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STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

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CUSTOMER AWARENESS AND SATISFACTION IN COMMERCIAL BANKS WITH REFERENCE TO COIMBATORE DISTRICT

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ABSTRACT

In order to survive in the fierce competition faced by the domestic banks due to the entry of international players, rapid innovation and introduction of new financial instruments, understanding of changing needs of customers' and extensive use of information technology have all become essential. However, with the availability of similar technology in almost all the banks, it is felt that it is only through the provision of better services to their customers' banks can survive in the market. Hence, there is an imperative need for identifying their ability to satisfy the service quality requirements as per their customers' expectations. Segmenting the industry into different strategic groups and positioning themselves according to the customers' mindset can help the banks to restructure their policy choices to compete in this dynamic business environment. This necessitated the banks to utilize the existing resources, process of delivering quality services to their customers' and transforming the superior service to generate better financial performance.

INTRODUCTION

The banking industry like many other financial service industries faced with rapidly changing market, new technologies, economic uncertainties, fierce competition and more demanding customers. The changing climate has presented an unprecedented set of challenges. Banking being a customer oriented services industry, the customer is the focus and customer service is the differentiating factor.

PRESENT PROBLEM SCENERIO

The perception and expectation of the customers' have undergone a vast change with the availability of banking services at their door steps through the help of technology. Sometimes customers face many problems in services through unauthorized access within the network, inaccurate processing and transactions, data privacy and confidentiality, more hidden cost and so on. To cater the needs of the customers by introducing various services and products for a minimum charge, they also manage the funds of their clients in an effective and productive way. Though all the commercial banks are providing services, enquiries on banks customers have been made on the following.

1. How far do the services cater to the needs of the customers?
2. To what extent the services are interrelated on the selected variables of Scheduled Commercial Banks?

REVIEW OF LITERATURE

Srinivasa Katuri and Monica Lam reports how a credit union applied knowledge from the literature to solve a marketing problem. Rhett H.Walker, Lester W. Johnson has tried to study the customer satisfaction and loyalty towards a firm from value added services provided. Schoeffler, Buzzel, and Heany attempted to identify the factors influencing the profits of the bank. Ronald L. Hess Jr. SHankat Ganesan and Noreen M.Kpein presented an article on, "Service Failure recovery: The impact of Relationship factors on Customer satisfaction". Koushiki Choudhary, Arvindan Mukherjee and Ashish Baner made a study on "Relationship Marketing Strategies and Customer perceived service quality- A study of Indian Banks". Robert Hall stated that the workforce is the primary factor in influencing the customer's behavior. Janet Bigham Bernste viewed that there is a need to develop a system of holistic banking with a customer focus, through customer centric relationship. Mookerji.et.al. found that value added services like Internet banking is fast becoming popular in India. Parasuraman, Valarie A.Zeithamal and Leonard L. Berry in the study on "A Conceptual model of service quality and its implications for future research", outlined the several propositions on consumers perceptions of service quality. According to Rodney F. Ganey there is a high correlation between the overall satisfaction of the customers and handling the problems efficiently by the management.

OBJECTIVES OF THE STUDY

Based on the above mentioned issues, the main objectives of the study are to identify the best bank group and to find out the crucial factors responsible to meet the threat of competition and retain customer base of the Indian scheduled commercial banks in India. The following objectives were framed for the present study:

- i) To assess the extent of utilization of banks' services by their customers.
- ii) To present the customer satisfaction model through Structural Equation Model (SEM).

FRAME WORK OF THE ANALYSIS

METHODOLOGY

The researcher has adopted **Stratified Random Sampling Method** for the purpose of data collection. Indian commercial banks are 96 in number all over India. Of these, 8 are State Bank of India groups, 21 are Nationalised Banks group, and 31 are Private Banks group. Based on the average ratio of Net Profit to Working Fund over a period of 10 years i.e.1996-97 to 2005-06, the banks were divided into two segments viz., Highly Profitable Segment and Lowest Profitable Segment. Of these, top 4 banks were selected from the highly profitable segment and least 4 banks were selected under lowest profitable segment, which lead to 8 banks in State Bank group, 8 banks in Nationalised Bank group, and 8 banks in Private Bank group for data collection.

DATA COLLECTION

For the purpose of studying the objectives of the study, a well framed closed ended questionnaire was framed separately for deposit holders and loan holders. In addition to that, the Coimbatore district was further subdivided into Taluks (Totally Nine division) and it has been further categorised into Rural, Semi-urban and Urban areas.

Types	Areas	No. of Respondents			
		State Banks Group	Nationalised Banks Group	Private Banks Group	Total
Deposit Holders	Rural	40	40	40	}360
	Semi-urban	40	40	40	
	Urban	40	40	40	
Loan Holders	Rural	40	40	40	}360
	Semi-urban	40	40	40	
	Urban	40	40	40	

The researcher has collected information from 360 deposit holders and 360 loan holders by giving equal importance to rural, semi-urban and urban areas.

TOOLS AND TECHNIQUES

To analyse the collected primary data, various statistical tools were applied. The application of these tools and techniques were identified on the basis of the objectives framed for the study. The following tools and techniques were applied for both deposit holders and loan holders.

- Inter- Correlation analysis
- Path analysis
- Structural Equation Model (SEM)

RESULTS AND DISCUSSION

In the present section, it is attempted to estimate the influence of the individual dimension of service quality on the total service quality for the selected banks of State Bank group, Nationalised Bank group and Private Bank group.

INTER-CORRELATION

TABLE -1: INTER-CORRELATION BETWEEN DEPOSIT HOLDERS AND LEVEL OF SATISFACTION RELATING TO SERVICES ABOUT PROCEDURE OF DEPOSIT - DEPOSIT HOLDERS OF STATE BANK GROUP

S.No	FACTORS		1	2	3	4	5	6	7	8
	Deposit Holders	1.000	.310***	-.048	.218***	-.047	.223***	.432***	.569***	.432***
1	Interest provided on deposits		1.000	-.074	.711***	-.010	-.035	.013	.064	.013
2	Period of deposits			1.000	.400***	.315***	-.122	.563***	-.330***	.563***
3	Maturity procedures				1.000	.300***	-.149	.269***	.135	.269***
4	Type of deposits					1.000	.500	.473***	.347***	.473***
5	Loans based on deposits						1.000	.308***	.369***	.308***
6	Security aspect of deposits							1.000	.290***	1.000***
7	Pre – closure charges of deposits								1.000	.290***
8	Customer relationship									1.000

Method Applied: Enter

Source: Primary Data

***p < 0.01, **p < 0.05, *p < 0.10

The Table-1 reveals that correlation analysis that has been done on all the data that has been collected through the survey. This analysis is done to show the existing relation among the study variables namely Interest provided on deposits, Period of deposits, Maturity procedures, Type of deposits, Security aspect of deposits, Pre-closure charges of deposits and Customer Relationship. Deposit holders are significantly correlated with the services of Interest provided on deposits ($r = .310$, $p < 0.01$), Maturity procedures ($r = 0.218$, $p < 0.01$), Loans based on deposits ($r = 0.223$, $p < 0.01$), Security aspect of deposits ($r = 0.432$, $p < 0.01$), Pre – closure charges of deposits ($r = 0.569$, $p < 0.01$) and Period of deposits ($r = 0.432$, $p < 0.01$). Here all of our predictor variables were entered simultaneously. Because the predictor variables and the enter method used.

TABLE – 2: INTER-CORRELATION BETWEEN DEPOSIT HOLDERS AND LEVEL OF SATISFACTION RELATING TO SERVICES ABOUT PROCEDURE OF DEPOSIT - DEPOSIT HOLDERS OF NATIONALISED BANK GROUP

S.No.	FACTORS		1	2	3	4	5	6	7	8
	Deposit Holders	1.000	.381***	-.062	.279***	-.105	.243**	.508***	.659***	.508***
1	Interest provided on deposits		1.000	-.074	.711***	-.010	-.035	.013	.064	.013
2	Period of deposits			1.000	.400***	.315***	-.122	.563***	.330***	.563***
3	Maturity procedures				1.000	.300***	.248***	.269***	.135	.269***
4	Type of deposits					1.000	.500***	.473***	.347***	.473***
5	Loans based on deposits						1.000	.308***	.369***	.308***
6	Security aspect of deposits							1.000	.290***	1.000***
7	Pre – closure charges of deposits								1.000	.290***
8	Customer relationship									1.000

Method Applied: Enter

Source: Primary Data

***p < 0.01, **p < 0.05, *p < 0.10

From Table – 2, it is revealed that correlation analysis that has been done on all the data that has been collected through the survey. This analysis is done to show the existing relation among the study variables namely Interest provided on deposits, Period of deposits, Maturity procedures, Type of deposits, Security aspect of deposits, Pre – closure charges of deposits and Customer relationship. Deposit holders are significantly correlated with the services of Interest provided on deposits ($r = .38$, $p < 0.01$), Maturity procedures ($r = 0.279$, $p < 0.01$), Loans based on deposits ($r = 0.197$, $p < 0.05$), Security aspect of deposits ($r = 0.508$, $p < 0.01$), Pre – closure charges of deposits ($r = 0.659$, $p < 0.01$) and Period of deposits ($r = 0.508$, $p < 0.01$) and So on. Here all of our predictor variables were entered simultaneously. Because the predictor variables and the enter method used.

TABLE – 3: INTER-CORRELATION BETWEEN DEPOSIT HOLDERS AND LEVEL OF SATISFACTION RELATING TO LOAN SERVICES ABOVE PROCEDURE OF DEPOSIT - DEPOSIT HOLDERS OF PRIVATE BANK GROUP

S.No	FACTORS		1	2	3	4	5	6	7	8
	Deposit Holders	1.000	.307***	-.088	.214*	-.109	.210***	.440***	.608***	.440***
1	Interest provided on deposits		1.000	-.074	.711***	-.010	-.035	.013	.064	.013
2	Period of deposits			1.000	.400***	.315***	-.122	.563***	.330***	.563***
3	Maturity procedures				1.000	.300***	-.149	.269***	.135	.269***
4	Type of deposits					1.000	.500***	.473***	.347***	.473***
5	Loans based on deposits						1.000	.308***	.369***	.308***
6	Security aspect of deposits							1.000	.290***	1.000***
7	Pre – closure charges of deposits								1.000	.290***
8	Customer relationship									1.000

Method Applied: Enter

Source: Primary Data

***p < 0.01, **p < 0.05, *p < 0.10

From Table – 3, it reveals that correlation analysis that has been done on all the data that has been collected through the survey. This analysis is done to show the existing relation among the study variables namely Interest provided on deposits, Period of deposits, Maturity procedures, Type of deposits, Security aspect of deposits, Pre – closure charges of deposits and Customer relationship. Deposit holders are significantly correlated with the services of Interest provided on deposits ($r = .307$, $p < 0.01$), Maturity procedures ($r = 0.214$, $p < 0.10$), Loans based on deposits ($r = 0.21$, $p < 0.01$), Security aspect of deposits ($r = 0.440$, $p < 0.01$), Pre – closure charges of deposits ($r = 0.608$, $p < 0.01$) and Customer relationship ($r = 0.44$, $p < 0.01$). Here all of our predictor variables were entered simultaneously. Because the predictor variables and the enter method used.

TABLE – 4: INTER-CORRELATION BETWEEN LOAN HOLDERS AND LEVEL OF SATISFACTION RELATING TO SERVICES ABOVE PROCEDURE OF LOAN - LOAN HOLDERS OF STATE BANK GROUP

S.No	FACTORS		1	2	3	4	5	6	7	8
	Loan Holders	1.000	.305***	-.088	.210**	-.172**	.210**	.440***	.608***	.440***
1	Procedure of sanctioning loan		1.000	-.089	.647***	-.058	.039	.046	.077	.046
2	Processing fee on loan			1.000	.403***	.257***	-.130	.563***	-.330***	.563***
3	Period of processing loan				1.000	.197**	-.172**	.258***	.129	.258***
4	Interest charged on loan					1.000	.454***	.384***	.275***	.384***
5	Period of loan						1.000	.321***	.367***	.321***
6	Repayment procedure of loan							1.000	.290***	1.000***
7	Customer relationship								1.000	.290***
8	Pre – closure procedures									1.000

Method Applied: Enter

Source: Primary Data

***p < 0.01, **p < 0.05, *p < 0.10

Table - 4 reveals that correlation analysis that has been done on all the data that has been collected through the survey. This analysis is done to show the existing relation among the study variables namely Procedure of sanctioning loan, processing fee on loan, Period of processing loan, Interest charged on loan, Period of loan, Repayment procedure of loan, Customer relationship and Pre – closure procedures. Loan holders are significantly correlated with the services of Procedure of sanctioning loan ($r = 0.305$, $p < 0.01$), Period of processing loan ($r = 0.210$, $p < 0.05$), Interest charged on loan ($r = -.172$, $p < 0.05$), Period of loan ($r = 0.210$, $p < 0.01$) and Repayment procedure of loan ($r = 0.440$, $p < 0.01$), Customer relationship ($r = 0.608$, $p < 0.01$) and Pre – closure procedures ($r = 0.440$, $p < 0.01$). Here all of our predictor variables were entered simultaneously. Because the predictor variables and the enter method used.

TABLE – 5: INTER-CORRELATION BETWEEN LOAN HOLDERS AND LEVEL OF SATISFACTION RELATING TO SERVICES ABOVE PROCEDURE OF LOAN - LOAN HOLDERS OF NATIONALISED BANK GROUP

S.No	FACTORS		1	2	3	4	5	6	7	8
	Loan Holders	1.000	.327***	-.062	.203**	-.171**	.202**	.436***	.659***	.436***
1	Procedure of sanctioning loan		1.000	-.097	.676***	-.123	.041	-.075	.028	-.075
2	Processing fee on loan			1.000	.346***	.252**	-.137	.505***	-.330***	.505***
3	Period of processing loan				1.000	.238*	-.098	.271***	.074	.271***
4	Interest charged on loan					1.000	.404***	.463***	.268***	.463***
5	Period of loan						1.000	.236***	.328***	.236***
6	Repayment procedure of loan							1.000	.238***	1.000***
7	Customer relationship								1.000	.238***
8	Pre – closure procedures									1.000

Method Applied: Enter

Source: Primary Data

***p < 0.01, **p < 0.05, *p < 0.10

Table - 5 reveals that correlation analysis that has been done on all the data that has been collected through the survey. This analysis is done to show the existing relation among the study variables namely Procedure of sanctioning loan, processing fee on loan, Period of processing loan, Interest charged on loan, Period of loan, Repayment procedure of loan, Customer relationship and Pre – closure procedures. Loan holders are significantly correlated with the services of Procedure of sanctioning loan ($r = 0.327$, $p < 0.01$), Period of processing loan ($r = 0.203$, $p < 0.05$), Interest charged on loan ($r = .171$, $p < 0.05$), Period of loan ($r = 0.202$, $p < 0.05$) and Repayment procedure of loan ($r = 0.436$, $p < 0.01$), Customer relationship ($r = 0.659$, $p < 0.01$) and Pre – closure procedures ($r = 0.436$, $p < 0.01$). Here all of our predictor variables were entered simultaneously. Because the predictor variables and the enter method used.

TABLE – 6: INTER-CORRELATION BETWEEN LOAN HOLDERS AND LEVEL OF SATISFACTION RELATING TO SERVICES ABOVE PROCEDURE OF LOAN - LOAN

HOLDERS OF PRIVATE BANK GROUP										
S.No	FACTORS		1	2	3	4	5	6	7	8
	Loan Holders	1.000	.327***	-.048	.210**	-.171**	.252***	.404***	.614***	.404***
1	Procedure of sanctioning loan		1.000	-.099	.661***	-.123	.064	-.045	.061	-.045
2	Processing fee on loan			1.000	.303***	.218**	-.159**	.479***	-.243	.479***
3	Period of processing loan				1.000	.251***	-.067	.340***	.162	.340***
4	Interest Charged on loan					1.000	.360***	.435***	.249	.435***
5	Period of loan						1.000	.207**	.262	.207**
6	Repayment procedure of loan							1.000	.317	1.000***
7	Customer relationship								1.000	.317***
8	Pre – closure procedures									1.000

Method Applied: Enter

Source: Primary Data

***p < 0.01, **p < 0.05, *p < 0.10

Table - 6 reveals that correlation analysis that has been done on all the data that has been collected through the survey. This analysis is done to show the existing relation among the study variables namely Procedure of sanctioning loan, processing fee on loan, Period of processing loan, Interest charged on loan, Period of loan, Repayment procedure of loan, Customer relationship and Pre – closure procedures. Loan holders are significantly correlated with the services of Procedure of sanctioning loan ($r = 0.327$, $p < 0.01$), Period of processing loan ($r = 0.210$, $p < 0.05$), Interest charged on loan ($r = -0.171$, $p < 0.05$), Period of loan ($r = 0.252$, $p < 0.01$) and Repayment procedure of loan ($r = 0.404$, $p < 0.01$), Customer relationship ($r = 0.614$, $p < 0.01$) and Pre – closure procedures ($r = 0.404$, $p < 0.01$). Here all of our predictor variables were entered simultaneously. Because the predictor variables and the enter method used.

PATH ANALYSIS

TABLE – 7: PATH ANALYSIS - DEPOSIT HOLDERS

S.No.	MODEL	STANDARDIZED COEFFICIENTS		
		Beta		
		STATE BANK GROUP	NATIONALISED BANK GROUP	PRIVATE BANK GROUP
1	Interest provided on deposits	0.436	0.418	0.337
2	Period of deposits	0.343	0.320	0.247
3	Maturity procedures	-0.212	-0.098	-0.089
4	Type of deposits	-0.563	-0.762	-0.684
5	Loans based on deposits	0.172	0.242	0.195
6	Security aspect of deposits	0.730	0.810	0.738
7	Pre – closure charges of deposits	0.292	0.399	0.370
8	Customer relationship	-0.561	0.252	-0.561

Source: Primary Data

From Table – 7 of the Deposit Holders of State Bank group, the Path Co-efficient of State Bank group leading to intention are: .436 from Interest provided on deposits, .343 from period of deposits, -.212 from Maturity procedures, -.563 from Type of deposits, .172 from loans based on deposits, .730 from security aspect of deposit, .292 from Pre-closure charges of deposits and -.561 from Customer relationship.

In Nationalised bank, the Path Co-efficient of Nationalised Bank group leading to intention are: .418 from Interest provided on deposits, .320 from period of deposits, -.098 from Maturity procedures, -.762 from Type of deposits, .242 from loans based on deposits, .810 from security aspect of deposit, .399 from Pre-closure charges of deposits and .252 from customer relationship.

The Path Co-efficient of Private bank leading to intention are: .337 from Interest provided on deposits, .247 from period of deposits, -.089 from Maturity procedures, -.684 from Type of deposits, .195 from loans based on deposits, .738 from security aspect of deposit, .370 from Pre-closure charges of deposits and -.561 from customer relationship.

TABLE – 8: PATH ANALYSIS - LOAN HOLDERS

S.No.	MODEL	STANDARDIZED COEFFICIENTS		
		Beta		
		STATE BANK GROUP	NATIONALISED BANK GROUP	PRIVATE BANK GROUP
1	Procedure of sanctioning loan	0.236	0.420	0.347
2	Processing fee on loan	0.090	0.194	0.121
3	Period of processing loan	-0.035	-0.194	-0.152
4	Interest charged on loan	-0.537	-0.578	-0.507
5	Period of loan	0.346	0.065	0.180
6	Repayment procedure of loan	0.098	0.741	-0.578
7	Customer relationship	0.625	0.498	0.596
8	Pre – closure procedures	0.380	0.407	0.407

Source: Primary Data

From Table – 8 of the Loan Holders, the Path Co-efficients of State Bank group leading to intention are: .236 from Procedure of sanctioning loan, .090 from Processing fee on loan, -.035 from Period of processing loan, -.537 from Interest charged on loan, .346 from period of loan, .098 from Repayment procedure of loan, .625 from Customer relationship and .380 from Pre-closure procedures.

The Path Co-efficients of Nationalised Bank group leading to intention are: .420 from Procedure of sanctioning loan, .194 from Processing fee on loan, -.194 from Period of processing loan, -.578 from Interest charged on loan, .065 from period of loan, .741 from Repayment procedure of loan, .498 from Customer relationship and .407 from Pre-closure procedures.

The path Co-efficients of Private bank group leading to intention are: .347 from Procedure of sanctioning loan, .121 from Processing fee on loan, -.152 from Period of processing loan, -.507 from Interest charged on loan, .180 from period of loan, -.578 from Repayment procedure of loan, .596 from Customer relationship and .407 from Pre-closure procedures.

STRUCTURAL EQUATION MODEL**TABLE – 9: MODEL ESTIMATES OF DEPOSIT HOLDERS AND LOAN HOLDERS USING STRUCTURAL EQUATION MODEL**

CATEGORY	MODEL ESTIMATES	Parameter - Estimate	Standard - Error	T - Statistic	Probability - Level
DEPOSIT HOLDERS	(SO)-->[CS]	0.575	0.062	9.214	0.000*
	(BP)-->[RI]	0.446	0.052	8.588	0.000*
	(CRM)-->[BP]	0.493	0.055	8.904	0.000*
	(RI)-->[CRM]	0.022	0.134	0.165	0.869*
	(CS)-->[SO]	0.813	0.079	10.247	0.000*
LOAN HOLDERS	(SO)-1->[CS]	0.585	0.062	9.377	0.000*
	(BP)-2->[RI]	0.323	0.063	5.110	0.000*
	(CRM)-3->[BP]	0.492	0.055	8.884	0.000*
	(RI)-4->[CRM]	1.237	0.111	11.145	0.000*
	(CS)-5->[SO]	0.271	0.079	3.416	0.001*

*Path coefficients t- significant level at 5%

In deposit holders, the above paths p-value is statistically significant for the model estimates like service oriented (SO) and customer services[CS] (t 9.214, p 0.00), Bank performance (BP)and radical innovation [RI] (t 8.588, p 0.00), Customer relationship management (CRM) and Bank performance [BP] (t 8.904, p 0.00), Radical innovation (RI) and customer relationship management [CRM] (t 0.165, p 0.869) and customer service (CS) and service oriented [SO] (t 10.247, p 0.00) and other paths p-value are not significant like Customer relationship management (CRM) and Bank performance [BP] (t 8.904, p 0.00). In loan holders, the above paths p-value is statistically significant for the model estimates like service oriented (SO) and customer services [CS] (t 9.377, p 0.00),Bank performance (BP) and radical innovation [RI] (t 5.110, p 0.00), Customer relationship management (CRM) and Bank performance [BP] (t 8.884, p 0.00), Radical innovation (RI) and customer relationship management [CRM] (t 11.145, p 0.869)and customer service (CS) and service oriented [SO] (t 3.416, p 0.01) and Customer relationship management (CRM) and Bank performance [BP] (t 8.904, p 0.00).

FINDINGS**INTER-CORRELATION: DEPOSIT HOLDERS****STATE BANK GROUP**

The Deposit holders of State bank group are significantly correlated with the services of Interest provided on deposits, Maturity procedures, Loans based on deposits, Security aspect of deposits, Pre – closure charges of deposits and customer relationship and So on.

NATIONALISED BANK GROUP

This analysis shows that Deposit holders of Nationalized bank group are significantly correlated with the existing relationship among the study variables namely Interest provided on deposits, Period of deposits, Maturity procedures, Type of deposits, Security aspect of deposits, Pre – closure charges of deposits and customer relationship.

PRIVATE BANK GROUP

Deposit holders of Private bank group are significantly correlated with the services of Interest provided on deposits, Maturity procedures, Loans based on deposits, Security aspect of deposits, Pre – closure charges of deposits and customer relationship.

INTER-CORRELATION: LOAN HOLDERS**STATE BANK GROUP**

Loan holders of State bank group are significantly correlated with the services of Procedure of sanctioning loan, Period of processing loan, Interest charged on loan, Period of loan and Repayment procedure of loan, Customer relationship and Pre – closure procedures.

NATIONALISED BANK GROUP

Loan holders of Nationalized bank group are significantly correlated with the services of Procedure of sanctioning loan, Period of processing loan, Interest charged on loan, Period of loan and Repayment procedure of loan, Customer relationship and Pre – closure procedures.

PRIVATE BANK GROUP

Loan holders of Private bank group are significantly correlated with the existing relationship among the study variables namely Procedure of sanctioning loan, Period of processing loan, Interest charged on loan, Period of loan and Repayment procedure of loan, Customer relationship and Pre – closure procedures.

PATH ANALYSIS: DEPOSIT HOLDERS

The Path Co-efficients of State Bank group, Nationalised Bank group and Private Bank groups are correlated with the intentions of Deposit holders on Interest provided on deposits, period of deposits, Maturity procedures, Type of deposits, loans based on deposits, security aspect of deposit, Pre-closure charges of deposits and customer relationship.

PATH ANALYSIS: LOAN HOLDERS

The Path Co-efficients of State Bank group, Nationalised Bank group and Private Bank groups are correlated with the intentions of Loan holders on Procedure of sanctioning loan, Processing fee on loan, Period of processing loan, Interest charged on loan, period of loan, Repayment procedure of loan, Customer relationship and Pre-closure procedures.

STRUCTURAL EQUATION MODEL

In deposit holders, the p-values are statistically significant for model estimates like service oriented (SO) and customer services [CS], Bank performance (BP) and radical innovation [RI], Customer relationship management (CRM) and Bank performance [BP], Radical innovation (RI) and customer relationship management [CRM], customer service (CS) and service oriented [SO] and other paths p-values are not significant for Customer relationship management (CRM) and Bank performance [BP].

In loan holders, the p-value are statistically significant for model estimates like service oriented (SO) and customer services [CS], Bank performance (BP) and radical innovation [RI], Customer relationship management (CRM) and Bank performance [BP], Radical innovation (RI) and customer relationship management [CRM] and customer service (CS) and service oriented [SO] and Customer relationship management (CRM) and Bank performance [BP].

SUGGESTIONS

A value-added service is a new concept in the banking sector and is fast growing and demanding. Here are some suggestions to make it more attractive.

GREATER CUSTOMER ORIENTATION

In today's competitive environment, Banks will have to strive to attract and retain customers by introducing innovative products, enhancing the quality of customer service and marketing a variety of products through diverse channels targeted at specific customer groups. They have to meet the customer expectations on service and various Value-added services provided.

CUSTOMER GRIEVANCES

Customers appreciate not only consistencies in services but also hassle free interface with technology. The level of frustration and dissatisfaction escalates when customer encounters problems due to technology either while transacting business on site or off site. When customers file complaint, it must be resolved immediately. If not, a proper feedback must be provided to the customer regarding the status of the problem. Nowadays customers can directly approach the grievances cell, Banking Ombudsman, Consumer Forum for Redressal of their complaints.

CUSTOMIZING THE RELATIONSHIP

The banks do not have any database on customers' lifestyle, information and specific preferences and characteristics. Banks have to come up with a scheme where they ask the customers to give certain information while opening their account. There is a proper database available about the lifestyle information and personal information. The banks have to use the database as personal messages such as birthday and anniversary can be sent. Bank also must send greeting cards on certain occasions with advertisement of Value-added services and various products.

RETENTION OF CUSTOMERS

According to the bank management there is no special set up or policy for encouraging the customers. Bank management thinks that because of their reliability, existence and facilities customers automatically are lured so, there is no need to make retention program and policy. Banks believe in the old adage that "old is gold" and banks keep track of all accounts on a regular basis. There is no proper check to know the status of various accounts. If the customer wants to close the account, concerned employee asks the question to know the valid reason for closure, hence maintaining and retaining the existing customers.

CONCLUSION

Value-added services are undeniably a central service provided by Banks in today's fast Changing and global scenario. Thus Banks no longer stay glued to their chairs waiting for customers, but engage in personal selling and aggressive advertising to woo and retain their customers.

The study reveals that there are vast opportunities as well as challenges for Value-added services provided by banks in India. It is found that due to technological innovations and significant change in demographic profile of customers, there is huge market potential lying ahead.

This study recommends among others that Banks should design new products as well as improve on the existing Value-added services provided. They should make the packages more attractive and if possible unique. They should ensure that the 4Ps (products, place, promotion, Price) of Value-added services are customer oriented.

The study reveals that the awareness level of Value-added services is restricted to only a certain section of the society. Hence, Banks must concentrate on the needs and demands of various customers depending on their requirements. Various small modifications in the products marketed must be ensured so that all sections of the society will be benefited from it.

The Banks need to equip themselves with internal capabilities and build efficient and viable Business models to create advantage of new opportunities available into a long term sustainable competitive advantage. Implementation of Information technology to enhance customer service, calls for training and change in the mindset and attitude of employees of the organization. Technology planning should be integrated well with the organizations marketing strategy.

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