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## CUSTOMER SATISFACTION TOWARDS THE SERVICE QUALITY OF SOUTH INDIAN BANK

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**NIRMALAGIRI**

## ABSTRACT

*The Government of India liberalization and globalization of financial reforms strongly recommended operational flexibility and functional autonomy to bank to enhance efficiency and productivity along with deregulation in interest rates, substantial reduction in statutory reserves and entry of new banks in the private sector to engineer and encourage competition. In the deregulated, competitive and ever demanding customer's market retaining the existing customer and attracting new customer is very important. Customer acceptance and customer preference to banks play an important role in the success of their functioning. It is necessary and very much essential to study the customer satisfaction towards the services provided by banks especially private banks. So this study is to understand the satisfaction of the customers of South Indian Bank, a renowned private sector bank towards the quality of various services that they offer and to identify the various factors that contribute to the customer satisfaction.*

## KEYWORDS

bank customer perception, service quality, attributes, banking services.

## INTRODUCTION

As with new things in the contemporary world, banking also has undergone significant changes over the years. Now banking in India is a major industry and it caters to the need of all irrespective of caste, creed, or religion. Banks play a vital role in the day today activities of every human being. Banks are the backbone of all industries, because every transaction where money is involved, the bank is the main character. Without banks the whole economy of the country would come to a standstill. Banks attract savings from the people; encourage investment in the industry, trade and commerce. Banks as such can be called as the basis of economic progress of the country. Today no country can progress industrially, if she has no well-organized banking system. Recently in India the banking habits of the people have grown to a considerable extent. The traditional commercial banking theory has changed in the light of developmental activities of the country. In the past banks were oriented towards large scale industry and trade and the concept of security against advances prevented them from financing productive activities of those who had no assets other than their labour. Now it has been realized that the banks have an important role to play in the socio-economic sphere.

There has been a paradigm shift in mindsets both at the Government level in the banking industry over the years since Nationalization of Banks in 1969, particularly during the last decade (1990-2000). Having achieved the objectives of Nationalization, the most important issue before the industry at present is survival and growth in the environment generated by the economic liberalization greater competition with a view to achieving higher productivity and efficiency in January 1993 for the entry of Private Sector banks based on the Nationalization Committee report of 1991, which envisaged a larger role for Private Sector Banks.

Entry of private banks made the financial sector more competitive and vibrant. Private Banks offers various services like

- 1) Advances – Overdraft, Cash Credit, etc.
- 2) Deposits – Saving Account, Current Account, etc.
- 3) Financial Services – Bill discounting etc.
- 4) Foreign Services – Providing foreign currency, travelers cheques, etc.
- 5) Money Transmission – Funds transfer etc.
- 6) Savings – Fixed deposits, etc.
- 7) Services of place or time – ATM Services.
- 8) Status – Debit Cards, Credit Cards, etc.

When Private Banks are providing these services it should give adequate focus to Customer Service. Customer service is the service provided in support of a bank's core products. Customer service often includes answering questions; handling complaints. Customer service can occur on site (as when an onstake employee helps a customer or answers a question) or it can occur over the phone or the Internet. Quality customer service is essential to building cordial customer relationship. Banking being a service industry, a lot depends on efficient and prompt customer service. Customer service is the most important duty of the banking operations. Prompt and efficient service with smile will develop good public relations reduce complaints and increase business. Customer acceptance and customer preference to banks play an important role in the success of their functioning. So it is necessary and very much essential to study the customer satisfaction towards the services provided by private banks.

## REVIEW OF LITERATURE

- ❖ **Ch Ahmad, Rizwan; Asif, Usman. (May 2011)** The purpose of the study was to analyze the level and compare the customer service quality in Islamic banks of Sargodha to fulfill the service quality gap. And the study indicates that the customers were satisfied/agree with the service provided by the Islamic banks in Sargodha (Pakistan). Also the study got some negative aspects and score from some customers about the banks.
- ❖ **Bedi, Monica (Apr-Sep 2010)** The objective of the study was to study the customer perception in terms of the tangibles, empathy, assurance and reliability dimensions of service quality across public and private sector banks and to study the relationship between service quality, customer satisfaction and behavioral response in Indian banking industry across public and private sector banks. The result of the research revealed that the service offered by private sector banks has a more favorable influence on the actual perception of service quality received than in the case with the service from the banks in the public sector
- ❖ **Rani, Priyanka; Gaur, Arti; Ghalawat, Suman. (May 2013)** The study aims to identify the factors that influence the customers to choose e-banking for their satisfaction. it is concluded that, the internet banking is marked by the factors such as credibility, responsiveness, competences, reliability, online services, security and access. So to promote customer satisfaction it is important for the bank to promote all the above mentioned factors.
- ❖ **Mishra, Navin Kumar; Pandey, Vijay Kumar (May 2013)** The purpose of conducting this research is to compare public and private sector banks of India by evaluating their customer satisfaction. When comparing both types of banks in terms of customer care service, private sector banks are favored more than public sector banks. Although overall both public and private sector bank customers are satisfied with their banks but due to wide difference of response, both public and private sector banks should concentrate on their weak areas in order to meet their customer expectations and this study provides sort of guidelines to managers of banks to take suitable decisions to get more satisfied responses from their customers.

## NEED/IMPORTANCE OF THE STUDY

Today's banking business is not the one that we saw in the past. The banking industry in India has been a witness for the last decade to several regulatory changes that have resulted in a heightened level of competition among the banks. The entry of public sector banks and foreign banks has increased the expectation of

customers in banking sector. And the services these banks offer now are one of the main factors that attract the customers. The quality of the products or the quality of customer service determines the degree of customer satisfaction. The customer satisfaction not only means, satisfying the customers but also customer retention in case of service failure. The organization should solve the complaints through various service recovery strategies. It is mandatory to identify the impact of service failure and customer feedback for the survival, success and prosperity of an organization. The real victory of an organization is based on the degree of loyalty of the customers. So this study is to understand the satisfaction of the customers of SIB towards the quality of various services that they offer and to identify the various factors that contribute to the customer satisfaction.

### OBJECTIVES OF THE STUDY

1. To investigate the relationship of service quality and customer satisfaction
2. To identify the important factors that contributes to customer satisfaction
3. To analyze the customers level of satisfaction towards the services provided by SIB

### RESEARCH METHODOLOGY

#### SAMPLING DESIGN

Population for the data collection is the customers of South Indian Bank. A sample of 80 respondents is taken as sample size. Convenience sampling is used to get the data.

#### TOOLS FOR DATA COLLECTION

Structured questionnaire was used to collect the primary data.

#### TOOLS FOR DATA ANALYSIS

Statistical tools like correlation, chi square test, percentage and charts like bar diagram were used to analyze the collected data.

### ANALYSIS AND INTERPRETATION

#### WHETHER EMPLOYEES ARE NEATLY APPEARING FREQUENCY

		Frequency	Valid Percent
Valid	1	17	21.2
	2	34	42.5
	3	24	30.0
	4	5	6.2
	Total	80	100.0

In the frequency analysis it shows that majority of them agree that banks employees are neatly appearing, about 21.2% of the customers strongly agree to this and only 6.2% are dissatisfied with the employees.

#### OVER ALL QUALITY

		Frequency	Valid Percent
Valid	1	20	25.0
	2	39	48.8
	3	19	23.8
	4	1	1.2
	5	1	1.2
	Total	80	100.0

The table shows that 48.8% of the customers agree that the overall quality of the services provided by the south Indian Bank is excellent 25% of the customers strongly agree, 23% of them takes the neutral stand and only 1.2% of the customers disagree to this.

#### WHETHER THE EMPLOYEES TAKE CARE OF THEIR REGULAR CUSTOMERS

		Frequency	Valid Percent
Valid	1	18	22.5
	2	27	33.8
	3	20	25.0
	4	12	15.0
	5	3	3.8
	Total	80	100.0

This table analyses whether the employees take care of their regular customers and make them feel important and the result shows that 33% of them agree to the above statement 25% of the customers makes a neutral response 22.5% strongly agree, 15% disagree to the statement and 3% strongly disagree. so we can conclude that majority of the customers are satisfied with the banks facilities.

#### CHI SQUARE TEST

##### 1. YOU FEEL SAFE IN YOUR TRANSACTIONS WITH THE BANK

H0-customers are not satisfied since the transactions of the bank are not safe.

H1-customers are satisfied with the safety in the transactions with the bank

#### TEST STATISTICS

	Safe
Chi-Square	55.300 <sup>a</sup>
df	3
Asymp. Sig.	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 20.0.

Since the value is less than .5 null hypotheses is rejected and so we can conclude that customers feel safe in doing transactions with the bank and are fully satisfied.

##### 2. BANKS KEEPS ITS RECORDS ACCURATELY

H0- customers are not satisfied with the accuracy of the records maintained by the bank

H1- customers are satisfied with the accuracy of the records maintained.

## TEST STATISTICS

	Records
Chi-Square	79.250 <sup>a</sup>
df	4
Asymp. Sig.	.000

- a. The analysis shows that customers are satisfied 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 16.0 towards the accuracy of the records maintained by the bank, as the value is less than .5 the null hypothesis is rejected.

**3. BANK PROVIDES FINANCIAL ADVICES**

H0- bank doesn't provide financial advice

H1-bank provide financial advice

## TEST STATISTICS

	Financial advice
Chi-Square	36.500 <sup>a</sup>
df	4
Asymp. Sig.	.000

- a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 16.0.

In this analysis the customer's satisfaction towards the bank based on the financial advice provided by the bank is analyzed and the result shows an alpha value of .000, which is less than .5 that means the null hypothesis should be rejected and thus we can conclude that customer are satisfied with the bank based on the financial advice provided by the bank.

**4. EMPLOYEES OF THE BANK ARE POLITE AND FRIENDLY**

H0- customers are not satisfied since the employees are not polite and friendly

H1-customers are satisfied since the employees are polite and friendly

## TEST STATISTICS

	Polite & friendly
Chi-Square	37.000 <sup>a</sup>
df	4
Asymp. Sig.	.000

- a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 16.0.

Here the table is showing an alpha value of .000 so the null hypothesis is rejected and so we can conclude that customers are highly satisfied because of the politeness and the friendliness of the employees in the bank.

**CORRELATION ANALYSIS****AGE AND THE LEVEL OF SATISFACTION****CORRELATIONS**

		Age	Satisfied
age	Pearson Correlation	1	-.295**
	Sig. (2-tailed)		.008
	N	80	80
satisfied	Pearson Correlation	-.295**	1
	Sig. (2-tailed)	.008	
	N	80	80

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

In this table the analysis shows that the age and the level of satisfaction have a negative significance. So we can conclude that age doesn't make any difference in the satisfaction level.

**SATISFACTION LEVEL AND THE ACCURACY OF THE RECORDS****CORRELATIONS**

		Satisfied	Records
satisfied	Pearson Correlation	1	.429**
	Sig. (2-tailed)		.000
	N	80	80
records	Pearson Correlation	.429**	1
	Sig. (2-tailed)	.000	
	N	80	80

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

The satisfaction level and the accuracy of the records have a positive significance with a correlation value of .429. so accuracy of the records contribute greatly to the satisfaction level of the customers.

**SAFETY AND CONFIDENTIALITY****CORRELATIONS**

		Safe	Confidentiality
safe	Pearson Correlation	1	.453**
	Sig. (2-tailed)		.000
	N	80	80
confidentiality	Pearson Correlation	.453**	1
	Sig. (2-tailed)	.000	
	N	80	80

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

Since the bank provides great importance on customers' confidentiality they feel safe in doing the transactions with the bank. Here safety and confidentiality is having a positive significance with correlations value .453.

## BRANCH AND THEIR WORKING CONDITIONS

## CORRELATIONS

		ATMs	Noofatms
ATMs	Pearson Correlation	1	.554**
	Sig. (2-tailed)		.000
	N	80	80
No. of ATMs	Pearson Correlation	.554**	1
	Sig. (2-tailed)	.000	
	N	80	80

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

Here the number of ATMs at each branch and their working conditions is having a positive significance since its value is .554. So the analysis concludes that the customers are satisfied with the ATM facility and its working and also if in case any of the ATM is not working they can get the access from the nearest ATM, since the bank is having enough ATMs.

## TECHNOLOGY AND THE ACCURACY OF THE RECORDS

		Technology	Records
Technology	Pearson Correlation	1	.345**
	Sig. (2-tailed)		.002
	N	80	80
Records	Pearson Correlation	.345**	1
	Sig. (2-tailed)	.002	
	N	80	80

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

Here we are taking two factors technology and the accuracy of the records and they are having positive significant relationship. So from the analysis we can conclude that since the bank is having the latest technology and modern looking equipment the bank can keep its records accurately and so they are fully satisfied.

## THE WORKING OF THE ATMs AND THE TECHNOLOGY USED IN THE BANK

## CORRELATIONS

		ATMs	Technology
ATMs	Pearson Correlation	1	.527**
	Sig. (2-tailed)		.000
	N	80	80
Technology	Pearson Correlation	.527**	1
	Sig. (2-tailed)	.000	
	N	80	80

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

Here the working of the ATMs and the technology used in the bank are having a positive significance with alpha value .527 so customers 'are satisfied with the technology used in the bank and in the ATMs.

## SPECIFIC NEEDS OF CUSTOMERS BY THE BANK AND THE INTEREST OF THE BANK TO SOLVE THE PROBLEMS OF THE CUSTOMERS

## CORRELATIONS

		Specific needs	Problem
Specific needs	Pearson Correlation	1	.560**
	Sig. (2-tailed)		.000
	N	80	80
Problem	Pearson Correlation	.560**	1
	Sig. (2-tailed)	.000	
	N	80	80

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

Here both the variables understanding of the specific needs of customers by the bank and the interest of the bank to solve the problems of the customers' are having a positive significant relationship with an alpha value of .560. So we can conclude that the bank shows special interest in solving the problems of the customers and also to meet their specific needs.

## FINDINGS

Following are the findings that are obtained from the data analysis and interpretation:

- ❖ Majority of the South Indian Bank customers are between the age group 20-30.
- ❖ 66% of the customers are male
- ❖ About 60% of the customers feel safe in doing the transactions with the bank.
- ❖ Most of the customers agree that south Indian Bank keeps its records accurately
- ❖ The customers are satisfied towards the time the employees take to provide service.
- ❖ 42 % of the customers agree that customers are neat appearing in the Bank.
- ❖ The study shows that customers are not satisfied towards the working of the ATMs.
- ❖ Customers of the bank agree that employees understand their specific needs.
- ❖ The response of the bank towards the solving of problems is satisfactory for the customers.
- ❖ 38% of the customers find it good that they provide financial advices.
- ❖ Majority of the customers are satisfied with the behavior and the helping mentality of the bank staff.
- ❖ Fast and efficient counter services, the way customers are treated; use of technology and the short waiting time in the bank are some of the major reasons for the high satisfaction among the customers.
- ❖ Confidentiality maintained in the bank makes the customers stay with the bank for long time.
- ❖ 35% of the customers agree that the bank keep them informed when there is a solution appears for their financial problem.
- ❖ From the above analysis we can conclude that customer satisfaction towards the bank depends on number of factors and when all these factors are provided properly by the bank customers will acquire full satisfaction.

## SUGGESTIONS

The study has shown that the customers are satisfied towards majority of the services provided by the south Indian Bank. There are a few suggestions which can make the satisfactory level of customers high, they are:

- ❖ South Indian Bank should introduce new ATMs in all its branches and in commercial areas.
- ❖ The bank should ensure that all its ATMs are working properly throughout the day and should do proper maintenance.
- ❖ The bank should make sure that the technology is fully updated in all its services.
- ❖ They should ensure that the customers are treated properly and reduce the waiting time to avail the service at counters.

## CONCLUSION

This project aims to study the customer satisfaction towards the service quality of South Indian Bank. And the main objectives of the study were to investigate the relationship of service quality and customer satisfaction; identify the important factors that contribute to customer satisfaction and analyze the customer's level of satisfaction towards the services provided by SIB. The analysis shows that the quality of the service provided by the bank has a greater significance towards the level of satisfaction of the customers. The bank is maintaining a good quality in all its transactions and all such activities of the bank, which makes the customers more loyal towards the customers. Also there some other factors which contribute to higher satisfaction like the time taken by the bank to do the transaction, the mentality and the response of the employees, also the overall quality of the services provided by the bank.

Now while analyzing the customers level of satisfaction towards the services provided by the SIB, we can conclude that they feel safe in doing the transactions with the bank since the bank keeps accurate record of all its transactions and also because of the confidentiality that they maintain in the bank. One of the other factor is that they provide the services at the promised date and customers don't have to spend too much time in the counters, the employees also plays a leading role in this because customers are encouraged to come to the bank only if the employees at the bank are polite, friendly, neat appearing, helpful and also they should have a sincere interest to solve the problems of the customers. The study also reveals that the use of technology and modern equipments, ATM services are also some factors that makes the quality of the bank excellent.

So we can conclude that as per the result of the study the customers of the South Indian Bank are fully satisfied towards the service quality of the bank.

## LIMITATIONS OF THE STUDY

- ❖ Study is restricted only to limited customers.
- ❖ The accuracy of report depends upon how honestly or sincerely the respondents have answered.

## SCOPE OF FURTHER RESEARCH

There is a wide scope to extend this study in the future. Future researchers may continue the study by taking number of private or public sector banks, to bring about the customer attitude towards service of these banks

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