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STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

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A STUDY ON CUSTOMERS SATISFACTION OF SELECTED NATIONALISED BANKS WITH SPECIAL REFERENCE TO COIMBATORE CITY

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ABSTRACT

Satisfaction of the customers is invaluable asset for the modern organizations, providing unmatched competitive edge. It helps in building long-term relationship as well as brand equity. The best approach to customer retention is to deliver high level of customer satisfaction that result in, strong customer loyalty. Satisfaction being a judgment, that a product or service feature or the product or service itself, provides a pleasurable level of consumption related fulfillment, is dynamic in nature. It is the result of interplay of a number of factors, which vary from one product/service category to another. In this study we focused on the customer's satisfaction of selected nationalized banks in Coimbatore city. Overall findings are not reinforced universe.

KEYWORDS

Customer's satisfaction, Nationalised banks.

INTRODUCTION

Bank constitutes an important segment of the financial segment of the financial infrastructure of any country. Economic development and growth of financial infrastructure go hand in hand. The development of an economy necessitated the use of money, in its turn cannot do without the institution of banking. Banks have contributed greatly to the development of the banking habit the people through extensive branch banking and better services to customers.

A bank is also a social organization and has to play a critical development role in the new dimensions of social and economic changes. "Once, a Bank was just a trust for a man's wealth. Today a bank steps out to meet the people to guide and to aid them. Because today banks respond to society's wellbeing, not out of charity, but out of a realization of its role as an agent for change, a catalyst of progress". Therefore without the development of sound banking, development countries can never hope to join the ranks of development countries.

"A Bank is an institution whose debts (bank deposits) are widely accepted in settlement of other people's debts to each other".

R. S. Sayers

REVIEW OF LITERATURE

Aggarwal (1979), conducted a study on nationalized banks with special reference to their social obligations. The main recommendations of the study were: (i) providing more branches of face to the public particularly in the semi urban & rural areas in the lead districts (ii) Providing greater credit facilities to the public as to the priority neglected sectors (iii) helping generation and maintenance of employment opportunities in the country. (IV) financing the Government securities and (v) popularizing the bill form of credit

Bill Garni, (1982), conducted a study on the banking growth imbalances over a decade since nationalization in branch expansion, deposit mobilization, credit disbursement and priority sector coding. The study concedes that although region and state wise disparities in terms of Banking Services still exist, some healthy trends were developed significantly and if continued in future would further help in minimizing the widening gaps.

Prabhakar, (1986) has analyzed the nature and range of customers service provided by Indian Banks. He has brought out the fact that in case of complaints is from depositors. With the mass banking practice a different treatment is neither possibilities of dividing customers may be of some better service to important customers. The teller system partially brought out that in India there is a growing size of current and saving account holders who do not maintain the statutorily required minimum balance. The defaulter is high and growing which would cause additional work to bankers

IMPORTANCE OF THE STUDY

In Coimbatore city there are more than 10 nationalised banks actively functioning with their respective branches. Apart from these we focused only four nationalised banks namely, State Bank of India, Canara Bank, Bank of India and Indian Overseas Bank. The importance of the study is confined to customers satisfaction about the services rendered by the selected Nationalized Banks in Coimbatore City. The scope of the study is extended to the following related aspects VIZ., to find out customers awareness about banking services, and the problems faced by the customers and by giving valuable suggestions for Improvement in banking services.

RESEARCH METHODOLOGY

This study is based on an exploratory analysis and the required data for analysis were collected through a well structured questionnaire.

STATEMENT OF THE PROBLEM

The banking sector has been playing a vital role in the development of Indian Economy till the Advent of Nationalization of commercial Banks in 1969, commercial Banks in India were, know to be working purely on the commercial pattern. During era of the Past nationalization. Indian commercial banking shifted from "Class banking". To "Mass Banking" and consequently, Social banking, perhaps eclipsed the Importance of the profitability aspects of banks.

Customers have faced many problems. While rendering services to the customers in rural areas, Because most of the rural customers are low Income earners low level of literacy, low level of awareness about banking transactions and lack of awareness about latest technologies like communication ATM cum Debit cards, Credit cards, Cheque, Challan, Demand Draft, etc facilities of the banking transaction.

In the modern world, India has been witnessing a sea change. In the standard of living, life styles, Advertisement in the satellite television channels have created customers awareness about the various services provided by the nationalized banks. Trend indicates that banking services are developing massively and growing manifold.

At present the customers are more dynamic. Their tastes, needs, preference are changing as per the current scenario. The customers now look for services differentiation and the convenience offered. The customers have certain expectation from banks in terms of its quality of services, technical knowhow, commission charges, savings and deposits schemes, loan schemes, cheque leaf, DD, Challan, payment and collection cheques. The Increasing Money spent on Advertisement make the customer's awareness of the latest technologies and services in the banks. The customers are finding various problems to select the banking transactions.

It is identified that there is a need for research work in the field of banking customer's satisfaction about the selected Nationalized Banks with special reference to Coimbatore City. The research deals with following questions like.

1. What is the level of awareness of the customers regarding banking services?
2. Whether the customers are satisfied with banking services?
3. What are the problems faced by the customers of Nationalized Banks?

OBJECTIVES OF THE STUDY

1. To know the socio economic characteristics of the customers of selected banks
2. To study the awareness of the customers regarding banking services
3. To analyze the satisfaction of customers about banking services
4. To examine various problems faced by the customers of selected nationalized banks
5. To suggest relevant measures to improve customers satisfaction based on the results of the study

HYPOTHESIS OF THE STUDY

1. There is no significant relationship between the age group and the level of satisfaction for the customers satisfaction
2. There is no significant relationship between the gender and the level of satisfaction for the customers satisfaction
3. There is no significant relationship between the income status and the level of satisfaction for the customers satisfaction

AREA OF THE STUDY

The study covered the customers of selected nationalized banks in Coimbatore city. They are State Bank of India, Canara Bank, Indian Overseas Bank and Bank of India.

SAMPLING TECHNIQUE

This study is an empirical research based on the survey method. The information collected from the sample respondents with the help of an interview schedule prepared and pre-tested for its suitability through pilot study. The primary data were collected by taking 150 sample respondents.

STATISTICAL TOOLS

The tabulated data were formulated using the statistical tools of simple percentage analysis, ranking and chi square to interpret the data.

ANALYSIS AND INTERPRETATION

The collected data were analyzed using the appropriate statistical tools mentioned in the research methodology. The objective-wise analysis and their interpretations are presented in this section.

PERCENTAGE ANALYSIS

The various socio-economic characteristics considered for this study are respondent's age group, gender, educational qualification etc.

TABLE 1: DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO THEIR AGE

S.No	Age in Group (In years)	Respondents	Percentage
1	Up to 25	70	47
2	Between 26-50	62	41
3	Above 50	18	12
	Total	150	100

Source: Primary Data

From the above table 1 it is clear that 47% of the respondents belong to up to 25 years, 41% of the respondents belong to between 26-50 years and 12% of the respondents are in the age group of above 50 years.

TABLE 2: DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO THEIR GENDER

S.No	Gender	Respondents	Percentage
1	Male	76	51
2	Female	74	49
	Total	150	100

Source: Primary Data

From the above table 2 it is clear 51% of the respondents belong to Male group and 49% of the respondents belong to female group.

TABLE 3: DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO THEIR MARITAL STATUS

S.No	Marital status	Respondents	Percentage
1	Married	100	67
2	Unmarried	50	33
	Total	150	100

Source: Primary Data

From the survey the above table 3 reveals that 67% of the respondents are married and 33% of the respondents are unmarried.

TABLE 4: DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO THEIR EDUCATIONAL QUALIFICATION

S.No	Educational qualification	Respondents	Percentage
1	Illiterate	23	15
2	School level	19	13
3	College level	64	43
4	Professional	36	24
5	Diploma	8	5
	Total	150	100

Source: Primary Data

From the above table 4 out of 150 respondents, it is clear that 15% of the respondents are illiterate, 13% of the respondent's educational qualification is school level and 43% of the respondent's educational qualification is college level and 24% of the respondent's educational qualification is professionals and 5% of the respondent's educational qualification is diploma.

TABLE 5: DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO THEIR OCCUPATION

S.No	Occupation	Respondents	Percentage
1	Employee	11	7
2	Business	43	29
3	Agriculture	23	15
4	Professional	29	19
5	Student	44	29
	Total	150	100

Source: Primary Data

From the above table 5 it is clear that 7% of the occupational status of respondents are belong to employee, 29% of the respondents belonging to business, 15% belonging to agriculture, 19 % belong to professional 29% belonging to student.

TABLE 6: DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO THEIR INCOME

S.No	Income	Respondents	Percentage
1	Up to Rs.1,00,000	90	60
2	Rs 1,00,001 to Rs3,00,000	44	29
3	Above Rs 3,00,000	16	11
	Total	150	100

Source: Primary Data

From the above table 6 it is inferred that 60% of the respondents income levels are up to Rs.1,00,000, 29% of the respondents are Rs 1,00,001 to Rs3, 00,000 and 10% respondents are belonging to Above Rs 3, 00,000.

TABLE 7: DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO THEIR SIZE OF THE FAMILY MEMBERS

S.No	Number of family members	Respondents	Percentage
1	Up to 3	65	43
2	3 - 5	52	35
3	Above 5	33	22
	Total	150	100

Source: Primary Data

From the above table 7 inferred that 43% of the respondents are belonging to up to 3 members in family and 35% of the respondents are belonging to 3 – 5 members in family and 22% of the respondents are belonging to above 5members.

TABLE 8: DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO THEIR NATURE OF THE FAMILY

S.No	Nature of family	Respondents	Percentage
1	Nuclear family	97	65
2	Joint family	53	35
	Total	150	100

Source: Primary Data

From the above table 8 inferred that 65% of the respondents are belonging to nuclear family and 35% of the respondents are belonging to joint family.

TABLE 9: THROUGH WHICH SOURCE SAMPLE RESPONDENTS COME TO KNOW ABOUT THE NATIONALISED BANKS

S.No	Sources	Respondents	Percentage
1	Friends and relatives	102	68
2	Advertisement	28	19
3	Agents	7	5
4	Bank officials	9	6
5	Others	4	3
	Total	150	100

Source: Primary Data

From the above table 9 inferred that 68% of the respondents are belonging to know from friends & relatives and 19% of the respondents are belonging to know from advertisement and 5% of the respondents are belonging to know from agents and 6% of the respondents are belonging to know from bank officials and 3% of the respondents are belonging to know from other sector.

RANKING ANALYSIS

In this section simple rank analysis is used to measure the factors influencing the bank services by the respondents.

TABLE 10: RANKING OF THE FACTORS

S.No	Factors	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11	R12	Total	Rank
1	Location of the Bank	18	7	8	5	8	11	20	17	8	17	9	17	882	VIII
2	Working Hours	13	4	8	24	6	14	18	19	7	11	13	7	939	VII
3	Low Interest of Rate on deposits	14	12	30	23	17	17	8	7	9	3	2	6	1200	II
4	High Commission	8	6	9	18	36	22	19	6	7	8	4	4	1064	V
5	Non availability of ATM	4	6	2	8	2	8	12	17	18	17	23	21	625	XI
6	Limit on ATM	5	15	0	8	4	11	15	15	21	22	23	9	776	IX
7	Formalities	4	9	11	15	19	23	10	19	8	10	7	10	946	VI
8	Undue delay on loans & advances	37	48	11	7	10	7	2	6	9	6	5	3	1383	I
9	High Rate of Interest on borrowings	11	16	26	17	23	14	10	5	12	5	6	3	1166	IV
10	Demanding more securities for loan	19	20	27	15	12	3	7	6	5	8	13	7	1119	III
11	Poor Accommodation	1	4	9	2	9	8	9	12	17	17	19	42	605	XII
12	Non-Response of Staff	4	5	9	7	3	9	17	21	22	17	25	11	750	X

Source: Interview Schedule

From the above table 10 find out the maximum respondents selected the first rank in Undue delay in getting loans and advances (1383). Second rank is to be low interest of rate on deposits (1200). Then the third rank is to be demanding more securities for loan (1119). Fourth rank is safety high rate of interest on borrowings (1166) Fifth rank is to be high commission charged on outstation cheques (1064). Sixth rank is formalities in getting credit or debit cards (946). Seventh rank is to be working hours (939). Eighth rank is to be location of the bank (882). Ninth rank is to be limit on ATM withdrawals (776). Tenth rank is to be non-response of staff (750). Eleventh rank is to be non availability of ATM facilities (625). Twelfth rank is to be poor accommodation and parking facilities (605).

CHI-SQUARE ANALYSIS**CHI-SQUARE VALUE OF THE RESPONDENTS AGE GROUP VS LEVEL OF SATISFACTION****HYPOTHESIS**

H_0 : There is no significant relationship between the gender and the level customers satisfaction

H_1 : There is significant relationship between the gender and the level customers satisfaction

TABLE 11: CHI-SQUARE VALUE OF THE RESPONDENTS AGE GROUP VS LEVEL OF SATISFACTION

S.No	Age	Favorable	Unfavorable	Total
1	Up to25	59	1	60
2	26-50	67	5	72
3	Above50	17	1	18
	Total	143	7	150

Source: Interview Schedule

S.No	Calculated value	Table value	Degree of freedom	Result
1	2.0854	5.991	3	No significant

Source: Interview Schedule

From the above table 11 shows that the calculated value is less than the table value. Null hypothesis is accepted. There is no significant relationship between the age group and the level of satisfaction for the customer's satisfaction.

CHI-SQUARE VALUE OF THE RESPONDENTS GENDER VS LEVEL OF SATISFACTION**HYPOTHESIS**

H_0 : There is no significant relationship between the gender and the level customer's satisfaction

H_1 : There is significant relationship between the gender and the level customer's satisfaction

TABLE 12: CHI-SQUARE VALUE OF THE RESPONDENTS GENDER VS LEVEL OF SATISFACTION

S.No	Gender	Favorable	Unfavorable	Total
1	Male	73	2	75
2	Female	70	5	75
	Total	143	7	150

Source: Interview Schedule

S.No	Calculated value	Table value	Degree of freedom	Result
1	1.349	3.841	1	No significant

Source: Interview Schedule

From the above table 12 shows that the calculated value is less than the table value. Null hypothesis is accepted. There is no significant relationship between the gender and the level of satisfaction for the customer's satisfaction.

CHI-SQUARE VALUE OF THE RESPONDENTS INCOME STATUS VS LEVEL OF SATISFACTION**HYPOTHESIS**

H_0 : There is No significant relationship between the income status and the level customer's satisfaction.

H_1 : There is significant relationship between the income status and the level customer's satisfaction.

TABLE 13: CHI-SQUARE VALUE OF THE RESPONDENTS INCOME STATUS VS LEVEL OF SATISFACTION

S.No	Income	Favorable	Unfavorable	Total
1	Up to Rs.1,00,000	89	1	90
2	Rs.1,00,000 to 3,00,000	42	3	45
3	Above Rs.3,00,000	12	3	14
	Total	143	7	150

Source: Interview Schedule

S.No	Calculated value	Table value	Degree of freedom	Result
1	11.527	5.991	2	Significant

Source: Interview Schedule

From the above table 13 shows that the calculated value is greater than the table value. Null hypothesis is rejected. There is significant relationship between the income status and the level of satisfaction for the customer's satisfaction.

MAJOR FINDINGS

Based on the above analysis, the following are the major findings of the study

1. Majority of the respondents (47%) are belongs to the age group between up to 25 years.
2. Majority of the respondents 51% are belongs to male group.
3. Majority of the respondents are married that is 67%.
4. Majority 43% of the respondents are college level.
5. Majority of the respondents 29% of the respondents are Business.
6. Majority of the respondents 60% of the respondents income level up to Rs.1,00,000.
7. Majority 43% of the respondents are belonging up to 3 members in a family.
8. Majority of the respondents 65% are belonging to nuclear family.
9. Majority of the respondents 68% are known about the nationalized bank through friends & relatives.
10. Find out the maximum respondents selected the first rank in Undue Delay in getting loans and advance (1383).
11. There is No significant relationship between the age group and the level of satisfaction for the customers satisfaction.
12. There is No significant relationship between the gender and the level of satisfaction for the customers satisfaction.
13. There is significant relationship between the income status and the level of satisfaction for the customers satisfaction.

SUGGESTIONS

With regard to banking products and services, customers respond at different rates, depending on the customers characteristics. Hence all these four banks should try to bring their new product and services to the attention of potential early adopters.

1. Need for more ATM centers
2. Due to the intense competition in the financial market, these banks should adopt better strategies to attract more customers
3. The bank should ask for their customer's feedback to know whether the customers are really satisfied or dissatisfied with the service and product of the bank. If they are dissatisfied, then the reason for dissatisfaction should be found out and should be corrected in future
4. The bank should try to increase the brand image through performance and service then, only the customers will be satisfied
5. Majority of the people find banking important in their life, so they should employ the strategies to convert the want into need which will enrich their business
6. Improving the Email banking facilities
7. More awareness about the new schemes should be provided
8. Any customer opening new account please help and gives good guidance's for bank procedures
9. Waiting in the bank for cash/cheque /deposits is more. If this is short out, more customers will come
10. Have to increase the number of counters for depositing the amount (or) a specified counter for the current account holder

CONCLUSION

The banking industry like many other financial service industries is facing a rapidly changing market, new technologies, economic uncertainties, fierce competition and more demanding customers and the changing climate has presented an unprecedented set of challenges (1). Banking is a customers oriented services industry, therefore, the customers is the focus and customers service is the differentiating factors (2). The banking industry in India has undergone sea change since post independence. More recently, liberalization, the opening up of the economy in the 90s and the government's decision to privatize banks by reduction in state ownership culminated in the banking reforms based on the recommendations of Narasimha Committee (3). The prime mover for banks today is profit, with clear indications from the government to 'perform or perish'. Banks have also started realizing that business depends on client service and the satisfaction of the customers (4) and this is compelling them to improve customers service and build up relationship with customers.

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