Research methodology

Research methodology is a way to systematically achieving objective of the study. For achieve this objective various steps are there:-

Research design

Type of Research: Descriptive Research  
Nature of Research: Quantitative Research

Sources of data collection: -

- **Primary source:** we collect primary data during the course of doing experiments in an experimental research but in case we do research of the descriptive type and perform questionnaire surveys, and then we can obtain primary data through direct communication with respondents through personal interviews. The merit claimed on behalf of questionnaire method are as follows:
  
  Research Technique: Survey Method  
  Survey Type: Face to face interaction  
  Research Instrument: Questionnaire

- **Secondary source:** Secondary data can be obtained from various sources such as:
  
  i. Internal sources  
  ii. External sources  
  iii. Books & Periodicals

Sample design: - Sample design is determined before data are collected.

  Sample Extent: Pune city  
  Sample Size: 50 Banks & 1000 customers
Sample Element: Respondents and managers
Sample Unit: Branches
Sample Time: June 2011 to May 2012
Sampling Technique: Convenience Sampling.

**Scope of the study:**

Finally the study covers four types of bank in Pune city as follows branches are:

1) Talegaon
2) Dehu road
3) Akurdi
4) Nigdi
5) Chichwad
6) Bhosari
7) Pimpri
8) Kasarwadi
9) Khadki
10) Aundh
11) Shivaji Nagar
12) Deccan
13) Chakan
14) Camp
15) Hadapsar
16) Swargate

The current study focuses exclusively on the retail banking segment of commercial banks. However, within commercial banks, the regional rural banks are not being covered. These banks are expected to mobilize resources from rural areas and play a significant role in developing agriculture and rural economy.