

DECLARATION

I, MOUNITA NATH, do hereby declare that the thesis entitled **“CUSTOMER SATISFACTION IN UNITED BANK OF INDIA: A STUDY IN CACHAR DISTRICT OF ASSAM”** submitted for the award of Doctor of Philosophy in Commerce to Assam University, Silchar is a bonafide record of research work done by me under the supervision of Dr. Kingshuk Adhikari .

I also declare that this thesis or any part of it has not been previously submitted to any other university and institutions for the award of any degree, diploma, fellowship or other similar title.

Date: **(Mounita Nath)**

Place: Research Scholar

Ph.D. Reg. No. /1656/2011, Dated 21-09-2011

PREFACE

The concept of ‘Customer satisfaction’ has been gradually gaining momentum in today’s highly competitive market because the best way under the prevailing situation is to keep customers’ faith intact through rendering quality services and satisfying them. Customer is the monarch in any competitive market and satisfaction or dissatisfaction of customers particularly in a competitive service industry is directly linked with the goals of profitability, market share, return on investment, productivity etc. Customer satisfaction is not only the leading indicator to measure customer loyalty, identify unhappy customers, reduce churn and increase revenue; but also a key differentiator that helps to retain existing customer base and attract new customers in competitive business environments as well.

The researcher has selected United Bank of India to assess the level of customer satisfaction about the select service quality dimensions of this bank in Cachar district of Assam as no study has so far been undertaken on customer satisfaction of any single public sector bank in Cachar district of Assam. UBI, being the lead bank in Cachar district, is expected to cater to the needs of its large number of customers residing in different corners of the district through its wide network of branches scattered over various locations of the district.

The present study not only assessed the level of customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam about select service quality dimensions but also made an attempt to study the relationship between service quality dimensions and overall customer satisfaction as well as the influence of service quality dimensions on overall customer satisfaction. Apart from this, the study also compared the level of customer satisfaction in the branches of United Bank of India operating in Cachar district of Assam across the select demographic variables of customers. An assessment of the level of customer satisfaction about service quality dimensions may help the management of UBI in devising policies to improve the service quality and thereby enhance the degree of customer satisfaction in the years to come.

Date:

(Mounita Nath)

Place:

Research Scholar

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I am sincerely grateful to the Almighty God who enabled me to get the opportunity and granted me his grace to accomplish this work. This journey is not over; it's just beginning of research. It is a learning curve that makes me aware of many paths after this journey. Completing this thesis has been a journey full of excitements and obstacles. A piece of work can never be perfect but somehow there is an end to every beginning, I would not have been able to complete this part of my life without those who have helped me. During the course of preparation of this work, I have received help and co-operation from many people and organizations.

First of all, I take this opportunity to express my deep sense of gratitude to my erudite research supervisor Dr. Kingshuk Adhikari, Assistant Professor, Department of Commerce, Assam University, for his devotion and inspiration. Without his expert guidance and special care, the present work would not have been possible. He played a vital role in the finalisation of this thesis as supervisor. His valuable suggestions and comments have helped me a lot in improving my research ideas. It has been a privilege to work with him.

I feel like you have raised me to be a better researcher. You have taught me how to make sense from the piles of data and motivated me to carry on. You are always patient with my mistakes and guided me on this journey. I have learnt so much from you and still have much to learn. I am very fortunate to have such a great supervisor. My utmost hope is to have opportunities to provide comparable support to future research.

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Date: **(Mounita Nath)**

Place: Research Scholar

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I, MOUNITA NATH, do hereby declare that the thesis entitled **“CUSTOMER SATISFACTION IN UNITED BANK OF INDIA: A STUDY IN CACHAR DISTRICT OF ASSAM”** submitted for the award of Doctor of Philosophy in Commerce to Assam University, Silchar is a bonafide record of research work done by me under the supervision of Dr. Kingshuk Adhikari .

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