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## ANALYZING THE IMPACT OF STRESS ON JOB SATISFACTION OF WOMEN EMPLOYEES OF COOPERATIVE SOCIETIES

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### ABSTRACT

*Women have never been completely left out of the socio-economic life of India. But with this revolution the role and responsibilities of women is increased in manifold way and which ultimately leads to increase in level of Stress and anxiety due to their involvement in various fields of house hold cores and in occupational sector also. The objective of this study is to empirically investigate the identified causes of work-related stress and their influence on the job satisfaction level, present research work is an effort to assess the factors and causes of stress which are responsible. This study covers cooperative society of Southern Rajasthan governed by women employees. It focuses on Occupational stress affecting job performance and job satisfaction. Primary data analysis & Convenience sampling method is used. The study concludes that job satisfaction and overall stress are correlated and both the variables have very low degree of negative correlation. Hence can be concluded the overall stress have significant impact on job satisfaction.*

### KEYWORDS

occupational stress, women employees, job satisfaction, cooperative societies.

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### INTRODUCTION

Women did play a distinctive role in traditional Indian economy. Women of the poor class, the scheduled classes; scheduled tribes were also involved in crafts like traditional embroidery. The crafts were supplementary jobs to agriculture, with the advent of cooperative movement; small industrial units came together and formed their cooperatives. Cooperatives are small voluntary associations of poor people, preferably from the same socio-economic background who come together for the purpose of solving their common problems through self help and mutual help. Self help groups have become a good source to empower woman. It plays a vital role in the rural development and groups reduce the emphasis of the unorganized sector and develop individual skills of the community and members. At present cooperatives are growing at rapid pace and helping woman to grow in the society which could improve their socio-economic conditions. The cooperative promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of the SHG. Usually, the number of members in one SHG does not exceed twenty. cooperatives are helping in woman empowerment to a great extent, by this woman can become self-dependent by saving small amount of money on monthly basis and once their group becomes able to lend money and then by taking loan also as per their requirement which could make them start their small business and make them employable.

Stress is a normal part of life. In small quantities, stress is good; it can motivate you and help you become more productive. However, too much stress, or a strong response to stress can be harmful. Stress come from any situation or thought that makes us feel frustrated, angry or anxious. Everyone perceives situations differently and has different coping skills. So, no two people will respond exactly the same way to a given situation. **According to Bernik** "Stress designates the aggression itself leading to discomfort or the consequences of it. It is our organism's response to a challenge, be it right or wrong". There are various types of stress -On the Basis of Goodness (Eustress, Distress), On the Basis of Degree (Acute, Episodic Acute & Chronic Stress), On the basis of Problem (Time, Anticipatory, Situational & Encounter Stress).

### NEED OF THE STUDY

Although job is sometimes enjoyable. Stress is inevitable in most situations, so everyone deals with it differently. Every organization goal is depending on the employee's performance. Too much stress affects health of women employees, less job satisfaction, less productivity. Some employees work poorly under stress and this impacts negatively towards their organization and towards their health also. Therefore, this study is undertaken to find out stress level experienced by women employees in cooperative societies. As per the Census, 48.46% women are contributing in total population in India. Women are considered as the backbone of our society. Women are playing significant role in social and economic development of Rajasthan. Rajasthan is full of various diversity with its characterized by agriculture, SME, rural population and desert area etc. many cooperative societies are owned by women. Women from rural background are earning bread and butter for their family; are connecting themselves with at least one self help group. At present women cooperative are growing at rapid pace and helping women to grow in the society which could improve their socio-economic conditions. Generally earning bread for the family attracts positive psychological effects, but still they might face work related stress. Hence it becomes necessary to understand the stress situation of women working in cooperative societies.

### LITERATURE REVIEW

**Shayan, Refaei and Jamshidi (2020)** survey the impact of psychological social pressure the executives (CBSM) program on word related execution of ladies with bosom malignant growth. The investigation information was gathered utilizing a segment data structure and the Canadian Occupational Performance Measure. The measurable investigator was covered to mediation distribution. The data were analyzed using descriptive statistics, paired t-test, and repeated measures ANOVA. The CBSM program promoted the occupational performance immediately and two weeks after the intervention in women with breast cancer. This procedure can be utilized as a correlative strategy close by clinical treatments in oncology habitats.

**Chaudhuri and Ray (2019)** conducted a cross-sectional study in a tertiary care center of West Bengal after taking institutional ethical clearance and informed consent of the participants. Among 7500 participants, 3245 (43.27%) had mild-to-moderate stress and 4255 (56.73%) had severe stress. It was observed that 100% participants were stressed, and family conflict, marital conflict, problems with in-laws, and abuse by husbands were some of the main contributors of stress in the

population studied. Stress levels are increasing in females and require early intervention. To address gender disparities in mental health, multiple actions need to be implemented at various levels. In particular, national mental health policies must be developed that are based on an explicit analysis of gender disparities in risk and outcome.

**Ehsan and Ali (2019)** examined the effect of work stress on employee efficiency. The examination tried to discover what business-related pressure could mean for the efficiency of banking staff of Faisalabad, Pakistan. It also recognized certain components which add to work pressure among banking. The objective populaces contained all representatives from the five to six bank of Faisalabad city. The stratified random sampling method was utilized to choose 50 members for the investigation. Questionnaire was the instrument used to inspire data from the respondents. Distinct measurement of table and rate were utilized to respond to the exploration questions raised to direct the examination while relapse and connection technique was received to investigate the exploration theories produced for the examination. To check the effect of work pressure, the pressure related factors were effect of responsibility, effect of job vagueness, effect of job struggle. The discoveries of this investigation uncovered that there was critical connection between work pressure and representative's usefulness in financial area.

**Bharathi and Gupta (2017)** investigated the relationship between Job Stress and Productivity. The sample consisted of 92 women employees working at all levels in select IT companies in Hyderabad. The data was collected through structured questionnaire. Correlation and regression analysis were conducted to know the influence of Job Stress on Productivity. Also, ANOVA was performed to detect the variance in demographics characteristics on Job Stress. The study results showed that there was negative relation between Job Stress and Productivity implying that when there was increase in Job Stress, there was decrease in Productivity. Also, there were no significant differences between select demographic characteristics on Job Stress.

**Vadivu (2017)** investigated the relationship between occupational stress and job satisfaction among textile managers. This paper aimed to find out the relationship between occupational stress and job satisfaction based on age, gender, marital status, work experience and income of textile managers in Tirupur. 553 Textile managers were invited to participate in the questionnaire survey. A cross sectional study was used to examine the relationship between occupational stress and job satisfaction. Descriptive analysis, Pearson correlation and multiple regression analysis were employed to analyze the data. The findings also revealed that there was a significant relationship between occupational stress and job satisfaction.

## RESEARCH OBJECTIVE

To analyze the impact of stress on job satisfaction.

## RESEARCH METHODOLOGY

The present study is been conducted in cooperative societies of Southern Rajasthan with comprises of various sectors Banks, Rajasthan cooperative dairy federation, Food processing and others. Descriptive research, Primary data was collected by using a structured questionnaire. Descriptive research was used. Articles, Journals & websites were used for collecting Secondary data. Descriptive statistic, one sample Z test, linear Regression was used as research tools for analysis. The sample size was 221.

## RESEARCH HYPOTHESIS

**H<sub>01</sub>:** There is no significant impact of stress on job satisfaction.

## DATA ANALYSIS AND INTERPRETATION

In order to subject to statistical testing of the primary data accumulated through the questionnaire, the data were enclosed and statistically analyzed with the help of SPSS 21.0. Microsoft Excel was used for tabulation, frequency, percentage and pie-charts.

### DEMOGRAPHIC PROFILE

It is found that 60 respondents are of less than 30 years of age; 91 are between 30-40 years of age; 52 respondents are between 40-50 years of age and only 18 respondents are of more than 50 years of age.

It is revealed that only 7 are illiterate; 19 have studied up to 5<sup>th</sup> standard; 15 have studied between 5-10<sup>th</sup> standard and only 20 have studied less than graduation. Majority of respondents i.e. 85 are graduates and 63 are post graduates. Only 11 respondents have done professional studies.

It is revealed that 17 respondents have experience of less than 2 years; 81 have 2-5 years' experience; 71 respondents have 5-10 years' experience; 37 respondents have 10-20 years' experience and 15 respondents have more than 20 years of experience.

Based on convenience and popularity, selected co-operative ventures' employees were contacted. It is revealed that 53 respondents are working co-operative banks; 78 respondents are in dairy co-operatives (Saras, Amul etc.); 50 are engaged in food processing activities and 42 respondents are from Rajeevika Society. Marital status has special bearing on stress in women employees. Married women have lots of responsibilities of their house, husbands and family members. They may get family support or may not get. It is found that 24 respondents are unmarried; mere 6 are divorcee and 24 respondents are widow. The percentage of married women was as high as 167.

It is found that 147 respondents are from joint family where 74 respondents are from nuclear family. Family type is important from the point of view of study of stress as joint family as its own advantages and disadvantages. Joint family has more responsibilities on women as well as there are elders at home to take care of their children when they are out on work. Similarly, nuclear families have lesser responsibilities but leaving children alone is a big problem for them.

Children, that too, of less than 10 years of age increases both responsibilities and stress of a working woman. It is found that only 92 respondents said that they have small children whereas 129 respondents said that they do not have small children.

Results revealed from the analysis of demographic profile of respondents, it can be concluded that majority of respondents are from middle age-group, they are fairly educated, they have fair enough experience, they work in various fields of cooperative societies, they are married, they belong to joint families and do not have small children. **Thus, majority of respondents are characterized by having pretty good household responsibilities which can create pressure on them and ultimately lead to stress.**

**H<sub>01</sub>:** There is no significant impact of stress on job satisfaction.

Job satisfaction of respondents was measured using 15 statements on a 5 point Likert scale ranging from Strongly Agree to Strongly Disagree. Responses were coded like Strongly Agree as 1 and Strongly Disagree as 5. Since this was a 5-point Likert scale, neutral score was 3. Scores ranging from 1 to 3 imply agreement side and scores ranging from 3 to 5 imply disagreement side. Thus, minimum score was 15 (S = 15\*1) and maximum score was 75 (L = 15\*5). Then in this range of 15 to 75, respondents were categorized into three satisfaction categories – satisfied, neutral and dissatisfied. The entire range was divided into these three categories or classes by simply using this formula-  $(i = \frac{L-S}{Classes})$

This categorization was done to find out what level of job satisfaction is prevalent among respondents. If respondents show agreement to more number of statements, it shows satisfaction and vice versa. This categorization helped to assess job satisfaction level on the basis of satisfaction score. This categorization was tested using Chi-Square test for any significant difference in categories.

**TABLE 1: RESULTS OF CHI SQUARE TEST FOR JOB SATISFACTION LEVEL**

Satisfaction Level	Observed N	Expected N	Residual	Chi Square
Satisfied	130	73.7	56.3	115.99
Neutral	89	73.7	15.3	
Dissatisfied	2	73.7	-71.7	<b>P Value</b>
<b>Total</b>	<b>221</b>	<b>221</b>	<b>0</b>	0.00

Table presents the results of Chi Square test for significance of difference in number of respondents in various categories. Results reveal that 130 respondents are satisfied with their job, 89 are neutral and only respondents are dissatisfied with their job. Thus, majority of respondents are satisfied with their job. It seems that they are just doing their job. They are satisfied with whatever they are getting with their qualification. Chi Square statistic is 115.99 with a p value of 0.00. This rejects the null hypothesis of no significant difference among number of respondents in various categories of job satisfaction. In other words, number of respondents is significantly higher in 'Satisfied' category than in 'Neutral' and 'Dissatisfied' category.

#### IMPACT OF STRESS ON JOB SATISFACTION

A linear regression analysis was done on overall stress score and overall job satisfaction score. Job satisfaction was taken as dependent variable and stress score was taken as independent variable.

TABLE 2: REGRESSION RESULTS OF STRESS ON JOB SATISFACTION

Correlations					
Variables		R	Sig.		
Job Satisfaction and Stress		-0.115	.044		
Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.115	.013	.009	6.71992	
ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	133.383	1	133.383	2.954	.087
Residual	9889.459	219	45.157		
Total	10022.842	220			
Coefficients					
Model		B	Std. Error	T	Sig.
1	(Constant)	39.382	1.761	22.364	.000
	Total Stress	-.037	.022	-1.719	.087

It was found that both the variables – job satisfaction and overall stress are correlated with each other. The Pearson correlation statistics came to be -0.115, which shows low degree negative correlation. This implies that if stress increases satisfaction falls but very less than proportionately. Correlation was found to be significant (p value 0.044 which is less than 0.05). This implies that both the variables have significant low degree negative correlation.

Regression model includes intercept and overall stress scores as independent variables. Model summary shown in second section reveal that R-square is 0.013 or 1.3% which is very low to be good. This shows that regression model is able to explain 1.3% variation in job satisfaction, which is very low. This is because of the obvious reason that there are several factors which affect job satisfaction and here we have taken only stress score as independent variable.

Third section shows the results of ANOVA. The calculated F ratio came to be 2.954 with a p value of 0.087 (greater than 0.05). Thus, the model is not a good fit as the F ratio is not significant at 5% level of significance. Hence overall stress does not have significant impact on job satisfaction.

#### FINDINGS AND CONCLUSION

A linear regression analysis was done on overall stress score and overall job satisfaction score. Job satisfaction was taken as dependent variable and stress score was taken as independent variable. Both job satisfaction and overall stress are correlated Correlation was found to be significant (p value 0.044 which is less than 0.05). This implies that both the variables have significant low degree negative correlation. Regression model -R-square is 0.013 or 1.3% which is very low to be good. This shows that regression model is able to explain 1.3% variation in job satisfaction, which is very low. ANOVA-The calculated F ratio came to be 2.954 with a p value of 0.087 (greater than 0.05). The regression model is not a good fit as the F ratio is not significant at 5% level of significance. Hence overall stress does not have significant impact on job satisfaction. The study concludes that job satisfaction and overall stress are correlated and both the variables have very low degree of negative correlation. Hence can be concluded the overall stress have significant impact on job satisfaction.

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## A STUDY ON INTERNET BANKING

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**ABSTRACT**

The new type of service provided by the banks with the help of the internet technology is called 'Internet Banking' (IB). Internet Banking can be characterized as a financial transaction over the Internet through a bank's website. This will be accessible at all customers who have a valid email id and password. This is an approach to provide an opportunity at the customers to have some important transactions to be done from where they are at without moving to bank. In this projective are going to deal the existing facts in the bank i.e., the transaction which takes place between customers and bank. We provide a real time environment for the existing system in the bank. We deal in the method transaction in the bank can be made faster and easier that is our project is on internet based computerized approach towards banking.

**KEYWORDS**

network, internet banking, credit cards, debit cards, e- banking, online banking.

**JEL CODES**

O32, L86.

**INTRODUCTION**

Internet Banking system is a system that allows individuals to perform banking activities at home, via the internet. Internet banking is also known as **On line banking, e-banking, or virtual banking**, It is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking that was the traditional way customers access banking services. Fundamentally and in mechanism, online banking, internet banking and e-banking are the same thing.

To access a financial institution's online banking facility, a customer with internet access would need to register with the institution for the service, and set up a password and other credentials for customer verification. The credentials for online banking is normally not the same as for telephone or mobile banking. Financial institutions now routinely allocate customers number, whether or not customers have indicated an intention to access their online banking facility. Customers' numbers are normally not the same as account numbers, because a number of customer accounts can be linked to the one customer number. The customer number can be linked to any account that the customer controls, such as cheque, savings, loan, credit card and other accounts.

The customer visits the financial institution's secure website, and enters the online banking facility using the customer number and credentials previously set up. The types of financial transactions which a customer may transact through online banking usually includes obtaining account balances and list of latest transactions, electronic bill payments, and funds transfers between a customer's or another's accounts. Most also enable a customer to download copies of statements, which can be printed at the customer's premises (with some banks charging a fee for mailing hardcopies of bank statements). The facility may also enable the customer to order cheque-books, statements, report loss of credit cards, stop payment on a cheque, advise change of address, and other routine transactions.

Internet banking can be done from your computer, tablet or smart phone (mobile phone). According to banks and most customers, the main advantages online banking offers are permanent access to one's account, lower costs, and access from virtually anywhere.

PICTURE 1



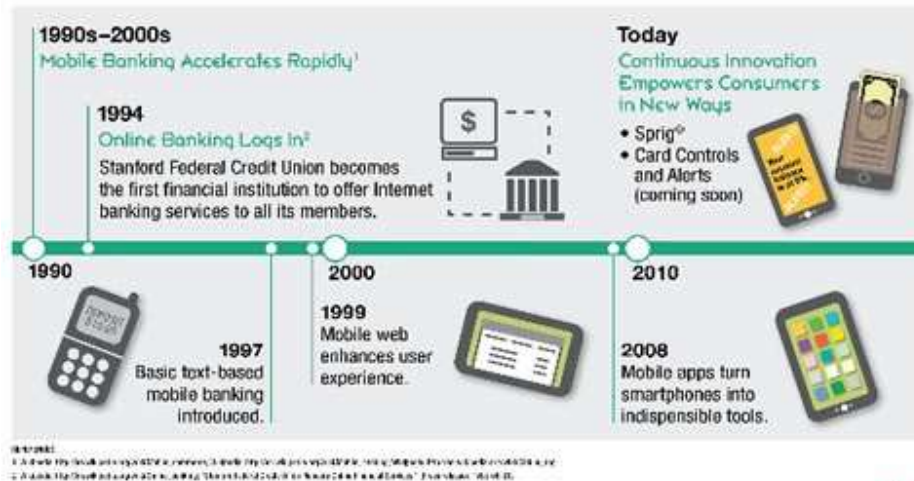
Internet Banking is done anytime, anywhere. It is simple, safe and secure.

**HISTORY OF INTERNET BANKING**

The term 'online' became popular in the late 1980s and referred to the use of a terminal, keyboard and TV (or monitor) to access the banking system using a phone line. 'Home banking' can also refer to the use of a numeric keypad to send tones down a phone line with instructions to the bank. Online services started in New York in 1981 when four of the city's major banks (Citibank, Chase Manhattan, Chemical and Manufacturers Hanover) offered home banking services.<sup>[1][2][3]</sup> using the videotex system. Because of the commercial failure of videotex these banking services never became popular except in France where the use of videotex (Minitel) was subsidised by the telecom provider and the UK, where the Prestel system was used.

In 1991 Stanford Federal credit union was the first who offer online internet banking services to all of its members. Later on, snapped up by other banks like Well Fargo, Chase Manhattan and Security First bank.

PICTURE 2



### FIRST ONLINE BANKING SERVICES IN THE UNITED STATES

According to "Banking and Finance on the Internet," edited by Mary J. Cronin, online banking was first introduced in the early 1980s in New York. Four major banks—Citibank, Chase Manhattan, Chemical and Manufacturers Hanover—offered home banking services. Chemical introduced its Pronto services for individuals and small businesses in 1983. It allowed individual and also known as small-business clients to maintain electronic checkbook registers, see account balances, and transfer funds between checking and savings accounts. Pronto failed to attract enough customers to break even and was abandoned in 1989. Other banks had a similar experience.

### FIRST ONLINE BANKING IN THE UNITED KINGDOM

Almost simultaneously with the United States, online banking arrived in the United Kingdom. The UK's first home online banking services known as Homelink was set by Bank of Scotland for customers of the Nottingham Building Society (NBS) in 1983. The system was based on UK's Prestel system and used a computer, such as the BBC Micro, or keyboard connected to the telephone system and television set. The system allowed on-line viewing of statements, bank transfers and bill payments. In order to make bank transfer and bill payments, a written instruction giving details of the intended recipient had to be sent to the NBS who set the details up on the Homelink system. Typical recipients were Gas, electricity and telephone companies and accounts with other banks.

### INTERNET BANKING IN INDIA

Internet banking, both as a medium of delivery of banking services and as a strategic tool for business development, has gained wide acceptance internationally and is fast catching up in India with more and more banks entering this market. ICICI was the first bank in India to launch internet banking facility in the year 1997. At present, the total Internet users in the country are estimated at 2.5 Crores. About 60% of internet users use internet banking directly or indirectly.

Costs of banking service through the Internet form a fraction of costs through conventional methods. Rough estimates assume teller cost at Re.1 per transaction, ATM transaction cost at 45 paise, phone banking at 35 paise, debit cards at 20 paise and Internet banking at 10 paise per transaction. The cost-conscious banks in the country have therefore actively considered use of the Internet as a channel for providing services.

### REVIEW OF LITERATURE

- Rakesh H M & Ramya T J (2014) In their research paper titled "A Study on Factors Influencing Consumer Adoption of Internet Banking in India" tried to examine the factors that influence internet banking adoption. Using PLS, a model is successfully proved and it is found that internet banking is influenced by its perceived reliability, Perceived ease of use and Perceived usefulness. In the marketing process of internet banking services marketing expert should emphasize these benefits its adoption provides and awareness can also be improved to attract consumers' attention to internet banking services
- Neetu Jain & DR. Pooja Malhotra (2012) in their research paper "Demographic Factors Affecting the Adoption of Internet Banking in India". The goal of this paper to find out the demographic factors affecting adoption of electronic banking in general and Internet banking in particular in India. The data for this study is based upon a survey of bank customers using a convenience sampling technique with the aid of a structured self-administered questionnaire

### OBJECTIVES OF THE STUDY

1. Find the customer satisfaction relating to E-banking service.
2. To study the awareness of internet banking among the customers of various banks.

### RESEARCH METHODOLOGY

The data collection method is to fulfill the objective of my study, I have taken both into considerations viz primary and secondary data.

#### ➤ PRIMARY DATA

Primary data has been collected through Personal interview by direct contacted to the bank account holder. Primary data consists direct source like survey to obtain the first-hand information is other resources.

#### ➤ SECONDARY DATA

It consists of information that already exists somewhere and has been collected for some specific purpose in the study.

Various sources that was used for the collection of secondary data like several websites including www.sbhyd.com & www.onlinesbh.com, Textbooks, Newspaper and Questionnaire.

### SAMPLE SIZE

Sample of 50 customers of the bank were chosen for the purpose of study.

### SAMPLE METHOD

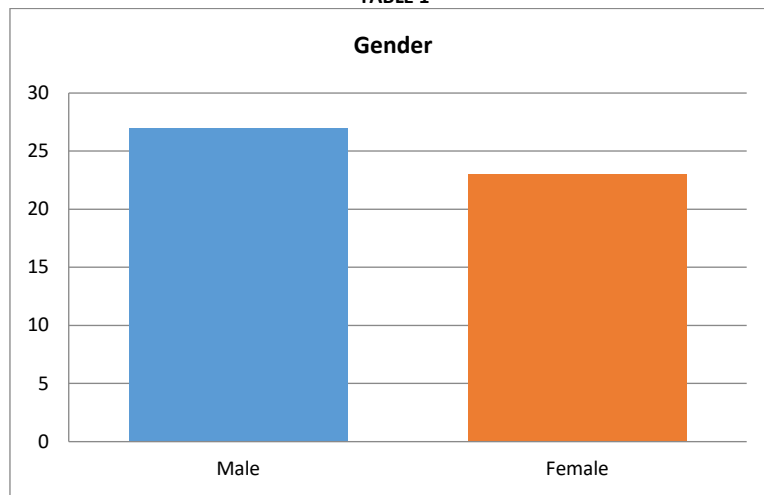
From the large number of account holders of the bank, 50 customers were selected on random basis of sampling method for the study.

**DATA ANALYSIS AND INTERPRETATION**

**ANALYSIS OF THE DATA COLLECTED THROUGH THE QUESTIONNAIRE**

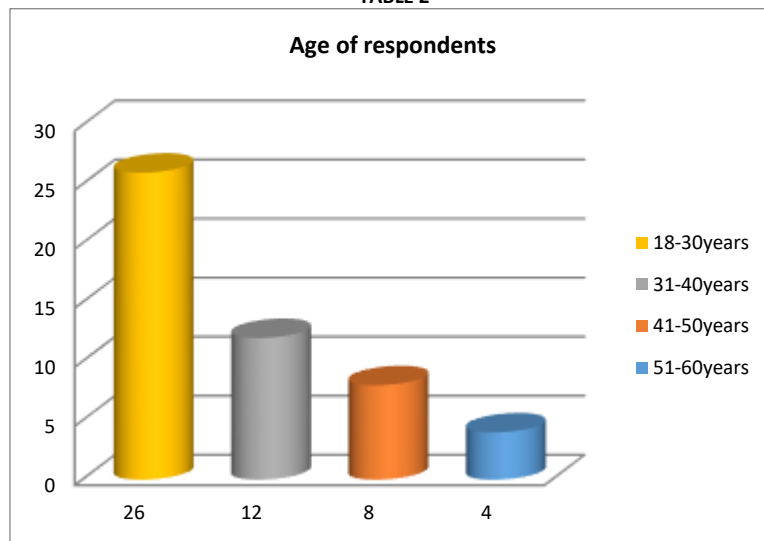
The given below Bar graph shows the Gender of 50 respondents/customers.

**TABLE 1**



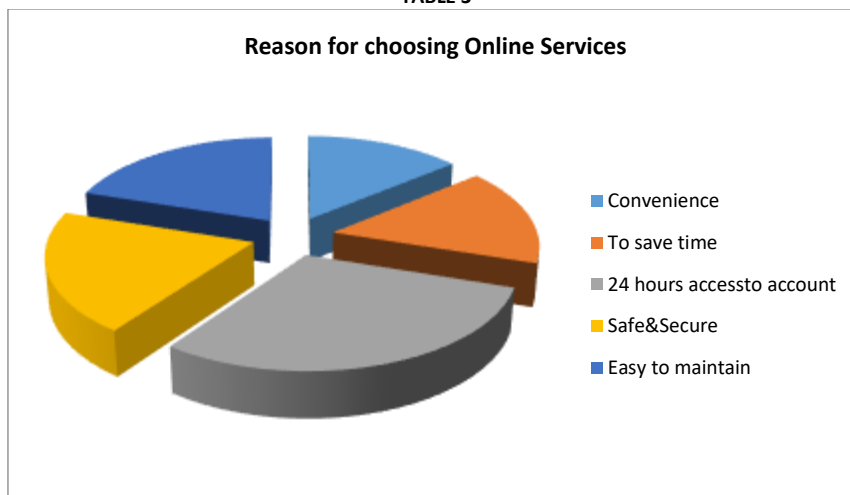
Interpretation: Out of 50 customers, 27 respondents are male and 23 respondents are female.

**TABLE 2**



Interpretation: Out of 50 customers 26 of them are between 18-30 years, 12 of them are between 31-40 years, 8 of them are between 41-50 years and only 4 of them are between 51-60 years.

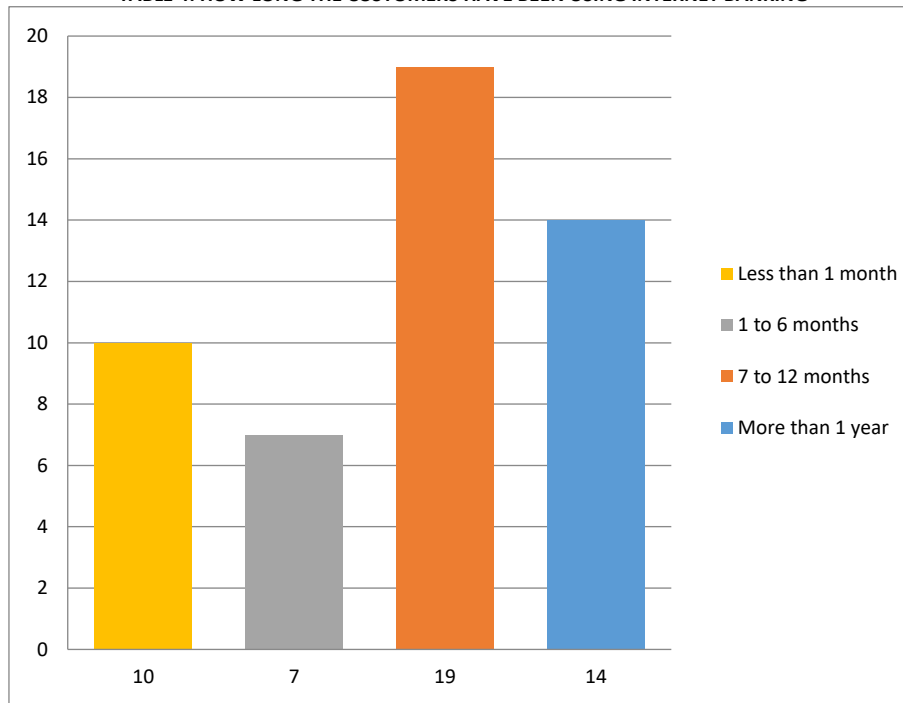
**TABLE 3**



Interpretation: Out of 50 customers, 10 customers choose the reason for online services is 24 hours access to bank.

- 7 of them choose the reason Convenience
- 8 of them select to save time
- 10 customers select because it is Safe & Secure &
- 10 customers select because it is Easy to maintain.

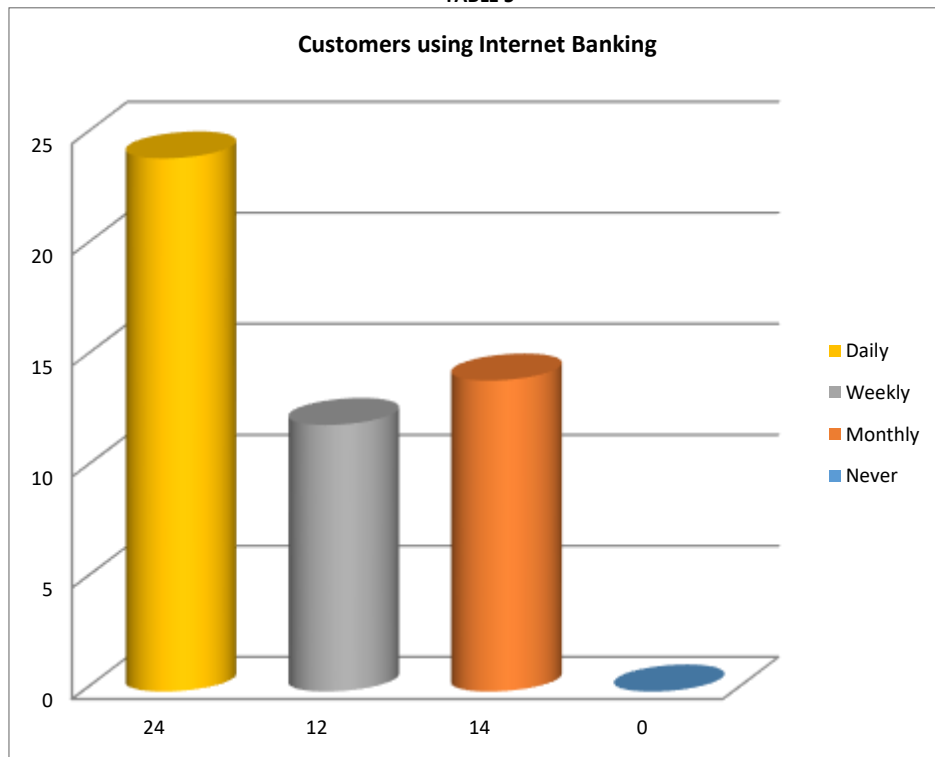
TABLE 4: HOW LONG THE CUSTOMERS HAVE BEEN USING INTERNET BANKING



Interpretation

- Out of 50 customers, 10 customers are using internet banking since last 1 month.
- 7 customers are using internet banking in between 1 – 6 months
- 19 customers are using internet banking in between 7 – 12 months
- 14 customers are using internet banking from 1 year.

TABLE 5

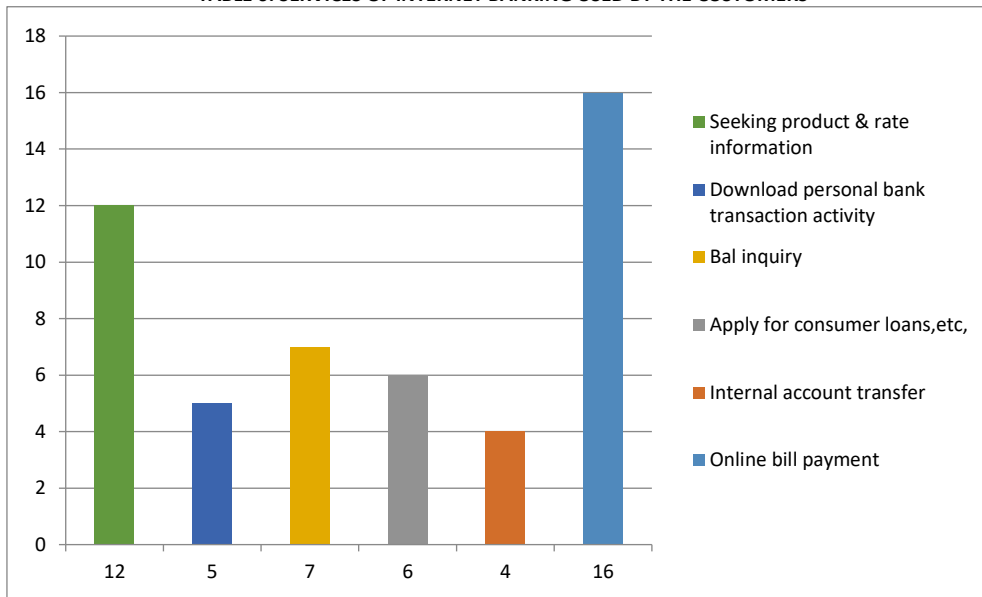


Interpretation

- Out of 50 customers, nearly half of the customers use Internet Banking Daily.
- 12 customers use Internet Banking weekly.
- 14 customers use Internet Banking Monthly.

This shows all the customers are attractive towards Internet Banking.

TABLE 6: SERVICES OF INTERNET BANKING USED BY THE CUSTOMERS

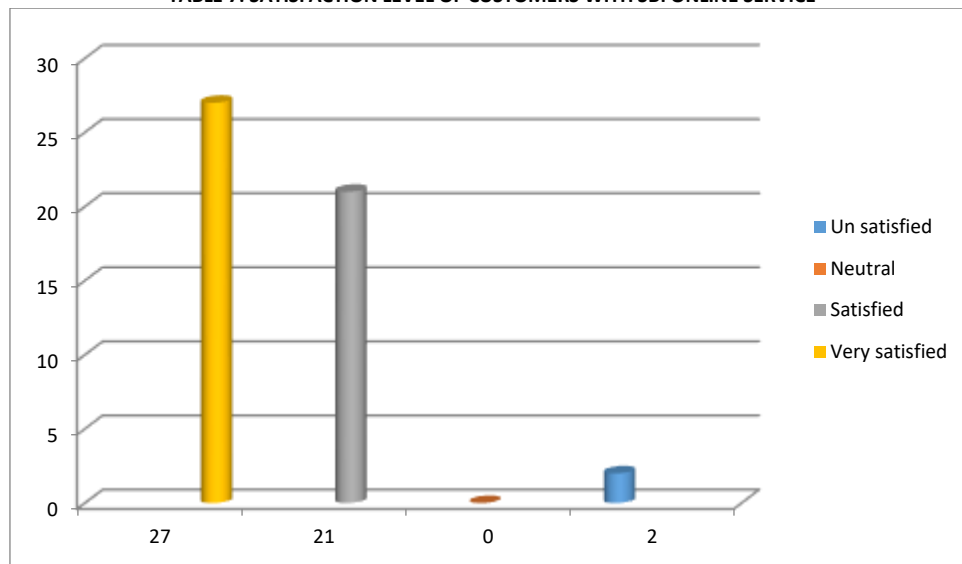


Interpretation

- Out of 50 customers, 12 of them use Sealing product & rate information service.
- 5 customers use Download personal bank transaction activity.
- 7 customers use the service for Balance Inquiry.
- 6 of them use the service Applying for consumer loans, credit cards or check book online.
- 4 customers use Internal account transfer service
- 16 of them use Online Bill Payment service.

By this we came to know that all the services of Internet Banking are used by the customers.

TABLE 7: SATISFACTION LEVEL OF CUSTOMERS WITH SBI ONLINE SERVICE



Interpretation

- Out of 50 customers, more than half of the customers are very satisfied.
- 21 customers are just satisfied and 2 customers are un satisfied with SBI Online Services.

FINDINGS

1. In the user’s ratio of internet banking almost customers are using this service.
2. Some of the customers does not have internet banking account with SBH bank.
3. All the online services are used by the customers.
4. Nearly half of the customers use internet banking daily.
5. More number of customers use online bill payment service.

SUGGESTIONS

1. Banks should take limited charges from their customers.
2. The customers are aware of only few products of SBH personal banking products. So, bank should provide the information regarding the availability of the products.
3. There are some people who don’t know about Online Banking, so bank should help to know about the operations and facilities.
4. The bank should provide more information relating to Internet Banking.



**CONCLUSION**

The basic objective of my research was to analyze the awareness among customers for internet banking in INDIA. It gives direction to research tools, research types and techniques. Although the findings reveal that people know about the services but still many people are unaware and many of them are non – users so the bank should by promotion try to retain the customers. Banks should look forward to have some tie – ups with other financial institutions to increase the service base. SBH Bank is providing a good service to the customers and it is termed as satisfactory from the respondents.

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