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**ANALYSING CUSTOMER SATISFACTION TOWARDS RETAIL BANKING SERVICES OF SBI IN LUDHIANA****Dr. RAJNI SOFAT****CO-ORDINATOR (COMMERCE)****GURU NANAK INSTITUTE OF MANAGEMENT AND TECHNOLOGY****MODEL TOWN, LUDHIANA****ABSTRACT**

*Maintaining good customer relations has become a major challenge for retail bankers in the new era. The most prerequisite for maintaining relationship is the satisfaction of customers. The main aim of this paper is to study the satisfaction level of customers towards these services on the basis of various parameters like A/C enquiry, exchange rate enquiry, time deposit service, draft purchasing, cash order/demand, collection A/C enquiry etc. The primary data has been collected from 100 customers of SBI of Ludhiana by filling up well-structured questionnaire & through personal meetings also. The convenience sampling has been used as one of the sampling techniques and for analysis & interpretation of data, five-point Likert scale, T-test & percentage method has been used at five percent level of significance. It has been initiated from the study that the Customers of SBI are highly contented with its services.*

**KEYWORDS**

SBI, Ludhiana, customer satisfaction, retail banking.

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**INTRODUCTION**

**R**etail Banking has been the new focus of banking Industry across the whole world. It has emerged as one of the major drivers of overall banking industry (Singh, 2014) The change in lifestyle, fast improvement in information technology & other service sectors & increasing level of Income have led to the growth of retail banking in India. The retail-banking scenario has seen the market changing from a seller's market to a buyer's market. Banks have also realized today that their business depends on client service & satisfaction of the customer as the banks today have got clear cut indications from the government either to perform or perish. Customers in urban India do not want to stand in long queues & spend hours for their transactions. This change in customer attitude has happened due to the development of ATMS, phone & net banking along with availability of service right at the customer's doorstep. Banks these days are providing all banking products & services under one roof & their Endeavour is to be customer centric. Maintaining good customer relations has become a major challenge for retail bankers in the new era. The most prerequisite for maintaining relationship is the satisfaction of customers.

Customer's satisfaction is the feeling or attitude of a customer towards a product or service after it has been used & is generally described as the full meeting of one's expectations. In Today's world, the entire focus of banking sector is moving towards profits & profitability. So, the satisfaction of customer has become imperative for the banking fraternity these days. If the customer is motivated & served well, he does more business with bank leading to profitability of bank.

**RETAIL BANKING**

Retail banking is a typical mass-market banking where individual customers use local branches of larger commercial banks. It refers to the dealing of commercial banks with individual customers. Retail banking means "Financial service or group of services offered through an institution to personal customers." The objective of retail banking is to provide a full range of financial products and services and giving the customer a one-stop window for all his banking requirements. Services offered include Fixed, current/savings accounts, mortgages, loans (e.g. personal, housing, auto and educational) debit cards, credit cards and so forth.

**NEED OF STUDY**

State Bank of India offers a wide range of services in Personal Banking, Personal Finance, Deposit Schemes, Corporate Banking, Working Capital Financing, term loans & deferred payment guarantees, short-term financing, collection of clean & documentary credits & remittances keeping in view the huge portfolio of services of SBI. This topic has been selected to study the customer satisfaction towards these services which in turn can help SBI to improve & provide best services to customers.

**REVIEW OF LITERATURE**

There is a lot of literature available on this issue but few researches highlighting this issue has been discussed here. Flango Regasamy and Kumar Vijaya (2005) compared the service quality & customer satisfaction among private public & foreign banks in India with the help of a well-structured questionnaire. The study included various parameters pertaining to quality of customer services in terms of banking personnel, convenient working hours, web-based services, error free value-added services & efficient grievance redressal mechanism etc. Factor analysis & one-way ANOVA were used as statistical tools. It was observed that foreign & new generation Private Sector banks are serving the customers better as compared to public sector commercial banks. Suneja Ajay and Devi, Suman (2013) examined the various aspects of job satisfaction in selected public and private sector banks to examine the impact of various aspects of job satisfaction among bank employees. It also highlighted that there was a significant difference between employees of these banks on various parameters.

Jham Vimi and Khan Mohd. (2008) investigated relationship dimensions & studied the differences in perception of customers with respect to services provided by five Indian Banks. Factor Analysis was used to study the relationship dimensions leading to customer satisfaction. It was observed that customers had maximum satisfaction towards the multi-channel banking facilities of ICICI bank & least satisfaction with PNB. Madan, Rupali, Agrawal, Rachna and Matta, G. Mitu (2015) highlighted the significance of relationship marketing strategies in banking sector to attract new customers and reduce cost. The banks should maintain a loyal customer base. Bhayani J. Sanjay (2005) compared the services provided by private sector banks in Rajkot city. The 200 respondents were surveyed to know their awareness level about retail banking services & their satisfaction level also. The structured questionnaire was used as the main research instrument. It was observed that customer's preference towards private banks is due to their services & inter connectivity.

**OBJECTIVES OF THE STUDY**

1. To study the different kinds of services of SBI being used by customers & for how long they are using it.
2. To study the satisfaction level of customers towards these services on the basis of various parameters like A/C enquiry, exchange rate enquiry, time deposit service, draft purchasing, cashier's order/demand, collection A/C enquiry etc.
3. To study the causes of dissatisfaction of customers towards these services.
4. To know about the quality of services provided by SBI.

**RESEARCH METHODOLOGY**

**Population**

The population of study comprises of customers of all branches of SBI Bank. But sample size of study has been 100 customers of a selected branch of SBI.

**Sources of Data Collection**

The study has been based on both primary & secondary data. Primary data has been collected from customers having bank account with a branch of SBI of Ludhiana by filling up well-structured questionnaire & through personal meeting with customers. Secondary data has been collected from different books, magazines, journals & Internet also.

**Sampling Technique**

Convenience sampling has been used as one of the sampling techniques. For analysis & Interpretation of data, five-point Likert scale, T-test & percentage method has been used at 0.05percent level of significance.

**ANALYSIS & INTERPRETATION OF DATA**

**TABLE I: DEMOGRAPHIC PROFILE OF CUSTOMERS**

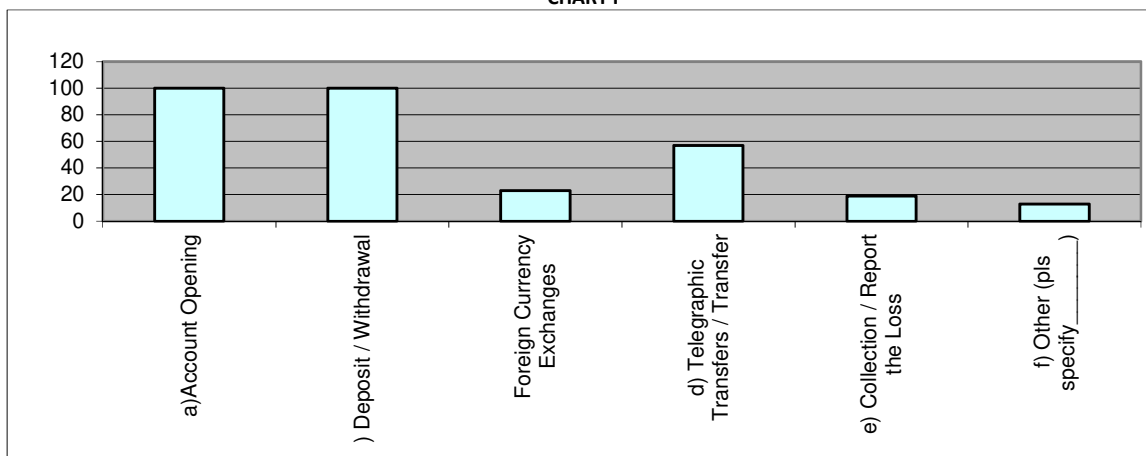
Gender	% of Respondents
Male	63
Female	37
<b>AGE (years)</b>	
10-20	0
20-30	37
30-40	40
40-50	13
50-60	10
60 or above	0
<b>Monthly Family Income</b>	
Less than 50,000	6
50,000-150,000	47
150,000-300,000	43
More than 300,000	4

The above table depicts that 63% of respondents are male whereas 37% are female. 40% of the respondents are in the age group of 30-40. 37% are within age group of 20-30.13% are within age group of 40-50 & 10% are within age group of 50-60. It is also clear from table that 47% of respondents are in Income level of 50,000-300,000 of Income group. Whereas only 6% have less than 50,000 Family Income & 4% are having Family Income more than 300,000.

**TABLE II: SERVICES OFFERED BY BANK & USED BY CUSTOMERS**

Services offered By Bank	Services Used by Customers (% of Respondents)
Account Opening	100
Deposit/ Withdrawal	100
Foreign Currency Exchanges	23
Telegraphic Transfers/Transfer	57
Collection/Report the Loss	19
Others	13

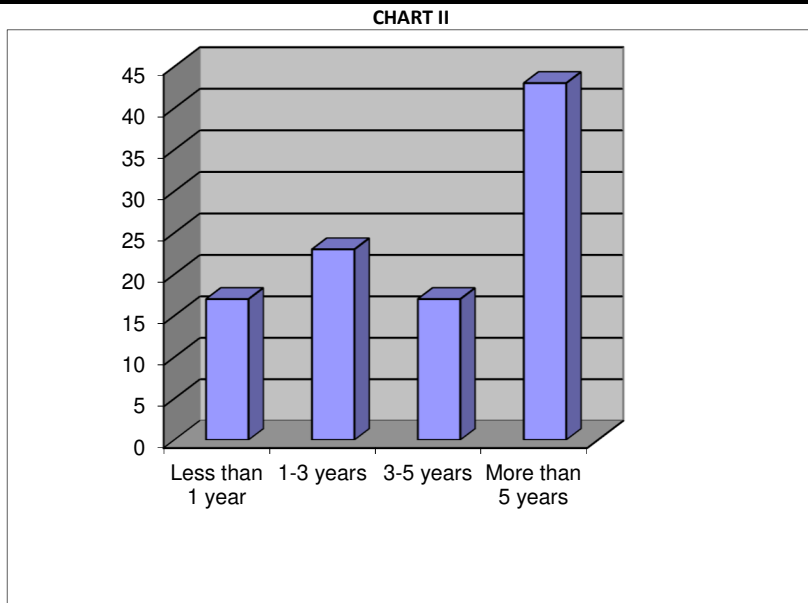
**CHART I**



It is clear from the table that 100% are using Account Opening & Deposit/Withdrawal service only.23% & 57% are using Foreign Currency exchanges & Telegraphic Transfers.

**TABLE III: TENURE OF USING THE SERVICES**

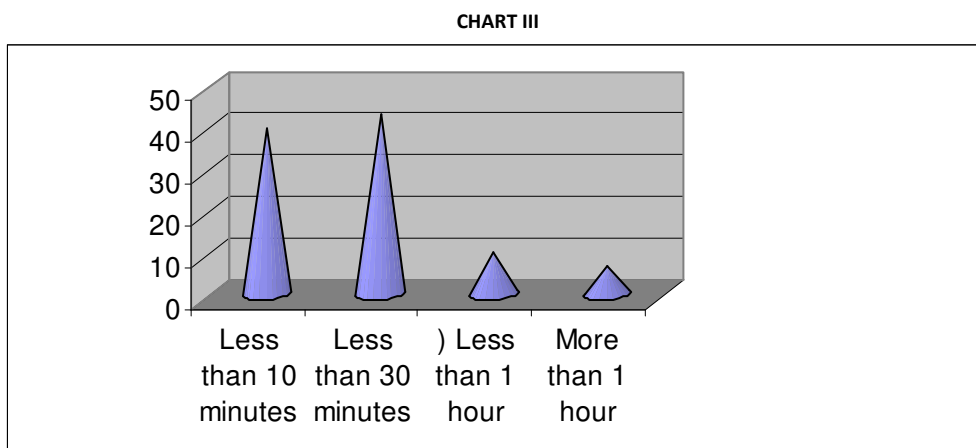
Period of Time	% of Respondents
Less than 1 year	17
1-3 years	23
3-5 years	17
More than 5 years	43



It is clear from the table that most of the customers of SBI are old and using services more than 3 years. 43% of the respondents are using services for more than 5 years. Only 17% of the respondents are using for less than 1 year.

**TABLE IV: TIME TAKEN TO PROCESS THE SERVICE**

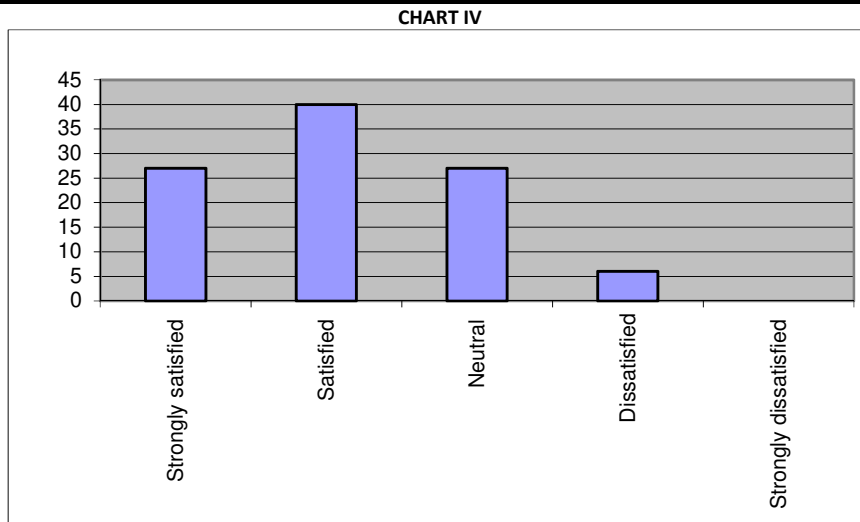
Time	% of Respondents
Less than 10 minutes	40
Less than 30 minutes	43
Less than 1 hour	10
More than 1 hour	7



It is clear from the table that transaction processing service efficient in SBI and customers are satisfied with it. 40% of the respondent said that transaction processing time taken by the bank is less than 10 minutes, 43% of the respondent said that it is less than 30 minutes. Only 7% said that it is more than 1 hour.

**TABLE V: CUSTOMER SATISFACTION TOWARDS THE EFFICIENCY OF STAFF IN TRANSACTION PROCESSING**

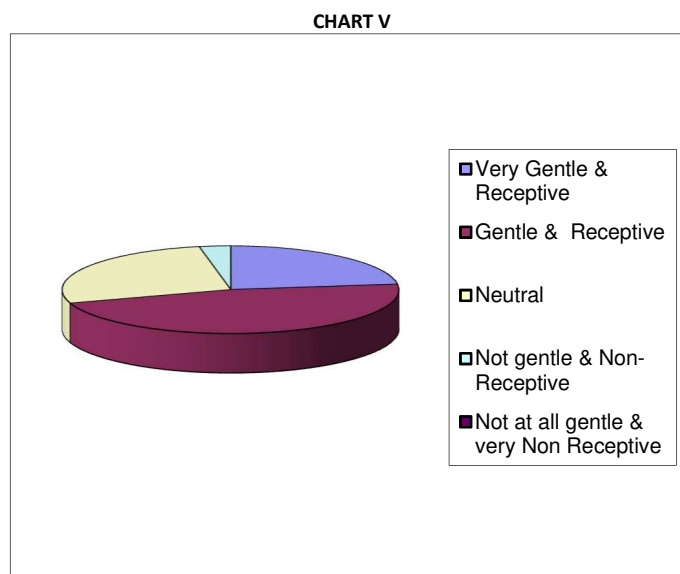
Customer Satisfaction towards services	% of Respondents
Strongly Satisfied	27%
Satisfied	40%
Neutral	27%
Dissatisfied	6%
Strongly Dissatisfied	0%



27% of the respondents are strongly satisfied with the staff efficiency of the SBI bank, 40% are satisfied with it and 27% are neutral about it. Only 6% of the respondents are dissatisfied with the efficiency of the staff. In nutshell it has been concluded that SBI staff is efficient in rendering services.

**TABLE VI: BEHAVIOR OF EMPLOYEES OF SBI BANK**

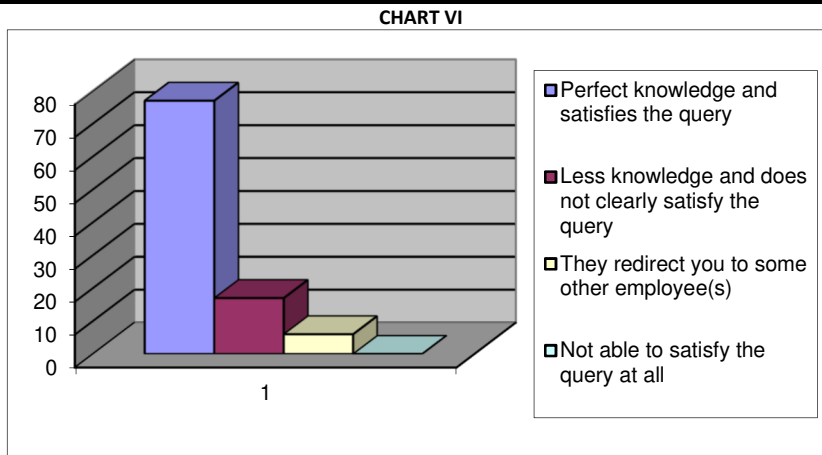
Behavior of employees	% of Respondents
Very Gentle & Receptive	23
Gentle & Receptive	47
Neutral & very Non-Receptive	27
Not gentle & Non-Receptive	3
Not at all gentle & non-receptive	0



From the above analysis it has been found out that SBI staff is gentle & receptive in their behavior while dealing with the customers. 47% of the respondent said that they are gentle & receptive, 23% of the respondents said that they are very gentle & receptive. Only 3% of the respondent said that they are not at all gentle & receptive.

**TABLE VII: RESPONSE REGARDING QUERIES OF CUSTOMERS TO THE BANK OFFICIAL**

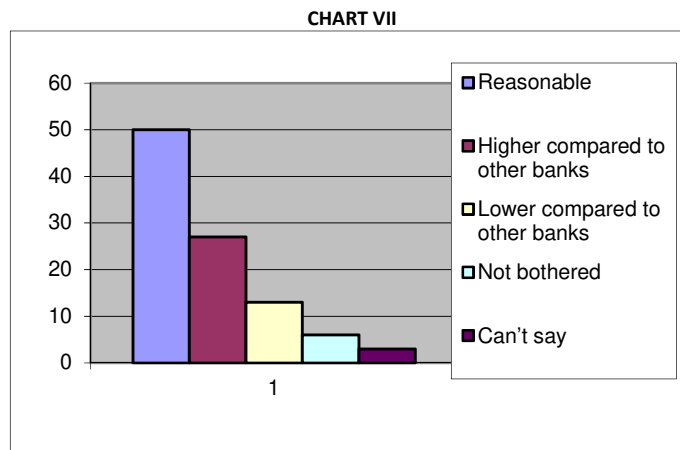
Response Regarding Queries	% of Respondents
Perfect knowledge and satisfies the query	77
Less knowledge and does not clearly satisfy the query	17
They redirect you to some other employee(s)	6
Not able to satisfy the query at all	0



77% of the respondent said that SBI staff is having perfect knowledge and satisfy queries very well, 17% said that they have less knowledge. To conclude it has been found that they have perfect knowledge base.

**TABLE VIII: LEVEL OF CHARGES CHARGED BY BANK**

Level of charges	% of Respondents
Reasonable	50
Higher compared to other banks	27
Lower compared to other banks	13
Not bothered	6
Can't say	3



From the above analysis it has been found out that the charges taken by the bank are reasonable and customers are satisfied with it. According to 50% of the respondent the charges taken by the bank are reasonable, 13% of the respondents said that they are lower compared to other banks. Whereas 27% of the respondents said that SBI charged higher than other banks.

**TABLE IX: CUSTOMER SATISFACTION TOWARDS DIFFERENT SERVICES (In Percentage)**

Services	1*	2*	3*	4*	5*
Account Opening	20	73	3	4	0
Cash Deposit	23	67	0	10	0
Cheque Deposit	27	67	0	6	0
Withdrawal	30	67	0	3	0
Account Transfer	13	37	47	3	0
Exchange Rate Enquiry	10	13	73	0	3
Time Deposit Service	10	50	37	0	3
Draft Purchasing	30	67	0	3	0
Cashier's Order/Demand	20	67	10	3	0
Collection	47	30	17	6	0
Account Enquiry	53	40	0	7	0

1\*: Strongly Satisfied 2\*: Satisfied 3\*: No Knowledge 4\*: Dissatisfied 5\*: Strongly Dissatisfied

It has been inferred from table that customers are more satisfied with cash deposit, cheque deposit, withdrawal, Draft purchasing & Cashier's order/demand.

T-TEST

Bank services	N Male-20 Female-10	Mean	S.D	Calculated t- value Level of significance 0.05	Remarks
A/C opening	Male	3.0	1.6	2.216	Rejected
	Female	4.0	1.165		
Cash deposits	Male	4.0	.940	1.373	Accepted
	Female	3.5	.754		
Cheque deposits	Male	4.0	1.008	1.280	Accepted
	Female	3.5	1.075		
Withdrawal system	Male	3.65	1.00	0.903	Accepted
	Female	4.0	.946		
A/C enquiry	Male	4.0	1.006	0	Accepted
	Female	4.0	1.069		

H 1; stating that there is no significant difference in the mean score of males and female customers of SBI in the dimensions of a/c opening, cash deposits, cheque deposits, withdrawal system and account enquiry. There was found no difference in the mean scores of male and female employees of SBI. Hence the hypothesis is rejected with respect to certain parameters and selected with respect to other parameters.

TABLE X: REASONS OF DISSATISFACTION OF CUSTOMERS TOWARDS THESE SERVICES (In Percentage)

Reasons of Dissatisfaction	1*	2*	3*	4*	5*
Employee Behavior	0	3	53	6	37
ATM & VAS	0	3	53	6	37
Bank Timing	0	6	33	24	33
Waiting Time	9	9	27	27	23
Processing Time	9	6	37	10	37
Promptness in dealing with Loans	6	3	47	6	37
Paper Work	23	23	27	10	17

1\*: Maximum Problem 2\*: Moderate Problem 3\*: Neutral 4\*: Problematic 5\*: Min. Prob.

- Customers are Facing Minimum Problem in case of employee’s behavior & they are satisfied about it.
- Customers do not have any problem regarding ATM & VAS systems of SBI.
- Most of the customers are satisfied with the Loan system of the bank.
- Most of the customers are satisfied with the Timings of the bank.
- Approximately all the customers are facing problems regarding paper work in bank.

T-TEST

Bank services	N Male-20 Female-10	Mean	S.D	Calculated t- value Level of significance 0.05	Remarks
Employee behavior	Male	3.8	1.062	0.486	Rejected
	Female	4.0	1.165		
ATM/VAS system	Male	3.5	1.069	0.724	Accepted
	Female	3.20	.985		
Bank timings	Male	2.7	1.039	1.739	Rejected
	Female	2.0	1.075		
Paper work	Male	2.0	1.166	0.442	Accepted
	Female	1.80	.946		

H 2; there is no significant difference in the mean score of males and female customers regarding problems faced by them while using services of the bank. The hypothesis is accepted regarding parameters like ATM @ VAS system, paper work; whereas hypothesis is rejected regarding parameters like employee behavior and paper work.

FINDINGS

1. It is clear from the analysis that satisfied customers would also like to recommend SBI to their friends, colleagues, relatives & Family members.
2. It is clear from the study that the Customers of SBI are satisfied with its services.
3. SBI provides very useful services to the customers as per their requirements.
4. The Customers prefer safety, security, speed, accuracy of services provided by banks while choosing them.
5. SBI staff is very efficient & knowledgeable & Customers are satisfied with it.
6. Some Customers have problems regarding bank timings.
7. Paper Work in SBI is also problematic.
8. Some Customers have problems regarding waiting time while transaction processing.

SUGGESTIONS

On the basis of analysis, observation and findings of the study, the following suggestions have been made:

- SBI should increase their working hours to satisfy customer’s requirements.
- Paper work in SBI should be minimized.
- Waiting time while transaction processing should be minimized.
- Many of the customers of SBI are not much aware about the services provided by SBI. Some proper media should be used to reach the customers.

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