

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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IMPACT OF ONLINE SERVICES & SCHEMES OFFERED BY ING VYSYA BANK MERGED WITH KOTAK MAHINDRA ON CUSTOMERS

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ABSTRACT

Undoubtedly, Internet banking is the device with the help of which customers can manage their financial accounts easily & conveniently. In my study most of the customers replied that online banking tool is very convenient for them as most of them would like to do the transactions with the help of Internet Banking. If the Banking Industry would like to attract new customers & retain existing ones, all devices, features & methodology used for transaction should be up to date & Innovative. ING VYSYA bank merged with Kotak Mahindra understands the worth of Innovative & upgraded technology which can be the major competitive advantage to intensify the association with customers & can attract the new ones. Innovative technology helps them to identify from the competitors. Today's financial marketplace is very competitive. Customers can any time switch to competitors with more handy & enlightened online capacity which can pose a threat to the companies. The process used for conversion of Internet Banking services is very easy and not much expensive.

KEYWORDS

competitive advantage, online capabilities, Platform, Zwipe, Platina.

INTRODUCTION

Each decade presents its own opportunities and challenges to a company management. A few years ago, Indian companies operated in highly regulated protected environment. It was mostly a seller's market. Whatever was being offered to consumers was being sold.

Business environment is undergoing rapid fire changes, mostly inspired by rapid development in technology. All over the world, people are demanding more amenities, thus, turning the whole world, in to a potential market for every business. The world is becoming competitive. Therefore, marketing strategies are designed keeping in mind the changing business environment in a competitive world.

Whenever we talk about marketing customer satisfaction is the terminology used everywhere. Customers have certain expectations from the companies. The products & services provided by the company should meet or surpass customer expectation. Customer satisfaction is the key element of any business. Customer satisfaction is defined as the percentage of total customers who are satisfied with the products and services supplied by the firm. It is a crucial performance index for every organization. Customer satisfaction is a crucial discriminator in the competitive marketplace where businesses compete for customers so the essential element of business strategy.

A purchase may lead either to satisfaction or dissatisfaction. Satisfaction is a result of expected outcome, when the product meets our expectations. Dissatisfaction means it does not perform as per our expectations. Dissatisfied customers may discontinue their association with the company, may spread negative word of mouth.

ING Vysya Bank (Kannada: ಐ.ಎನ್.ಜಿ.ವೈ.ಸಿ.ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್) is a privately owned Indian multinational. Purchased an equity stake in Vysya Bank by the Dutch ING Group. This was the first merger with foreign bank. Before this merger ING Group had a strategic alliance with Belgian bank. It was acquired in 1998 by ING Vysya. Banquet Bruxelles Lambert is the first Belgian bank which is listed in Brussels. ING Vysya Bank had a seven-year-old strategic alliance with Belgian Bank. ING Vysya bank was based in Bangalore & is a seventh largest bank in India. This bank has 1000 outlets & 527 branches. Their customer base is over 2 million. Institutional stakeholders have 44% equity stake in Bank.

The New Indian Express has ranked ING Vysya Bank as the safest Banker. The Economic Times has awarded it as the most trusted Private sector bank.

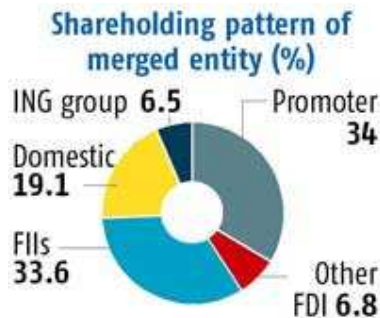
Kotak Mahindra Bank had made an announcement in 2015 that they are acquiring ING Vysya Bank. For every 1000 shares all ING stakeholders will get 725 Kotak bank shares. The top three largest private banks in the country are ICICI, HDFC & Axis Bank. The Kotak Mahindra will be the fourth in the private bank chain. This merger will have worldwide nexus about 1214 branches all over the country.

This contract will be helpful for Uday Kotak as it will reduce the promoters stake in the Kotak bank. Right now it is 40 % & it can come down to 34 % as demanded by Reserve Bank of India.

Reserve Bank of India has given certain specifications to Kotak Bank that promoters shareholding should come down to 30 % by December 2016. This contract entails a price of Rs. 790 per ING Vysya share

The foreign shareholding's value of equity of ING vysya is around 74 %. This deal will produce more liquidity. As per the press, this deal will give 47 % foreign shareholding. There is a 42 % stake of promoters in ING Vysya Bank. After this deal ING will be second greatest shareholder with 64 % stake. RBI's as well as promoters acceptance will be required for the institution if one would like to have additional five percent stake in the Bank.

As per the Uday Kotak there will be one year lock in period for the shares one holds. Kotak Banks Board will also install ING agents.



BANKING ON SYNERGY


(₹crore)	Kotak	ING Vysya	Kotak+ING Vysya
Advances*	60,948	39,558	1,00,506
Deposits*	68,103	44,652	1,12,755
Branches (numbers)	641	573	1,214
Current market cap	89,253	15,483	1,04,735

PECKING ORDER TO CHANGE

Largest listed private banks by total business (after merger)

Rank	Bank	Total business (₹ cr)*
1	HDFC Bank	7,17,955
2	ICICI Bank	7,13,813
3	Axis Bank	5,25,926
4	Kotak + ING Vysya	2,13,261
5	YES Bank	1,42,161
6	IndusInd Bank	1,25,927
7	Federal Bank	1,13,030
8	J&K Bank	1,08,045
9	South Indian Bank	82,065
10	KarurVysya Bank	79,980

* As of Sep 2014 Source: Capitaline/Banks
Compiled by BS research Bureau



STOCKS GAIN

Kotak Mahindra

Previous close: Thursday close:
₹1,078.5 ₹1,157.1

ING Vysya Bank

Previous close: Thursday close:
₹759.9 ₹814.2

Rise: 7.28%

Rise: 7.15%

ING's electronic technological banking power will give maximum advantage after this deal as ING was one of the topmost bank in Germany in terms of consumer bank with zero branch presence. Ing has competence in International corporate banking which will provide maximum advantage to the Kotak. Western part of the country is having maximum presence of ING branches as compared to south India. But this contract will give the roadmap for south India. There would be very little overlap in terms of branches and the top eight cities would account for a third of the total number of branches of the merged entity. ING's 46 % branches are in western India. ING is having a clientele base of small & Medium enterprises & Kotak has expertise in retail business. This will be helpful for the Kotak to enlarge the operations. Immediately after this combination the shares of Kotak jumped 7.4 % & ING Vysya's shares 7.8 percent. It was the elevated record. ING has its presence most in the urban & Metropolitan cities due to which kotak will be benefited. With this merger Kotak can strengthen its legs geographically & can enlarge its customer base. Kotak will get new & innovative products as well as talent to become the topmost in the Banking Industry. So this will be the greatest opportunity for Kotak to enhance the facilities as well as customer satisfaction. Customer satisfaction is the main aim of any organization. Satisfied customers will play a major role in terms of word of mouth as it is the major tool of promotion which will increase the profitability, sales volume, market share & grab New opportunities.

TYPES OF PRODUCTS AND SERVICES

Cards, overdraft, Giro (General Interbank Recurring order) – with the help of this system you can pay bills. It will grant billing vendor to debit your account. Cheques, Credit Cards, SVF (Stored Value Facilities)-Prepaid electronic cash or card, Flash Pay card is a contactless cards with the help of which anybody can make payment at malls, food counters, Big Bazar, Hyper markets etc. Money Changers – Currency of one country can be exchanged for another country. Remittance – Anybody can send money in payment or gift to another country.

SERVICE PRODUCTS

- 1) Orange Saving Accounts
- 2) Zwipe Saving Accounts
- 3) Platina Saving Accounts
- 4) Zing Saving Account
- 5) Fixed Deposit /Term Deposit
- 6) Flexi Current Account,
- 7) Internet Banking,
- 8) Internet Banking for business customer.

MARKETING STRATEGY

The establishment of a firm presupposes that a market exists for its products and services. As profit motive is the prime mover of all business actions, firms tend to relate markets & marketing conditions to products in terms of profitability. Competition characterizes marketing conditions & different product brands emerge to attract customers. Hence to maximize profits a firm develops several marketing alternatives. These alternatives came to be called marketing strategies. The word strategy derived from the ancient Greek means "The art of the general." Till recently its used was confined to the military. Strategy is the cornerstone of military command. The general is responsible for devising the key idea by which his forces are expected to reach the goal. From the business point of view, strategy may be defined as the schemes whereby a firm's resources and advantages are managed in order to surprise and surpass competitors or to exploit opportunities. Marketing strategy connotes a broad set of determinations that would direct the entire marketing planning process. Every attempt on the part of marketer in furtherance of sale would tantamount to marketing strategy. In this sense, even a marketing mix emphasizing on product, pricing, physical distribution and promotion strategies would become part of the broad horizon of marketing strategies.

AIM OF STRATEGY

Marketing strategy is a plan or course of action for obtaining the marketing objectives. The marketing objectives tell us where we want to go and the marketing strategy provides the path to reach there.

MARKETING DECISIONS IN DIFFERENT COMPETITIVE CONDITIONS

In practice a company's marketing strategy is the posture, which it takes in the competitive market. For its success management has to shape its own policies regarding the various controllable aspects of marketing such as product, distribution, promotion & pricing. A combination of such policies on the controllable aspects of marketing is the overall marketing strategy. While implementing the marketing strategy, the management must try to serve selected markets effectively so as to minimize competition. This type of defensive technique may not always succeed. The aggressive competitors by developing new products may break the established customer preferences. The importance of marketing strategies varies with the competitive setting. Marketing has assumed much importance in the present day business world. The success or the failure of any organization – profit making or nonprofit making depend on marketing. A business organization may produce goods & services by adopting efficient management techniques. But by merely producing goods or services, there will not be any profits. It has to market these, and only marketing will generate revenues, all other activities result in expense. The activities of a business organization range from production of goods & services to marketing. For obtaining maximum results, the management process takes in to its sphere of activity marketing also. A marketing oriented firm determines first the wants of a market segment. This is taken as an objective and then the firm works back in producing goods or services for the market segment. Management cannot function by making decisions or coordinating efforts until such objectives have been established. Hence marketing is the prime mover of all functions of management like planning, setting of goals, organizing, directing and controlling.

Activities of any type of business would be forward looking. For this business undertaking makes use of marketing survey as the forerunner of collection of data. What marketing creates is a permanent existence of the entity of customers. The sustenance of a particular group of customers or different groups of customers for a company's products reduces its business risk and expands its planning horizon. It serves the business & business in turn serves the market through planning research & development. Growth is thus ensured in the economy. Market potential is ascertained for various products and services and the customer's sovereignty is maintained by a scientific approach to the behavioral pattern of different income groups of people. This in turn opens new vistas of scientific management in business undertakings for production control and through that increasing factor productivity. In short marketing plays a signal role in providing a causative action to business management.

Many people have a notion that marketing concept has application only in business undertakings. It is now used widely in banks to serve their customers efficiently.

BANK MARKETING

The satisfaction index is substantially influenced by the quality of services made available to the customers. If we feel that the Indian economy is moving on the right path of progress, if we realize that the Indian consumers are now more conscious, a radical change in the marketing practices of the banking organizations is required essential. In the past the Banks did not find any attraction in the Indian economy because of the low level of economic activities and meager business prospects. Today we find a positive change in the business regulations and development strategies and therefore it is natural that strategies designed earlier show a lukewarm response. More than a century back in 1858, the then Finance Minister of the Governor General's Council realized the need of a national bank. With this the government was found evincing interest in the development of the organized banking system in the Indian economy. Accordingly, the state bank of India was set up for extending credit facilities to hitherto the neglected areas of the country. However, the needs & requirements, hopes and aspirations of the masses remained neglected till the dawn of independence.

With the attainment of independence, the contours of development underwent radical changes. The constitution of India assigned an overriding priority to social welfare and regional imbalance. The policy makers realized that the establishment of small affluent islands around the vast sea of backwardness was not the real purpose of promoting the financial institutions. The beginning of the planned concept of development way back in 1951 opened new vistas for the development of banking sector. The policy maker felt that the banking sector is not contributing substantially to the development and welfare of Indian society due mainly to the fact that they are working under the private sector with the sole motto of making profits. This engineered a strong foundation for the nationalization of commercial banks. The process of nationalization took a final shape and in 1969 we find nationalization of 14 commercial banks. The main purpose of nationalization was to make possible a basic change in the working style and functional properties of the commercial banks so that they contribute sizably to the development of the poorer sections and the backward regions. The nationalized commercial banks made possible qualitative improvements in the implementation of development oriented welfare plans which could not be implemented in past mainly due to financial constraint. The second phase of nationalization was found in 1980. In due course the list was enlarged but the contributions to the generation of quality services were found disappointing. The mounting participation of public sector commercial banks in the organization of processes of socio economic transformation made it essential that the policy makers audit their strategic decisions. In a development of sensitive welfare economy, the formulation of marketing mix is a difficult task. The regulations of the Reserve Bank of India stand as a major obstacle while making and innovating the policy decisions. The foreign banks and a few of the private sector domestic banks have been found. The customers were satisfied with the quality of services made available by them. So it made mandatory for the public sector commercial banks to practice the principles of modern marketing. Offering the quality services to make overall improvement in the banking behavioral management.

In 1980 there was a significant change in the concept of bank marketing by the introduction of sophisticated information technologies in the banking sector. Due to introduction of Credit card, Debit card, ATM, point of sale, pay by phone & auto banking etc. gained the momentum. Later foreign banks made services more competitive by promoting work culture and welcoming techniculture.

Public sector commercial banks had a downward movement & need to transform the policies & strategies. Liberalization of the economy opened up new vistas in the Indian Bank. The use of the sophisticated technology by the foreign banks has increased the expectations of customers, so more sophistication in information technologies. This made a total change in the marketing of banking services. Due to the introduction of electronic banking, public sector commercial banks find it difficult to survive. So they started promoting the Information technologies & innovative marketing efforts to increase their market share. The banking business is now becoming competitive & the intensity of competition is moving upward. Innovation makes the way for demand generation. Innovation minimizes the profit & will become high performer and can increase the market share.

This makes it essential that they have technology driven marketing information system. New services, schemes, profitable services, lucrative packages and new peripheral services with decent behavior bear the efficacy of making the marketing resources productive.

The evolution of the marketing concept in the banking profession is traced in the west. Marketing of the banking services is concerned with Product, Promotion, Pricing & Place & extended to people, Process & Physical appearance. Bank marketing is an approach to give right direction to banks multidimensional benefits to the different segments using the services of banks. Use of the sophisticated technologies has changed the quality of services. The customers using the services of foreign banks have a different perception regarding the quality of banking services. The word of mouth communication plays a major role in spreading the use of new technologies. If one wants to make the services profitable, bank marketing should be used. It is a tool to activate employee orientation. It is a managerial approach to excel competition. The changing perception of bank marketing has made it a social process. The significant properties of the holistic concept of management has made bank marketing a devise to establish a balance between the commercial & social considerations.

BANK MARKETING IN THE INDIAN PERSPECTIVE

The formulation of policies is substantially influenced by emerging trends in the national & international business conditions. The level of income, expectations, the rate of literacy, geographic & demographic considerations, rural & urban orientation, the changes in economic systems, the frequent use of technologies are some of the key factors governing the development plan of an organization. The public sector commercial banks are supposed to play a decisive role in fueling the processes of socioeconomic liberalization. It clearly shows that banking organization needs a new vision, a new approach and an innovative strategy. They have to bear a social cost by promoting credit facilities to the weaker sections of the society & vulnerable regions. The foreign banks & few private sector commercial banks were making sincere efforts to improve the quality of their services. In the Indian setting formulation of sound marketing mix is found a difficult task. The nationalization of 14 commercial banks in 1969 encouraged government to nationalize more commercial banks. The designing of the sound product portfolio is found significant to maintain the viability of banks. The promotional measures should be taken care of so that masses come to know about the positive contribution of banks towards the development of socioeconomic activities. The different components of promotion can be used. The Personal Selling & Public Relation activities need an intensive care. Leading foreign banks started promoting telemarketing. Word of mouth & opinion leaders will play a major role. Pricing strategy should be given due weightage. Pricing strategy is the motivational tool would help bank to increase the market share. The Reserve Bank of India and the Indian Banking Association need an attitudinal change. The gap between services promised & services offered is required to be bridged over. This requires professional excellence. There should be the proper synchronization of performance orientation & employee orientation. This is possible only when banking regulations are made liberal. The frontline staff needs empathy in their behavior. Intensive training should be given. The domination of trade unions is required to be minimized. The contractual job system should be taken care of. Due weightage should be given to the physical properties. It should be smart, active & attractive. The multidimensional change is required for implementing the innovative marketing principles.

Advertising – Banking industry makes use of this promotional tool to persuade the customers. The popular characters & sensational moments are likely to be impact generating. Formulation of the budget for the advertisement becomes necessary. Select a suitable vehicle for travelling the messages. Creativity plays a decisive role in making it more effective. We consider advertisement the most sensitive component of the promotion mix. But the unproductive advertisements also increase the financial burden so precautions should be taken to make the entire process productive.

Public Relations – Almost all the organizations need to develop and strengthen the public relations activities to promote their business. We find this component of promotion mix very effective in Banking Industry. Public relation is based on high quality, off guard and dramatization & high credibility.

Personal Selling – The personal selling is found instrumental in promoting the business. It is the process of informing the customers. It is just a process of communication in which an individual exercises his/her personal potential, tact, skill & ability to influence the impulse buying of the customers. We get an immediate feedback. The banking organization should make the use of this dimension with the help and cooperation of efficient and personally committed sales people. Sales people should have the in-depth knowledge of the sales dialogue, sales technique, behavioral profile of the customers, the task of transforming the dialogue in to a business. It is based on personal skills of sales people.

Sales Promotion – If we use innovative sales promotion tools, we will get more positive results. We cannot copy the promotional measures adopted by the competitor. The excellence is in the essence of offering the innovative measures. Banking organization can make provision for incentives to the bankers we call this bankers promotion. Incentives offered to the customers are called as customer's promotion. The gift, contests, fairs & shows, discount & commission, entertainment & travelling plans for bankers, additional allowances, low interest financing are few instruments.

Word of Mouth Promotion – The communication about the banking usually takes place by word of mouth communication. If your friends, relatives or other well-wishers recommend you about the excellent services of a particular bank or the outstanding properties of a particular scheme the process of influencing becomes effective. The persons engaged in communication, the hidden sales force who play an incremental role in increasing the demand. The social reformists, popular cine artists, TV artists, opinion leaders, vocal persons may act as word of mouth promoters.

Telemarketing – Telemarketing has gained popularity in the developed countries. This process has initiated by foreign banks. The telemarketing is a process of promoting the business with the help of sophisticated communication network. Telemarketing activates the process of advertisement. If the banking organizations telecasting their message on the screen will be benefitted by 2 ways. 1) Customers come to know the information regarding the services or schemes, their salient features & relative merits. 2) They are persuaded in a right way.

OBJECTIVES

1. To know the preferred company in terms of accounts.
2. To identify the market segment of ING VYSYA BANK merged with KOTAK MAHINDRA
3. To know and understand the satisfaction of customer needs and requirements.
4. To analyze the customer's perception of the brand name and associated products.
5. To identify the potential customers.
6. To understand the effectiveness of ING Vysya Bank merged with Kotak Mahindra in terms of customer satisfaction strategies.

HYPOTHESIS

A hypothesis is a proposition which the researcher wants to verify. A careful formulation of the research problem would be helpful in providing a sense of direction to the research staff. As it specifies the precise scope of the problem, it makes research both meaningful & economical. Problem formulation, by setting out assumptions.

H₀: Marketing strategies adopted by ING VYSYA BANK merged with KOTAK MAHINDRA has no impact on growing the market share, sales and total profit of the company and upgrading group of customers to grasp new openings.

H₁: Marketing strategies adopted by ING Vysya Bank merged with Kotak Mahindra has impact on growing the market share, sales and total profit of the company and upgrading group of customers to grasp new openings.

THEORETICAL PROSPECTIVE

Business success is solely dependent upon customer satisfaction if one would like stay in the industry & wants to be ahead of competition.

Any business will have to conduct a survey in the market place to know about the satisfaction level of customers. Whether company is supplying quality products, price of the product exorbitant or affordable, retail outlets where products are available for customers – its location. All these factors should be taken in to consideration.

Modern marketing would like to focus more on customer satisfaction. Business should take care of society in terms of its satisfaction level to earn profit in return. So customer satisfaction is the crucial element of any business.

1. EVALUATION ON EXPECTATION THEORIES

In our thinking Assimilation-Contrast theory was a good attempt to explain the phenomena. We also noticed that Generalized Negativity Theory in fact dealt with an impractical situation where the researchers considered expectations of sweet and bitter solutions. However, in real life nobody makes a buying decision or purchase as to expect bitter result. There may only be some exceptional cases such as forced purchasing.

2. THE DISCONFIRMATION MODEL

This model will compare two variables- i) customers expectations ii) Perceived performance ratings. When products excel the expectations of customers it is positive from the viewpoint of organization. After using the product, if the customer is deprived of then it is negative on the part of business i.e. called as Disconfirmation.

There are four features – i) Expectations ii) Performance iii) Disconfirmation and iv) Satisfaction.

Customers are satisfied when they get value for money. They have certain apprehensions in the mind regarding the performance of the product. It should meet the expectations of customers. There are certain cognitive & affective models of satisfaction which entails the same thing.

3. EXPERIENCE & ADAPTATION

A different perspective on satisfaction considers accumulation of past experiences and results of previous disconfirmation processes as an additive combination to determine satisfaction. In this sense customers with different experience backgrounds would have different evaluation on the same performance. Expectation is proposed as an adaptive mechanism for satisfaction (Oliver, 1980).

DATA COLLECTION METHOD

After formulating the hypothesis next step is to determine the sources of data to be used. The marketing researcher has to decide whether he has to collect primary data or depend solely on secondary data. Data collection is the method with the help of which we get the idea that what is happening in the market place. Collecting data from the customers is the tedious job.

The overall data collected in two ways: that is primary data and secondary Data collection. The present data is collected after interviewing the Respondents.

Data is collected with the help of two techniques.

- A) **Primary Data:** It is collected through filling up of questionnaire by customers, staff members, of the ING VYAYA BANK merged with KOTAK MAHINDRA (Period 2012-16)
- B) **Secondary Data:** It is nothing but second hand information in which the researcher has collected data and information through internal media.
 - A) Web-sites
 - B) Company Annual Report
 - C) Journal, volumes and various references from library.

ING VYSYA BANK EXPLOITS NET APP

KOTAK MOBILE BANKING APP

ING Vysya Bank has adopted Net App's to enable 20, 0000 customers across the country around 553 branches can make use of Mobile banking facility. With effective use of world class technology & as per the urge of market, business growth is possible.

ING is delivering quality services, reduced processing time, furnishing innovative products & Services to the customers. Net App is first time introduced in India by ING, the first core banking application.

Kotak Mahindra can make use of this application to gain the competitive advantage. With this introduction performance of banking is also improved resulting into increase in the customer base.

DATA ANALYSIS & INTERPRETATION

Once the data is collected it has to be properly analysed. Percentage & Mean method is used for analysis.

Q1. Do you trust the security of online banking services?

TABLE 1

Options	Percentage
Completely	60
Somewhat	20
Dubious	10
Not at all	10

60 % customers trust the security of online banking services. 20% respondents said that somewhat they believe the security of online banking services. 10 % were dubious & 10 % customers don't believe in the security.

Q2. Do you trust to operate online only?

TABLE 2

Options	Percentage
Completely	35
Somewhat	60
Dubious	15
Not at all	05

The customers are little bit confused. 60 % customers use online facility to some extent. 35 % customers completely use this facility. 5 % customers do not avail this facility.

Q3. Do you think that human contact is important for banking relations?

TABLE 3

Options	Percentage
Completely	55
Somewhat	25
Dubious	15
Not at all	05

55% customers feel that there should be human contact while availing banking services. 25 % respondents reported that human contact is needed somewhat. 5 % customers said that human contact is not required while making transaction. As per the customers online service is very convenient for them that they do not want to visit the bank.

Q4. Would you use mobile phone to do your banking?

TABLE 4

Options	Percentage
YES	75
NO	20
N/A	05

Now a days mobile phone is almost used by everybody which can be carried anywhere. 75% customers use mobile phone for availing banking services. 20 % customers do not use the mobile for transaction.

Q5. Which features you would like to use while availing the facility of mobile banking?

TABLE 5

Options	Percentage
Balance Enquiry	40
Bill payment	30
Email and SMS	10
Account transfer	20

40 % customers use the facility of balance enquiry & Bill payment. 20% customers use Internal account transfer. 30 % customers would like to pay their bills with the help of online services as it saves time because most of the respondents are working.

Q6. Would you visit our bank even though you have started using our online banking facility?

TABLE 6

Options	Percentage
YES	60
NO	20
N/A	20

60 % customers visit bank even though they are using online banking services. 20 % respondents do not visit the bank as online services is sufficing their purpose.

Q7. Overall, how much satisfied you are with our online banking service?

TABLE 7

Options	Percentage
Very satisfied	60
Satisfied	20
Neutral	15
Unsatisfied	05

60 % the customers are very much satisfied with the online banking services. 20 % customers found this facility okay. 15 % customers were neutral but 5 % customers are not at all satisfied as they are not IT savvy.

Q8. What are the reasons for choosing our online banking services? Please select all that apply.

TABLE 8

Options	Percentage
Convenience	55
To save time	25
24 hours access to accounts	15
Other	05

55 % Customers are using online banking service because it is convenient for them. 25 % respondents would like to save their time. 15 % are using as it gives 24 hours' access to accounts.

Q9. How often do you use online service?

TABLE 9

Options	Percentage
Daily	50
Weekly	20
Monthly	15
Never	15

50 % customers use online banking service daily. 20 % respondents use weekly & 15 % customers use it monthly. 15 % customers have never used online banking facility.

Q10. Which online features would you use regularly?

TABLE 10

Options	Percentage
Bill Payment	45
Account Enquiry	10
Transfers	35
Process payroll	10

Customers have given the four options pay bills, make an account enquiry, transfers & process payroll. Out of which 45 % customers use online features regularly for paying bills, 15 % for transferring amount 10 % would like to make an account enquiry & 10 % for process pay roll.

Q11. Are you able to access your banking accounts online?

TABLE 11

Options	Percentage
YES	70
NO	25
N/A	05

70 % Customers do not face any problem in accessing online accounts but 25 % customers are not comfortable with the online service.

Q12. Are you able to use various online banking facilities?

TABLE 12

Options	Percentage
YES	60
NO	30
N/A	10

There are so many banking facilities offered by ING Vysya bank merged with Kotak. About 70 % customers are in a position to use online banking facility efficiently but 30 % customers do not able to use all facilities.

Q13. How many times commonly do you use an ATM (automated teller machine) per month?

TABLE 13

Options	Percentage
Less than 1	45
1 to 10 times	35
2 to 8 times	10
8 to 12 times	10

45 % customers use an automated teller machine (ATM) less than one Per month. 35 % customers use 1 to 10 times; 10 % use 2 to 8 times & 10 % customers use 2 to 8 times per month.

Q14. Are you happy with the amalgamation of ING Vysya with Kotak Mahindra bank?

TABLE 14

Options	Percentage
Yes	65
No	10
Don't Know	25

65 % customers are happy with the amalgamation of ING with Kotak. 25% customers opined that we cannot say anything & 10 % customers said that we are not happy with the merger as we were getting all facilities before this merger also. So it does not make any difference.

Q15. Do you think you will get more facilities & different schemes after this merger?

TABLE 15

Answer	Percentage
Yes	80
No	4
May be	16

80 % Customers believe that they will get more facilities & different schemes after this merger. 16 % customers opined that may be we will get more facilities & schemes & 4 % said no. So Alternate hypothesis is accepted and Null hypothesis is rejected as most of the respondents are quite aware about the different & innovative facilities offered by the bank, quite satisfied with it as ING is having competitive advantage as compared to other banks. Marketing strategies in terms of online services, Internet Banking & various financial solutions have increased the customer base, profitability & sales volume.

CONCLUSION

Due to globalization there is cut throat competition everywhere as far as market is concerned. Managers are always under pressure to achieve competitive advantage. By applying a wide ranging Internet banking solution, financial establishments of all sizes can become the sole provider of innovative strategies. By applying these kind of innovative strategies financial institutions can reduce the working cost & increase the customer base for all types of facilities. Problem faced by the customers can be resolved within a fraction of second. Majority of the customers use the facility of balance enquiry & Utility bill payment. Customers would like to use Internal account transfer. Majority of the customers trust the security of online banking services. 55% customers feel that there should be human contact while availing banking services. 60 % customers visit bank even though they are using online banking services. Customers are using online banking service because it saves time and it is convenient for them. Customers use online features regularly for paying bills & for transferring amount. Majority of the customers frequently use an automated teller machine (ATM) Per month. 65 % customers are happy with the merger of ING with Kotak.

- Reputation of BANK offers candidates a strong acquisition of knowledge & suitable time for growth.
- Employees of the Bank are very much satisfied & can be retained as the culture of bank fosters employee development.

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