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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	MARKET INTELLIGENCE - AN EMPIRICAL STUDY OF MARKET BEHAVIOR OF AGRICULTURAL COMMODITY <i>S. P. BHARDWAJ, ASHOK KUMAR & K. N. SINGH</i>	1
2.	CONSTRUCTING A MULTI-CRITERIA CO-BRANDING STRATEGY MODEL FOR FAUCET INDUSTRY <i>DR. CHAO-CHAN WU, MENG-CHEN CHANG & DR. HAO WANG</i>	7
3.	IMPACT OF ORGANIZATIONAL CLIMATE ON ORGANIZATIONAL LEARNING <i>HAMID REZA QASEMI & SAEED BONYADI</i>	16
4.	BPO INDUSTRY IN INDIA: B2B MARKET TRANSFORMATION <i>DR. VIJU MATHEW</i>	22
5.	DETERMINANT FACTORS THAT ATTRACT INTERNATIONAL TOURISTS TO VISIT ETHIOPIA <i>DR. GETIE ANDUALEM IMIRU</i>	27
6.	NON FINANCIAL FACTOR OF MEASURING ORGANIZATIONAL PERFORMANCE BRINGS LONG TERM FINANCIAL CAPABILITY: AN EXPERIENCE FROM BANGLADESH <i>MD. MONIRUZZAMAN SARKER, MD.SAHABUDDIN & NAFISA KASEM</i>	39
7.	PREDICTORS OF WILLINGNESS TO ADOPT CUSTOMER RELATIONSHIP MANAGEMENT IN NIGERIAN ORGANIZATIONS: A FRAMEWORK APPROACH <i>EKAKITIE-EMONENA, SUNNY.</i>	42
8.	COMPARISON OF VALUE-RELEVANCE OF CASH FLOW AND OPERATING PROFIT IN EXPLANATION OF COMPANIES STOCK RETURN WITH CONSIDERING INFORMATION ASYMMETRY: EVIDENCE FROM TEHRAN STOCK EXCHANGE <i>ROYA DARABI, B.ZANGANE & SHAHIN SAHRAEI</i>	47
9.	CUSTOMER SATISFACTION SURVEY OF TRAINING AND DEVELOPMENT PROGRAMS FOR HUMAN RESOURCE DEVELOPMENT DEPARTMENT OF MANUFACTURING ORGANIZATIONS <i>MANOJ MEHTA & GEETA DAWAR</i>	52
10.	ACCESSING THE INTERNATIONAL CAPITAL MARKETS WITH DEPOSITARY RECEIPTS <i>DR. M. L. GUPTA & DR. SIMMI KHURANA</i>	61
11.	A STUDY ON THE MARKETING PRACTICES OF THE KOVILPATTI CO-OPERATIVE MILK SUPPLY SOCIETY LTD. <i>M. SEKAR & M. SHUNMUGA SUNDARAM</i>	63
12.	IMPACT OF ORGANIZATION CULTURE ON EMPLOYEE MOTIVATION AND JOB PERFORMANCE <i>NIDHI MAITHEL, DR. D. S. CHAUBEY & DEEPAK GUPTA</i>	68
13.	VALIDITY OF EFFICIENT MARKET HYPOTHESIS IN THE INDIAN STOCK MARKET <i>DR. RASHMI SONI</i>	74
14.	ANALYSIS OF PERCEPTIONS OF INVESTORS TOWARDS MUTUAL FUNDS: AN EMPIRICAL INVESTIGATION <i>DR. S. O. JUNARE & FRENA PATEL</i>	81
15.	CUSTOMERS' EXPERIENCE WITH SMALL SCALE RETAIL STORES – AN EMPIRICAL STUDY <i>DR. K. RAMA MOHANA RAO & DR. K. RATNA MANIKYAM</i>	86
16.	INDIAN SPICES EXPORTS: THEIR GROWTH AND INSTABILITY <i>DR. D. SRINIVASA RAO</i>	90
17.	STOCK PRICE RESPONSES TO THE ANNOUNCEMENT OF BUYBACK OF SHARES IN INDIA <i>DR. ISHWAR P & DR. I. B. CIRAPPA</i>	95
18.	INVESTOR BEHAVIOR TOWARDS MUTUAL FUND SCHEMES: AN EMPIRICAL STUDY <i>SHAFQAT AJAZ & DR. SAMEER GUPTA</i>	103
19.	MULTICHANNEL STRATEGY – A COMPETITIVE ADVANTAGE TOOL OF ORGANISED RETAILERS <i>P. SATHISH CHANDRA & DR. G. SUNITHA</i>	109
20.	STUDY OF SAVING PATTERN AND INVESTMENT PREFERENCES OF INDIVIDUAL HOUSEHOLD IN INDIA <i>MEENAKSHI CHATURVEDI & SHRUTI KHARE</i>	115
21.	DEVELOPING INFRASTRUCTURE FOR PROMOTION OF RURAL TOURISM IN THE STATE OF WEST BENGAL: A STUDY ON KAMARPUKUR <i>DR. DILLIP KUMAR DAS & NILANJAN RAY</i>	121
22.	PROFITABILITY AND LIQUIDITY MANAGEMENT OF FMCG COMPANIES IN INDIA: A COMPARATIVE STUDY BETWEEN HINDUSTAN UNILEVER LIMITED (HUL) AND ITC LIMITED <i>DR. BHASKAR BAGCHI & DR. BASANTA KHAMRUI</i>	128
23.	A COMPARATIVE STUDY ON BUYING BEHAVIOR OF RURAL AND URBAN CUSTOMERS IN SELECTED DISTRICT OF GUJARAT <i>ARATI. TRIVEDI & PARIMAL. CHAVDA</i>	131
24.	RETAILING STRATEGIES FOR CUSTOMER SATISFACTION: COMPARATIVE STUDY OF MORE AND FOOD WORLD <i>A. SANDHYA RANI</i>	135
25.	DIRECT MARKETING OF AGRICULTURAL PRODUCTS - A STUDY OF RYTHU BAZAARS (FARMERS' MARKET) IN ANDHRA PRADESH <i>DR. K. RAJI REDDY & DR. H. SATEESH</i>	137
26.	NEED FOR A PARADIGM SHIFT IN MANAGEMENT TEACHING THROUGH PROFESSIONAL DEVELOPMENT OF FACULTY <i>AFREEN NISHAT A. NASABI</i>	142
27.	CUSTOMERS' SATISFACTION ON CORE BANKING: A STUDY WITH SPECIAL REFERENCE TO A NATIONALIZED BANK IN THIRUNELVELI <i>BIJU K, D. DEVANDHIRAN & SREEHARI R</i>	146
28.	A STUDY ON CUSTOMER SATISFACTION OF GOODKNIGHT PRODUCTS IN ERODE, TAMILNADU <i>N.S.SUGANYA, P. SENTHILKUMAR & K.VISNUPRIYA</i>	153
29.	ASSOCIATION BETWEEN DIVIDEND DECISION AND FINANCIAL PERFORMANCE: AN EMPIRICAL ANALYSIS <i>SANJEEV LALHOTRA</i>	157
30.	AN EMPIRICAL INVESTIGATION OF CAPITAL BUDGETING PRACTICES IN INDIA <i>PREETI ARORA</i>	166
	REQUEST FOR FEEDBACK	170

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CUSTOMERS' SATISFACTION ON CORE BANKING: A STUDY WITH SPECIAL REFERENCE TO A NATIONALIZED BANK IN THIRUNELVELI

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ABSTRACT

The computerized environment of the branches paved the way for the development of core banking system (i.e) connecting branches through internet. The customers are no longer forced to deal with banks during the limited hours when their branches are open for business. The system of core banking provides various facilities to the customers such as ANYWHERE ANYTIME AND ANY BRANCH Banking. All the banks are opening their branches in cities urban area for maximizing profit. Most of the branches in urban and semi-urban areas have been computerized and are connected with each other through networks. The study of the core banking it to know fully it impact of core banking on the customers and the various benefits it has given to the customers in various ways. The core banking serves on a wide range of objectives after computerization in branches. Time consuming problems and errors can be reduced to the bank's customer after implementation of core banking. This study tries to know in detail about the facilities availed from core banking branch. The primary data were collected from the customers of a nationalized bank through a questionnaire was prepared and 50 respondents were selected randomly. Result of the study is discussed in this paper.

KEYWORDS

Core Banking, Customer's satisfaction.

INTRODUCTION

Banking system occupies an important place in a nation's economy. It plays a vital role in accelerating the rate of economic growth by mobilizing the existing or potential savings and by making the disbursement of credit to commercial undertaking and priority areas.

Banking industry is marked by aggressive competition and ever changing customer demands. As a result, banks need to adopt themselves to the changing environment. It is essential for the banks to adopt appropriate various strategies to merge as the preferred bank of customers. Timely introduction of various products to suit the diverse needs of customers is a functional necessity to the banks. Technology gives the cutting edge to come out with customer centric products and delivery channels in time.

Presently, the branches of banks are using software under distributed environment by having data servers at the branch itself. The branches are not able to give round the clock service to the customers as the branches are closed after the business hours. To limited extent some branch customers are serviced through ATMs based on the balances updated by the branches after the day end. This has necessitated the banks to go in for alternate technology viz, the core Banking.

The implementation of core banking will facilitate to meeting the customers various needs, providing them the facilities they need at the right time, 24 hours a day and 7 days a week. Thus core Banking is an integrated application that supports real time multi-Banking and Multi-Channel strategies. In early days, all the banking activities were carried on by the bankers manually. It involves a lot of clerical work (i.e) paper work. All the transaction were recorded in the account books maintained by the bank for the purpose. The detail of every customer is recorded in those books and the bankers had to spend a lot of time for verification of the customer's account. As a result, the customers had to wait for a long time. Thus it is a time consuming process.

POST CORE BANKING IMPLEMENTATION

Technology in banking has evolved substantially from the days of back office automation to today's online, centralized and integrated solutions.

Ten years ago, most of the advanced banks had branch automation software with 'online' passbook printing facilities. At the branch level, banks were moving away from product-specific counters and trying any-counter service for all products. Most of the time, the biggest incentive for using technology was to improve internal housekeeping by virtue of automating interest applications, accruals, standing orders and processes. Many banks took the lead in branch computerization, but this competitive advantage was not significant since it did not have significant impact on customer service. Also, banks could really not use the infrastructure for introducing new products and services.

Then came the second wave of technology change in banking, when banks realized that they needed to move to centralized core banking solutions for offering services such as anywhere banking. This was a significant change from the Indian perspective, since centralized core banking solutions required banks to invest huge amounts of money towards building infrastructure. Once this infrastructure was in place, banks started venturing into newer opportunities in the area of ATMs, debit cards and internet banking, which in turn raised the expectations from core banking solutions. Additionally, banks started diversifying their product and service portfolios by offering mutual funds, insurance products and cash management services.

At present, every time banks decide to launch new services or products, new application software gets added to their data centre. This eventually means that customer interaction is not really 100 percent uniform across products and services. Even banks that have invested huge amounts in CRM software are finding it difficult to provide a unified view across all products and channels since different vendors have used different technologies.

SCOPE OF THE STUDY

The present study was undertaken to analyze the favorable and unfavorable factors of core banking. The scope of the study is limited to the development in banking sector after introducing the core banking. The study helps to the bank to recognize the customer expectations and provide effective service. It helps to overcome the problem faced by the customers. The study helps the customers to satisfy and it helps for developing awareness to be created by the bank.

OBJECTIVES

- To find out the awareness regarding the system of core banking among bank customer.
- To study in detail about the different delivery channels.
- To make suggestions to improve the customer service through the delivery channels.
- To identify the problem faced by the customers after the implementation of core banking.

METHODOLOGY

Primary data and secondary data were used for the study. The primary data were collected from the customers of a nationalized bank through a questionnaire was prepared and 50 respondents were selected randomly for the purpose of analyzing the data statistical tools such as percentages, averages were applied.

TABLE 3.1: CUSTOMERS SATISFACTION ON CORE BANKING (FOR ALL RESPONDENTS)

Particulars	No. of respondents	%
Not satisfactory	0	0
Satisfactory	30	60
Commercial	13	26
More convenient	7	14
Total	50	100

Source: Primary data

The above table 3.1 tabulates the customers opinion on the satisfaction of core banking in Nationalized bank. Out of the total respondents, Majority (i.e.) 60% of the customers of nationalized bank are satisfaction about the core banking followed by 26% of the respondents who have expressed their convenience in transacting with nationalized bank after networking of branch as it is easy to conduct their transaction in efficient way that is accurate and time saving. This table reveals that the customers are fully "satisfied" and enjoy convenience with regard to networking of Nationalized bank.

TABLE 3.2: CUSTOMERS SATISFACTION ON CORE BANKING (OCCUPATION WISE)

particulars	No of respondents									
	Not satisfied	Percentage	Satisfactory	Percentage	Convenient	Percentage	More Convenient	Percentage	Total	Percentage
Employee	0	0	11	61	6	33	1	6	18	100
SHG	0	0	4	44	3	33	2	22	9	100
Professional	0	0	11	69	3	19	2	12	16	100
Businessman	0	0	4	57	1	14	2	29	7	100

The above table 3.2 indicates the customers opinion on core banking. Out of the total respondents, Majority (i.e.) 69% of the professional are satisfied with the core banking operations of Nationalized bank. 57% of the business class and 44% of the SHG members are satisfied with the core banking system as it complies with their requirement.

TABLE 3.3: CUSTOMERS SATISFACTION ON CORE BANKING (FOR DIFFERENT TYPE OF ACCOUNT HOLDER)

particulars	Not satisfied	Percentage	Satisfactory	Percentage	Convenient	Percentage	More Convenient	Percentage	Total	Percentage
Current a/c	0	0	4	44	1	12	4	44	9	100
Saving a/c	0	0	23	68	9	26	2	6	34	100
Recurring a/c	0	0	1	25	2	50	1	25	4	100
Fixed a/c	0	0	1	50	1	0	0	0	2	100
More than one a/c	0	0	1	100	0	0	0	0	1	100

The above table 3.3 reveals the opinion of account holders about core banking. Out of the total respondents, 44% of the current a/c holders are satisfied and have mentioned that they enjoy more convenience with the core banking system functioning in the bank. 60% of the saving a/c holders are satisfied about core banking system, operating in Nationalized bank. 50% of the recurring account holders are expressed their convenience and 50% of the fixed account holders are comfortable and convenient with regard to net working of the branches. Majority (i.e.) 100% of the more than one account holder have expressed that they are satisfied about the core banking system.

TABLE 3.4: PREFERENCE OF MULTI SERVICES DELIVERY CHANNELS.

Particulars	Not satisfied	Percentage	Satisfactory	Percentage	Convenient	Percentage	More Convenient	Percentage	Total	Percentage
ATM	0	0	23	58	12	30	5	12	4	100
Mobile banking	0	0	1	100	0	0	0	0	1	100
Tele banking	0	0	1	100	0	0	0	0	1	100
Internet banking	0	0	2	50	1	25	1	25	4	100
More than one	0	0	3	75	0	0	1	25	4	100

Table 3.4 highlights the Customer preference towards multi services delivery channels. Out of the total respondents, Majority (i.e.) 100% of the customers are satisfied about the mobile banking as most of the customers prefer to adopt the mobile banking services in the near future. 58% of the customers are satisfied with the ATM and 50% of the customers are satisfied about internet banking. 75% of the customers are satisfied about more than one service. The following table highlights the fact that ATM and telebanking is the most used banking services by the customer.

TABLE 3.5: CUSTOMERS OPINION ON BANKING CHARGES (FOR ALL RESPONDENTS)

Particulars	No of respondents	percentage
Yes	30	60
No	20	40
total	50	100

Source: Primary data

Tables 3.5 pinpoint the opinion on banking charges. Out of the total respondents, Majority (i.e.) 60% of the sample respondents have expressed the banking charges are reasonable while 40% of sample respondents are of opinion that the charges on banking services are not reasonable and they have to pay excessive charges.

TABLE 3.6: CUSTOMERS OPINION ON BANKING CHARGES (OCCUPATION WISE)

Particulars	yes	percentage	no	percentage	Total	percentage
employee	9	50	9	50	18	100
SHG	7	78	2	22	9	100
professional	8	50	8	50	16	100
Businessman	6	86	1	14	7	100

Source: Primary data

Table 3.6 pinpoints the opinion of the customer towards the banking service charges. Out of the total respondents Majority (i.e.) 86% of the Business class have mentioned the charges are reasonable in the bank and 50% of the employees have expressed the charges are reasonable. 78% of the SHG members and 50% of the professionals have expressed the banking charges are reasonable while 14% of the Business class have expressed the banking service charges are not reasonable.

TABLE 3.7: CUSTOMERS OPINION ON BANKING CHARGES (FOR DIFFERENT TYPE OF ACCOUNT HOLDER)

Particulars	yes	Percentage	no	percentage	total	percentage
Current a/c	8	89	1	11	9	100
Saving a/c	20	59	14	41	34	100
Recurring a/c	2	50	5	50	4	100
Fixed a/c	0	0	2	50	2	100
More than one a/c	0	0	1	100	1	100

Source: Primary data

Table 3.7 highlights the opinion of account holder on banking charges. Out of respondents, Majority (i.e.) 89% of the current account holders have stated that the charges on banking services are reasonable. Which 59% of the saving account holder and 50% of recurring account holders have indicated that charges on banking service are reasonable. 50% of the fixed account holders are of opinion that the charges on banking services are not reasonable.

TABLE 3.8: TIME TAKEN FOR SANCTIONING LOAN (FOR ALL RESPONDENTS)

Particulars	No of respondent	Percentage
Yes	27	56
No	25	46

Source: Primary data

The table 3.8 highlights the customer's opinion on the time taken for sanctioning the loan. Out of the total respondents, Majority (i.e.) 56% of the sample respondents are of opinion that the time taken for sanctioning the loan is not reasonable because the formalities are more so the time taken is more.

TABLE 3.9: TIME TAKEN FOR SANCTIONING LOAN (OCCUPATION WISE)

Particulars	yes	percentage	No	percentage	total	percentage
employee	9	50	9	50	18	100
SHG	7	78	2	22	9	100
professional	8	50	8	50	16	100
Businessmen	3	43	4	57	7	100

Source: Primary data

Table 3.9 shows that the customers opinion about the time taken for sanctioning the loan. Out of the respondents, Majority (i.e.) 78% of the SHG members and 50% of the employee have mentioned that the time taken for sanctioning the loan is reasonable. 57% of the business class has stated that the time taken for sanctioning the loan is lengthier. Business class feels that the formalities are more for obtaining the loan so the processing time is taken more.

TABLE 3.10: TIME TAKEN FOR SANCTIONING LOAN (FOR DIFFERENT TYPE OF ACCOUNT HOLDER)

particulars	Yes	percentage	No	percentage	Total	percentage
Current a/c	4	44	5	56	9	100
Saving a/c	20	59	14	41	34	100
Recurring a/c	3	75	1	25	4	100
Fixed a/c	0	0	2	100	2	100
More than one a/c	0	0	1	100	1	100

Source: Primary data

Table 3.10 tabulates the customer opinion on time taken for sanctioning the loan. Out of the total respondents, Majority (i.e.) 75% of the recurring accounts holders and 59% of the saving a/c holders have stated that the time taken is reasonable for sanctioning the loan. 56% of the current account holder have expressed the time taken is not reasonable for sanctioning the loan. This is because the most of the current account holders are business people so the process of time taken is more.

TABLE 3.11: SERVICES QUALITY (FOR ALL RESPONDENTS)

Particulars	No of respondent	percentage
Yes	41	82
No	9	18

Source: Primary data

Table 3.11 reveals the customers opinion on the quality of improvement of core banking system. Out of the total respondents, Majority (i.e.) 82% of the sample respondents have mentioned that the core banking system has improved the quality of service. 18% of the sample respondents have expressed their opinion that the core banking system has not improved the quality of services.

TABLE 3.12: SERVICES QUALITY (OCCUPATION WISE)

Particulars	Yes	Percentage	No	Percentage	Total	Percentage
Employee	15	83	3	17	18	100
SHG	8	89	3	17	18	100
Professional	11	69	5	31	16	100
Businessman	7	100	0	0	7	100

Source: Primary data

Table 3.12 classifies the customer opinion on quality of services. Out the total respondents, Majority (i.e.) 89% of the SHG and 83% of the employees have expressed that core banking system has improved the quality of service. 17% of the employees and 17% SHG members have expressed that the core banking system has not improved the quality of services. The employee and SHG approach the banks regularly to conduct their transaction therefore they have realized the benefit of core banking.

TABLE 3.13: SERVICES QUALITY (FOR DIFFERENT TYPE OF ACCOUNT HOLDER)

particulars	Yes	Percentage	No	Percentage	Total	Percentage
Current a/c	9	100	0	0	9	100
Saving a/c	27	79	7	21	34	100
Recurring a/c	3	75	1	25	4	100
Fixed a/c	1	50	1	50	2	100
More than one a/c	1	100	0	0	1	

Source: Primary data

The table 3.13 pinpoints the customer's opinion on the services quality. Majority (i.e.) 100% of the current account holders have stated their opinion about core banking has improved the quality of service. 79% of the saving account holders have mentioned the core banking system has improved the quality of service. 50% of the fixed account holders have expressed that core banking system has not improved the quality of banking services

TABLE 3.14: RELATIONSHIP WITH THE BANKER (FOR ALL RESPONDENTS)

particulars	No of respondent	Percentage
Yes	40	80
No	10	20

Source: Primary data

Table 3.14 shows that the customers opinion on the relationship with banker. Out of the total respondents, Majority (i.e) 80% of the sample respondents have expressed that they have good relationship with banker and 20% of the sample respondents have expressed that they have not maintained the good relationship with their banker.

TABLE 3.15: RELATIONSHIP WITH THE BANKER (OCCUPATION WISE)

Particulars	Yes	Percentage	No	Percentage	Total	Percentage
employee	14	78	4	22	18	100
SHG	9	100	0	0	9	100
professional	11	69	5	31	16	100
Businessman	6	86	1	14	7	100

Source: Primary data

Table 3.15 classifies the opinion of the customers on relationship with banker. Out of the total respondents, Majority (i.e.) 100% of SHG members and 78% of employees have expressed their opinion that they maintained a good relationship with the bankers as they meet their customers needs and requirements immediately. 31% of the employees have expressed that their relationship is not good with banker.

TABLE 3.16: RELATIONSHIP WITH THE BANKER (FOR DIFFERENT TYPE OF ACCOUNT HOLDER)

particulars	Yes	Percentage	No	Percentage	Total	Percentage
Current a/c	9	10	0	0	9	100
Saving a/c	27	79	7	21	34	100
Recurring a/c	3	75	1	25	4	100
Fixed a/c	1	50	1	50	2	100
More than one a/c	1	100	0	0	1	

Source: Primary data

Table 3.16 tabulates the customer's opinion about relationship with banker. Out the total respondents, Majority (i.e.) 79% of the of the saving account holder have expressed their opinion about the customer maintain the good relationship with banker through core banking system. 50% of the fixed account holder has not maintained the good relationship with banker through core banking system.

TABLE 3.17: FACILITIES OF NETWORKING (FOR ALL RESPONDENTS)

Particulars	No of respondent	percentage
Enquiries	8	16
Cash payments	10	20
Cheque deposited	20	40
Cash deposited in linked branch	10	20
Cheque deposited in linked branch	2	4

Source: Primary data

Table 3.17 tabulates the customer's opinion on facilities of networking. Out of the total respondents, Majority (i.e.) 40% of the respondents have mentioned that have deposited a cheque or cash for credit in to their account. 20% of the sample respondents have obtained the cash payment out of his account by offering a cheque and another 20% of the respondents have deposit the cash into account of some other person who has account an interlinked. 16% of sample respondents were made enquiries about the balance.

TABLE 3.18: FACILITIES OF NETWORKING (OCCUPATION WISE)

Particulars	Enquiries	%	Cash payments	%	Cheque deposited	%	Cash deposited in linked branch	%	Cheque deposited in linked branch	%	Total	%
Employee	5	28	3	17	3	17	6	33	1	5	18	100
SHG	0	0	4	44	4	44	1	12	0	0	9	100
Professional	3	18	2	12	8	50	2	13	1	7	1	100
Businessman	0	0	1	14	5	71	1	15	0	0	7	100

Table 3.18 Pinpoints the customer's opinion on the facilities of networking. Out of the total respondents, Majority (i.e.) 71 % of the business class and 50% of the professional 44% of the SHG members have deposited a cheque or cash for credit into their account. 33% of the employees have deposited the cash into account of some other person who has account in an interlinked the branch.

TABLE 3.19: FACILITIES OF NETWORK (FOR DIFFERENT TYPE OF ACCOUNT HOLDER)

Particulars	Enquiries	%	Cash payments	%	Cheque deposited	%	Cash deposited in linked branch	%	Cheque deposited in linked branch	%	Total	%
Current a/c	1	12	0	0	4	50	3	38	0	0	8	100
Saving a/c	6	17	7	21	13	38	6	18	2	6	34	100
Recurring a/c	1	25	2	50	1	25	0	0	0	0	4	100
Fixed a/c	0	0	1	33	1	33	1	34	0	0	3	100
More than one a/c	0	0	0	0	1	100	0	0	0	0	1	2

Table 3.19 highlights the opinion of the customers on the facilities of network. Out of the total respondents, Majority (i.e) 100% of the recurring account of holders have deposited a cheque or cash for credit into their accounts and 50% of recurring a/c holder has obtained cash payment out of their account by offering a cheque. 50% of the current account holders and 38% of the saving account holder have deposited a cheque or cash for credit into their account.

TABLE 3.20: FUTURE EXCEPTIONS (FOR ALL RESPONDENTS)

Particulars	No of respondent	Percentage
Reasonable cost	13	26
Expected neither technique intervention nor quality services	21	42
Security	16	32

Source: Primary data

Table 3.20 reveals that the opinion of customers on future expectations. Out of the total respondents, Majority (i.e.) 42% of the sample respondents have mentioned that they would like operate their banking transactions in a core banking environment which is free from neither technical intervention such as computer connecting and 32% of the samples respondents expect the bank will provide security. 26% of the sample respondents have stated reasonable charges have to be imposed on their banking transaction.

TABLE 3.21: FUTURE EXCEPTIONS (OCCUPATION WISE)

Particulars	Reasonable cost	%	Expected neither technique intervention nor quality services	%	security	%	Total	%
employee	5	28	9	50	4	22	18	100
SHG	2	22	5	56	2	22	9	100
professional	4	25	3	19	9	56	16	100
Businessman	2	29	4	59	1	14	7	100

Source: Primary data

The table 3.21 reveals that the customer opinion about the expected customer. Out of the total respondents, Majority 59% of the businessman and 56% of the SHG and 50% of employees have mentioned that they would like operate banking transactions in a core banking environment which is free from technical intervention such as computer connection. And 56% of the professionals are expect the bank will provide security.

TABLE 3.22: FUTURE EXCEPTIONS (FOR DIFFERENT TYPE OF ACCOUNT HOLDER)

particulars	Reasonable cost	%	Expected neither technique intervention nor quality services	%	security	%	Total	%
Current a/c	1	13	6	75	1	12	8	100
Saving a/c	7	21	13	38	14	41	34	100
Recurring a/c	4	100	0	0	0	0	4	100
Fixed a/c	0	0	2	67	1	33	3	100
More than one a/c	1	100	0	0	0	0	1	2

Source: Primary data

Table 3.22 tabulates the customer's opinion on the expectations in the future. Out of the total respondents, Majority (i.e.) 100% of the more than one account holders expect that the bank will provide the better quality of service at reasonable cost. 75% of the current a/c holders and 67% of the fixed account holders have mentioned that they would like to operate their banking transaction in a core banking environment which is free from technical intervention such as computer connectivity. 41% of the saving account holders expect that they would like to operate in environment free from security problem.

TABLE 3.23: BENEFITS OF NETWORKING (FOR ALL RESPONDENTS)

Particulars	No of respondents	percentage
Quick transfer of funds	30	60
Low transaction cost	15	30
Reduced error	4	8
More than one	1	2

Source: Primary data

The table 3.23 tabulates the customer opinion about the advantage of networking. Out of the total respondents, Majority (i.e.) 60% of the sample respondents have expressed that they have enjoyed the quick transfer of funds after the bank has been networked, 30% of sample respondents have expressed that they are enjoying the advantage of low transaction cost. 8% of the sample respondents have expressed that errors are considerably reduced after networking the branches. 2% of the sample respondents have mentioned that they have benefited by more than one advantage after networking of the branches.

TABLE 3.24: BENEFITS OF NETWORKING (OCCUPATION WISE)

Particulars	Quick transfer of fund	%	Low transaction cost	%	Reduced error	%	More than one	%	Total	%
employee	10	56	6	33	2	11	0	0	18	100
SHG	9	100	0	0	0	0	0	0	9	100
professional	7	44	7	44	1	6	1	6	16	100
Businessman	4	57	2	29	1	14	0	2	7	100

Source: Primary data

Table 3.24 pinpoints the opinion of customers on the advantage of networking. Out of the total respondents, Majority (i.e.) 100% of SHG members and 57% of business class and 56% of the employee have mentioned that the prevailing system has helped them to transfer their funds speedily. 44% of the professionals have expressed that the transaction cost is low.

TABLE 3.25: BENEFITS OF NETWORKING (FOR DIFFERENT TYPE OF ACCOUNT HOLDER)

Particulars	Quick transfer of fund	%	Low transaction cost	%	Reduced error	%	Total	%
Current a/c	1	13	6	75	1	12	8	100
Saving a/c	7	21	13	38	14	41	34	100
Recurring a/c	4	100	0	0	0	0	4	100
Fixed a/c	0	0	2	67	1	33	3	100
More than one a/c	1	100	0	0	0	0	1	100

Source: Primary data

The table 3.25 reveals the customer opinion about the advantages of networking. Out of the total respondents, Majority (i.e.) 100% of the more than one account holders have expressed that the quick transfer of funds is possible after networking. 100 % of the recurring account holders have mentioned the transaction cost is low. 75% of the current account holder have stated the fund are quickly transferred and the 21% of the saving a/c holders have mentioned the funds are quickly transferred.

TABLE 3.26: TIME TAKEN FOR VARIOUS TRANSACTION UNDER CORE BANKING

Sl. No.	Particulars	Pre & Post Computerization	%	Post Computerization & Core Banking	%
1.	Deposit of Cash	17.8	45.3	12.02	55.9
2.	Withdraw of Cash	19.6	5.7	8.9	47
3.	Purchase of draft	18.02	48.5	8.2	42.9
4.	Issue of fixed depository receipts	18.56	48.15	10.2	51.04
5.	Transfer of funds	20.32	51.05	9.86	50.6
6.	Encashment of draft	18.8	49	9.76	51.6

Source: Primary data

Table 3.26 indicates the customer opinion about the core banking 55.9% of the respondents, 50.05% of the sample respondents and 50.6% of the sample respondents have expressed that deposit, of cash issue of fixed deposit receipt, encashment of draft taken approximately 20 minutes after networking of the bank. While during the pre computerization era the customers have to wait for considerably longer duration and during post computerization era, the customers have to wait for nearly 30 minutes.

This table reveals that after of networking of branches the waiting time of customers have been reduced to greater extent and the issue of fixed deposit receipt deposit of cash and encashment of draft are done speedily.

FINDINGS

- Majority (i.e.) 60% of the customers of nationalized bank are satisfaction about the core banking followed by 26% of the respondents who have expressed their convenience in transacting with nationalized bank after networking of branch as it is easy to conduct their transaction in efficient way that is accurate and time saving.
- Majority (i.e.) 69% of the professional are satisfied with the core banking operations of Nationalized bank .
- Majority (i.e.) 100% of the more than one account holder have expressed that they are satisfied about the core banking system
- Majority (i.e.) 100% of the customers are satisfied about the mobile banking as most of the customers prefer to adopt the mobile banking services in the near future.
- Majority (i.e.) 60% of the sample respondents have expressed the banking charges are reasonable while 40% of sample respondents are of opinion that the charges on banking services are not reasonable and they have to pay excessive charges.
- Majority (i.e.) 86% of the Business class have mentioned the charges are reasonable in the bank and 50% of the employees have expressed the charges are reasonable.
- Majority (i.e.) 89% of the current account holders have stated that the chargers on banking services are reasonable. Which 59% of the saving account holder and 50% of recurring account holders have indicate that charges on banking service are reasonable
- Majority (i.e.) 56% of the sample respondents are of opinion that the time taken for sanctioning the loan is not reasonable because the formalities is more so the time taken is more.
- Majority (i.e.) 78% of the SHG members and 50% of the employee have motioned that the time taken for sanctioning the loan is reasonable. 57% of the business class has stated that the time taken for sanctioning the loan is lengthier. Business class feels that the formalities are more for obtaining the loan so the processing time is taken more.
- Majority (i.e.) 75% of the recurring accounts holders and 59% of the saving a/c holders have stated that the time taken is reasonable for sanctioning the loan.
- Majority (i.e.) 82% of the sample respondents have mentioned that the core banking system has improved the quality of service. 18% of the sample respondents have expressed their opinion that the core banking system has not improved the quality of services.
- Majority (i.e.) 89% of the SHG and 83% of the employees have expressed that core banking system has improved the quality of service
- Majority (i.e.) 100% of the current account holders have stated their opinion about core banking has improved the quality of service.
- Majority (i.e.) 80% of the sample respondents have expressed that they have good relationship with banker and 20% of the sample respondents have expressed that they have not maintained the good relationship with their banker.
- Majority (i.e.) 100% of SHG members and 78% of employees have expressed their opinion that they maintained a good relationship with the bankers as they meet their customers needs and requirements immediately
- Majority (i.e.) 79% of the of the saving account holder have expressed their opinion about the customer maintain the good relationship with banker through core banking system.
- Majority (i.e.) 40% of the respondents have mentioned that have deposited a cheque or cash for credit in to their account
- Majority (i.e.) 71 % of the business class and 50% of the professional 44% of the SHG members have deposited a cheque or cash for credit into their account

SUGGESTIONS

Based on the finding of the study, the following suggestions were made with a view to improved the customer service for which a view to improve the customer's service in the core banking environment.

- With a view to save the valuable time of the customers, the staffs should try to complete the transactions as quickly as possible. For this purpose, the bank management should arrange training programs for their staffs
- Core banking supports real time mult – banking and mult – channels strategies. The system was introduced with a view to make the branch customer as the bank customers. So the bank should bring about this mind set change in the bank employees. The banks have to focus on quality of services and also the banks should. Try to charge a reasonable service charge.
- The banks introduced Multi-Service delivery channels among which the ATM is commonly used by the customer. There is lack of awareness towards phone, mobile and net banking, the banks and the bank employees should create awareness about these channels so that the customers can very well make use of it.

4. The major problems faced by the employees of the bank are connectivity problems and power failure problem. To overcome these problems the branches should set up a preventive measure.
5. Errors may occur due to a number of sources such as development and amendment of computer programs, simple errors in data entry by terminal operator's etc. These errors may affect the completeness and accuracy of transactions. The bank should have a mechanism to ensure error free service to customers.
6. The branch in rural area have been computerized but they are not connected through the core banking system. The management should take steps to introduce this glorious system in rural areas also.
7. There is need for considerable and continuous up gradation of human resource skills and fine tuning of human resource management strategies with a view to enhancing the level of knowledge, sharpening skills and also to instill the necessary attitude and work culture.

To conclude a personal touch is required to be added in its technological services for the bank which will be the key differentiator which will distinguish bank from the other banks. In this competitive world, it is a mandatory for banking equip themselves with effective strategy to attract and retain customer

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