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IMPACT OF RETAIL BANKING ON CUSTOMER SATISFACTION IN DELHI

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ABSTRACT

Retail banking in India has fast emerged as one of the major drivers of the overall banking industry and has witnessed enormous growth in the recent past. The inflow of consumerism has its natural spill over effect in terms of increased demand of retail banking products like loans, cards, customized products and services. The Retail Banking Report provides extensive study & analysis of this rapidly growing sector. It mainly covers analysis of the present status, current trends, major issues & challenges in the growth of the retail banking sector. This report helps in Banks, financial institutions, MNC Banks, academicians, consultants and researchers to have a better understanding of the booming opportunities in retail banking in India.

KEYWORDS

Bank, Retail, Consumerism, Demand.

INTRODUCTION

Retail banking in India has fast emerged as one of the major drivers of the overall banking industry and has witnessed enormous growth in the recent past. The Retail Banking Report encompasses extensive study & analysis of this rapidly growing sector. It primarily covers analysis of the present status, current trends, major issues & challenges in the growth of the retail banking sector.

Retail banking is banking in which banking institutions execute transactions directly with consumers, rather than corporations or other banks. Services offered include: savings and transactional accounts, mortgages, personal loans, debit cards, credit cards, and so forth. Retail banking aims to be the one-stop shop for as many financial services as possible on behalf of retail clients. Some retail banks have even made a push into investment services such as wealth management, brokerage accounts, private banking and retirement planning. While some of these ancillary services are outsourced to third parties (often for regulatory reasons), they often intertwine with core retail banking accounts like checking and savings to allow for easier transfers and maintenance. Often retail banking is referred to as "non commercial banking" this would be your common checking accounts and consumer loans.

It is referred to, as 'core' because it is a core or central to the banks business. Few banks survive from just retail banking services, they need those core business accounts that are perhaps more stable than retail business. The exact term usage may also be based on the part of the country you live in as is often the case with our language.

RETAIL BANKING ACTIVITY

Retail banking activity is commonly understood to comprise:

- banking services for consumers (individuals/private households) and
- banking services for small- and medium-sized enterprises (SMEs).

The delineation of each of these two segments, however, is not standardized by, for instance a nomenclature for central banks' statistics or other official databases. The inclusion or exclusion of customer categories from these segments depends, to a large extent, on cultural habits, market developments or the individual business strategies of banks. In some countries or specialized banks, for example, services for wealthy individuals and households fall under the so-called segment of private banking. Moreover, whether a certain size category of SMEs belongs to the segment of retail banking or the segment of corporate banking varies from bank to bank.

In order to reduce this complexity, the Authority has used the following definitions for the purposes of the sector inquiry:

- **Personal banking**, i.e. banking products and services for consumers including current accounts (and related services such as ATM, direct debit and credit transfers), sight deposits and other savings accounts, credit lines/overdrafts (no limits on individual asset size) and consumer loans;
- **Business banking**, i.e. banking services for enterprises up to a maximum turnover of EUR 10 million annually and including services such as current accounts, term loans and credit lines. This report, following industry and literary usage, will also use the term 'SME Banking' or 'SME Customers' for this sub-segment.

In carrying out the inquiry and, for instance, addressing comprehensive questionnaires to banks in the EFTA States, the Authority has not applied a rigid definition within these general parameters. This approach has allowed for individually flexible definitions, for example by accepting the banks' own definition of SME business even where they may be narrower in scope.

LITERATURE REVIEW

Retail banking in India is not a new concept. It has always been prevalent in India in different forms. For the last few years it has become synonymous with mainstream banking for many banks. The typical products offered in the Indian retail banking segment are housing loans, consumption loans for purchase of durables, auto loans, credit cards and educational loans. The loans are marketed under attractive brand names to differentiate the products offered by different banks. As the Report on Trend and Progress of India, 2007-08 has shown that the loan values of these retail lending typically range 10,000-1,00,000. Retail Loan outstanding was Rs 32,434.84 crore as on 31st March, 2011, as against the level of Rs 24,247.71 crore as on 31st March, 2010. A growth of 33.76% (Rs 8,187.12 crore) was registered during 2010-11 as against a growth of 23.53% (Rs 4,619.76 crore) registered during the previous year. The growth under five key products (excluding LABOD/ODBOD etc) was 21.56% (Rs 4,094.72 crore) over the level of Rs 18,992.00 crore at end-March, 2010. During the same period of 2009-10, growth under the five key products was 22.65% (Rs 3,507.36 crore) over the level of Rs 15,484.63 crore as of end-March, 2009.

Technological innovations relating to increasing use of credit / debit cards, ATMs, direct debits and phone banking has contributed to the growth of retail banking in India. Demand for such credit. In this backdrop let me now come two specific domains of retail lending in India, viz., (a) credit cards (b) housing. Credit cards in India. While usage of cards by customers of banks in India has been in vogue since the mid-1980s; it is only since the early 1990s that the market had witnessed a quantum jump. The total Number of cards issued by 52 banks and outstanding increased from Rs 4.69 core as on end December 2007 to Rs. 6.33 core as on end December 2008. The actual usage too has registered increases both in terms of volume and value. Almost all the categories of banks issue credit cards. But Credit cards have found greater acceptance in terms of usage in the major cities of the country, with the four major metropolitan cities accounting for the bulk of the transactions. In view of this ever increasing role of credit cards a Working Group was set up for regulatory mechanism for cards. The terms of reference of the Working Group were fairly broad and the Group was to look into the type of regulatory measures that are to be introduced for plastic cards (credit, debit and smart cards) for encouraging their growth in a safe, secure and efficient.

OBJECTIVE OF RESEARCH AND HYPOTHESIS

The main objective of this project is to study the awareness of the satisfaction of customers regarding the Retail Banking .During this research program period I have to achieve something, which is helpful for my career and some value addition to the Banking Company. It gives me good opportunity to expose and creating good impression of corporate mind. Others

1. To find out what type of problem customer are facing related to service delivered by Indian Banks.
2. To find out the level of customer satisfaction from the product marketing of Retail banking.
3. To explore the major influences of shareholder value and which customers are of primary importance.
4. To identify key drivers of growth within the organization and understand where investment is likely to be made and where costs are likely to be reduced between now and 2015.
5. To determine the relative importance of individual Risk Management areas and whether the costs attached to Regulation and Compliance will have a positive effect on the company.

RESEARCH METHODOLOGY

The Research and Methodology adopted for the present study has been systematic and was done in accordance to the objectives set which has been detailed as below. My research design is descriptive as descriptive research –

- Describe the characteristics of certain groups/ samples / populations.
- Estimate proportions in specified populations.
- Make specific predictions.

RESEARCH DESIGN

The study used both descriptive and quantitative research designs. Descriptive method was used to describe the characteristics/ dimensions of the research variables. Quantitative method was used to collect data from a given number of respondents. To a lesser extent qualitative research method was also used in order to get opinions from different respondents. The study was also cross-sectional in nature because the researcher gathered data once over a period of days in order to answer the research questions.

STUDY POPULATION

The sample population was include; top management, lower level employees as well as clients/ customers totaling 60

SAMPLING TECHNIQUES AND PROCEDURES

Purposive and simple random sampling method was used during the study. Management was used purposely selected because of their knowledge or information regarding the area of the study. A simple random sampling technique was used to select the customers so that they also provide specific views on the quality they need and their expectations of ING VYSYA Bank Delhi.

SAMPLE SIZE

A sample of 53 customers was considered out 60 studies.

DATA COLLECTION, INSTRUMENTS AND DATA SOURCE

Data was collected from both primary and secondary sources.

SOURCE OF DATA

The main source of primary data was through self- administered questionnaire, interviews and observations.

Secondary data was obtained from already existing literature that is from textbooks, journals, brochures, and internet and bank reports.

INSTRUMENTS

Questionnaires were designed for the staff and customers. Closed ended questions will be used. Already existing literature that is from textbooks, journal will be used.

DATA PROCESSING AND ANALYSIS

Data was coded, scrutinized, edited manually by the researcher to check for accuracy and completeness.

DATA ANALYSIS

Data was presented and analyzed using tables, percentages, frequencies and SPSS packages.

FINDING & DISCUSSION

Of the 60 targeted questionnaires 53 was returned, 49 were client at ING VYSYA Bank. This presents a response rate of 88.33% and was deemed adequate for the purpose of this study.

TABLE 1: GENDER

	Frequency (f)	Percentage (%)
Male	26	49.1
Female	27	50.9
Total	53	100

Source: Primary Data

From table above, 49.1% of the respondents were male and 50.9% of the respondents were female.

This show both male and female prefers ING VYSYA Bank's services. The research finding shows that there is a relative gender balance.

TABLE 1: AGE DISTRIBUTION OF THE RESPONDENTS

Age	Frequency (f)	Percentage (%)
15-25	7	13.21
25-40	36	67.92
40-50	9	16.98
50 above	1	1.89
Total	53	100

Source: Primary Data

The table above shows that 1.89% respondents were aged 50 years and above which implies that these respondents were retired and unemployed. The research finding also shows that 67.9% of the respondents were aged 25-40 years. This shows that most of the respondents were mature, independent and productive therefore were eligible to operate transactions in ING VYSYA Bank.

TABLE 2: EDUCATION LEVEL OF THE RESPONDENTS

	Frequency (f)	Percentage (%)
O' level	1	1.9
A' level	5	9.4
Diploma	10	18.9
University	35	66.03
Post graduation	2	3.77
Total	53	100

Source: *Primary Data*

Table 3 shows that 66.03% of the respondents are University graduates. This research finding shows that all the respondents are educated and knowledgeable. Therefore they can read and understand the questionnaire. This means that they were in position to self administer the questionnaires. And this greatly reduced the problem of ignorant respondents and language barrier and valuable information with regards to quality service was obtained.

TABLE 4: HOW LONG HAVE YOU BEEN A CUSTOMER OF ING VYSYA BANK?

Years	Frequency (f)	Percentage (%)
1-5	37	69.81
6-10	9	16.98
11 and above	7	13.21
Total	53	100

Source: *Primary Data*

According to the table above, 69.81% of the respondents have been the bank's customers between 1-5 years, 16.98% were between 6-10 years while 13.21% have been customers for over 4 years and above. The 69.81% also indicates the recent increased banking activities in the last 5 years. This implies that the quality of the banking services at ING VYSYA bank is excellent hence leading to customer retention.

FACTORS INFLUENCING QUALITY SERVICES IN RETAIL BANKING

TABLE 5: RESPONSE ON RELIABILITY

Response	Frequency (f)	Percentage (%)
Strongly agree	18	36.74
Agree	29	59.18
Disagree	2	4.08
Strongly disagree	0	0
Total	49	100

Source: *Primary Data*

The table above shows the response about reliability as one of the factor that influences quality services where by 36.74% Of the respondents strongly agree, 59.18% agree, 4.08% disagree. From the research finding it is shown that majority of the respondents agreed that reliability/consistence and dependability greatly improved the quality of services offered to customer in ING VYSYA Bank.

This indicates that services delivered in Bank are standardized, simplified and consistent, so customers could receive the service without any problem as it was revealed by Arun Thiagarajan - Chairman.

TABLE 6: RESPONSE ON COMMUNICATION

Response	Frequency (f)	Percentage (%)
Strongly agree	10	20.83
Agree	28	58.33
Disagree	8	16.67
Strongly disagree	2	4.17
Total	49	100

Source: *Primary Data*

The table above shows responses about communication as one of the factors affecting quality services where by 20.83% strongly agree, 58.33% agree, 16.67% disagree and 4.17% strongly disagree. From the researchers point of view it is shown that the majority of respondents agreed that keeping customers informed in the language they understand can greatly influence quality services as revealed by ANAND RATHI (2012) which indicate that ING VYSYA Bank has got good communication skills, however 16.67% and 4.17% of respondent disagree, this is because of modes of communication like brochure and television which cannot be accessed by some customers.

TABLE 7: RESPONSE ON CREDIBILITY

Response	Frequency (f)	Percentage (%)
Strongly agree	51.25	51.02
Agree	14	28.57
Disagree	7	14.29
Strongly disagree	3	6.12
Total	49	100

Source: *Primary Data*

The table above shows the responses about credibility as one of the factors affecting quality services where by 51.02% of the respondents strongly agree, 14.29% disagree that 6.12% strongly disagree. From the research finding it is shown that the majority of the respondents strongly agreed that trust worthiness and having customer's best interest at heart and can greatly improve quality services in the Bank. The big number of respondents (51.02%) indicates that the bank's staff has tried to be honest and having customer's interest at heart as revealed by ANAND RATHI (2012). that credibility it's about having customers interest at heart, contributing to company's name, reputation and privacy discussion.

TABLE 8: RESPONSE ON COURTESY

Response	Frequency (f)	Percentage (%)
Strongly agree	20	41.67
Agree	14	29.17
Disagree	10	20.83
Strongly disagree	4	8.33
Total	49	100

Source: *Primary Data*

The table above shows response about courtesy where by 41.67% of the respondents strongly agree, 29.17 agree, 20.83% disagree and 8.33% strongly disagree. The research finding shows that the majority of the respondents strongly agreed that consideration and friendliness to with customers can greatly influence the quality services in the Bank. This implies that bank emphasizes being polite, respect and create friendliness to their customer. Hence courtesy being one of the contributing factors towards quality services in the bank leading to excellent customer satisfaction.

TABLE 9: RESPONSE ON SECURITY

Response	Frequency (f)	Percentage (%)
Strongly agree	29	59.18
Agree	18	36.74
Disagree	2	4.08
Strongly disagree	0	0
Total	49	100

Source: Primary Data

The table above shows the response about security as one of the factors affecting quality services where by 59.18% of the respondents strongly agree, 36.74% agree, 4.08% and 4.08% strongly disagree. From the research finds it is shown that the majority of the respondents strongly agreed that security can greatly improves quality services in ING VYSYA Bank. This implies that there is physical safety and financial security as further cited by G K Sateesh Kumar. This gives customers confidence that there assets are in good hands (secure) hence leading to excellent customer satisfaction.

EVALUATE THE LEVEL OF QUALITY SERVICES

TABLE 10: EVALUATE THE LEVELS OF QUALITY OFFERED BY ING VYSYA BANK

	Very Good		Good		Not sure		Poor		Very poor		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Service quality	8	16.33	35	71.43	5	10.20	1	2.04	0	0	49	100
Reliability	5	10.20	6	12.24	7	14.30	28	57.14	3	6.12	49	100
Responsiveness	19	38.78	18	36.14	6	12.24	6	12.24	0	0	49	100
Competence	12	24.50	29	59.18	4	8.16	4	8.16	0	0	49	100
Accessibility	13	26.53	25	51.02	5	10.20	5	10.20	1	2.04	49	100
Communication	6	12.30	34	69.39	5	10.20	4	8.16	0	0	49	100
Credibility	6	12.25	12	24.49	23	46.94	6	12.25	2	4.1	49	100
Tangibles	16	32.65	23	46.94	6	12.25	3	6.12	1	2.04	49	100
Security	7	14.29	6	12.25	7	14.29	26	53.06	3	6.12	49	100
Courtesy	6	12.25	13	26.53	8	16.33	16	32.65	6	12.25	49	100
Empathy												

Source: Primary data

The table above indicates that the level of service quality is still poor in regard to responsiveness 57.14%, courtesy (53.06%) and Empathy 32.65%. In case of responsiveness bank is failing to perform its duty of reacting in positive way, willingness and readiness of employees to provide services to their customers. With 32.65% of the respondents, shows that the bank does not offer specific customers requirements and individualized attention.

This indicated that the bank does not provide care to their individual customers and they still lack some politeness, consideration and friendliness or personal contact with their customers.

From the above table, 46.94% of the respondents are not sure of tangibility of the bank since services are intangible; there is a need for the bank to make their services tangible through physical facilities and attending to the complaints of their customers, this will enable the bank to improve on their service quality hence leading to excellent customer satisfaction in the bank.

DOES ING VYSYA BANK SATISFY YOUR NEEDS AND EXPECTATIONS

TABLE 11: THE RESPONDENT WERE ASKED WHETHER ING VYSYA BANK SATISFY THEIR NEED AND EXPECTATION

Response	Frequency (f)	Percentage (%)
Yes	34	69.39
No	15	30.61
Total	49	100

Source: Primary data

From the above table, 69.39% of the respondent said yes and 30.16% said no. This indicates that ING VYSYA Bank relatively satisfy its customer's needs and expectations. The big number of respondents (69.39%) shows that the bank always offers quality services. This hence enables it to satisfy its customer's needs and expectations.

TABLE 12: FEATURES OF CUSTOMER SATISFACTION

Features	Very much		Much		Some how much		Little		Very little		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Location	27	55.10	12	24.49	7	14.29	3	6.12	0	0	49	100
Skilled employee	10	20.40	16	32.66	18	36.14	5	10.20	0	4.08	49	100
Loyalty	4	8.16	20	40.82	18	36.14	5	10.20	2	4.08	49	100
Performance	20	40.82	9	18.37	15	30.16	4	8.16	1	2.04	49	100
Competitive interest rate	8	16.34	10	20.40	6	12.25	6	12.25	15	30.61	49	100
Retention	10	20.40	16	32.65	16	32.65	2	4.08	5	10.20	49	100

Source: Primary data

From the research findings above all features contribute to the customer satisfaction however the level of satisfaction varies. The table above indicates that the level of customer satisfaction is very much in regard to location (55.10%), performance (40.82) however it is very little in regard to competitive interest rate (30.61) and retention (10.20%). Therefore there is a need for the bank to improve on the weak features in order to satisfy their customers and improve on their service quality.

TABLE 13: RELATIONSHIP BETWEEN QUALITY SERVICES AND CUSTOMER SATISFACTION

Correlations

		QUALITY SERVICE	CUSTOMER SATISFACTION
QUALITY SERVICE	Pearson Correlation	1	.988 **
	Sig. (2-tailed)	.	.000
	N	49	49
CUSTOMER SATISFACTION	Pearson Correlation	.988 **	1
	Sig. (2-tailed)	.000	.

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data

From the table above, it is visibly expressed that there is a strong relationship between quality service and customer satisfaction ($r=0.988^{**}$, $P = 0.01$); this indicates that there is a positive relationship between quality services and customer satisfaction which also implies that as the quality services attributes are suitably chosen and practiced, customers will notably become satisfied. Hence maintaining high quality services in ING VYSYA bank will have excellent customer satisfaction where as low quality services will lead to a decline in customer satisfaction which also may result to loss of customers.

CONCLUSION

From the research findings, the research objectives were achieved by identifying the determinants of service quality as reliability, accessibility, credibility responsiveness tangibles, security empathy and also satisfaction features were identified as location, performance, loyalty, competitive interest rates and skilled employees.

The research was to establish that there is a clear relationship between quality services and customer satisfaction.

These two variables should work hand in hand to ensure success and survival of ING VYSYA Bank.

The researcher concluded that quality service is an important factor when one is to retain customers. The decline in the customer satisfaction in ING VYSYA Bank is due to a decline in quality services provided.

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