



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

CONTENTS

Sr. No.	Title & Name of the Author (s)	Page No.
1.	QUALITY OF WORK LIFE PRACTICES OF ACADEMIC PROFESSIONALS IN BANGLADESH: A FACTOR ANALYTICAL APPROACH <i>BALASUNDARAM NIMALATHASAN & DR. MIR MOHAMMED NURUL ABSAR</i>	6
2.	SUPPLY CHAIN INTEGRATION AND COLLABORATION USING E- BUSINESS MODEL IN TEXTILE GARMENT INDUSTRY <i>DR. G. NIJAGUNA & DR. SWAROOP SIMHA</i>	12
3.	TRAINING DELIVERY AND METHODOLOGY AMONG BANKS (AN EMPIRICAL STUDY) <i>DR. AJAZ AKBAR & PROF. A. R. MATTOO</i>	28
4.	MICRO FINANCE IN INDIA AND MILLENNIUM DEVELOPMENT GOALS: MAXIMIZING IMPACT ON POVERTY <i>G. PANDI SELVI & DR. R. KARUPPASAMY</i>	37
5.	COMPARATIVE FINANCIAL PERFORMANCE EVALUATION OF MARUTI AND HYUNDAI <i>ASHIMA & PROF. (DR.) S. C. CHITKARA</i>	43
6.	FOREIGN DIRECT INVESTMENT AND ECONOMIC GROWTH IN INDIA: AN EMPIRICAL ANALYSIS <i>RAJENDER S. GODARA, MANOJ K. SIWACH & RANJAN K. ANEJA</i>	49
7.	STRESS IN EDUCATION.....IS THIS THE ULTIMATE DESTINATION IN 2020? <i>PROF. SUNAINA HOOGAN & PROF. DEEPA V. M</i>	52
8.	SMES OF ANDHRA PRADESH: THE JOURNEY FAR AND BEYOND <i>M. MADHAVI, M. SUJATHA & S. PRATIBHA</i>	58
9.	IMPACT OF MACRO ECONOMIC FACTORS ON LIFE INSURANCE INNOVATION IN INDIA: AN EMPIRICAL STUDY <i>VISHAL SOOD & DR. IRA BAPNA</i>	64
10.	CORRELATES OF EMPLOYEE SATISFACTION WITH PERFORMANCE APPRAISAL SYSTEM: A COMPARATIVE STUDY OF INDIAN AND FOREIGN MNC BPO FIRMS <i>HERALD MONIS & DR. T. N. SREEDHARA</i>	70
11.	COMPARATIVE ANALYSIS ON NON-PERFORMING ASSETS (NPAS) OF PUBLIC SECTOR, PRIVATE SECTOR AND FOREIGN BANKS IN INDIA <i>MS. RAJNI SALUJA & DR. ROSHAN LAL</i>	80
12.	PERCEPTION OF THE POLICYHOLDERS TOWARDS THE MARKETING OF INSURANCE SERVICES BY THE LIC OF INDIA <i>DR. J.ARULSURESH & DR.S.RAJAMOCHAN</i>	89
13.	ENTREPRENEURIAL ACTIVITIES OF WOMEN ENTREPRENEURS IN GADAG DISTRICT- A STUDY <i>DR. A. S. SHIRALASHETTI</i>	95
14.	IMPACT OF TELEVISION ADVERTISING ON CHILDREN <i>M. VIJAYAKUMAR & S. THANALAKSHMI</i>	106
15.	MIGRANT WORKERS: SOCIO ECONOMIC STATUS AND REMITTANCES <i>DR. BEENA NARAYAN</i>	110
16.	BRAND LOYALTY OF TOILETRY PRODUCTS-A CASE STUDY OF SIRSA DISTRICT <i>DR. MONICA BANSAL & SHALLU MEHTA</i>	118
17.	CONSUMER BEHAVIOUR IN THE PURCHASE PROCESS OF TELEVISION, REFRIGERATOR AND FOOD PROCESSOR WITH SPECIAL REFERENCE TO INCOME LEVEL (A STUDY OF HOUSEHOLD PRODUCT RELATED PERCEPTIONS & MAJOR CHOICE DETERMINANTS IN CONTEXT OF CONSUMERS IN LUDHIANA CITY) <i>MINAKSHI THAMAN & PRIYA AHUJA</i>	126
18.	WORK LIFE BALANCE –A CAUSE FOR STRESS AMONG CAREER COUPLES <i>MRS. VISHAL SAMARTHA, MR. LOKESHA & MS. ASHWITHA KARKERA</i>	135
19.	ATTRITION AMONG LIFE INSURANCE ADVISORS OF SELECTED LIFE INSURANCE COMPANIES IN LUDHIANA <i>MS. SHILPA JAIN & MS. DEEPIKA ARORA</i>	142
20.	SERVICE BUYING BEHAVIOR IN BANKING INDUSTRY: A COMPARATIVE ANALYSIS OF PRIVATE AND PUBLIC SECTOR BANKS <i>ESHA SHARMA</i>	154
	REQUEST FOR FEEDBACK	158

CHIEF PATRON**PROF. K. K. AGGARWAL**

Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar (Haryana)

PATRON**SH. RAM BHAJAN AGGARWAL**

Ex. State Minister for Home & Tourism, Government of Haryana
 President, Governing Body, Vaish (P.G.) College, Bhiwani
 Vice-President, Dadri Education Society, Charkhi Dadri
 President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**DR. SAMBHAV GARG**

Faculty, M. M. Institute of Management
 Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, (U. P.)

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, (C.G.)

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

EDITOR**PROF. R. K. SHARMA**

Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR**DR. ASHOK KHURANA**

Associate Professor, G. N. Khalsa College, Yamunanagar

EDITORIAL ADVISORY BOARD**DR. AMBIKA ZUTSHI**

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. KRISHAN CHAND MITTAL

School of Management Studies, Punjabi University, Patiala, Punjab

PROF. SATISH KUMAR

Dean (Management), Galaxy Global Group of Institutions, Dinarpur, Ambala

PROF. ROSHAN LAL

M. M. Institute of Management, M. M. University, Mullana

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. TEJINDER SHARMA

Reader, Kurukshetra University, Kurukshetra

DR. KULBHUSHAN CHANDEL

Reader, Himachal Pradesh University, Shimla, Himachal Pradesh

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitgappa, Bidar, Karnataka

ASSOCIATE EDITORS**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

SURUCHI KALRA CHOUDHARY

Head, Department of English, Hindu Girls College, Jagadhri

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Vice-Principal, Defence College of Education, Tohana, Fatehabad

BHAVET

Lecturer, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

TECHNICAL ADVISORS**DR. ASHWANI KUSH**

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Head, Department of Computer Applications, Institute of Management Studies, Noida

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

DR. ASHISH JOLLY

Head, Computer Department, S. A. Jain Institute of Management & Technology, Ambala City

MOHITA

Lecturer, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar, Haryana

AMITA

Lecturer, E.C.C., Safidon, Jind

MONIKA KHURANA

Associate Professor, Hindu Girls College, Jagadhri

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

SAKET BHARDWAJ

Lecturer, Haryana Engineering College, Jagadhri

NARENDRA SINGH KAMRA

Faculty, J.N.V., Pabra, Hisar

DICKIN GOYAL

Advocate & Tax Adviser, # 874, Sec. - 8, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

CALL FOR ARTICLES/RESEARCH PAPERS

We invite original research papers in the area of computer, finance, marketing, HRM, Banking, Insurance, and other allied subjects. The above mentioned tracks are only indicative, and not exhaustive. The journal expects unpublished and original quality research articles/papers only.

You may submit your articles/papers at the email addresses, info@ijrcm.org.in or infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF ARTICLE/PAPER

1. **COVERING LETTER FOR SUBMISSION:**

The Editor
IJRCM

Subject: Submission of Manuscript.

Dear Sir/Madam,

Find my submission of research paper/article for possible publications in your e-journal.

I hereby affirm that the content of this manuscript are original. Furthermore it has been neither published elsewhere fully or partially or any language nor submitted for publication (fully or partially) elsewhere simultaneously.

I affirm that the all author (s) have seen and agreed to the submitted version of the paper and their inclusion of name(s) as co-author(s).

Also, if our research paper/article accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your two journals i.e. International Journal of Research in Commerce & Management or International Journal of Research in Computer Application & Management..

Name of Corresponding Author (s)

Designation:

Affiliation:

Mailing address:

Mobile Number (s):

Landline Number (s):

E-mail Address (s):

2. **INTRODUCTION:** Manuscript must be in English prepared on a standard A4 size paper setting. It must be prepared on a double space and single column with 1" margin set for top, bottom, left and right. It should be typed in 12 point-Times New Roman Font with page numbers at the bottom and centre of the every page.

3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in 12-point Calibri Font. It must be centered underneath the title.

5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 300 words. The abstract must be informative and explain background, aims, methods, results and conclusion.

6. **KEYWORDS:** Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stop at the end.

7. **HEADINGS:** All the headings and sub-headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.

8. **MAIN TEXT:** The main text should be in a 8 point Calibri Font, single spaced, fully justified.

9. **FIGURES & TABLES:** These must be simple, centered & numbered, and table titles must be above the tables. Sources of data should be mentioned below the table.

10. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to Harvard Style of Referencing. The list of all references should be

alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow the references as per following:

- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order...
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- Note that italics are used only for titles of books and names of journals. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- Use endnotes rather than footnotes.
- The location of endnotes within the text should be indicated by superscript numbers.
- For sources which have insufficient details to be included in the Reference, use endnotes (such as interviews, some media sources, some Internet sources).

SEE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

Books

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

Contributions to books

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

Journal and other articles

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.
- Kiran Ravi, Kaur Manpreet (2008), Global Competitiveness and Total Factor Productivity in Indian Manufacturing, International Journal of Indian Culture and Business Management, Vol. 1, No.4 pp. 434-449.

Conference papers

- Chandel K.S. (2009): "Ethics in Commerce Education." Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

Unpublished dissertations and theses

- Kumar S. (2006): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University.

Online resources

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

Website

- Kelkar V. (2009): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on 11 September 2009 <http://epw.in/epw/user/viewabstract.jsp>

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

ESHA SHARMA

FACULTY (FINANCE & MARKETING)

HARYANA COLLEGE OF TECHNOLOGY & MANAGEMENT

KAITHAL – 136 027

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 ≤ 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
Total	100	100.00	100	100.00	200	100.00

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:

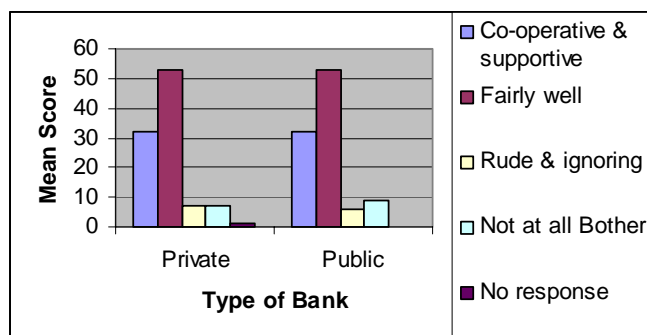


Fig. 1 Attitude of bank employees in case of problems or queries

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 (H_0) 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
Total	100	100.00	100	100.00	200	100.00

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:

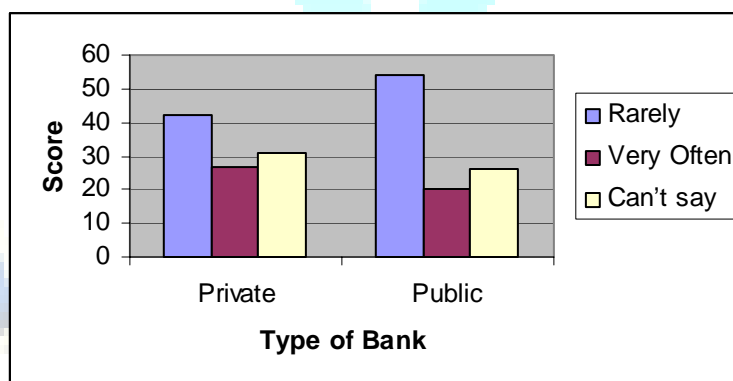


Fig. 2 Opinion of sample customers regarding the frequency of trouble due to strike & system failure in banks.

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
Total	78	100.00	81	100.00	159	100.00

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.

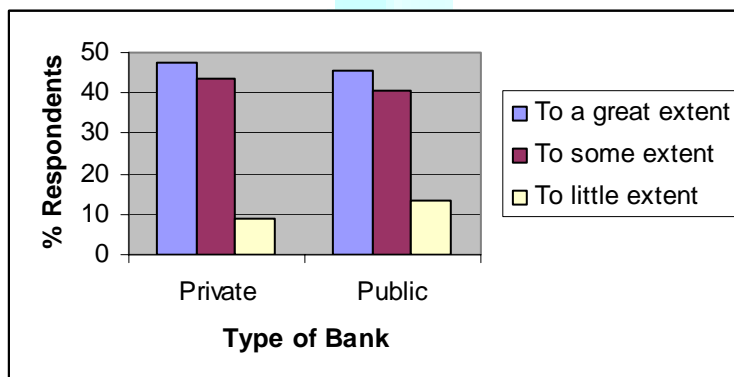


Fig. 3 Opinion of Sample Customers regarding the extent to which they consider the customer services of their banks to be efficient

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.

REFERENCES

BOOKS

- Bery G.C: Marketing Research, Tata McGraw Hill, 2001.
- Cooper & Sindler, Business Research Methods, Tata Mc Graw Hill, 6th edition
- Heinz, Kohler; Statistics for Business & Economics, Harper Collins, New York.
- Hooda, R.P.: Statistics for Business and Economics, Macmillan, New Delhi.
- I.V. Trivedi (2000), Indian Banking in New Millennium, RBSA Publishers, Jaipur.
- Kothari C.R.; Research Methodology, Wishwa Parkashan, 2nd edition
- Khan M.Y., Indian financial System, Tata Mc Graw Hill, 2000.
- Loudon & Loudon, Consumer Behaviour, Tata Mc Graw Hill, New Delhi
- Schiff man, LG and Kanuk, L.L.: Consumer Behavior. New Delhi, Prentice Hall of India, 1994.

WEBSITES

- <http://www.essays.se/about/review+of+literature+on+banking+services/>
- <http://www.essays.se/about/literature+review+of+banking+system/>
- <http://ideas.repec.org/p/bca/bocawp/04-24.html>
- www.pnb.org.in
- www.pnbsu.com/pnb/history.htm
- www.iloveindia.com/finance/bank/private-banks/icici-bank.html
- www.iloveindia.com/finance/bank/nationalised-banks/punjab-national-bank.html

REQUEST FOR FEEDBACK

Esteemed & Most Respected Reader,

At the very outset, International Journal of Research in Commerce and Management (IJRCM) appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to take this opportunity to request to your good self to supply your critical comments & suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **info@ijrcm.org.in** or **infoijrcm@gmail.com** for further improvements in the interest of research.

If your good-self have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator