

APPENDIX

Observed					
	Urban	Rural	Total		
Satisfied	119	21	140		
Not satisfied	45	15	60		
Total	164	36	200		
Expected					
	Urban	Rural	Total		
Satisfied	115	25	140		
Not satisfied	49	11	60		
Total	164	36	200		
<i>fo</i>	<i>fe</i>	<i>(fo-fe)</i>	<i>(fo-fe)²</i>	<i>(fo-fe)²/fe</i>	
119	115	-4	16	0.13913044	
21	25	4	16	0.64	
45	49	4	16	0.32653061	
15	11	-4	16	1.45454546	
Chi Square				2.5602065	

Table 1: Satisfaction between urban and rural branch customers.

Observed						
	Employed	Own Business	Students	Others		
Satisfied	63	41	20	21		
Not satisfied	5	39	11	0		
Total	68	80	31	21		
Expected						
	Employed	Own Business	Students	Others		
Satisfied	49	58	23	15		
Not satisfied	19	22	8	6		
Total	68	80	31	21		
<i>fo</i>	<i>fe</i>	<i>fo-fe</i>	<i>(fo-fe)²</i>	<i>(fo-fe)²/fe</i>		
63	49	-14	196	4		
41	58	17	289	4.982759		
20	23	3	9	0.391304		
21	15	-6	36	2.4		
5	19	14	196	10.31579		
39	22	-17	289	13.13636		
11	8	-3	9	1.125		
0	6	6	36	6		
Chi Square					42.35122	

Table 2: Satisfaction according to job of the customers.

Observed				
	Male	Female	Total	
Public Banks	41	20	61	
Private Banks	36	57	93	
Private & Public Banks	37	9	46	
Total	114	86	200	
Expected				
	Male	Female	Total	
Public Banks	35	26	61	
Private Banks	53	40	93	
Private & Public Banks	26	20	46	
Total	114	86	200	
<i>fo</i>	<i>fe</i>	<i>fo-fe</i>	$(fo-fe)^2$	$(fo-fe)^2/fe$
41	35	-6	36	1.02857143
20	26	6	36	1.38461538
36	53	17	289	5.45283019
57	40	-17	289	7.225
37	26	-11	121	4.65384615
9	20	11	121	6.05
Chi Square				25.7948632

Table 3: Difference in private and public banks in terms male and female customers.

Observed					
	0-5000	5000-10000	10000-30000	30000 & above	Total
Public	10	6	18	27	61
Private	14	10	29	40	93
Public & Private	5	5	16	20	46
Total	29	21	63	87	200
Expected					
	0-5000	5000-10000	10000-30000	30000 & above	Total
Public	9	6	19	27	61
Private	13	10	29	40	93
Public & Private	7	5	14	20	46
Total	29	21	63	87	200
<i>fo</i>	<i>fe</i>	<i>fo-fe</i>	$(fo-fe)^2$	$(fo-fe)^2/fe$	
10	9	-1	1	0.1111111111	
6	6	0	0	0	
18	19	1	1	0.052631579	
27	27	0	0	0	
14	13	-1	1	0.076923077	
10	10	0	0	0	
29	29	0	0	0	
40	40	0	0	0	

5	7	2	4	0.571428571
5	5	0	0	0
16	14	-2	4	0.285714286
20	20	0	0	0
Chi Square				1.097808624

Table 4: Difference in public and private banks in terms of income groups of customers.

Observed					
	Satisfied	Unsatisfied	Total		
Public Banks	43	18	61		
Private Banks	63	30	93		
Private & Public Banks	33	13	46		
Total	139	61	200		
Expected					
	Satisfied	Unsatisfied	Total		
Public Banks	42	19	61		
Private Banks	53	40	93		
Private & Public Banks	26	20	46		
Total	114	86	200		
<i>fo</i>	<i>fe</i>	<i>fo-fe</i>	<i>(fo-fe)²</i>	<i>(fo-fe)²/fe</i>	
43	42	-1	1	0.0238095	
18	19	1	1	0.0526316	
63	53	-10	100	1.8867925	
30	40	10	100	2.5	
33	26	-7	49	1.8846154	
13	20	7	49	2.45	
Chi-Square				8.7978489	

Table 5: Satisfied and unsatisfied in terms of public and private sector banks.

Observed					
	Saving	Current	Recurring/Others	More than one account	Total
Public Banks	31	3	0	27	61
Private Banks	48	5	0	27	93
Public & Private banks	24	3	0	40	46
Total	103	11	0	19	200
Expected					
	Saving	Current	Recurring/Others	Others	Total

Public Banks	31.41	3.36	0	26.23	61
Private Banks	47.9	5.11	0	39.99	93
Public & Private banks	23.69	2.53	0	19.78	46
Total	103	11	0	86	200
<i>fo</i>	<i>fe</i>	<i>fo-fe</i>	$(fo-fe)^2$	$(fo-fe)^2/fe$	
31	31.41	0.41	0.1681	0.0053518	
3	3.36	0.36	0.1296	0.03857143	
0	0	0	0	0	
27	26.23	-0.77	0.5929	0.02260389	
48	47.9	-0.1	0.01	0.00020877	
5	5.11	0.11	0.0121	0.00236791	
0	0	0	0	0	
40	39.99	-0.01	1.00E-04	2.50E-06	
24	23.69	-0.31	0.0961	0.00405656	
3	2.53	-0.47	0.2209	0.08731225	
0	0	0	0	0	
19	19.78	0.78	0.6084	0.03075834	
Chi square				0.19123345	

Table 6: Difference in public and private sector banks in terms different types of bank accounts.

Observed				
	Male	Female	Total	
Satisfied	84	56	140	
Not satisfied	30	30	60	
Total	114	86	200	
Expected				
	Urban	Rural	Total	
Satisfied	79.8	60.2	140	
Not satisfied	34.2	25.8	60	
Total	114	86	200	
<i>fo</i>	<i>fe</i>	<i>fo-fe</i>	$(fo-fe)^2$	$(fo-fe)^2/fe$
84	79.8	-4.2	17.64	0.22105263
56	60.2	4.2	17.64	0.29302326
30	34.2	4.2	17.64	0.51578947
30	25.8	-4.2	17.64	0.68372093
Chi Square				1.71358629

Table 7: Satisfaction and non-satisfaction in terms of gender.

Perception						
	Tangibles	Reliability	Responsiveness	Assurance	Empathy	Total
Rural	1.85	2.46	2.33	2.25	2.57	11.46
Urban	1.76	2.2	2.09	2.06	2.32	10.43
Total	3.61	4.66	4.42	4.31	4.89	21.89
Expectation						
	Tangibles	Reliability	Responsiveness	Assurance	Empathy	Total
Rural	1.8899315	2.4396345	2.313988122	2.25640018	2.560046	11.46
Urban	1.7200685	2.2203655	2.106011878	2.05359982	2.329954	10.43
Total	3.61	4.66	4.42	4.31	4.89	21.89
<i>fo</i>	<i>fe</i>	<i>(fo-fe)</i>	<i>(fo-fe)²</i>	<i>(fo-fe)²/fe</i>		
1.85	1.89	0.04	0.0016	0.00084656		
2.46	2.44	-0.02	0.0004	0.00016393		
2.33	2.31	-0.02	0.0004	0.00017316		
2.25	2.26	0.01	0.0001	0.00004425		
2.57	2.56	-0.01	0.0001	0.00003906		
1.76	1.72	-0.04	0.0016	0.00093023		
2.2	2.22	0.02	0.0004	0.00018018		
2.09	2.11	0.02	0.0004	0.00018957		
2.06	2.05	-0.01	0.0001	0.00004878		
2.32	2.33	0.01	0.0001	0.00004292		
Chi Square				0.00265865		

Table 8: Difference in perception and expectation of customers from urban and rural branch in terms of tangibles, reliability, responsiveness, assurance and empathy.

Perception						
	Tangibles	Reliability	Responsiveness	Assurance	Empathy	Total
Public banks	1.72	2.07	1.93	1.94	2.14	9.8
Private	1.86	2.45	2.29	2.19	2.43	11.22
Public & Private	1.67	2.02	2.05	2.08	2.47	10.29
Total	5.25	6.54	6.27	6.21	7.04	31.31
Expectation						
	Tangibles	Reliability	Responsiveness	Assurance	Empathy	Total
Public banks	1.643245	2.0470137	1.962503992	1.94372405	2.2035133	9.8

Private	1.8813478	2.3436218	2.246866816	2.2253657	2.5227978	11.22
Public & Private	1.7254072	2.1493644	2.060629192	2.04091025	2.3136889	10.29
Total	5.25	6.54	6.27	6.21	7.04	31.31
<i>fo</i>	<i>fe</i>	<i>(fo-fe)</i>	<i>(fo-fe)²</i>	<i>(fo-fe)²/fe</i>		
1.72	1.64	-0.08	0.0064	0.00390244		
2.07	2.05	-0.02	0.0004	0.00019512		
1.93	1.96	0.03	0.0009	0.00045918		
1.94	1.94	0	0.0001	0.00004425		
2.14	2.2	0.06	0.0001	0.00003906		
1.86	1.88	0.02	0.0004	0.00021277		
2.45	2.34	-0.11	0.0121	0.00517094		
2.29	2.25	-0.04	0.0016	0.00071111		
2.19	2.23	0.04	0.0016	0.00004878		
2.43	2.52	0.09	0.0081	0.00004292		
1.67	1.73	0.06	0.0036	0.01082657		
2.02	2.15	0.13	0.0169	0.00786047		
2.05	2.06	0.01	0.0001	0.00004854		
2.08	2.04	-0.04	0.0016	0.00078431		
2.47	2.31	-0.16	0.0256	0.01108225		
Chi Square				0.01977557		

Table 9: Difference in perception and expectation of customers from private, public and public and private banks in terms of tangibles, reliability, responsiveness, assurance and empathy.