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IMPACT OF CORE BANKING SERVICES ON CUSTOMER SATISFACTION IN STATE BANK OF INDIA, VELLORE DISTRICT

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ABSTRACT

Recent banking services like mobile banking, online banking, tablet banking, online bill pay, mobile check deposit have been predominantly popular among the customers. The banking services are offered in its easiest way and useful form to reach the common man everywhere. Even uneducated customers today whole heartedly without any hesitation make use of banks. The predominant are ATM's services and mobile banking services. Banks also aim at the biometric proof of identity of customers for security and hassle free identification of customers for various banking services. The present study aims at finding out the opinion of the customers regarding the modern banking services and to ascertain and evaluate the customer satisfaction through the various services utilized by them quite often.

KEYWORDS

State bank of India, core banking services, customer satisfaction, effectiveness, impact.

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1.1 INTRODUCTION

Core Banking Service (CBS) is one of the latest adoptions in the field of banking and it has demonstrated to be very beneficial. Centralized Online Real-time Environment (CORE) banking supports anywhere and anytime banking services. Bank's customers can operate their accounts from any branch of the bank. The present development in the banking industry is once a customer opens his/her account he/she becomes the customer of the bank but not the branch alone. Core Banking Services delivers for online banking services all over the place to fulfil the needs of the customers. In conventional banking methods all the operations such as "keeping a ledger of various transactions, maintaining customer information, interest calculations of loans and deposits etc. were done manually". With the advent of Information and Communication Technology (ICT) all the above core processes are done through the computers. Core banking services have been effective in bringing about a radical change in the field of banking. CBS from the customer's perspective simplifies their banking operations by allowing them to conduct frequently used banking transactions without visiting bank's branches, thus saving a lot of time. On the other hand, banks have improved their operational efficiency after the implementation of CBS. Core banking services provide for online banking, mobile banking and ATM services on 24/7 basis to customers so that a customer's visit a bank need not for his banking needs.

1.2 REVIEW OF LITERATURE

Garima (2014), in this paper "Performance comparison of private sector banks with the public sector banks in India" stated about the efficiency of banks after the introduction of CBS and its influence on customer satisfaction. Kalagarsamy and Wilson (2013), in their paper, "A study on customer behavior towards banking services with special reference to public sector banks" the customer satisfaction towards the recent banking technology services given by banks. Universal banking procedure can help the customer for the better transaction. Anurag and Priyanka (2012), analysed that "A study of Financial Performance: A Comparative Analysis of SBI and ICICI Bank" stated about the efficient banking system. The purpose of the study is to examine the financial performances of the banks after the introduction of the CBS. Kamakodi (2008), identified about the paradigm shift and implementation of "Core Banking System in all the banks".

1.3 OBJECTIVES OF THE STUDY

1. To identify the impact of core banking services on customers satisfaction in State bank of India.
2. To study the effectiveness of core banking services in State bank of India.

1.4 HYPOTHESES OF THE STUDY

1. **H₀**: There is no significant difference between core banking services and other banking services.
H₁: There is a significant difference between core banking services and other banking services.
2. **H₀**: Core banking services have no effect on State Bank of India customers.
H₁: Core banking services have a strong effect on the State Bank of India customers.

1.5 RESEARCH METHODOLOGY

Primary and secondary data have been used for the collection of data. Primary data is composed by framing a structured questionnaire. The structured questionnaire on CBS was prepared and handed over to the respondents by the researcher to collect primary data. Eighty questionnaires were circulated and the response from the customers is tabulated to bring out the analysis. Simple random sampling has been used for this study for 80 respondents. Secondary data comprised of the internet, books, journals, research articles newspapers and bank web sites.

1.5.1 Sample Design

The current study is focused on Core Banking Services of State Bank of India branches across Vellore district.

1.6 RESULTS AND DISCUSSION

The present study used the frequency distribution for statistical analysis and for testing the hypotheses are Frequency distribution and Chi-square test was used.

TABLE 1: FREQUENCY DISTRIBUTION

Particulars	Frequency	Percentage
Gender of the respondents		
Male	48	60
Female	32	40
Total	80	100.00
Age of the respondents		
16 – 25	30	37.5
25 – 45	42	52.5
Above 45 years	8	10
Total	80	100.00
Educational qualification of the respondents		
SSLC & HSC	8	10
Undergraduate	40	50
Postgraduate	32	40
Total	80	100.00
Occupation of the respondents		
Government employee	6	12.5
Private employee	18	30
Business	16	26.25
Service and others	40	56.25
Total	80	100.00
Monthly income of the respondents		
Below 5000	6	7.5
5000-10000	8	10
10000-15000	22	27.5
15000-20000	25	31.25
Above 20000	19	23.75
Total	80	100.00

Out of 80 respondents on the basis of gender, 60% were male and 40% were female. It clearly indicates that majority of the respondents were male. Out of 80 respondents, 37.5% were in the age group of 16-25, 52.5% were under 25-45 and 10% were above 45. The majority of the respondents were in the age group of 25-45. Out of 80 respondents, 10% were in the educational qualification of SSLC & HSC, 50% were graduates and 40% were post graduates. It clearly indicates that the majority of the respondents were Graduates. Out of 80 respondents, 12.5% were government Employees, 30% were private employees, 26.25% were from business and 56.25% were from service and other sectors. This clearly shows that majority of the respondents were from service and other sectors. Out of 80 respondents 7.5% were below Rs.5000 monthly income, 10% were between Rs.5000 - 10000, 27.5% were Rs.10000 - 15000 and 31.25% were in between Rs.15000 - 20000 and 23.75% were above Rs.20000. It clearly indicates that the majority of the respondents were in the monthly income between Rs.15000-20000.

1.6.1 TESTING OF HYPOTHESIS

1. H₀: Core banking services have no significant difference between other banking services.
2. H₁: Core banking services have a significant difference between other banking services.

TABLE 2: CROSS TABULATION OF CORE BANKING SERVICES OF THE RESPONDENTS AND OTHER BANKING SERVICES

Measures	Value	DF	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.484 ^a	2	.009
Likelihood Ratio	9.557	2	.008
Linear-by-Linear Association	8.322	1	.004
N of Valid Cases	80		

Source: Compiled from Output of SPSS (22)

Inference

Table 2 reveals that calculated chi-square value is greater than the table value and the result is significant at 5% level. Hence, the null hypothesis is rejected. Therefore, it indicates that core banking services have significant difference between other banking services.

1. H₀: Core banking services have no effect on State Bank of India customer satisfaction.
2. H₁: Core banking services have a strong effect on the State Bank of India customer satisfaction.

TABLE 3: CROSS TABULATION OF CORE BANKING SERVICES OF THE RESPONDENTS AND CUSTOMER SATISFACTION

Particulars	Value	DF	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.617 ^a	12	.002
Likelihood Ratio	32.498	12	.001
Linear-by-Linear Association	17.418	1	.000
N of Valid Cases	200		

Source: Compiled from Output of SPSS (22)

Inference

Table 3 discloses that calculated chi-square value is greater than the table value and the result is significant at 5% level. Hence the null hypothesis is rejected, which clearly indicates that core banking services have a strong effect on the performance of SBI, Vellore customers.

1.7 CONCLUSION

The study focused on comprehending the operational efficiency of State Bank of India in Vellore districts after the implementation of core banking service. Core banking services have been successfully implemented in all the banks everywhere in the country and state bank of India is no exception to do it. The study clearly specifies that the customers were favour for the CBS because of its ease of operations, instantaneous, timely response and cost effectiveness. As core banking services offer anytime anywhere and anytime banking facility, customers are surely promoted out of it and after the introduction of core banking services the operational efficiency of banks has certainly improved.

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