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 that 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     |
| Missing| 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 97 participants.

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               |
According to survey the table no. 4.5 shows the result of respondent income the 11.3% belonging to 10000, 15.5% are 20000, 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

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     | 97   | 97   | 97   |
| Valid |      |      |      |
| 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.
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 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         |                    |
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.

**Figure No. 4.5**

**Commercial Bank offers free services**

**Figure No. 4.6**

**Commercial banks saves me lot of transaction cost**

**Figure No. 4.7**
Table No.4.10

|      | SOB1 | SOB2 | SOB3 | SOB4 |
|------|------|------|------|------|
| N    | 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 table no. 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.4.11:

|                      | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------------|-----------|---------|---------------|--------------------|
| Valid                | 8         | 8.2     | 8.2           | 8.2                |
| Strongly Disagree    | 6         | 6.2     | 6.2           | 14.4               |
| Disagree             | 15        | 15.5    | 15.5          | 29.9               |
| Neither Agree nor Disagree | 40 | 41.2 | 41.2 | 71.1 |
| Agree                | 28        | 28.9    | 28.9          | 100.0              |
| Strongly agree       |           |         |               |                    |
| 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                | 13        | 13.4    | 13.4          | 13.4               |
| Strongly Disagree    | 5         | 5.2     | 5.2           | 18.6               |
| Disagree             | 6         | 6.2     | 6.2           | 24.7               |
| Neither Agree nor Disagree | 62 | 63.9 | 63.9 | 88.7 |
| Agree                | 11        | 11.3    | 11.3          | 100.0              |
| Strongly Agree       |           |         |               |                    |
| 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.
Commercial bank keeps in touch with me

![Figure No.4.8](image)

Commercial bank is concerned with my needs

![Figure No.4.9](image)

Commercial bank helps me resolve my problems

![Figure No.4.10](image)
Commercial bank asks my opinion about service

Figure No.4.11

Table No.4.15

|       | STB1  | STB2  | STB3  |
|-------|-------|-------|-------|
| N     | 97    | 97    | 97    |
| Valid |       |       |       |
| 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 table No.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
### 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 table no.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 |
|    | Disagree | 7 | 7.1 | 15.5 |
|    | Neither Agree nor Disagree | 7 | 7.1 | 22.7 |
|    | Agree | 54 | 55.1 | 78.4 |
|    | Strongly Agree | 21 | 21.4 | 100.0 |
| **Total** | | 97 | 99.0 | 100.0 |
| **Missing** | System | 1 | 1.0 | |
| **Total** | | 98 | 100.0 | |

According to survey the table no.4.20 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 |
|    | Disagree | 9 | 9.2 | 16.5 |
|    | Neither Agree nor Disagree | 7 | 7.1 | 23.7 |
|    | Agree | 52 | 53.1 | 77.3 |
|    | Strongly Agree | 22 | 22.4 | 100.0 |
| **Total** | | 97 | 99.0 | 100.0 |
| **Missing** | System | 1 | 1.0 | |
| **Total** | | 98 | 100.0 | |

According to survey the table no.4.21 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
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.

Figure No.4.15

Commercial bank makes efforts to increase regular customer loyalty

Figure No.4.16

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

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

Commercial bank cares about satisfying my needs

Figure No.4.17

Figure No.4.18

Figure No.4.19
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 table no.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    | 13        | 13.3    | 13.4          | 28.9               |
| Disagree             |           |         |               |                    |
| 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% 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    | 15        | 15.3    | 15.5          | 29.9               |
| Disagree             |           |         |               |                    |
| 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
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 |
|---------------|-----------|---------|---------------|--------------------|
| 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 and 9.2% are strongly agree

Table No.4.29

|               | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------|-----------|---------|---------------|--------------------|
| 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 and 15.3% 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
According to my survey I found the result of mean, median, Std. deviation and minimum point is 1 and maximum point is 5.

| CL1  | CL2  | CL3  | CL4  |
|------|------|------|------|
| N    | 97   | 97   | 97   | 97   |
| Valid|      |      |      |      |
| 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 |

Commercial bank has high integrity

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 and 15.3% are strongly agree.
| Table No.4.32 |
|--------------|
| **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | | | |
| Strongly Disagree | 13 | 13.3 | 13.4 |
| Disagree | 10 | 10.2 | 10.3 |
| Neither Agree nor Disagree | 8 | 8.2 | 8.2 |
| Agree | 48 | 49.0 | 49.5 |
| Strongly Agree | 18 | 18.4 | 18.6 |
| 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 an 18.4% are strongly agree.

| Table No.4.33 |
|--------------|
| **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | | | |
| Strongly Disagree | 14 | 14.3 | 14.4 |
| Disagree | 6 | 6.1 | 6.2 |
| Neither Agree nor Disagree | 18 | 18.4 | 18.6 |
| Agree | 48 | 49.0 | 49.5 |
| Strongly Agree | 11 | 11.2 | 11.3 |
| 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, 8.4% of Neither Agree nor Disagree, 49% are Agree an 11.2% are strongly agree.

| Table No.4.34 |
|--------------|
| **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | | | |
| Strongly Disagree | 12 | 12.2 | 12.4 |
| Disagree | 23 | 23.5 | 23.7 |
| Neither Agree nor Disagree | 12 | 12.2 | 12.4 |
| Agree | 40 | 40.8 | 41.2 |
| Strongly Agree | 10 | 10.2 | 10.3 |
| 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 you 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 an 10.2% 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.

Table No.4.35

|       | CR1 | CR2 | CR3 | CR4 | CR5 | CR6 |
|-------|-----|-----|-----|-----|-----|-----|
| N Valid | 97  | 97  | 97  | 97  | 97  | 97  |
| N 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 | 0.00 | 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 table no.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.

I would not take some of my business to an other commercial bank that offers better price.
### Table No.4.36

| Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|---------|---------------|--------------------|
| Valid     |         |               |                    |
| .00       | 1       | 1.0           | 1.0                |
| 1.00      | 17      | 17.3          | 17.5               |
| 1.50      | 2       | 2.0           | 2.1                |
| 2.00      | 17      | 17.3          | 17.5               |
| 2.50      | 5       | 5.1           | 5.2                |
| 3.00      | 15      | 15.3          | 15.5               |
| 3.50      | 2       | 2.0           | 2.1                |
| 4.00      | 15      | 15.3          | 15.5               |
| 4.50      | 1       | 1.0           | 1.0                |
| 5.00      | 6       | 6.1           | 6.2                |
| 6.00      | 4       | 4.1           | 4.1                |
| 7.00      | 2       | 2.0           | 2.1                |
| 8.00      | 4       | 4.1           | 4.1                |
| 9.00      | 1       | 1.0           | 1.0                |
| 10.00     | 3       | 3.1           | 3.1                |
| 12.00     | 1       | 1.0           | 1.0                |
| 15.00     | 1       | 1.0           | 1.0                |
| 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               |
| Disagree  | 15      | 15.3          | 15.5               |
| Neither Agree nor Disagree | 12 | 12.2          | 12.4               |
| Agree     | 49      | 50.0          | 50.5               |
| Strongly Agree | 8 | 8.2           | 8.2                |
| 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 and 8.2% are strongly agree.
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 and 7.1% are strongly agree.

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 and 8.2% are strongly agree.

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.
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 you been the customer of this commercial bank??
I intend to recommend this commercial bank to others

I prefer this commercial bank over others
I have the intention of continuing patronizing services from the commercial bank

![Bar Chart](Figure No.4.31)

I have the intention of increasing the usage of services from this commercial bank

![Bar Chart](Figure No.4.32)
According to my survey I found the result of mean median Std: deviation and minimum point is 1 and maximum point is 5.

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.

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.
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.

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   |               |                    |

Figure No.4.34

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

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 between 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.
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