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# A STUDY ON CUSTOMER PERCEPTION TOWARDS THE SERVICES OFFERED IN RETAIL BANKING BY SOUTH INDIAN BANK VADAVALLI BRANCH, COIMBATORE CITY

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## ABSTRACT

*Retail banking in India is not a new phenomenon. It has always been prevalent in India in various forms. For the last few years it has become synonymous with mainstream banking for many banks. The major impact of retail Banking is that, the customers have become the Emperors the fulcrum of all Banking activities, both on the asset side and the liabilities front. The hitherto sellers market has transformed into buyers market the customers have multiple of choices before them now for cherry picking products and services, which suit their lifestyles and tastes and financial requirements as well. Banks now go to their customers more often than the customers go to their banks. Customers always look for more user- friendly products and better interest rates when compared to other banks they have account with, so, through product innovation and competitive pricing strategy the bank can foster business relationship with its customers.*

## KEYWORDS

Retail Banking, Customers, Products and Services.

## 1.1 INTRODUCTION

ervice with a smile: Today's finicky banking customers will settle for nothing less. The customer has come to realize somewhat belatedly that he is the king. The customer's choice of one entity over another as his principal bank is determined by considerations of service quality rather than any other factor. He wants competitive loan rates but at the same time also wants his loan or credit card application processed in double quick time. He insists that he be promptly informed of changes in deposit rates and service charges and he bristles with 'customary rage' if his bank is slow to redress any grievance he may have. He cherishes the convenience of impersonal net banking but during his occasional visits to the branch he also wants the comfort of personalized human interactions and facilities that make his banking experience pleasurable.

## 1.2 RETAIL BANKING

Retail banking is, however, quite broad in nature - it refers to the dealing of commercial banks with individual customers, both on liabilities and assets sides of the balance sheet. Fixed, current / savings accounts on the liabilities side; and mortgages, loans (e.g., personal, housing, auto, and educational) on the assets side, are the more important of the products offered by banks. Related ancillary services include credit cards, or depository services. Today's retail banking sector is characterized by three basic characteristics:

- multiple products (deposits, credit cards, insurance, investments and securities);
- multiple channels of distribution ( branch, internet); and multiple customer groups (consumer, small business, and corporate).

## 1.3 CUSTOMER PERCEPTION

Customer Perception is an important component of an organization's relationship with their customers. Customer satisfaction is a mental state which results from the customers' comparison of expectations prior to a purchase with performance perception after a purchase. Strong customer service helps an organization to reach up to customers expectations.

## 1.4 COMPANY PROFILE

One of the earliest banks in South India, "South Indian Bank" came into being since 1929, during the Swadeshi movement. The establishment of the bank was the fulfillment of the dreams of a group of enterprising men who joined together at Thrissur. The objective behind establishment of the Bank was to provide for the people a safe, efficient and service oriented repository of savings of the community on one hand and to free the business community from the clutches of greedy moneylenders on the other by providing need based credit at reasonable rates of interest.

Translating the vision of the founding fathers as its corporate mission, the bank has during its long sojourn been able to project itself as a vibrant, fast growing, service oriented and trend setting financial intermediary.

The major product and services offered by the South Indian Bank are classified into three major heads:

- Personal banking
- NRI banking
- Business banking

Under these heads bank provide various schemes for deposits, loans and value- added services to its customers.

## 1.5 OBJECTIVE OF THE STUDY

- To understand the customers perception on the service delivery of the bank.
- To assess the management perception related to customers expectations on the bank's service- quality specifications and delivery.

## 1.6 REVIEW OF LITERATURE

1. Anil Dutta and Kirti Dutta in their paper reveal the expectations and perceptions of the consumers across the three banking sectors in India. The study revealed that gap varies across the banking sector with public sector banks showing the widest gap and foreign banks showing a narrow gap. It is important for the service providers to know the level of customer expectations so that they can meet and even exceed them to gain maximum customer satisfaction.
2. In the study of Mark Durkin et al., customer satisfaction questionnaire was issued to over 2,000 retail customers. Twenty-five senior branch bank managers were then asked to rank the same set of issues to ascertain what they felt to be the key influencers to customer registration for internet banking. The three factors that the managers failed to identify fell into two broad categories: relationship management status and comfort with new technology.

## 1.7 SAMPLE DESIGN

It is a probabilistic sampling method where the samples were drawn from the various places of the city. The respondents of the sample size are 150.

A research design is a clear plan about the research. There are various types of research such as Fundamental Research, Experimental Research, Descriptive Research and Analytical Research.

## 1.8 METHOD OF DATA COLLECTION

The task of data collection begins after a research problem has been defined and research design chalked out. The data collected are primary & secondary data.

## 1.9 ANALYSIS AND INTERPRETATION

**TABLE 1: RATING THE INTEREST RATES CURRENTLY BEING OFFERED BY THE BANK**

Ratings	Frequency	Percent
Average	69	46
Good	62	41.33
Very Good	16	10.67
Excellent	3	2
Total	150	100

Interpretation: The above data shows that 46% of the respondents have rated the interest rate currently being offered by the bank to be average which is very near to the 42% who has rated it to be good. The management has rated this as good. So it can be interpreted that the interest rate offered by the bank is not much satisfactory to the customers and also slight gap analyzed.

**GARATTE METHOD :** Formula::  $P = \frac{100 (R - 0.5)}{N}$

**TABLE : 2 RANKING OF THE ATTRIBUTES CONSIDERED, TO CHOOSE A BANK BEFORE GOING FOR A BANK LOAN**

						Total
Percent	10	30	50	70	90	
Score (x)	75	60	50	40	24	
Interest Rate (Freq, f)	98	42	9	1	0	
fx	7350	2520	450	40	0	10360
Security Demanded (f)	18	38	59	32	3	
fx	1350	2280	2950	1280	72	7932
Efficient Customer Service(f)	30	41	35	22	22	
fx	2250	2460	1750	880	528	7868
Repayment Period (f)	0	22	39	77	12	
fx	0	1320	1950	3080	288	6638
Eligibility (f)	4	7	8	18	113	
fx	300	420	400	720	2712	4552

Interpretation: The ranks analyzed, using Garatte Ranking Method, shows that the respondents give their first preference to the interest rate offered by a bank when they go for availing a loan; followed by the other attributes as shown in the table above.

**TABLE 3: RATING GIVEN TO SIB'S TECHNOLOGY & INNOVATION WHEN COMPARED TO THE OTHER BANKS, THE RESPONDENTS HAVE ACCOUNT WITH**

Ratings	Percentage
Average	26.39
Good	54.86
Very Good	15.97
Excellent	2.78

Interpretation: The data above shows that 54.86% of the respondents have rated this attribute to be good. So it is interpreted that the technology & innovation of SIB is in par with other banks, the respondents have account with.

**TABLE 4: AWARENESS OF THE RESPONDENTS ON THE INTERNET BANKING SERVICES PROVIDED BY SIB**

Services	Frequency	Percentage
Transfer funds	50	33.3
Bill/ Loan Payment	38	25.3
DD/ Term Deposit Request	34	22.7
Getting Reminders	44	29.3
None	99	66

Interpretation: The above data shows that 33.3% of the respondents are aware of transferring funds through internet banking services whereas only 29.3% and 25.3% are aware about getting reminders and payment of bill/ loan respectively. It is also shown that 66% of the respondents are not aware of any services provided by the internet banking of SIB.

### 1.10 FINDINGS

- 38.1% out of the 63 respondents who use the internet and mobile facilities have rated bank's this facility to be average. The management has rated this as very good which shows a slight gap existing and also the dissatisfaction of the customers regarding this service.
- Interest rate offered by a bank is rated as the first attribute which a customer considers to choose a bank before going for a bank loan.
- Since 91 respondents out of the 150 has account with SBT; the main competitor for the bank turn out to be SBT followed by Federal Bank and ICICI.
- Only 46% of the respondents are aware of the facility such as requirement for cheque book/ statement through the ATM.

### 1.11 SUGGESTION

- Only 22.7% of the respondents having been invested in the third party products the bank can look for promoting the same. The bank also has a huge scope for this, with high income group NRI customers, in the area.
- Since a large number of the respondents are unaware of the services provided through internet(66%)/ mobile(56.7%) banking; initiatives, such as posting a list of services that are rendered to the customers inside the bank premises, demo of the services in the bank website; can be done to make the customers aware, and use the services provided through ATM, internet and mobile banking of the bank.

### 1.12 CONCLUSION

Customers always look for more user- friendly products and better interest rates when compared to other banks they have account with, so, through product innovation and competitive pricing strategy the bank can foster business relationship with its customers. So as to retain the existing customers and to build up customer loyalty, Customer Relationship Management should be given more importance.



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