



## **Complaint Redressal System of Banks: Comparison of Customers and Bankers Perception**

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### **Authors' contributions**

*This work was carried out in collaboration among all authors. Author RG designed the study, managed the literature searches, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript. Authors BK and GB managed the analyses of the study. All authors read and approved the final manuscript.*

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### **ABSTRACT**

The paper attempts to analyze and compare customers' and bankers perception and behaviour towards complaint redressal system of banks. The study was conducted in three most populated districts (Amritsar, Ludhiana and Jalandhar) of Punjab, India. From each district 3 public (SBI, PNB and Punjab and Sind Bank) and 3 private sector banks (HDFC Bank, Axis Bank and ICICI Bank) having maximum number of branches were chosen. From each bank, one branch operating in rural and one in urban area was selected randomly. Hence, a total of 36 branches were contacted. From each branch 20 customers and 2-3 officers/managers were surveyed through a structured and non disguised questionnaire based on complaint redressal system of banks namely Banking Ombudsman. Thus, survey was administered on 720 customers (36\*20=720) and 72 bankers (36\*2=72). Findings highlighted that very few customers were aware about customer complaint redressal system. Banks do not provide much information about complaint redressal system resulting in most of the customers not complaining about the problems faced by them. Hence, a gap was found between problems faced by the customers and complaints received by the bankers.

**Keywords:** *Customers; bankers; perception; complaint redressal system; banking ombudsman.*

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## 1. INTRODUCTION

In current competitive banking scenario most of Indian banks are more inclined towards the banking business and profit, which cause the ignorance of banking norms by the banks and is responsible for grievances between customers and banks. Thus, redressal mechanism of banking grievances is necessary to reinforce the faith of customers in banking and financial system. Witnessing a need of complaint redressal system in Indian banking system, RBI has a Banking Ombudsman Scheme in place. In India banks are adopting the guidelines and instructions of RBI and the Ombudsman for redressing the complaints. A Banking Dispute Redressal Mechanism was set up in the year 1995 by RBI by the virtue of Section 35 A of the Banking Regulation Act, 1949. The Banking Ombudsman Scheme enables a speedy and inexpensive medium to customers of banks for resolution of complaints. The Banking Ombudsman is a senior official appointed by the RBI to rectify and resolve customer complaints against insufficiency in certain banking services.

Although the banking sector has shown a rapid growth in the recent past and have 92 scheduled commercial banks, including 27 public sector banks, 21 private sector banks and 44 foreign banks, still the quality and content of dispensing customer service are not able to meet the soaring demands and expectations of the customers, and also current Customer Grievance Redressal System (CGRS) of banks in India is ineffective in handling complaints and satisfying all the banking customers. Every year the Banking Ombudsman (BO) receives a number of complaints not redressed by the internal CGRS of the banks. The annual report of Banking Ombudsman, 2014-15 reveals that the total number of complaints received by the offices of BO for the year was 85131 which has increased by 11.17 percent from the previous year's count of 76573 [1]. Studies have attempted to understand the problems faced by customers in using banking services but these types of studies have been done in western context in developed countries. Very few studies have been done in specific regions or states of India to understand the problems faced by the customers and also very less work has been done regarding services of Banking Ombudsman to its customers. Hardly any study was available for Punjab. Therefore, it becomes imminent to study the problems faced by customers while using banking services and their awareness and perception towards

complaint redressal system of banks and bankers attitude towards complaint redressal system in state of Punjab.

## 2. REVIEW OF LITERATURE

The concept of CCB (Customer Complaining Behaviour) has received considerable attention among scholars. Jacoby and Jaccard [2] describe it as "An action taken by an individual which involves communicating something negative about a product or service" The customer complaint behaviour arises when their satisfaction of product and service performance are below their expectations. In this case, customers begin to complain and express their emotions negatively to the staff of bank and to the bank as a whole [3].

Male and female customers of banks value different qualities and behaviours in employees during personal complaint handling service encounters. Female customers and divorced/separate customers had more unpleasant experiences in dealing with banks compared to others. Females were able to develop strong associations at the highest level of abstraction and connected the desired employee behaviours with several values more than male respondents. Female customers tended to be more emotionally involved than male customers because they wanted employees to apologize for the problem and sometimes needed time to calm down and relax. Male complainants, on the other hand, were mostly interested in a quick complaint solution. Though employee's competence, friendliness, building relationship balance between customer interests and banks and active listening skills are important for both female and male complainants [4,5].

Jugenissova [4] also found that among the unpleasant banking experiences faced by the customers' long queue, slow work/delay in services, and impolite staff/rude behaviour were rated the most important. It was suggested that the banks should conduct trainings programmes for front-office staff to instruct and improve customer complaint behaviour skills for different customer characteristics especially dealing with female clients.

Siddiqui and Tripathi [6] concluded that bank customers do not represent a homogeneous population vis-a-vis their attitude and behavior towards complaints related to banking operations. Formation of clusters/segments

reveals that along with between-heterogeneity there is fair amount of within-homogeneity among these groups. These segments should be analyzed by banks in order to know about customers' behavior, attitudes and types of complaints related to various aspects of banking services and operations and design appropriate service recovery strategies. The four identified customer segments (on the basis of complaining attitude and behavior) reveal distinct consumer attitudes and perceptions. This calls for customized service recovery measures, in order to ensure customer satisfaction.

Uppal [7] analyzed the number of complaints made by customers of banks and suggests some measures to reduce the complaints in three types of banks in India (public sector banks, private sector banks and foreign banks). The author ascertained that the numbers of complaints are maximal in public sector banks and the maximum complaints are related to deposit, credit cards and housing loans which adversely affecting satisfaction of customers.

Saxena et al. [8] identified the determinants to be considered for customer satisfaction with grievance redressal services of the bank. The study has found that the success of the bank mainly depends on its customers. Being a service industry, all banks should aim at meeting the customers' needs by providing maximum features in their services including grievance redressal services. Authors suggested that banks should provide an effective grievance redressal system to its customers and monitor recurrently the current degree of customer satisfaction. Banks are lagging behind in the responsiveness component and empathy component of a grievance redressal system of banks for customers. Thus, some remedial measures are vivacious for the banks to conquest over customers.

Kumar [9] studied the attitude of customers towards the functioning of the Consumer Dispute Redressal Forum and accessed the level of consumers' awareness about their rights. The study has found that customers like agriculturists, labourer, businessmen and servicemen have a low-level of awareness about the procedure of filing complaints. The researcher suggested that some awareness programs should be conducted.

Saxena and Kaur [10] ascertained the service quality dimensions of grievance redressal system of banks in Punjab and its impact on customer satisfaction. The study has indicated

that reliability component, tangibility component, accessibility component and assurance components of grievance redressal system had significant impact on customer satisfaction.

Saxena and Kaur [11] concluded that the bank officials perceive 'Reliability,' 'Accessibility' and 'Empathy' as the dominating service quality dimensions of the 'Customer Complaint Redressal System'. Furthermore, 'Tangibles,' 'Assurance' and 'Responsiveness' are the limiting factors of the 'Customer Complaint Redressal System' which are required to be improved for proper implementation and increasing effectiveness of the complaint redressal system in Indian banks.

In the light of the preceding review of the studies carried out in this area, we find that there are very few studies focusing on perception and behaviour of customers and bankers towards complaint redressal system of banks in India. From the study of above literature review it can be inferred that the customers' complaint redressal has been widely accepted as one of the key factors of customer satisfaction and service quality. It has become essential that banks deliver prompt and effective grievance/complaint redressal services which in turn result in customer satisfaction in today's competitive banking environment. Thus, the need arises to undertake an empirical study on analyzing the perception and behaviour of customer and bankers towards complaint redressal system of banks in India.

### **3. OBJECTIVES OF THE STUDY**

The current study was under taken to analyse the problems faced by customers during use of banking services, their awareness and perception towards complaint redressal system of banks and bankers attitude towards complaint redressal system in state of Punjab. Further, to identify the gap if any, between problems faced by the customers and complaints received by the bankers.

### **4. RESEARCH METHODOLOGY**

The customers and bankers of the public and private sector banks (6138 branches) operating in urban and rural areas of Punjab, India formulated the population of the study. Multistage sampling technique was used to select sample for the study. At 1<sup>st</sup> stage, most populated districts viz Amritsar, Ludhiana and Jalandhar from each of three socio cultural divisions of Punjab viz., Majha, Malwa and Doaba, was

selected. At the second stage, top three public sector (SBI, PNB and Punjab and Sind Bank) and private sector banks (HDFC Bank, Axis Bank and ICICI Bank) based on highest number of branches operating both in rural and urban areas of Punjab were selected (dbie.rbi.org.in). Further, two branches of each selected bank was selected randomly, one operating in urban area and one in rural area in each district. So, in total 36 branches were selected. In the last stage, 20 customers and 2-3 officers/managers/ground level officers from each branch were selected using convenience cum judgemental sampling and also on their willingness to respond. Hence, a total of 720 customers and 72 bankers were surveyed through a non disguised and structured questionnaire based on complaint redressal system of banks namely Banking Ombudsman.

Survey questionnaire was prepared by reviewing the literature and discussions with experts. The survey instrument was piloted to measure its validity and reliability. The content validity of measurement instrument was assessed by asking 20 experts including subject experts, bankers and industrialists to examine it and provide feedback to ensure that the respondents would understand the various parameters. Changes were made in line with the suggestions. Further, for the purpose of analysing the customers awareness and perception towards complaint redressal system of banks, frequency and percentages were worked out. One sample t-test was applied to find the significant differences in perception and behaviour of bankers towards complaint redressal system of banks. Independent sample t-test was used to find the significant differences in problems faced by the customers and complaints received by the bankers as per Ombudsman.

## 5. RESULTS

### 5.1 Customers' Awareness and Perception towards Complaint Redressal System of Banks

The detailed analysis w.r.t customers awareness and perception towards complaint redressal system of banks has been presented in the Table 1.

Table 1 shows that out of 720 respondents a substantial number of 531 respondents were not aware of the bank's complaint redressal system. Out of the remaining 189 respondents, only 135 respondents confirmed that banks provide any sort of information about complaint redressal

system. The maximum used mode for providing information was displaying on website (66.67%) followed by mail (40.00%), verbally (33.33%), through code of bank's commitment to customers (13.33%) and through post (13.33%). Out of 720 respondents, 189 respondents had faced the problems during transaction process at the banks. Further, these 189 respondents confirmed that banks have capability of solving the customers' complaints adequately. Only 90 respondents had complained about the problems faced by them. Maximum customers complained to the bank's branch (88.89%) followed by through bank's regional office (5.56%), zonal office (3.33%) and head office (2.22%).

Maximum used mode of complaining was verbally (50.00%) followed by making a phone call (30.00%), writing on a plain paper (20.00%) and sending an email (20.00%). Out of 90 complaining respondents, only 70 were satisfied with complaint redressal system of banks and 20 were dissatisfied. Out of 20 dissatisfied customers only 9 were aware of complaint redressal system under RBI (Ombudsman) and 8 out of 9 respondents made further complain through Ombudsman. Then, out of 189 respondents who had faced the problems, only 153 respondents were aware of resolving complaints within prescribed time and no cost involved in filing complaints against banking services.

### 5.2 Bankers' Perception and Behaviour towards Complaint Redressal System of Banks

For the purpose of measuring the bankers' perception and behaviour towards complaint redressal system of banks 12 statements were used. One sample t-test was applied and the results so obtained have been presented in the Table 2.

The results disclosed that the bankers consider that they gave individual attention to their customers' (mean score= 4.69), banks policies were transparent (mean score= 4.63) and they made their customers aware or read the fair practices code of bank's commitment to customers (mean score= 3.90). They agreed upon customers complaining about facilities/services provided by the banks (mean score= 3.07) and most of the complaints by customers were genuine (mean score= 3.19). Bankers consider that they solve customers' problems adequately (mean score= 4.47) and also listened to customers complaints and took

prompt actions (mean score= 4.49). Banks had effective customer grievance procedures (mean score= 4.53) and resolved customers' complaints as soon as possible (mean score= 4.64). Further, most of bankers consider that they resolved customers' complaints on their own (mean score= 4.28) and did not escalate it to the top or others (mean score= 2.03) and also amount of time taken to investigate customers' complaints was as per standards (mean score= 4.39). The results were found to be significant at 5% level of significance.

### 5.3 Comparison of Problems Faced by the Customers and Complaints Received by the Bankers as per Ombudsman

For identifying whether there exists any difference in the problems faced by the customers and complaints received by the bankers as per Ombudsman, independent t-test was employed. The results so obtained have been presented in the Table 3.

**Table 1. Customers awareness and perception towards complaint redressal system of banks (n=720)**

Sr. no.	Category	Frequency	Percentage
I	Bank's complaint redressal system (CRS) in place		
	Yes	189	26.25
	No	-	-
	Unaware	531	73.75
	Number of respondents (n)	720	100
II	Information about complaint redressal system (CRS) provided by the bank to the respondents		
	Yes	135	18.75
	No	585	81.25
	Number of respondents (n)	720	100
III	Mode of providing information about complaint redressal system (CRS) by the bank to the respondents		
	Displayed on website	90	66.67
	Through mail	54	40.00
	Verbally	45	33.33
	Through code of bank's commitment to customers	18	13.33
	Through post	18	13.33
	*Multiple responses		
IV	Problems faced by customers during transaction process at the bank		
	Yes	189	26.25
	No	531	73.75
	Number of respondents (n)	720	100
V	Bank's capability of solving customers complaints adequately		
	Yes	189	100.00
	No	-	-
	Number of respondents (n)	189	100
VI	Customers complaints about the problems faced by them		
	Yes	90	47.62
	No	99	52.38
	Number of respondents (n)	189	100
VII	Mode of complaining about the problems by the customers		
	Under bank's branch	80	88.89
	Under bank's regional office	5	5.56
	Under bank's zonal office	3	3.33
	Under bank's head office	2	2.22
	Number of respondents (n)	90	100
VIII	Method of complaining about the problems by the customers		
	Verbal/face to face	45	50.00
	Making a phone call	27	30.00

	Writing on a plain paper	18	20.00
	Sending an email	18	20.00
	*Multiple responses		
IX	Customers satisfaction with respect to complaint redressal system (CRS) of the bank		
	Yes	70	77.78
	No	20	22.22
	Number of respondents (n)	90	100
X	Customers knowledge about complaint redressal system under RBI (Ombudsman)		
	Yes	9	45.00
	No	11	55.00
	Number of respondents (n)	20	100
XI	Use of other complaining methods by the respondents		
	Yes	8	40.00
	No	12	60.00
	Number of respondents (n)	20	100
XII	Other complaining methods used by the respondents Under Ombudsman	8	100.00
	Number of respondents (n)	8	100
XIII	Customers knowledge about complain resolution within prescribed time		
	Yes	153	80.95
	No	36	19.05
	Number of respondents (n)	189	100
XIV	Customers knowledge about no cost involved in filing complaints against banking services		
	Yes	153	80.95
	No	36	19.05
	Number of respondents (n)	189	100

**Table 2. Bankers' perception and behaviour towards complaint redressal system of banks (n=72)**

Sr. no.	Statements	Mean (S.D.)	t-value	p-value
S1	You give individual attention to your customers'.	4.69 (0.55)	26.264	.00**
S2	Your bank policies are transparent.	4.63 (0.57)	24.292	.00**
S3	Customers' are made aware or read the fair practice code of the bank (Code of Bank's Commitment to Customers').	3.90 (1.12)	6.868	.00**
S4	Customers' complains about facilities/services provided by your bank.	3.07 (0.76)	0.779	.04*
S5	Customers' complaints are genuine.	3.19 (1.04)	1.581	.02*
S6	You are capable of solving customers' complaints adequately.	4.47 (0.58)	21.511	.00**
S7	You listen to customers' complaints and take prompt actions.	4.49 (0.60)	20.844	.00**
S8	Your bank has effective customer grievance procedures.	4.53 (0.65)	19.962	.00**
S9	You try to resolve customers' complaints as soon as possible.	4.64 (0.56)	24.642	.00**
S10	The amount of time taken to investigate customers' complaints is as per standards.	4.39 (0.62)	19.072	.00**
S11	You resolve customers' complaints on your own.	4.28 (0.63)	17.130	.00**
S12	You escalate customers' complaints to top/others.	2.03 (0.80)	10.225	.00**

Note: \*\*p<.01, \*p<.05, NS p>.05

**Table 3. Comparison of problems faced by the customers and complaints received by the bankers as per Ombudsman**

Sr. no.	Statements	Customers Mean (S.D.) n=720	Bankers Mean (S.D.) n=72	t-value	p-value
S1	Non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.	2.56 (1.03)	1.75 (0.76)	8.250	.00**
S2	Non-payment or delay in payment of inward remittances.	2.59 (1.07)	1.71 (0.74)	9.237	.00**
S3	Failure to issue or delay in issue of drafts, pay orders or bankers' cheques.	2.62 (1.06)	1.69 (0.70)	10.014	.00**
S4	Non-acceptance, without sufficient cause, of small denomination notes/coins tendered for any purpose, and for charging of commission in respect thereof.	2.66 (1.02)	1.60 (0.66)	12.235	.00**
S5	Non-adherence to prescribed working hours.	2.60 (0.96)	1.67 (0.65)	11.022	.00**
S6	Failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents.	2.71 (0.99)	2.17 (0.73)	5.765	.00**
S7	Delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications (n=36 customers).	2.17 (0.70)	1.50 (0.71)	4.619	.00**
S8	Refusal to open deposit accounts without any valid reason for refusal.	2.62 (0.97)	1.43 (0.71)	13.028	.00**
S9	Non-acceptance of application for loans without furnishing valid reasons to the applicant (n=36 customers).	2.33 (0.72)	1.63 (0.78)	4.579	.00**
S10	Levying of charges without adequate prior notice to the customer.	2.57 (1.04)	1.72 (0.72)	9.126	.00**
S11	Refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of government securities (n=36 customers).	2.19 (0.75)	1.58 (0.78)	3.879	.00**
S12	Forced closure of deposit accounts without due notice or without sufficient reason.	2.59 (1.02)	1.36 (0.61)	15.085	.00**
S13	Refusal to close or delay in closing the accounts.	2.62 (0.99)	1.81 (0.85)	7.587	.00**
S14	Non-adherence to the fair practices code as adopted by the bank or non-adherence to the provisions of the Code of Banks Commitments to Customers' issued by Banking Codes and Standards Board of India (BCSBI) and as adopted by the bank.	2.64 (0.99)	1.40 (0.69)	13.953	.00**
S15	Refusal to accept or delay in accepting payment towards taxes, as required by reserve bank/government.	2.60 (1.01)	1.54 (0.60)	13.195	.00**
S16	Delays, non-credit of proceeds to parties accounts, non-payment of deposit or non-observance of the reserve bank directives, if any, applicable to rate of interest on deposits in any savings, current or other account maintained with a bank.	2.58 (1.02)	1.85 (0.66)	8.417	.00**

S17	Non-observance of reserve bank directives on interest rates with respect to loans and advances (n=36 customers).	2.25 (0.65)	1.61 (0.64)	4.866	.00**
S18	Non-adherence by the bank or its subsidiaries to the instructions of reserve bank on ATM/debit card operations or credit card operations.	2.68 (1.08)	1.39 (0.72)	13.461	.00**
S19	Non-observance of reserve bank guidelines on engagement of recovery agents by banks (n=36 customers).	2.28 (0.70)	1.36 (0.59)	7.148	.00**
	Overall Problems	2.61 (1.01)	1.62 (0.73)	44.881	.00**

Note: \*\* $p < .01$

Bankers had been receiving fewer complaints than customers facing the problems as significant differences were found between them in case of problems faced by the customers and complaints received by the bankers ( $t= 44.881$ ,  $p= 0.000$ ) listed in Ombudsman. Thus, the customers of banks did not fully complain about the problems faced by them to bankers as they were not aware and or the bankers did not take the adequate measures to educate the customers. The results were found to be significant at 1% level of significance.

## 6. DISCUSSION

Very few customers were aware about customer redressal system. Banks do not provide much information about complaint redressal system, but some banks provided information to a limited extent. Thus, most of the customers are not complaining about the problems faced by them. Customers verbally complain about the problems at the bank branch which got solved within prescribed time.

As per bankers, they gave individual attention to their customers. Bank policies were transparent. They made their customers aware or read the fair practices code of bank's commitment to customers. They agreed upon customers complaining about facilities/services provided by the banks and most of the complaints by customers were genuine. They were capable of solving customers' complaints adequately and also listened to customers complaints and took prompt actions. Banks had effective customer grievance procedures and resolved customers' complaints as soon as possible. Further, most of them resolved customers' complaints on their own and did not escalate it to the top or others and also amount of time taken to investigate customers' complaints was as per standards. But, still significant difference has been found between customers and bankers in case of problems faced by the customers and complaints received by the bankers from customers listed in Ombudsman. The reason was that customers of banks did not fully complain about the problems faced by them to bankers as they were not aware and or the bankers did not take the adequate measures to educate the customers.

Thus, the study implies that banks should make customers aware of complaint redressal system so that they can make complaints whenever problems are faced by them. This will lead to better customer retention and loyalty.

## 7. CONCLUSION

From the study it can be concluded that very few customers were aware about customer redressal system. There was a gap found between problems faced by the customers and complaints received by the bankers. The reason for this was that customers of banks did not fully complain about the problems faced by them to bankers as they were not aware and the bankers did not take adequate measures to educate the customers. Thus, study implies that banks should make customers aware of complaint redressal system so that they can make complaints whenever problems are faced by them. This will lead to better customer satisfaction, retention and loyalty.

## COMPETING INTERESTS

Authors have declared that no competing interests exist.

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