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## ANALYZING FARMER'S SATISFACTION REGARDING ALTERNATIVE BANKING SERVICES IN DISTRICT U.S NAGAR OF UTTARAKHAND

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### ABSTRACT

*The study provides a foundation to pursue some meaningful results regarding customer satisfaction in alternative banking services and examined customer satisfaction level comparatively. As per study area concern, almost of banks providing ATM, EFT, NEFT, RTGS, MICR clearing, credit card, debit cards, internet banking and mobile banking. According to information collected by interview of farmers approximately 84 per cent customers were using ATM services, 80 per cent Using KCC (KISAN CREDIT CARD), 38 percent of EFT/NEFT/RTGS facilities, and 100 percent of cheque book holder benefited by MICR services. However, very few customers were using credit card, 20 percent using internet banking and 14 percent using mobile banking services in US Nagar. Most of customers were registered for internet banking and mobile banking service but only 20 percent of registered customers were using those services in practice. The present study indicates that Brand perception is really good in public sector banks and not so in case of private sector banks as customer has great trust and reliability in government organization. ATM, KCC (KISAN CREDIT CARD) facilities give much relief and thus considered as highly satisfied mode according to the customer's requirement in public sector banks. Customer Awareness Perceived usefulness and Security Concern are the major factor which act as driving force in influencing people to adopt alternative banking. Inadequate knowledge about the usage of e-channels, Lack of confidence and Pass word forgotten are the main problems faced by the customers which are considered as main obstacles and thus awareness through extension work is needed with urgent attention to curb this menace. ATM facility and KCC (KISAN CREDIT CARD) facility are highly satisfied the customers requirement and customer prefer public sector banks KISAN CREDIT CARD. The present study indicates that there is significant difference in service quality of alternative banking services provided by public and private sector banks. Customer satisfaction are the most important and focused area in the banking industries. All dimensions of service quality are positively affecting on customer satisfaction. Hence we finalized 13 dimensions of alternative banking services quality as determinants of customer satisfaction that will be further categorized in to four factor. So that in our study four major factor we have identified. When we calculate overall customer satisfaction we need more emphasis on service level, Trust level, usefulness of services and behavior of bank employee.*

### KEYWORDS

farmer's satisfaction, alternative banking services.

### INTRODUCTION

—service to meet its growing customer satisfaction demand during last few years on preference base. Therefore, various amenities under these services has been offered by banks to its wide customer base. Present study in form of survey and monitoring of above mentioned points has been done by choosing selective national and private banks commercial banks in Udham Singh Nagar district. Main objective of this research study is Effect of new ways of delivery services to users is surveyed through these study. ATMs, credit cards, Debit cards, internet banking, mobile banking, core banking, etc. are new ways of delivery channels and therefore widens easiness during operability of these services to the customers. This research work is carried to find out if gap exists somewhere in service functioning and delivery channels. One of the primary objectives of this research was to gain an understanding of how customers can feel more satisfaction at every stage of operation during use of these alternative banking services and to what extent their problems can be solved through these alternative banking channels which adversely affects customer satisfaction. According to available information it is realized that sent percent of private sector banks and Public sector bank were fully computerized. Today, core banking, ATM, EFT, NEFT, RTGS, MICR clearing, Electronic Clearing Service (ECS), Speed clearing, credit card, debit cards, internet banking and mobile banking are available to survive customer in India. Based on the survey, interviews and observations during the research, we made some recommendations which will focus on how to increase customer satisfaction. In order to enhance the customer satisfaction in alternative banking by offering high quality services we were intended to recommend the bankers and the service designers based on our research experiences. This study reveals that there were a very few number of customers were strongly satisfied. This indicates that there is wider scope to enhance these services through providing better service quality.

### PROBLEM STATEMENT

Udham Singh Nagar is using e—service to meet its growing customer satisfaction demand during last few years on preference base. Therefore, various amenities under these services has been offered by banks to its wide customer base. Proper monitoring for customer satisfaction level and to study their assessment, opinion, and suggestion is put as main agenda for making this bond more strong between customer and banks. Present study in form of survey and monitoring of above mentioned points has been done by choosing selective national and private banks commercial banks in Udham Singh Nagar district. Making good interface with the customer and banks helped a lot in resolving new obstacles and further to smoothen delivery channels of services in a more pacific way. Response of customer is accounted at every step.

Main objective of this research study is to count and analyze growth trajectory e-services and effect of new ways of delivery services to users is surveyed through this study. ATMs, credit cards, Debit cards, internet banking, mobile banking, core banking, etc are new ways of delivery channels and therefore widens easiness during operability of these services to the customers.

## OBJECTIVES OF THE STUDY

1. To study farmer's satisfaction regarding various alternative banking services.
2. To suggest strategies for better utilization of alternative banking services amongst the farmers

## MATERIAL METHODS

### RESEARCH DESIGN

The study strives to accumulate greater insight of Alternative Banking practices followed by public and private sector banks in Udham Singh Nagar District. Therefore, descriptive research design would be adopted as it facilitates the evenly operations by gathering information from different sources and respondents.

The area of study was confined to Udham Singh Nagar district. District comprises seven blocks namely Jaspur, Kashipur, Bajpur, Gadarpur, Rudrapur, Khatima, and Sitarganj. Out total seven blocks two blocks Bajpur and sitaarganj was selected. The Sample size 200. However, most of researchers have been used "Likert Type Scaling Technique" to record attitudes of customers. A Likert scale was used for measuring customer satisfaction

For analysis of data, tabulated in MS Excel and further used in the SPSS software. It would use for descriptive statistics e.g. percentage, mean, average, standard deviation, standard error, reliability analysis (Cronbach's alpha model), factor analysis with the help of Statistical Software SPSS.

## RESULT AND DISCUSSION

### FARMERS SATISFACTION AT SERVICE LEVEL

In order to test of suitability of data for principle component analysis the co relation matrix was computed and enough co relation were found.

#### KMO AND BARTLETT'S TEST

KMO AND BARTLETT'S TEST		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.581
Bartlett's Test of Sphericity	Approx. Chi-Square	411.188
	df	45
	Significant	.000

Further KMO measure of sample adequacy was calculated. The result was not satisfactory if an MSA value below 0.5 which was the min level of acceptance. Overall MSA was found to be 0.581 percent which support that the sample was good enough for factor analysis Chi-Square = 411.188, df = 45 with a significance of 0.000 it provides support for validity of the factor analysis of the data set and indicates that, factor analysis is appropriate.

TABLE 1.1: EIGEN VALUES OF FACTORS

Component	Eigenvalues	% of Variance	Cumulative %	Cronbach's Alpha
<b>Accurate services</b>	<b>2.635</b>	<b>26.350</b>	26.350	0.737
<b>Secured ATMs</b>	<b>1.620</b>	<b>16.199</b>	42.549	
<b>Quick service</b>	<b>1.261</b>	<b>12.607</b>	55.156	
<b>Easy to connectivity</b>	<b>1.077</b>	<b>10.773</b>	65.929	
The website design is attractive	0.912	9.121	75.050	
No error in services	0.724	7.244	82.294	
I have confidence in the bank services	0.630	6.301	88.595	
Personal attention	0.512	5.115	93.710	
Error free internet banking	0.342	3.417	97.127	
The bank quickly solves your problem	0.287	2.873	100.000	

Initial communalities are, estimates of the variance in each variable accounted for by all components or factors. For principal components extraction, this is always equal to 1.0 for correlation analyses. Extraction communalities are, estimates of the variance in each variable accounted for by the components. The communalities labeled as Initial are before extraction communalities and labeled as extraction are after extraction communalities. The all communalities were high (above.400), which indicates that the extracted components represent the variables well

As shown in Table 1.1 the initial eigen values, that is eigen values before Varimax rotation, for first four factors are above one, indicating these are major factor. Accurate service has emerged as significant accounting 26.35 % of the total variance. four out of ten variables are loaded on this factor of which four are highly correlated. The high positive loading on the first factor of the variable namely accurate services showing that the customer satisfaction in service level. accurate services followed by secured ATM (16.199 % of variance), quick service (12.607 % of variance) and Easy to connectivity (10.773 % of variance). These are the four major variable which are affecting service level factor in customer satisfaction.

### FARMERS SATISFACTION AT TRUST LEVEL

In order to test of suitability of data for principle component analysis the co relation matrix was computed and enough co relation were found.

#### KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.623
Bartlett's Test of Sphericity	Approx. Chi-Square	326.783	
	df	6	
	Significant	.000	

Further KMO measure of sample adequacy was calculated. The result was not satisfactory if an MSA value below 0.5 which was the min level of acceptance. Overall MSA was found to be.623 percent which support that the sample was good enough for factor analysis Chi-Square = 326.783, df = 6 with a significance of 0.000 it provides support for validity of the factor analysis of the data set and indicates that, factor analysis is appropriate.

Initial communalities are, estimates of the variance in each variable accounted for by all components or factors. For principal components extraction, this is always equal to 1.0 for correlation analyses. Extraction communalities are, estimates of the variance in each variable accounted for by the components. The communalities labeled as Initial are before extraction communalities and labeled as extraction are after extraction communalities. The all communalities were high (above.400), which indicates that the extracted components represent the variables well

TABLE 1.2: EIGEN VALUES OF FACTORS

Component	Initial Eigenvalues			Cronbach's Alpha
	Total	% of Variance	Cumulative %	
<b>Internet banking site keeps customer's best interest in mind</b>	<b>1.397</b>	<b>34.928</b>	34.928	0.821
<b>Internet banking site keeps quick action against problem</b>	<b>1.156</b>	<b>28.896</b>	63.824	
I trust internet banking site	0.911	22.780	86.604	
I trust in internet banking for making decision	0.536	13.396	100.000	

As shown in Table 1.2 the initial eigen values, that is eigen values before Varimax rotation, for first two factors are above one, indicating these are major factor. Internet banking site keeps customers best interest in mind has emerged as significant accounting 34.928 % of the total variance. Two out of four variables are loaded on this factor of which Two are highly correlated. The high positive loading on the first factor of the variable namely Internet banking site keeps customer's best interest in mind showing that the customer satisfaction in trust level. Internet banking site keeps customer's best interest in mind followed by Internet banking site keeps quick action against problem (28.896 % of variance).

#### FARMER'S SATISFACTION AND USEFULNESS OF SERVICES

In order to test of suitability of data for principle component analysis the co relation matrix was computed and enough co relation were found.

KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.598
Bartlett's Test of Sphericity	Approx. Chi-Square	425.862
	df	28
	Significant	.000

Further KMO measure of sample adequacy was calculated. The result was not satisfactory if an MSA value below 0.5 which was the min level of acceptance. Overall MSA was found to be .598 percent which support that the sample was good enough for factor analysis Chi-Square = 425.862, df = 28 with a significance of 0.000 it provides support for validity of the factor analysis of the data set and indicates that, factor analysis is appropriate.

TABLE 1.3: EIGEN VALUES OF FACTORS

Component	Initial Eigenvalues			Cronbach's Alpha
	Total	% of Variance	Cumulative %	
<b>Using electronic commerce would make it easier to do my job</b>	<b>1.890</b>	<b>23.620</b>	23.620	.876
<b>Internet banking is influenced by friend, media and family</b>	<b>1.824</b>	<b>22.803</b>	46.423	
<b>The internet banking improves my performance of banking activities</b>	<b>1.459</b>	<b>18.233</b>	64.657	
<b>KCC (KISAN CREDIT CARD) are useful in my job</b>	<b>1.167</b>	<b>14.591</b>	79.247	
I find out internet banking is clear and understandable	.611	7.632	86.880	
The internet banking makes easier to do my banking activities	.465	5.814	92.694	
Using innovative banking services ought to enhance my effectiveness on the job	.424	5.306	97.999	
Internet banking site useful for my banking account / transaction / connection	.160	2.001	100.000	

Initial communalities are, estimates of the variance in each variable accounted for by all components or factors. For principal components extraction, this is always equal to 1.0 for correlation analyses. Extraction communalities are, estimates of the variance in each variable accounted for by the components. The communalities labeled as Initial are before extraction communalities and labeled as extraction are after extraction communalities. The all communalities were high (above .400), which indicates that the extracted components represent the variables well.

As shown in Table 1.3 the initial eigen values, that is eigen values before Varimax rotation, for first four factors are above one, indicating these are major factor. Using electronic commerce would make it easier to do my job has emerged as significant accounting 23.620 % of the total variance. Four out of eight variable are loaded on this factor of which four are highly correlated. the high positive loading on the first factor of the variable namely Using electronic commerce would make it easier to do my job showing that the customer satisfaction in usefulness Using electronic commerce would make it easier to do my job followed by Internet banking is influenced by friend, media and family (22.803 % of variance). The internet banking improves my performance of banking activities and KCC (KISAN CREDIT CARD) are useful in my job variable are highly correlated with usefulness of services factor.

#### FARMERS SATISFACTION TOWARDS EMPLOYEE BEHAVIOR OF BANK

In order to test of suitability of data for principle component analysis the co relation matrix was computed and enough co relation were found.

KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.505
Bartlett's Test of Sphericity	Approx. Chi-Square	227.487
	df	15
	Significant	.000

Further KMO measure of sample adequacy was calculated. The result was not satisfactory if an MSA value below 0.5 which was the min level of acceptance. Overall MSA was found to be .505 percent which support that the sample was good enough for factor analysis Chi-Square = 227.487, df = 15 with a significance of 0.000 it provides support for validity of the factor analysis of the data set and indicates that, factor analysis is appropriate.

TABLE 1.4: EIGEN VALUES OF FACTORS

Component	Eigen values	% of Variance	Cumulative %	Cronbach's Alpha
<b>Employees of the bank pay special attention to you</b>	<b>1.888</b>	<b>31.472</b>	<b>31.472</b>	.687
<b>Employees of the bank solve your problem</b>	<b>1.498</b>	<b>24.972</b>	<b>56.444</b>	
<b>Employees of the bank solve problem when they promise to do</b>	<b>1.071</b>	<b>17.857</b>	<b>74.301</b>	
Employees of the bank provide fast enough services	.787	13.117	87.419	
Employees of the bank willing to help	.482	8.041	95.459	
Employees of the bank well dress and appearance	.272	4.541	100.000	

Initial communalities are, estimates of the variance in each variable accounted for by all components or factors. For principal components extraction, this is always equal to 1.0 for correlation analyses. Extraction communalities are, estimates of the variance in each variable accounted for by the components. The communalities labeled as Initial are before extraction communalities and labeled as extraction are after extraction communalities. The all communalities were high (above .400), which indicates that the extracted components represent the variables well.

As shown in Table 4.20 the initial eigen values, that is eigen values before Varimax rotation, for first three factors are above one, indicating these are major factor. Employees of the bank pay special attention to you has emerged as significant accounting 31.472 % of the total variance. Three out of six variable are loaded on

this factor of which Three are highly correlated. The high positive loading on the first factor of the variable namely Employees of the bank pay special attention to you showing that the customer satisfaction in employee behavior, Employees of the bank pay special attention to you followed by Employees of the bank solve your problem (24.972 % of variance) and Employees of the bank solve problem when they promise to do (17.857 % of variance) variable are highly correlated with employee Behavior of bank factor.

To study of farmer satisfaction level, we divided farmers satisfaction in to four part namely service level, trust level, usefulness level and behavior of employee. These are the major factors which are affecting overall customer satisfaction. These factors are listed in the table 1.5

TABLE 1.5: MAJOR FACTOR WHICH ARE AFFECTING OVERALL CUSTOMER SATISFACTION

S. No.	Factor	Variable
1	Service level	<ul style="list-style-type: none"> <li>Accurate services</li> <li>Secured ATM</li> <li>Quick service</li> <li>Easy to connectivity</li> </ul>
2	Trust level	<ul style="list-style-type: none"> <li>Internet banking site keeps customer's best interest in mind</li> <li>Internet banking site keeps quick action against problem</li> </ul>
3	Usefulness of services	<ul style="list-style-type: none"> <li>Using electronic commerce would make it easier to do my job</li> <li>Internet banking is influenced by friend, media and family</li> <li>The internet banking improves my performance of banking activities</li> <li>KCC (KISAN CREDIT CARD) are useful in my job</li> </ul>
4	Behavior of Employee	<ul style="list-style-type: none"> <li>Employees of the bank pay special attention to you</li> <li>Employees of the bank solve your problem</li> <li>Employees of the bank solve problem when they promise to do</li> </ul>

## CONCLUSION

In the research work conducting study of farmer satisfaction level, farmer's satisfaction was divided in to four part namely service level, trust level, usefulness level and behavior of employee. These are the major factor which are affecting overall customer satisfaction.

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