



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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## SERVICE BUYING BEHAVIOR IN BANKING INDUSTRY: A COMPARATIVE ANALYSIS OF PRIVATE AND PUBLIC SECTOR BANKS

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### ABSTRACT

To sustain the competition, the firms that are winners at the market place have to show vision, persistence and obsession to benefit the customers. As a result of their belief, the leading and dominant firms continuously deliver superior value to customers even if they have to render some of their products obsolete in the processes of creating value to customers. Value is created by providing a benefit, solving a problem, meeting a need or helping a customer. A company that can provide greater benefit to a customer is the winner at the market place.

*"Firms which are winners at the market place have to show vision, persistence and obsession to benefit the customers".*

The shift from traditional marketing to services and industrial marketing has given rise to a new marketing paradigm in which the purpose of marketing is not only to attract customers but to retain them as well. An analysis of the marketing initiatives in the banking industry within this paradigm has shown the importance of long-term relationships between the customer and the service provider because they give banks access to information about the customer. This information is used as guide in the development of strategies for increasing customer satisfaction.

Keywords: Consumer's attitude, Judgement Sampling, Exploratory Research Design

### INTRODUCTION

According to modern concept of marketing, "Customer is the king of marketing", "The customer is supreme", "and Customer is judge of business". In theory, the customer is supposed to be the final judge and arbitrator of the economy and industry. Several enterprises could not flourish [their products] for one reason or another and the choice of the consumer has mattered a great deal. Now customer have wider choice in the field of banking product and no doubt that banks can attract customers which can understand them better. That's why customer satisfaction is must to increase the number of customers and also to retain them. The customers are the engine for the growth of banking system. Customer is the major factor of any commercial business. They plays a dual goal, they deposit their money in banks which create further deposits for banks or we can say becoming the source of generation of new income and they are also the loan taker which gives income to the bank in the shape of interest, which is the cheap source of their income.

Companies lose their place in the market when they ignore the customers' needs and do not show any distinctive competence or unique capability. Many products wither away from the markets because a firm does not understand the changing market environment and importance of delivering values to customers. The customer never forgives those firms which indulge in squeezing money out of the pocket of the customer through tantalizing publicity. It is for future managers to look upon this phenomenon as a threat to their survival or as an opportunity for unlimited growth. With better understanding of customers' perceptions, banks can determine the actions required to meet the customers' needs. They can identify their own strengths and weaknesses, where they stand in comparison to their competitors, chart out path future progress and improvement. The perception of a customer has drastically changed. The paper attempts to study changing attitude of the customers in changing environment.

*"It is the customer who defines the business and therefore, the main objective of a banker is to create, cultivate and retain a customer".*

To provide their customers greater flexibility and convenience as well as to reduce servicing costs, banks have been investing to computerize their branches and in new delivery channels such as ATMs, phone banking, internet banking and mobile banking. Consequently, banks are under increasing pressure to 'offer today what customer would expect tomorrow'. The banks now compete with one another to offer value – added services to customers to expand their customer bases.

### ICICI BANK

ICICI Bank started as a wholly owned subsidiary of ICICI Limited, an Indian financial institution, in 1994. Four years later, when the company offered ICICI Bank's shares to the public, ICICI's shareholding was reduced to 46%. In the year 2000, ICICI Bank offered made an equity offering in the form of ADRs on the New York Stock Exchange (NYSE), thereby becoming the first Indian company and the first bank or financial institution from non-Japan Asia to be listed on the NYSE. In the next year, it acquired the Bank of Madura Limited in an all-stock amalgamation. Later in the year and the next fiscal year, the bank made secondary market sales to institutional investors.

### PRESENT SCENARIO

ICICI Bank has its equity shares listed in India on Bombay Stock Exchange and the National Stock Exchange of India Limited. Overseas, its American Depositary Receipts (ADRs) are listed on the New York Stock Exchange (NYSE). As of December 31, 2008, ICICI is India's second-largest bank, boasting an asset value of Rs. 3,744.10 billion and profit after tax Rs. 30.14 billion, for the nine months, that ended on December 31, 2008.

### PUNJAB NATIONAL BANK

Punjab National Bank (PNB) (BSE: 532461), is a state-owned financial services company located in New Delhi, India. It was registered on May 19, 1894 under the Indian Companies Act with its office in Anarkali Bazaar Lahore. Today, the Bank is the second largest government-owned commercial bank in India with about 5000 branches across 764 cities. It serves over 37 million customers. The bank has been ranked 248th biggest bank in the world by the Bankers Almanac, London. The bank's total assets for financial year 2007 were about US\$60 billion. PNB has a banking subsidiary in the UK, as well as branches in Hong Kong, Dubai and Kabul, and representative offices in Almaty, Dubai, Oslo, and Shanghai. Punjab National Bank is one of the *Big Four Banks* of India, along with ICICI Bank, State Bank of India and Canara Bank.

## NEED FOR THE STUDY

The research is needed just to elaborate the buying behavior of the customers in respect to services in the banking industry because customer is the king of the market and it is the customer who maintains the profitability of any organization by giving a huge demand for its products. If customer gets satisfied, only then any organization runs successfully.

## REVIEW OF LITERATURE

In a competitive market place understanding customer's needs become an important factor. As a result companies have moved from a product-centric to a customer centric position. Satisfaction is also of great interest to practitioners because of its important effect on customer retention (Patterson et al., 1997; Sedon, 1997). Considering the high costs of acquiring new customers and the apparently high customer turnover of many online services, it is very important to study the determinants of customer satisfaction (Van Riel, Liljander & Jurriens, 2001).

## STATEMENT OF THE PROBLEM

In the present study, an attempt has been made to find out the comparative analysis regarding banking services provided by private and public sector banks and customers' intention, attitude and perception in buying the services.

## OBJECTIVES OF THE STUDY

- (i) To study changing attitude, preferences of customers in the changing environment.
- (ii) To study customers perception and their expectation level with services provided by public as well as private sector banks.

## RESEARCH METHODOLOGY

### SOURCES OF DATA

Primary as well as secondary data has been used in the present paper. The sources of the primary data used in the study are interviews and questionnaire while the sources of secondary data used in the study are company records, magazines, etc.

### TARGET

The target area is Kaithal and Karnal districts of Haryana and the target group is customers of ICICI Bank and Punjab National Bank.

### SAMPLE AND SAMPLING

The sample size taken here is 200 with the help of non-probability sampling method in which Judgement sampling technique is used.

### RESEARCH DESIGN

Exploratory research design is used to undertake the present study.

### TOOLS USED

Hypothesis has been used in the present study. The following are the main hypothesis of proposed research:

1. There is no distinction in public and private sector banks with regards to service delivery efficiency.
2. There is no association between the customers of public and private sector banks and their perceptions and expectation level with the banks.

## DATA ANALYSIS AND INTERPRETATIONS

The profile of the sample customers indicates that the maximum number of respondents both in public and private sector banks is males which reflect that females are still comparatively lacking banking habits. Of the total 200 respondents 141 are males and 59 are females. Only 25 customers are under graduate, 91 are graduates, 52 are post graduates and 31 are holding some professional degree. There has been no criterion regarding age of sample customers due to random selection.

But it is clear that, least people are falling in the category of  $\leq 20$  years i.e. just 6 respondents, as at such a young age only a few people have their accounts in banks. The majority respondents fall in the category of 21-35 years i.e. 102 respondents as because at this stage people start to earn and save. 44 respondents belong to age group 36-45. The survey reflects that more than 43% of sample customers are using banking services from 1 to 5 years and 23% of sample customers enjoy banking facilities for more than 10 years. The longer the duration of holding an account with the bank, the more trust is developed which adds to customers' satisfaction.

**Table No. 1: Attitude of bank employees in case of problems or queries**

Attitude	Private		Public		Total	
	N	%	N	%	N	%
Co-operative & supportive	32	32.00	32	32.00	64	32.00
Fairly well	53	53.00	53	53.00	106	53.00
Rude & ignoring	7	7.00	6	6.00	13	6.50
Not at all Bother	7	7.00	9	9.00	16	8.00
No response	1	1.00	0	0.00	1	0.50
<b>Total</b>	<b>100</b>	<b>100.00</b>	<b>100</b>	<b>100.00</b>	<b>200</b>	<b>100.00</b>

The study reveals that the attitude of bank officials is 'fairly well' in both public and private sector banks. Around 32% of respondents consider staff to be cooperative and supportive. However employees of public sector bank are not much bothered about the problems of customers.

Total 16% of sample customers reported that the staff is not at all bothered in case they have any queries or problems. The same is depicted with the help of the graph:

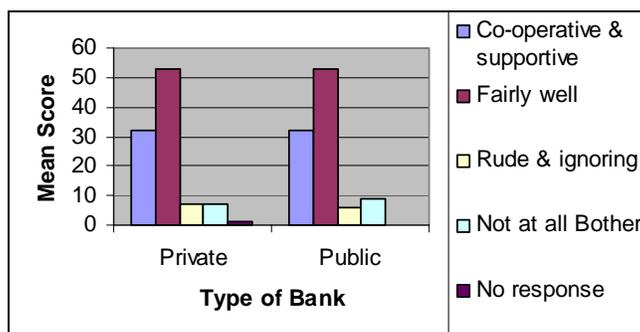


Fig. 1 Attitude of bank employees in case of problems or queries

**Test of Independence between Attitude of bank employees & customers of public & private sector banks**

Attitude	Private	Public	Chi Sqr	df	Significance
Co-operative & supportive	32	32	0.320	3	NS
Fairly well	53	53			
Rude & ignoring	7	6			
Not at all Bother	7	9			

Chi-square test has been applied to test the Null Hypothesis (Ho) i.e. there is no difference in the attitude of bank employees of both public & private sector banks towards their customers. The value of chi-square comes out to be 0.320 which is non-significant at 3 degree of freedom. Thus Null Hypothesis has been accepted & an alternate hypothesis has been rejected. Hence there is no association b/w the type of bank & attitude of bank employees.

**Table No. 2: Opinion of sample customers regarding the frequency of trouble due to strike & system failure in banks.**

Response	Private		Public		Total	
	N	%	N	%	N	%
Rarely	42	42.00	54	54.00	96	48.00
Very Often	27	27.00	20	20.00	47	23.50
Can't say	31	31.00	26	26.00	57	28.50
<b>Total</b>	<b>100</b>	<b>100.00</b>	<b>100</b>	<b>100.00</b>	<b>200</b>	<b>100.00</b>

The table above shows that 48% of total respondents have rarely faced any problem due to strike and system failure .It also shows that 27% respondents of private & 20% respondents of public sector banks often face problems due to strikes & system failure as their banking transaction & transfer of funds do not take place. The same is depicted with the help of the graph:

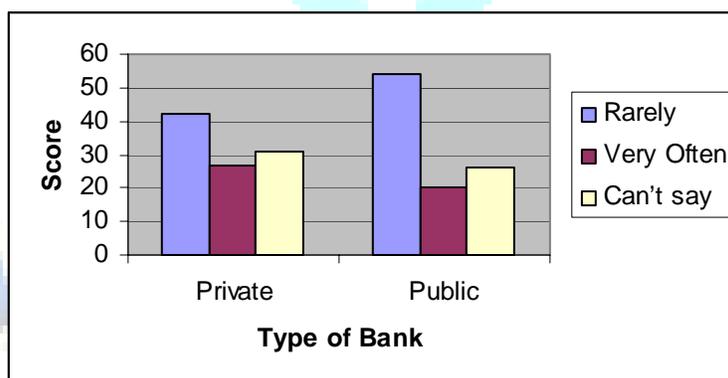


Fig. 2 Opinion of sample customers regarding the frequency of trouble due to strike & system failure in banks.

**Test of Independence between response of customers regarding effect of system failure**

Attitude	Private	Public	Chi Sqr	df	Significance
Rarely	42	54	2.981	2	NS
Very often	27	20			
Can't say	31	26			

The value of chi-square comes out to be 2.981 which is non-significant at 2 degree of freedom. Hence there is no association b/w the customers.

**Table No.3: Opinion of Sample Customers regarding the extent to which they consider the customer services of their banks to be efficient**

Response	Private		Public		Total	
	N	%	N	%	N	%
To a great extent	37	47.44	37	45.68	74	46.54
To some extent	34	43.59	33	40.74	67	42.14
To little extent	7	8.97	11	13.58	18	11.32
<b>Total</b>	<b>78</b>	<b>100.00</b>	<b>81</b>	<b>100.00</b>	<b>159</b>	<b>100.00</b>

The table above reflects that 46.54% of total respondents find that customer services of their banks are efficient to a great extent while 42.14% of respondents say that the customer services are efficient only to some extent and they are not fully satisfied with it.

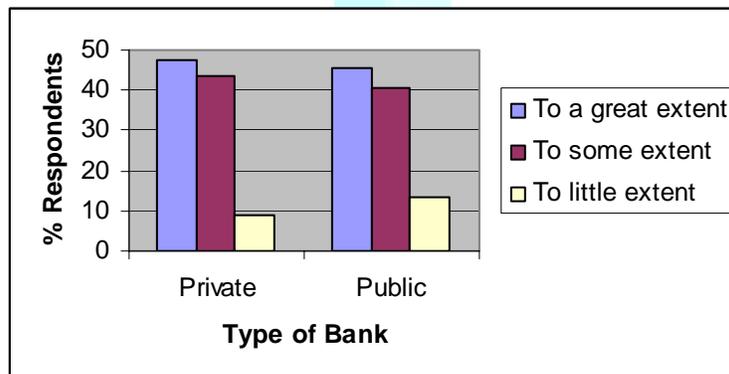


Fig. 3 Opinion of Sample Customers regarding the extent to which they consider the customer services of their banks to be efficient

### SUGGESTIONS & RECOMMENDATIONS

- The banks should organize customer awareness and counseling programmes on a regular basis. It would be beneficial for both the banker as well as customer as it develops relationship banking.
- The bank employees should be trained especially in dealing with customers. They should handle the queries of customers in a co-operative and supportive manner.
- The attitude of bank employees of both the public and private sector banks is found to be 'Fairly Well'. This shows that banks are aware of the fact that to remain competitive, the customers should be attended and heard properly.
- The ranking of the drawbacks of customer services reflects that the major drawback of banking service is lengthy and time consuming procedure especially in case of granting of loans. The services should be offered in reasonable time without unnecessary delays.

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