



## INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

### CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	INTERDEPENDENCE OF VALUE CHAIN LINKS: A TALE OF THREE CITIES MUHAMMAD RIZWAN SALEEM SANDHU	1
2.	PEOPLE IN MARKETING OF MANAGEMENT INSTITUTE: A STUDY OF INDIAN CONTEXT DR. RAJESH.S.MODI	9
3.	INTERNATIONAL SMALL - SCALE FOREST CARBON SEQUESTRATION PROGRAM AND ITS IMPACT ON THE LIVELIHOOD OF LOCAL PEOPLE: EVIDENCES FROM CENTRAL KENYA DEREJE TEKLEMARIAM GEBREMESKEL	14
4.	ANALYSIS OF MARKET AND COMPETITORS TO IDENTIFY TRENDS FOR STRATEGIC MARKETING DR. R. K. SRIVASTAVA & S. T. SALUNKE	23
5.	BIO DEGRADABLE SOLID WASTE MANAGEMENT IN BANGALORE CITY M. P. KALIAPERUMAL	29
6.	ATTITUDE TOWARDS THE ENVIRONMENT AND GREEN PRODUCTS: AN EMPIRICAL STUDY DR. D S CHAUBEY, SIDHESWAR PATRA & DR. SAURABH JOSHI	34
7.	CORPORATE GOVERNANCE AND BUSINESS ETHICS M. SUBRAMANAYAM, DR. HIMACHALAM DASARAJU & KOTA SREENIVASA MURTHY	42
8.	PERFORMANCE MANAGEMENT SYSTEM FOR EMPLOYEES OF IT SECTOR IN CHENNAI J. JERLIN VIOLET & DR. S. N. GEETHA	49
9.	A STUDY ON QUALITY OF WORK LIFE IN TAMILNADU NEWSPRINT AND PAPER LIMITED, KARUR DR. V. MOHANASUNDARAM	53
10.	JANTAR MANTAR ON 'UNESCO' WORLD HERITAGE LIST UNIQUE SELLING PROPOSITION SUNIL KAKKAR, DR. T. N. MATHUR & DR. TAPASYA JULKA	59
11.	XMOWL MODEL: SUPERVISED APPROACH TO TRANSFORM SYNTACTIC MODEL TO SEMANTIC MODEL SHIKHA SINGH & DR. U. S. PANDEY	63
12.	CRM PRACTICES OF TWO INDIAN E-BUSINESS FIRMS AND EVALUATION OF THEIR COMPETITIVE ADVANTAGE THROUGH RBV DIBYENDU CHOUDHURY & DR. SASMITA MISHRA	70
13.	ANALYSIS OF DEPOSITS, ADVANCES AND PROFITS OF HDFC BANK: SPECIAL FOCUS ON PRE AND POST MERGER ERA DR. NARAYAN C. BASER & DR. MAMTA BRAHMBHATT	80
14.	FINANCIAL STRENGTH - A STUDY OF REDINGTON INDIA LIMITED, TRICHY, TAMIL NADU S. CHRISTINA SHEELA & DR. K. KARTHIKEYAN	85
15.	A STUDY ON THE MANAGEMENT ACTION PROFILE OF THE TRIBALS IN THE NILGIRIS DISTRICT OF TAMIL NADU K., MALAR MATHI, AMUL RAJ.K.T. & EBENEZER PAUL RAJAN	91
16.	STRATEGICAL IMPACTS ON GLOBAL BRANDING C. S. JAYANTHI PRASAD	94
17.	A STUDY ON DEPLOYMENT OF EFFECTIVE MICRO FINANCE FOR WOMEN EMPOWERMENT DR. P. ANBUOLI	100
18.	A STUDY OF HRD PRACTICES IN AUTO COMPONENT COMPANIES IN HARYANA SACHIN MAHESHWARI & S P AGARWAL	105
19.	GREEN HEALTH MANAGEMENT FOR EMPLOYEES IN I.T. AND BPO SECTORS, USING SHARON SCHEMA WITH CHRISTINA THEORY N. AKBAR JAN & T. SHANTHA KUMAR	108
20.	WHETHER BSE SENSEX (BSE30) AND BSE NATIONAL INDEX (BSE 100) ARE COINTEGRATED? R. KUMARA KANNAN	113
21.	A STUDY ON ROLE OF SHG'S IN DEVELOPMENT OF WOMEN ENTREPRENEUR DR. SAVITA TRIVEDI	116
22.	PERCEPTION TOWARDS ADVERTISEMENTS AND ITS IMPACT ON SOCIETY - AN EMPIRICAL ANALYSIS R. MAHARA JOTHI PRIYA, DR. R. DHANALAKSHMI & DR. K. PONGIANNAN	119
23.	PERCEPTION OF CUSTOMERS TOWARDS SERVICES OF BRANCHES OF NATIONALISED COMMERCIAL BANKS OF SEMI URBAN AREAS WITH SPECIAL REFERENCE TO E-TECHNOLOGY BIDYUT JYOTI BHATTACHARJEE	126
24.	SHORT SEA SHIPPING - POTENTIALS, BENEFITS AND CHALLENGES IN INDIA M. SARAVANAN	130
25.	DETERMINANTS OF CAPITAL STRUCTURE DECISION IN INDIAN MANUFACTURING INDUSTRIES - AN EMPIRICAL ANALYSIS DR. V. MOHANRAJ	139
	REQUEST FOR FEEDBACK	143

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

Chancellor, Lingaya's University, Delhi  
 Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi  
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

**PATRON****SH. RAM BHAJAN AGGARWAL**

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

**CO-ORDINATOR****MOHITA**

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

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

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

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

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

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

**CO-EDITOR****MOHITA**

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

**EDITORIAL ADVISORY BOARD****DR. AMBIKA ZUTSHI**

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

**DR. VIVEK NATRAJAN**

Faculty, Lomar University, U.S.A.

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**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. MANOHAR LAL**

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

**PROF. ANIL K. SAINI**

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

**PROF. R. K. CHOUDHARY**

Director, Asia Pacific Institute of Information Technology, Panipat

**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, U.P.

**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. SAMBHAV GARG**

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

**DR. SHIVAKUMAR DEENE**

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

**DR. BHAVET**

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

**ASSOCIATE EDITORS****PROF. ABHAY BANSAL**

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

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**DR. ASHOK KUMAR**

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

**ASHISH CHOPRA**

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

**SAKET BHARDWAJ**

Lecturer, Haryana Engineering College, Jagadhri

**TECHNICAL ADVISORS****AMITA**

Faculty, Government H. S., Mohali

**MOHITA**

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

**FINANCIAL ADVISORS****DICKIN GOYAL**

Advocate & Tax Adviser, 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

**SUPERINTENDENT****SURENDER KUMAR POONIA**

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Business Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses, [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or [info@ijrcm.org.in](mailto:info@ijrcm.org.in).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

### 1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

(e.g. Computer/IT/Finance/Marketing/HRM/General Management/other, please specify).

**DEAR SIR/MADAM**

Please find my submission of manuscript titled ' \_\_\_\_\_ ' for possible publication in your journal.

I hereby affirm that the contents of this manuscript are original. Furthermore it has neither been published elsewhere in any language fully or partly, nor is it under review for publication anywhere.

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

Also, if our/my manuscript is 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 journals.

**NAME OF CORRESPONDING AUTHOR:**

Designation:

Affiliation with full address & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

2. **INTRODUCTION:** Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri 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 italic & 11-point Calibri Font. It must be centered underneath the title.
5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para.
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 stops at the end.
7. **HEADINGS:** All the 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. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should be in a 8 point Calibri Font, single spaced and justified.
10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) 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.
  - The title of books and journals should be in italics. 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.
  - The location of endnotes within the text should be indicated by superscript numbers.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**

**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- 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.

**CONFERENCE PAPERS**

- Garg Sambhav (2011): "Business Ethics" 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. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

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

**WEBSITE**

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 <http://epw.in/user/viewabstract.jsp>

## PERCEPTION OF CUSTOMERS TOWARDS SERVICES OF BRANCHES OF NATIONALISED COMMERCIAL BANKS OF SEMI URBAN AREAS WITH SPECIAL REFERENCE TO E-TECHNOLOGY

**BIDYUT JYOTI BHATTACHARJEE**

**ASST. PROFESSOR**

**B. H. COLLEGE**

**HOWLY, BARPETA, ASSAM**

### ABSTRACT

Due to adoption of privatization and globalization policies, the nationalized commercial banks of India come under pressure in their business. One of the reasons is the presence of private banking companies in this endeavor. Maintaining a good relationship with the customers is the primary functions of the banking business and to increase the profitability of the banking unit; it is necessary to emphasis on the business which is located in rural and semi urban areas in particular. So, the banking units have to satisfy the customer of semi urban areas along with the customers of urban and metropolitan cities. Keeping in mind the above fact, the present study has undertaken to examine whether the customers of semi urban area are satisfied with the banking services especially in the modern era. The study includes 60 customers of Barpeta district of Assam; a semi urban area who is the customers of different nationalized commercial banks of India. The data are classified and interpreted with the help of tabulation and graphs. The result shows that the customers are not satisfied with the banking services at all and especially with the ATM services. Therefore, awareness program should conduct in different time regarding the use of other e-technology devices to make smooth and prompt business transaction. Moreover, some remedial measure should necessary to adopt by the top management of banking unit to ensure better quality services.

### KEYWORDS

Customer Service, Semi Urban Areas, E-Technology, ATM.

### INTRODUCTION

Due to liberalization and privatization, the nationalized commercial banks facing stiff competition from their rivals. To survive, the banks have to satisfy their customers. Today the development in technology and innovation in financial services, impact on both domestic and cross border transactions. Now-a-days financial institutions can no longer rely on these committed relationships or established marketing techniques to attract and retain customers. As markets break down into heterogeneous segments, a more precisely targeted marketing technique is required, which creates a dialogue with smaller groups customers and identifies individual needs. The advent of new technologies in the business of bank, such as internet banking and ATMs, Tele Banking, Electronic Fund Transfer, Anywhere Banking, satisfied the customers to a large extent.

Thus, in this era of increased competition, in order to prosper it will be imperative for banks to focus on developing long-term relationships with their rural and semi-urban areas customers. The focus of banks should be to shift their orientation from transaction marketing to the cultivation of relationship marketing. Realizing the need of customer relationship management in banks, this article focuses on the customers' perception regarding the semi urban branches of nationalized commercial banks especially with the e-technology services.

### STATEMENT OF THE PROBLEM

The motivation for the present study started with the observation threat all over the world there is a growing concern towards attracting and maintaining long term relationship with customers as an important corporate strategy for success and survival. The forces of deregulation, globalization and advancing technology have increased the competitive pressures in the banking industry.

Banks are concentrating only on acquiring new customers. In this concern it is felt necessary to make a study on services provided in small towns. How far customers are satisfied with services of banks in semi urban area? To improve the performance of banks; giving concentration only in big cities will not serve the purpose because large sections of people are residing in semi urban as well in rural areas.

### OBJECTIVES OF THE STUDY

- To examine Customer's perception on services of branches of nationalized commercial banks located in semi-urban area.
- To understand the level of use of e-technology tools by the customers of branches of nationalized commercial banks.

### RESEARCH METHODOLOGY

The study is based mainly on primary data which have been collected through structured questionnaire to the customers. A sample of 60 customers selected from four nationalized commercial bank on the basis of convenient sampling method. The study area is limited to Barpeta District of Assam. It is poised for a spectacular growth in the near future. The area, being a commercial place, many public and private sector banks has established its branches.

### ANALYSIS AND FINDINGS

The data are analyses with the help of different tables and graphs in the following manner.

**TABLE- 1.1: SEX OF RESPONDENT**

Sex	No. of Respondent	% age of Respondent
Male	40	67
Female	20	33

Source: Field Survey

**TABLE- 1.2: AGE OF RESPONDENT**

Age	No. of Respondent	% age of Respondent
18-24	12	20
25-30	16	27
31-39	12	20
40 & above	20	33

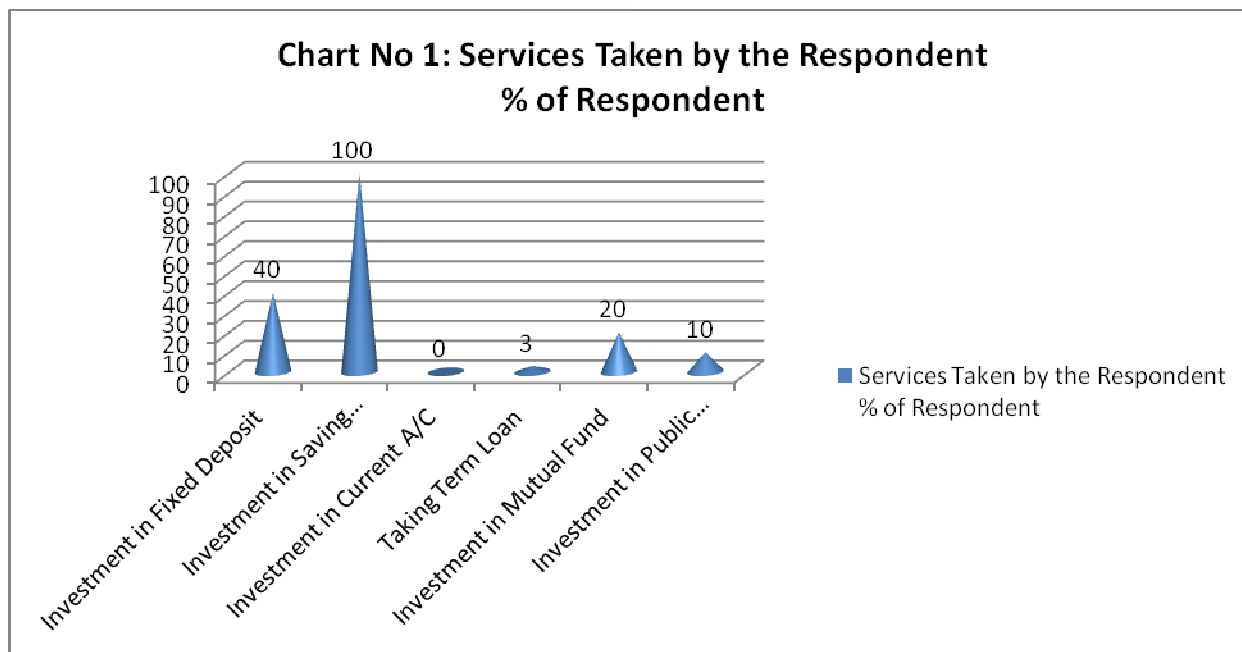
Source: Field Survey

TABLE- 1.3: QUALIFICATION OF RESPONDENT

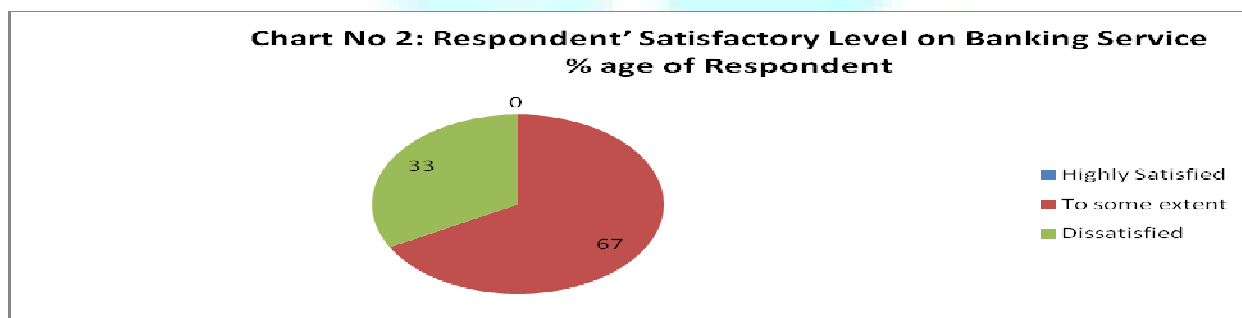
Qualification	No. of Respondent	% age of Respondent
HSLC	04	7
HSC	12	20
Graduate	24	40
Post Graduate	20	33

Source: Field Survey

In the sample 67% respondent are male and 33% respondent are female. About 20% of the respondent fall under the age category of 18-24 years, 27% of the respondent falls under 25-30 years of age category whereas 20% of the respondent falls under 31-39 years and 33% of the respondent belongs to the age category 40 and above. The qualification of respondent in case of HSLC passed is found to be 7%; 20% of the respondent are H.S.C passed, whereas 40% of the respondent are graduate and 33% of the respondent are post graduate.



It is seen that 40% of the respondent take services in investment in fixed deposit, whereas 100% of the respondent invest in saving bank account. Investment in current account deposit is nil; 3% of the respondent takes term loan; 20% of the respondent invest in mutual fund and 10% respondent invest in public provident fund. In this regard the bank officials should take some steps to attract the customers in investing different schemes.



It shows that regarding customer satisfaction level with banking services; the level of highly satisfied by respondent is nil. On the other hand 67% of the respondents are satisfied for to some extent and 33% of the respondents are fully dissatisfied. It implies the customers are not satisfied with banking services.

TABLE 2: REASONS FOR OPENING A/C

Reasons	No. of Respondent	% age of Respondent
Near	02	03
Required	40	67
Facility	20	33
Attractive	00	00

Source: Field Survey

From the table above it is found that 3% of the respondent opens account because it is near to them, whereas 67% of the respondent opens account because they feel that it is required and 33% of the respondent opens account due to facility. No one is opening an account in this area because of attractive services provided by the banking branches like car parking facility, seating arrangement, drinking water facility.

TABLE 3: WAITING TIME TAKEN FOR DEPOSIT

Duration (In Mints.)	No. of Respondent	% age of Respondent
5 min- 15 min	06	10
15 min- 30 min	14	23
30 min- 60 min	12	20
60 min & above	28	47

It is revealed that according to the 10% of the respondent; they have to wait for 5-15 minutes in depositing there money, 23% respondent opined those 15-30 minutes required for depositing the money. Similarly, 20% respondent agrees that 30-60 minutes required and according to 47% respondent 60 minutes and above are require for such purpose.

**TABLE 4: WAITING TIME TAKEN FOR WITHDRAWAL**

Duration (In Mints.)	No. of Respondent	% age of Respondent
5 min- 15 min	12	20
15 min- 30 min	24	40
30 min- 60 min	15	25
60 min & above	09	15

Source: Field Survey

The above table shows that waiting time taken for withdrawal of money is 5-15 minutes on the basis of 20% respondent. Again, 40% respondent wait for 15-30 minutes and 15% respondent has to wait for 60 minutes and above for withdrawal transaction.

**TABLE 5: SATISFACTORY LEVEL OF RESPONDENT REGARDING BANKING EMPLOYEE ATTITUDE**

Level	No. of Respondent	% age of Respondent
Highly Satisfied	04	6
To Some Extent	28	47
Dissatisfied	28	47

Source: Field Survey

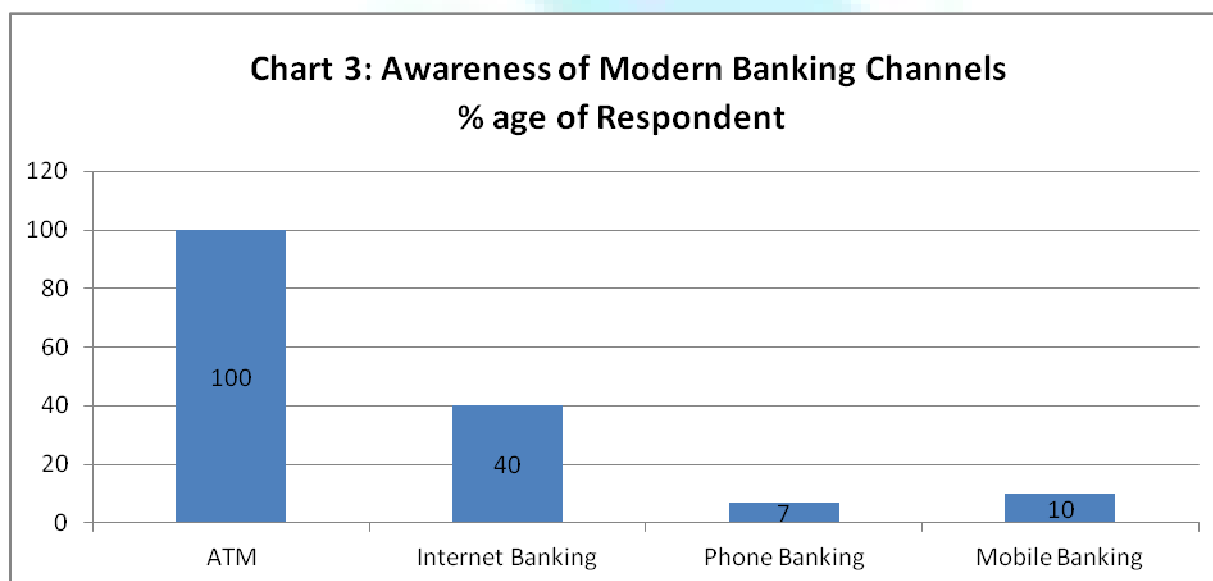
Regarding banking employee attitude, the number of satisfied respondent is found to be 6%, whereas 47% of the respondents are satisfied for to some extent. A peculiar thing has been noticed that 47% of the total respondents are fully dissatisfied with employee attitude. The maximum respondent believes that the employees are getting fixed salary so shows no effect on their job and also because of unaware of banking different services.

**TABLE 6: AWARENESS ABOUT E-TECHNOLOGY IN BANKING**

Awareness	No. of Respondent	% age of Respondent
Little	24	40
High	08	13
No	28	47

Source: Field Survey

It is revealed that 40% of the respondent are little aware about e-technology in banking, 13% of the respondent are highly aware and 47% of the respondent are not aware about e-technology in banking.



In case of awareness of modern banking channels; 100% respondent are aware about ATM, 40% respondent are aware of internet banking, 7% respondent are aware of phone banking and 10% respondent are aware of mobile banking.

**TABLE 7: FREQUENCY OF USE OF BANKING CHANNELS**

Channels	Frequency
ATM	Very often (40) [67%]; Rarely (20) [33]; Not at all (00) [00]
Internet Banking	Very often (12) [20%]; Rarely (04) [7%]; Not at all (44) [73%]
Phone Banking	Very often (00) [00%]; Rarely (00) [00%]; Not at all (60) [100%]
Mobile Banking	Very often (00) [00%]; Rarely (00) [00]; Not at all (60) [100%]

Source: Field Survey

The table clearly shows that 67% respondent use almost regularly the services of ATM and 33% respondent use it rarely. In case of internet banking, 20% respondent use it very often, 7% respondent use rarely and 73% respondent does not use at all. Again, no person is using the services of mobile banking.

**TABLE 8: REASONS FOR NOT USE OF BANKING CHANNELS**

Channels	Frequency
Internet Banking	Risky (00) [00]; High charge (00) [00]; Don't feel necessary (32) [53%]; Inadequate Knowledge (20) [34%]; Don't have facility (08) [13%]
Phone Banking	Risky (00) [00]; High charge (00) [00]; Don't feel necessary (50) [83%]; Inadequate Knowledge (20) [33%]; Don't have facility (10) [17%]
Mobile Banking	Risky (00) [00]; High charge (00) [00]; Don't feel necessary (20) [33%]; Inadequate Knowledge (40) [67%]; Don't have facility (00) [00%]

Source: Field Survey

Here, it is seen that 53% respondent do not feel necessary, 34% respondent have inadequate knowledge and 13% respondent says that this facility is not available in this region. In case of phone banking, 83% respondent does not use because they do not feel necessary, 33% respondent have inadequate knowledge and 17% respondent replies that there is no facility. Again, majority of the respondent (67%) have not been using mobile banking because of lack of adequate knowledge.

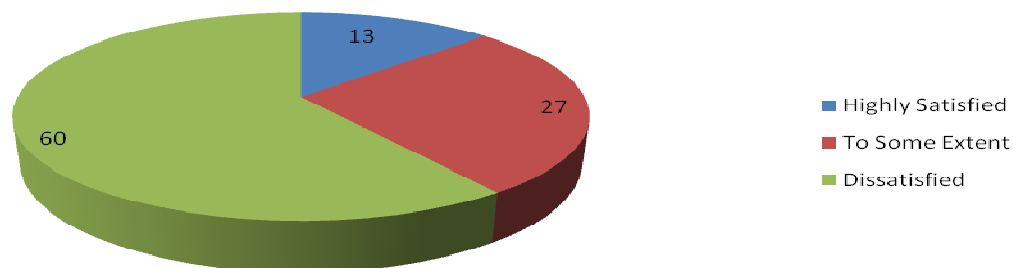
**TABLE 9: OPERATIONAL PROBLEM S IN THE USE OF MODERN TECHNOLOGY**

Problem	No of Respondent	% age of Respondent
Hacking Problem	08	13
Unskilled employees	04	07
Lack of training and guidance	00	00
Out of order problem	44	73
Crime and cheating problem	12	20
Lack of Knowledge	06	10
No reception Facility	02	03
No detail information of services	00	00

Source: Field Survey

From the table, it is revealed that 13% respondent thinks hacking problem is the main problem in modern technology, 7% respondent believes that existence of unskilled employees affects the smooth operation of modern technology. Again, 20% respondent argues that adoption of modern technology invites crimes and cheating problem where as majority of 73% respondent faces out of order problem in using modern e-technology.

**Chart 4: Level of Satisfaction with ATM Services**  
% age of Respondent



It depicts that only 13% respondents are highly satisfied with ATM services whereas 27% respondent replies that to some extent they are satisfied with ATM services. On the other hand a majority of 60% respondent are fully dissatisfied.

## SUGGESTIONS

- "May I help you?" counters should be installed in those banks which do not have it. The person posted to this counter should have good communication skill, patience, knowledge about bank working and be fully conversant with various types of forms and vouchers and should keep with him ready stock.
- In some banks, there is great rush during peak hours and their transactions get delayed due to this. So, to overcome this situation, more cash counter should be opened and therefore more personnel should be employed to man these counters.
- Training should be imparted to the staff in connection with customer relationship management
- Proper monitoring of performance standard of the staff is necessary
- Grievance cell is to be opened
- Bank employees should properly behave with the customers
- There should be sufficient seat arrangement with AC facility
- There should be enquiry/ reception counters in every bank
- There should be a liaison manager in every bank to deal with customer grievance.
- More number of ATM should be established and opened everywhere
- There should be separate counter for women and senior citizen
- The staff should be alert when there is a customer
- Special strategies are to be taken for positive consequences like special training for individual behavior to the employees
- Awareness programme should be conducted regarding adoption of e-technology
- Annually some gifts like wallets, executive dairies, small bags, calendar etc. should be given to the customers having fixed deposit.

## CONCLUSION

It is concluded that to maintain stable growth in the business, the nationalized commercial banks should provide better services to the customers especially in the semi-urban and rural areas. The study disclosed that in the semi urban areas the customers are not satisfied with employee attitude and with services provided by the banks. In this area, awareness program may be conducted frequently regarding the use of e-technology. The development and use of technology only can help to provide better services particularly in reducing time taken for making transaction with customers. Since the customers of this area are more rely on ATM services hence more ATM counter should be opened with a staff that helps to minimize the hacking problem. Moreover, in ATM counters, cash is not available in time when some customers demand amount and it becomes major reasons of their dissatisfaction. So some remedy should be worked out by top management at least the customers may able to withdraw the amount from the ATM counters whenever necessary.

## REFERENCES

- Agarwal, P, (1999), "Customer Satisfaction Level in Private Sector Banks in Chandigarh", *Indian Journal of Commerce*, Vol. 52, No. 1, pp. 37-42
- Brahmanadam, G.N and Narayana, M.S. (1989), "Customer satisfaction measurement", *Indian Banking Today & Tomorrow*, Vol. XIV, No. 4, p.34
- Khubchandani, B.S, (2000), *Practice and Law of Banking*, Macmillan India Ltd, Delhi

## **REQUEST FOR FEEDBACK**

**Dear Readers**

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

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

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

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**