



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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CUSTOMER PERCEPTIONS AND SATISFACTION TOWARDS HOME LOANS**RASHMI CHAUDHARY****ASST. PROFESSOR****DEPARTMENT OF BUSINESS MANAGEMENT****COLLEGE OF HORTICULTURE****DR. Y. S. PARMAR UNIVERSITY OF HORTICULTURE & FORESTRY****NAUNI – 173 230****YASMIN JANJHUA****ASST. PROFESSOR****DEPARTMENT OF BUSINESS MANAGEMENT****COLLEGE OF HORTICULTURE****DR. Y. S. PARMAR UNIVERSITY OF HORTICULTURE & FORESTRY****NAUNI – 173 230****ABSTRACT**

Himachal Pradesh has made a rapid stride in the development of urban cooperative banks with an aim to provide adequate and timely financial assistance to help the small entrepreneurs, middle class and weaker sections of the society. The present study was undertaken to analyze the perception of customers towards home loans of Baghat Urban Co-operative Bank Limited (BUCB), Himachal Pradesh. The paper examined the satisfaction level and problems faced by customers while availing loans. A sample of 120 customers of the bank comprising of public servants, private sector employees and self-employed from its three branches serving Solan town, Chambaghat and Parwanoo areas has been selected. The research has found that the customers of the bank were highly satisfied with the home loan services in relation to its services, transparency, time taken for loan approval, employee co-operation and query handling, prima facie of some problems like procedural delays, lack of knowledge and red-tapism. The results further revealed that the main reason for people to prefer this bank is the trust of the customers in the bank, lower interest rates and easy repayable installments.

KEYWORDS

Home Loans, Customer Perceptions, Customer Satisfaction, Cooperative banks, Financial Assistance

INTRODUCTION

Housing being one of the three basic human needs of life always remains among the top priorities of any person, society and economy. It accounts for a considerable portion of a nation's production activities through its backward linkages to land markets, building material industries and labour markets and forward linkages to financial markets. Boosting housing sector can rejuvenate the economy as this sector has maximum propensity to generate income and demand for materials, equipments and services and also create substantial employment opportunities. In the present competitive and globalised era, banking plays a crucial role in home financing but generally they exclude low-income households from access to formal housing finance. Co-operatives represent an alternative approach as against sole-proprietorship, partnership and company form of organizations which dominates the commercial activities. Cooperatives are based on the principles of cooperation and cooperative values of "self-help, self-responsibility, democracy and equality, equity and solidarity". Co-operative banks are the first government supported, sponsored and subsidized financial institutions in India which performs all the main banking functions i.e. deposit mobilization, advance loan by supplying the credit to the needy person and various other facilities. Urban cooperative banks not only finance small borrowers in industrial and trade sectors, but also provide financial assistance in the form of loan facilities like home finance, consumer finance, personal finance, education loan, vehicle loan, commercial vehicle loan, commercial building loan, mortgage loan, agricultural loan and also loan against security and salary. Himachal is one of the most dynamic hill states of India with significantly high indicators of human development. The state lit the flame of cooperative movement in the country when first cooperative society was established in Panjwar village of Una district in 1892. BUCB is registered under Cooperative Society Act and has completed 40 years of its existence and operations in the city of Solan. In the subsequent years, 1970 to 2005, the Bank has expanded its operational area with three branches serving Solan town, Chambaghat and Parwanoo in the Solan district. BUCB was incorporated to cater to the needs of local peoples by providing them all kind of financial help and various credit facilities to small and poor peoples and also to small traders. Housing loan scenario in India has changed drastically and has taken the front seat. Role of BUCB in providing housing finance has been reviewed from time to time and thus plays an important role in providing housing credit under various schemes to priority sector as well as to the weaker sections of the community.

OBJECTIVES

Main objectives of the present study are:

1. To know general perceptions about home loans of BUCB.
2. To study the satisfaction level of customers about home loans of BUCB.
3. To study the major problem faced by customers while availing home loans.

RESEARCH METHODOLOGY

In the present paper, random sampling technique has been used and a sample of 120 customers availing home loan facility of Baghat Urban Co-operative Bank Limited, Himachal Pradesh from its three branches serving Solan town, Chambaghat and Parwanoo areas has been selected. In order to make the sample representative, proper weightage has been assigned to the home loaners according to the number of customers of each branch. Data for measuring the satisfaction level and problems faced by home-loaners has been collected through a structured questionnaire based on five-point likert scale. Analysis of the collected data is done with the help of chi-square, skewness and mean.

GENERAL VIEWS OF THE RESPONDENTS REGARDING HOME LOANS OF BUCB

TABLE 1: PREFERENCE FOR BUCB FOR AVAILING HOME LOANS

Reasons	Frequency	Percentage	Cumulative Percent
Low Interest Rates	30	25	25
Convenient Location	21	17.5	42.5
Reputation of the Bank	18	15	57.5
Prompt Services	42	35	92.5
Timely and Adequate Loan	9	7.5	100
Total	120	100	

Source: Primary Probe

It is revealed from Table 1 that 35 percent of the respondent's selection criteria of BUCB for availing home loans was the prompt services of the bank, followed by 25 percent who preferred the bank due to its low interest rates. Further, 17.5 percent respondents preferred the bank due to convenient location and 15 percent due to its good reputation in the city. Hence, from the above discussion it is inferred that most of the respondents preferred BUCB because of its prompt services. Majority of the respondents (35 percent) opined that the feature they like most about the bank is less paper work, followed by 27.5 percent who like simple and fast processing procedure of BUCB. Further, 15 percent of the respondents like longer repayment period provided by the bank and the same percentage like easy repayable installments. So, from the above discussion it can be inferred that most liked feature which respondent like is the less paper work and fast loan processing time.

TABLE 2: MOST LIKED FEATURE BY HOME LOANERS

Features	Frequency	Percentage	Cumulative Percent
Less Paper Work	42	35	35
Simple and Fast Processing	33	27.5	62.5
Transparency	9	7.5	70
Longer Repayment period	18	15	85
Easy repayable installments	18	15	100
Total	120	100	

Source: Primary Probe

Table 3 shows that 45 percent of the respondents were influenced for availing home loans from BUCB by their friends/relatives, followed by 35 percent of the respondents who were self-influenced due their trust in the bank. Further, nearly 20 percent of the respondents were motivated by the employees of the bank. Therefore, it can be concluded that a large majority of the respondents were influenced by their friends and relatives for selecting BUCB for availing home loans.

TABLE 3: INFLUENCING FACTOR FOR SELECTING BUCB

Factors	Frequency	Percentage	Cumulative Percent
Friends/ Relatives	54	45	45
Trust in the bank	42	35	80
Bank Employees	24	20	100
Total	120	100	

Source: Primary Probe

RESPONDENTS SATISFACTION TOWARDS HOME LOANS: AN ANALYSIS

INTEREST RATES

The opinion of the respondents regarding the statement that whether interest rates of Baghat Urban Cooperative Bank Ltd are comparatively less than the other bank has been presented in the Table 4. Nearly 37.5 percent of the respondents were found satisfied, followed by 27.5 percent who were neither satisfied nor dissatisfied and 17.5 percent who were dissatisfied. The mean score of 3.05 indicates that the responses are concentrated towards the satisfaction level. Negative value of skewness (-0.438) also support the above finding and reflects that the large number of the respondents are satisfied with this statement. Hence, from the above discussion it is concluded that a large majority of the respondents are of the view that the interest rates of BUCB are less than other banks.

FAST AND EFFICIENT SERVICES

The opinion of the respondents regarding the statement that whether bank is providing fast and efficient services to meet customer requirements has been endorsed by more than 90 percent of the respondents. The value of mean score of 4.27 with negative value of skewness of -1.274 indicates that the distribution of the respondents is highly skewed towards higher side of the mean. The value of chi-square is significant at 1 and 5 percent levels of significance. From the above analysis it is concluded that the bank is providing efficient services to its customers.

PAPER WORK

The opinion of the respondents regarding the statement that whether paper work for loan processing is time consuming has been presented in Table 4. Majority of the respondents (45 percent) were neither satisfied nor dissatisfied with the statement, followed by 22.55 percent who are satisfied and the same percent who are highly dissatisfied with the statement. The mean score of average responses of 2.67 with negative value of skewness of -0.482 indicates that the responses of customers are concentrated towards satisfaction level. The value of chi-square is insignificant. Hence, from the above finding we conclude that there is a mixed response for the statement but more number of respondent feel that paper work regarding loan processing is time consuming.

Variables	Highly Satisfied	Satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Highly Dissatisfied	Mean	Skewness	Chi-Square	P-Value
Interest Rates of BUCB are Comparatively Lesser	2 (5)	15 (37.5)	11 (27.5)	7 (17.5)	5 (12.5)	3.050	-.438	13.00	0.011
Fast and Efficient Services of the Bank Paper Work	16 (40)	21 (52.5)	1 (2.5)	2 (5)	-	4.275	-1.274	30.20	0.000
Bank Employees Co-operation Repayment Period	- (35)	9 (55)	18 (45)	4 (10)	9 (22.5)	2.675	-0.482	10.20	0.017
Professional at BUCB Assist and Serve you with Quick Response	3 (12.5)	5 (52.5)	11 (22.5)	15 (10)	6 (2.5)	2.600	0.528	12.00	0.017
Time Taken for Loan approval	14 (7.5)	22 (12.5)	4 (27.5)	- (37.5)	- (15)	4.250	-0.242	12.20	0.002
Reliable and Transparent Services	5 (12.5)	21 (52.5)	9 (22.5)	4 (10)	1 (2.5)	3.625	-0.796	30.50	0.000
Easy Query Handling	7 (17.5)	10 (25)	10 (25)	7 (17.5)	6 (15)	3.125	-0.171	1.75	0.782
	9 (22.5)	15 (37.5)	10 (25)	1 (2.5)	5 (12.5)	3.550	-0.844	14.00	0.007
	6 (15)	23 (57.5)	3 (7.5)	6 (15)	2 (5)	3.625	-0.986	36.75	0.000

Source: Primary Probe

Note: The figures in Parenthesis are in Percentages.

CO-OPERATION OF BANK EMPLOYEES

The opinion of the respondents regarding bank employee's co-operation has a mean score of 2.60 which is almost equal to the average mean. Value of skewness (0.528) is low and positive depicting concentration of the opinion of respondents towards higher side of the mean. Thus, the opinion of the respondents is slightly skewed towards satisfaction with the cooperation of the bank employee at Baghat Bank.

REPAYMENT PERIOD

The opinion of the respondents regarding the repayment period provided by bank is endorsed by four-fifth of the respondents who were either satisfied or highly satisfied with the statement. The mean score of responses of 4.250 with negative value of skewness of -0.242 indicates that a large number of respondents are satisfied with the repayment period of the bank. There is a significant difference in the opinion of respondents at 5 percent level of significance. Hence, it is concluded that the respondents are satisfied with the repayment period of the bank under study.

FRIENDLINESS OF STAFF

More than half (65 percent) of the respondents are either satisfied or highly satisfied with the assistance provided to them by the employees of BUCB. The mean score of responses is 3.625 which is higher than the average mean of 2.5 indicates that the majority of respondents opinions are concentrated towards satisfaction level. Negative value of skewness (-.796) also supports the above findings. Therefore, it is concluded that the professionals at BUCB assist their customers satisfactorily.

TIME TAKEN FOR LOAN APPROVAL

The opinion of the respondents regarding the statement that whether they are satisfied with the time taken for loan approval at BUCB is exhibited in Table 4. The mean score of responses (3.125) indicates that the opinion of majority of the respondents is concentrated towards satisfaction level. Negative value of skewness (-.171) also indicates that the views of respondents are skewed towards higher side of the mean. Thus, it is inferred that a large majority of the respondents are satisfied with the time taken by the bank for loan approval.

RELIABLE AND TRANSPARENT SERVICES

Table 4 exhibits that 37.5 percent of the respondents are satisfied with the reliability and transparency of the services of BUCB, followed by 25 percent who are highly satisfied. The mean score of responses (3.55) indicates that the opinion of the majority of respondents lies towards satisfaction scale. Negative value of skewness (-0.844) supports the above finding and indicates that the respondents opinion is concentrated towards satisfaction level. Thus, it is concluded from the above analysis that the services of the Baghat Bank are reliable and transparent.

EASY QUERY HANDLING

The opinion of the respondents regarding easy query handling by the bank employees has been presented in Table 4. The mean score of responses is 3.625 with negative value of skewness of -0.986 which indicates that the responses are skewed towards higher side of the mean. Value of chi-square indicates significant difference in the opinion of respondents at 1 and 5 percent levels of significance. Thus, it is concluded from the above analysis that majority of the respondents are satisfied with the fact that bank employees easily handle the query of its customers.

PROBLEMS FACED BY THE RESPONDENTS**LACK OF KNOWLEDGE**

Nearly half of the respondents either disagree or strongly disagree with the problem of lack of knowledge presented in Table 5. The mean score of responses is 2.850 with positive value of skewness of 0.278 which indicate that the responses are skewed towards the satisfaction scale on five point scale. Thus, it is concluded that a large majority of the respondent are facing problem of lack of knowledge while availing home loan.

PROCEDURAL DELAYS

Mean score of 3.77 indicates that majority of the respondents either agree or strongly agree with the statement that there are procedural delays while availing home loan. Negative value of skewness (-0.440) indicates that the distribution of respondents is highly skewed towards higher side of the mean. Therefore, it is concluded from the above analysis that there are procedural delays in disbursing the home loan amount in bank under study.

TABLE 5: PROBLEMS FACED BY RESPONDENTS WHILE AVAILING HOME LOANS

Variables	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	Mean	Skewness	Chi-Square	P-Value
Lack of Knowledge	8 (20)	5 (12.5)	8 (20)	11 (27.5)	8 (20)	2.85	.278	2.25	.690
Procedural Delays	12 (30)	14 (35)	7 (17.5)	7 (17.5)	-	3.77	-.440	3.80	.284
Unavailability of Guarantor	3 (7.5)	5 (12.5)	9 (22.5)	11 (27.5)	12 (30)	2.40	.565	7.50	.112
Non-Cooperation of Bank Employees	-	1 (2.5)	19 (47.5)	18 (45)	2 (5)	2.47	-.211	29.00	.000
Red -Tapism	7 (17.5)	21 (52.5)	2 (5)	7 (17.5)	3 (7.5)	3.55	-.832	29.00	.000

Source: Primary Probe

Note: The Figures in Parenthesis are in Percentages.

UNAVAILABILITY OF GUARANTOR

Opinion of the respondents regarding the statement that whether the guarantor is available or not is depicted in Table 5. The mean score of responses is 2.40 which indicates that a number of respondents do not agree with the statement. Positive value of skewness (0.565) points out that the distribution of respondents is skewed towards lower side of the mean. Hence, it is concluded from the above analysis that respondents do not face the problem of guarantors.

NON-COOPERATION OF BANK EMPLOYEES

The opinion of the respondents regarding the statement that whether customers are facing the problem of non cooperation of bank employees has been shown in Table 5. Nearly half of the respondents (47.5 percent) neither agree nor disagree with the statement. The mean score (2.47) and negative value of skewness (-0.211) indicates that the respondents do not agree with the statement. The highly significant value of chi-square statistically brings out the fact that there is a significant difference in the perceptions of the respondents.

RED – TAPISM

The opinion of the respondents regarding red-tapism has been presented in Table 5. The mean score of responses is 3.55 which is higher than the average mean of 2.5 and indicates that the majority of respondents (52.5 percent) agree with the statement. Negative value of skewness (-0.832) reflects that the distribution of respondents is skewed towards higher side of the mean. Value of chi-square supports the above findings that there is a significant difference in the opinion of the respondents at 5 percent level of significance. All these statistical values clearly indicate that a vast majority of the respondents are facing problem of bureaucracy prevailing at BUCB.

CONCLUSION

It was found that Cooperative Banks are very popular among the customers these days. The trust level that customer have with these banks is very high in comparison to other banks. Customer are associated with banks for many services that they require on regular basis and people tend to prefer banks which provide better facilities and convenient banking. From the overall analysis it can be said that the satisfaction level of workers in relation to the services provided by Baghat Urban Cooperative Bank Limited is very high. Different banks offer same product but their services differentiate and the bank has gone far in this direction.

The higher satisfaction level among the respondents indicates that the bank is responsive to the needs and problems of the customers. The success of the housing companies in the market rest on the availability of customized product and also the service quality offered to customers. The future growth of the companies depends upon its qualitative service to the customers. At this juncture, the banks should evaluate their services and identify their distinction from others. Changing customer needs and uncertain economic conditions in are exerting pressure on housing companies while testing their ability to survive. The only way to succeed in the market is the formulation of differentiated service to different customer segments.

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