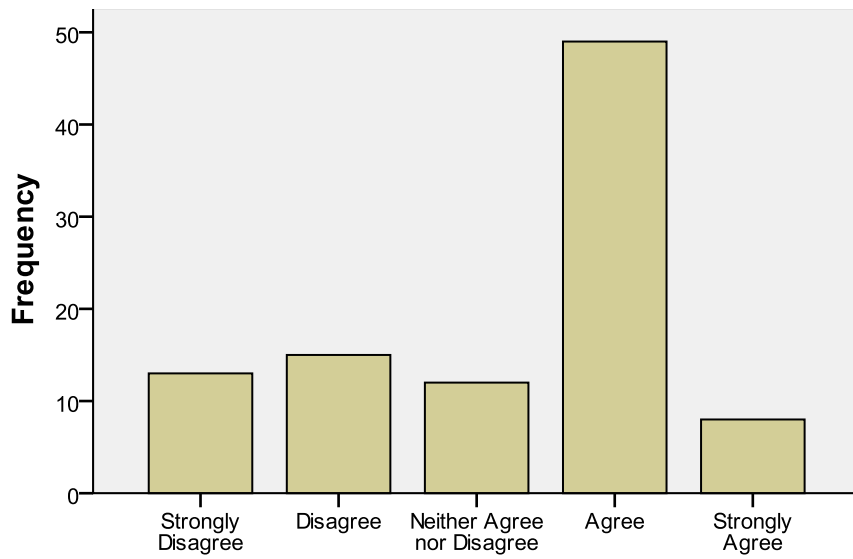
Figure No.4.29

I prefer this commercial bank over ohers

Figure NBo.4.30

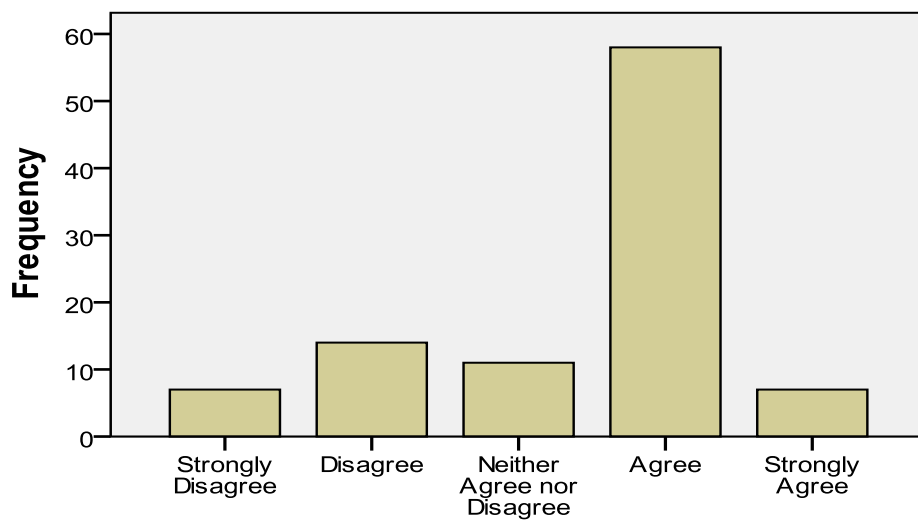I S S N 2 2 7 8 - 5 6 1 2
V o l u m e 1 2 N u m b e r 1
International Journal of Management and Information Technology

I have the intention of continuing patronizing serices from the commercial bank
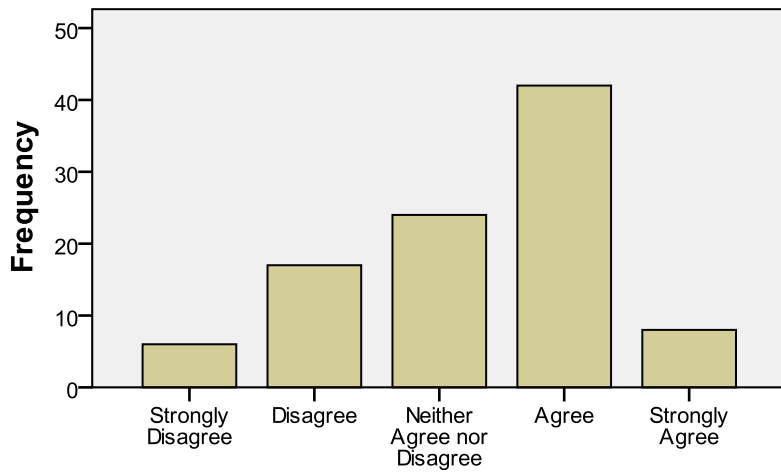
Figure No.4.31

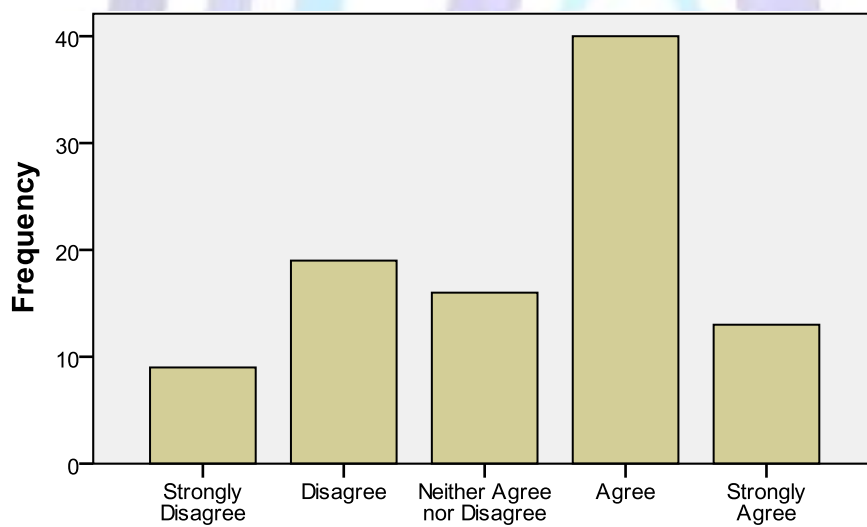I have the intention of increase the usages of services from this commercial bank

Figure No.4.32

I S S N 2 2 7 8 - 5 6 1 2
V o l u m e 1 2 N u m b e r 1
I n t e r n a t i o n a l J o u r n a l o f M a n a g e m e n t a n d I n f o r m a t i o n T e c h n o l o g y

I have no intention to switch to other commercial bank
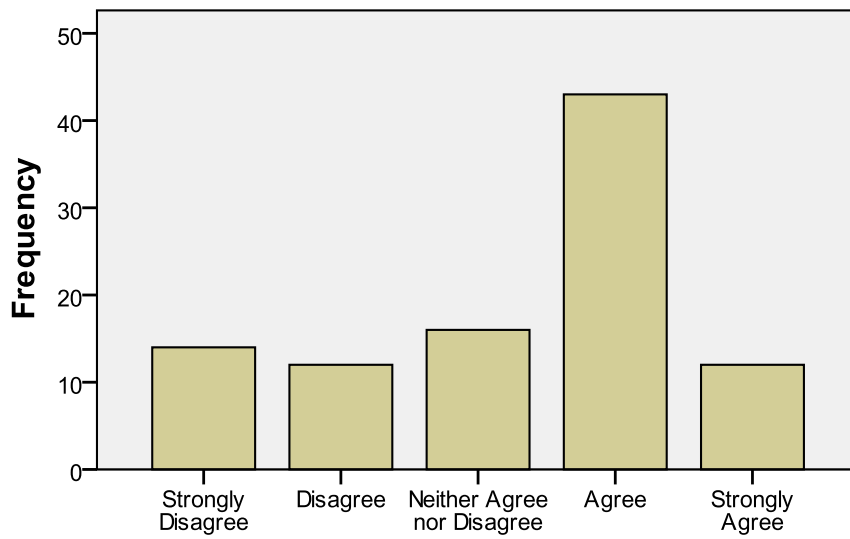
Figure No.4.33

Table No.4.42

		CCB1	CCB2
N	Valid	97	97
	Missing	1	1
Mean		3.4330	3.7113
Median		4.0000	4.0000
Std. Deviation		1.16286	.99957
Minimum		1.00	1.00
Maximum		5.00	5.00

Above the tableno.4.42 According to my survey I found the result of mean median Std: deviation and minimum point is 1 and maximum point is 5

Table No.4.43

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	11	11.2	11.3	11.3
	Disagree	8	8.2	8.2	19.6
	Neither Agree nor Disagree	18	18.4	18.6	38.1
	Agree	48	49.0	49.5	87.6
	Strongly Agree	12	12.2	12.4	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
Total		98	100.0		

According to survey the table no.4.43 found the result 11.2% of strongly disagree, 8.2% of disagree,18.4.% of Neither Agree nor Disagree,4.9% are Agree and 12..2% are strongly agree

International Journal of Management and Information Technology

Table No.4.44

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	7.1	7.2	7.2
	Disagree	2	2.0	2.1	9.3
	Neither Agree nor Disagree	18	18.4	18.6	27.8
	Agree	55	56.1	56.7	84.5
	Strongly Agree	15	15.3	15.5	100.0
	Total	97	99.0	100.0	
Missing	System	1	1.0		
	Total	98	100.0		

According to survey the table no.4.44 found the result 7.1% of strongly disagree,.2% of disagree,18.4.% of Neither Agree nor Disagree,56.1% are Agree and 15.3% are strongly agree

I intend to increase the proportion of patronization of services from this commercial bank in future
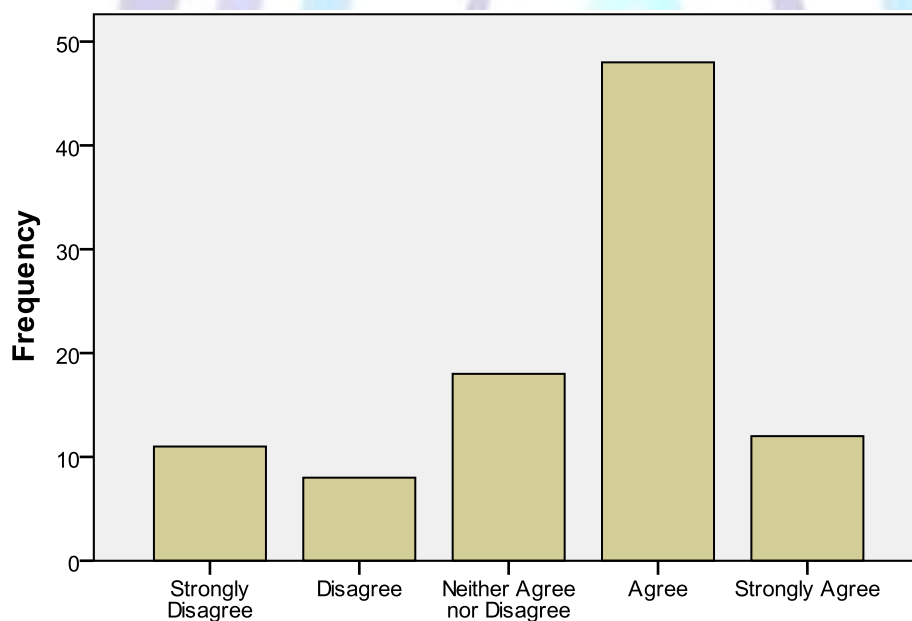

Figure No.4.34

in future I would patronize the products that I have so far not patronize from this commercial bank

The research will be concerned on the customer's performance, relationship retention and cross buying and also increasing marketing performance and maintain management on the bank. The consequences of this study are to motivate, communicate and retent with customers. I found that mostly customers of motivated and some customers are dismotivated. Either these customers are not satisfied or not fit from product or performance of bank. When customer's feelings are not matched with the bank's rules regulation than not satisfy and customer want to purchase good products at low price. Large quantity of customers purchase more products from bank because they are satisfied and good relationship beteween customers and employees of the bank and gives best response to customers, communicate with friendly as well as provides every information about products and rules and regulations. Bank faces the problems of the customers and any technological changes occur.

I S S N   2 2 7 8 - 5 6 1 2
V o l u m e   1 2   N u m b e r   1
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