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**A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS
ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT**

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ABSTRACT

Marketing is a total system of business activities to plan, price, promote and distribute wanted and satisfying products to target markets to achieve organizational objectives. Marketing strategies of banking sector revealed that banks can base their marketing strategies on various parameters which are broadly in terms of 7P's of marketing viz. product, place, price, promotion, people, physical evidence and processes. Bank marketing is the aggregate function directed at providing service to satisfy customer's financial needs and wants, more effectively than the competition keeping in view the organizational objective. In this background of growing markets for financial services, increasing competition and improving level of financial awareness and sophistication by the end users, both personnel and corporate, the banks had to develop their marketing skill at least to maintain their marketing share and profitability levels. The changing face of banking industry has brought in new challenges and newer responsibilities to the bankers in India. They have to function with new vigour and vitality in the significantly competitive banking business. Any failure on their part in keeping the eternal vigil is fraught with disastrous and devastating consequences. There is no specific research study dealing with marketing of consumer loans by banks in Coimbatore district so far. The present study aims at not only to fill up the research gap but also to plan for evolving appropriate strategies for effective marketing of consumer loans by banks in the study area. And analysis has been made using SPSS package.

KEYWORDS

Marketing strategies, financial services, banking industry, consumer loans.

INTRODUCTION

For any business marketing is a "concept that of seeing the business through the eyes of customers and ensuring profitability through providing them with value satisfaction"¹. Marketing is also "a way of organizing the enterprise" Again the starting point for organizational design should be the customer and the decisions ensure that the production and delivery of services and products are in the most customer effective way. Marketing covers 'a range of activities' such as identification of customer needs, creation, production and delivery of products and services based on the identification needs, pricing of products, communication with the market etc and ensuring integration of all customer impinging activities for meeting the challenges from competitors.

"Bank marketing is the aggregate function directed at providing service to satisfy customer's financial needs and wants, more effectively than the competition keeping in view the organizational objective. The banking sector represents the most important financial sector not only in terms of turnover, profits and employment, but also on its paramount impact on the other spheres of the economy, it became inevitable to recognize marketing"². Efforts should be made to widen and deepen the process of information flow for the benefit and education of Indian customers. There is a need to educate the customers on bank products.

Finance is the life blood of any business and that has been provided by banks to most of the business firms. Bank spread in India leads to a chain of economic activities which further improves the overall economy of the country. India is relatively in a sanguine position with strong growth potential. The Indian Bank's Association has identified that there are 27 Public Sector Banks, 27 private sector banks and 33 foreign banks. The central bank of India has identified that there are 30 state cooperative banks, 95 regional rural banks and 55 urban cooperative banks, which fall outside the definition of the universe of commercial banks for our purposes.

In this background of growing markets for financial services, increasing competition and improving level of financial awareness and sophistication by the end users, both personnel and corporate, the banks had to develop their marketing skill at least to maintain their marketing share and profitability levels³. Banks have identified specific market segments to gain competitive advantage and are creative in positively differentiating their product offering and exploit the weakness of their bank competitors⁴. The consumer will buy the bank or service that provides the best service for him. The strategies must attract borrowers and users of services.

The concept of bank marketing has been generally viewed by various bank marketers "as that part of the management activity, which seeks to direct the flow of banking services profitability to selected customers" from a strategic managerial perspective "bank marketing is an integrated business activity directed as identifying, creating and servicing demand"⁵. Marketing activities must be integrated throughout the entire planning process and should permeate every facet of a bank's activities, from receiving deposits to corporate planning. Since the marketing focuses on the customers, the success of the bank is depended on its capacity to satisfy consumer wants and needs. A comprehensive explanation of bank marketing is given by Deryk Weyner of Barclay's Bank. According to him bank marketing is "identifying the most profitable markets now and in the future, assessing the present and future needs of customers, setting the business and promoting them to achieve the plans - all in the context of a changing environment in the market"⁶. Thus the adoption of marketing concept by banks recognizes that customer's needs are changing and banks must define these in explicit terms to satisfy them at a profit to the bank. Moreover banking has the special service of lending – one of its major products which is in a way leasing of money. Any renting or leasing operation needs very high control standards which do not so obviously apply when products are sold for cash at point of sale⁷.

Marketing is the way which a bank achieves prosperity. It requires the identification of market needs and their subsequent conversation into positive demand. Obviously, there is a time lag between identifying market requirements and satisfying them. This period is also the marketing planning period and involves accurately determines customer needs, setting objectives and deciding what action is required to achieve stated aims. In the case of financial services marketing plan is an administrative and management system to control future volume, growth, profits, costs and market share in accordance with pre-ordained and quantifiable objectives⁸. Without a clearly laid down system, a bank marketing effort will lack direction, co-ordination, purpose and ability to measure the success or failure of its efforts.

This study precisely aims at achieving those objectives and will help the banks to manage the competition effectively. Consumer finance has been acknowledged as a growth sector by banks. It has immense potential, with high profit margin and low default rate. Personal loans would soon cross Rs. 20,000 crores due to

the liberal policy of RBI. Consumer credit has many advantages for banks like changing higher rate of interest.. With better profit margins and very low default rate, the profitability of banks will significantly improve in the future.

Successful and effective banking marketing of bank products is a necessary condition. This condition can only be fulfilling only by attracting the more and more customers. Bank should make only policies which are helpful in fulfilling the needs of customers. Banking sector reforms have changed the traditional way of doing banking business. Mainly technology is the outcome of banking reforms. Customer is now the king and customer focus or satisfaction of customer is the main aim of the banks. With the introduction of new products and services competition has grown up among the banks. Only those banks will survive who face the competition with the effective ways of marketing.

LITERATURE REVIEW

Churchil et al (1982) defined customer satisfaction as an attitude which is assessed by the sum of the satisfaction towards the various attributes of the product or service. Chakravarthy Committee (1985) while commenting on the operational efficiency of banks they expressed their view that the concept of operational efficiency of commercial banks in India is associated with such diverse aspects of its operations as cost effectiveness, profitability, customer services, priority sector lending, mobilization of deposits and deployment of credit. Operational efficiency in banks has attained a wider connotation. The committee again observed that there is a need to introduce some element of price competition among banks.

Brahmanandam et al (1990) tried to find out the problems of customers in transacting with bank branches and to measure the extent of customer satisfaction with the service of banks. The study revealed that convenient location and suitable timings have played a dominant role in selecting a branch. Punctuality in opening and closing the branch was observed and at times work even extended beyond normal hours to clear off waiting customers.

Teas and Wong (1991) identified the important determinants of customer satisfaction in retail banking are the enabling features, related to convenience and accessibility, service easier or more comfortable for the customers, bank statements, communications, automatic teller machines (ATMs), range of services, banks internal and external layout and also the location of branches.

Kate Stewart (1998) concluded that the respondents view their dealings with the bank not just as a series of discrete transactions but as a relationship. Evidence for this lies in the exit process – the sort of issues considered, actions taken, emotions experienced and the influences on the process. Staffs and management target has its own role in some performance levels in relation to customer exit. Management of customer relationships has a pre-requisite of a marketing outline.

Manoj (2004) identified that the general needs of customers from banking are financial security, quick service, convenience, attractive yield, low cost loan, personalized service, advice/counseling, easy access, simple procedure, attractive package, friendly approach and variety of product. The different types of products available are deposits, loans and advances. The loan schemes are grouped on the mode of repayment, additional benefit and use of accumulated funds, calculation and payment of interest and need for liquidity, safety and growth.

METHODOLOGY

In the present study, the descriptive research design has been used. The descriptive research is marked by clear statement of the problem, specific hypothesis, detailed information needs, sample selection, data collection and processing and analysis of the collected data to get valid inferences in the form of findings. The present study deals with scrutinizing the characteristics of banks and the strategies followed by banks for marketing consumer loans, the borrowers perception on the services and service quality offered by the banks and the degree of correlation between the profile of the banks and the borrowers' expectations regarding consumer finance. Hence, the present study is purely descriptive in nature. The present study covers a period of five years, ie from 2007-2008 to 2011-2012. The area of study was selected to be the Coimbatore District. The present study is based on both primary and secondary data. In the Pilot study, Interview schedule were prepared to collect necessary primary data from the customers for various loans. These schedules were pre-tested to confirm their suitability to administer them for the final survey. For the study, 60 borrowers were randomly selected to pre-test the interview schedule and form the part of final sample for the study. The present study focuses on important dimension that is the consumers of the banks. The selections of the borrowers were done using a stratified random sampling technique. Finally 300 sample borrowers were identified randomly in proportion to the number of consumer loans disbursed by each of the chosen branch using lottery method. For the purpose of the comprehensive analysis of data, appropriate statistical techniques and tools were used based upon the nature of data and the relevance of the statistical technique. SPSS package was used to analyze the data using appropriate statistics to arrive at the results and to draw valid inferences.

1. One Way Analysis of Variance (ANOVA)
2. T-TEST

ANALYSIS

To analyse the objective whether there is any significant difference in the satisfaction level on various dimensions between male and female respondents.

Null Hypothesis: (H_0)

1) Male and female, 2) Married and unmarried and 3) Joint and nuclear family respondents give on an average same level of opinion on various marketing mix strategies adopted by the bank

Alternative Hypothesis: (H_1)

1) Male and female, 2) Married and unmarried and 3) Joint and nuclear family respondents do not give on an average same level of opinion on various marketing mix strategies adopted by the bank.

Level of Significance: 5%

TABLE - 1

DIMENSION	GROUP	MEAN	S.D	Z	DF	SIG	RESULT	LEVEL OF SATISFACTION
Overall satisfaction	Male	4.0226	0.60885	0.717	298	0.474	Accept	High
	Female	3.9760	0.51428					Above Average
Service provided	Male	59.0677	9.74384	-0.847	298	0.397	Accept	Above Average
	Female	59.9701	8.67376					Above Average
Rates charged	Male	33.2030	5.20745	-1.136	298	0.257	Accept	Above Average
	Female	33.9162	5.54762					Above Average
Methods adopted	Male	27.8722	5.02028	-1.042	298	0.298	Accept	Above Average
	Female	28.4431	4.45406					High
Support provided	Male	39.3910	7.79844	-1.313	298	0.190	Accept	Above Average
	Female	40.5329	7.21927					High
Publicity	Male	40.2256	5.47116	-0.611	298	0.542	Accept	High
	Female	40.6467	6.26818					High
Relationship	Male	39.9774	6.06339	0.146	298	0.884	Accept	Above Average
	Female	39.8743	6.06608					Above Average
Promotion offers	Male	16.6241	3.31800	0.353	298	0.724	Accept	Above Average
	Female	16.4850	3.44467					Above Average
Loan mela	Male	36.2030	4.08204	0.061	298	0.952	Accept	High
	Female	36.1737	4.24120					High
Online application	Male	31.0088	4.30427	-1.128	258	0.260	Accept	Above Average
	Female	31.5986	4.08247					Above Average
Repayment of loan	Male	37.6617	4.56085	1.062	298	0.289	Accept	Above Average
	Female	37.0539	5.19877					Above Average
Transparency in interest	Male	42.1654	4.94849	0.938	298	0.349	Accept	Above Average
	Female	41.6228	4.99833					Above Average
Charges for interest calculation	Male	38.5338	10.98039	0.366	298	0.715	Accept	High
	Female	38.1138	8.90405					High
Disbursement stage	Male	36.1880	4.95304	0.193	298	0.847	Accept	High
	Female	36.0778	4.88049					High
Privilege banking advantage	Male	11.6541	1.81761	-0.713	298	0.477	Accept	Above Average
	Female	11.7964	1.63375					Above Average

INFERENCE

Since the sig value is greater than the level of significance 0.05 the null hypothesis is accepted. On the basis of this it is concluded that male and female are satisfied with market mix strategies adopted by the bank. Thus we can conclude that on all marketing mix strategies adopted by the bank male and female give an average same level of opinion (the level of satisfaction is given in the table-1).

LEVEL OF SATISFACTION Vs. MARITAL STATUS OF RESPONDENTS

TABLE - 2

DIMENSION	GROUP	MEAN	S.D	Z	DF	SIG	RESULT	LEVEL OF SATISFACTION
Overall satisfaction	Married	3.9903	.59112	-0.293	298	0.770	Accept	Above Average
	Unmarried	4.0108	.47764					High
Service provided	Married	59.7005	9.32775	0.368	298	0.713	Accept	Above Average
	Unmarried	59.2796	8.81373					Above Average
Rates charged	Married	33.4928	5.22491	-0.512	298	0.609	Accept	Above Average
	Unmarried	33.8387	5.79972					Above Average
Methods adopted	Married	28.2415	4.75819	0.282	298	0.778	Accept	High
	Unmarried	28.0753	4.63736					High
Support provided	Married	39.8357	7.49058	-0.658	298	0.511	Accept	Above Average
	Unmarried	40.4516	7.51306					High
Publicity	Married	40.3913	5.36860	-0.299	298	0.765	Accept	High
	Unmarried	40.6129	7.02949					High
Relationship	Married	39.9372	5.98874	0.073	298	0.942	Accept	Above Average
	Unmarried	39.8817	6.23254					Above Average
Promotion offers	Married	16.3043	3.41884	-1.858	298	0.064	Accept	Above Average
	Unmarried	17.0860	3.25929					Above Average
Loan mela	Married	36.1159	3.94945	-0.438	298	0.662	Accept	High
	Unmarried	36.3441	4.62624					High
Online application	Married	31.4581	4.38488	0.663	258	0.508	Accept	Above Average
	Unmarried	31.0864	3.70877					Above Average
Repayment of loan	Married	37.2367	4.66520	-0.454	298	0.650	Accept	Above Average
	Unmarried	37.5161	5.48835					Above Average
Transparency in interest	Married	41.7101	4.77484	-0.795	298	0.427	Accept	Above Average
	Unmarried	42.2043	5.40644					Above Average
Charges for interest calculation	Married	37.9324	9.51112	-0.963	298	0.336	Accept	High
	Unmarried	39.1183	10.61362					High
Disbursement stage	Married	36.2512	4.75565	0.656	298	0.513	Accept	High
	Unmarried	35.8495	5.23771					Above Average
Privilege banking advantage	Married	11.7295	1.70215	-0.058	298	0.954	Accept	Above Average
	Unmarried	11.7419	1.75637					Above Average

INFERENCE

Since the sig value is greater than the level of significance 0.05 the null hypothesis is accepted. On the basis of this it is concluded that married and unmarried respondents are satisfied with market mix strategies adopted by the bank. Thus we can conclude that on all marketing mix strategies adopted by the bank married and unmarried respondents give an average same level of opinion (the level of satisfaction is given in the table-2).

LEVEL OF SATISFACTION VS NATURE OF FAMILY OF THE RESPONDENTS**TABLE - 3**

DIMENSION	GROUP	MEAN	S.D	Z	DF	SIG	RESULT	LEVEL OF SATISFACTION
Overall satisfaction	Joint	3.9450	.59059	-1.214	298	.226	Accept	Above average
	Nuclear	4.0262	.53739					High
Service provided	Joint	59.6147	9.00299	.064	298	.949	Accept	Above average
	Nuclear	59.5445	9.27003					Above average
Rates charged	Joint	33.4954	5.47321	-.253	298	.801	Accept	Above average
	Nuclear	33.6597	5.37483					Above average
Methods adopted	Joint	27.9541	4.76947	-.654	298	.514	Accept	Above average
	Nuclear	28.3246	4.68922					High
Support provided	Joint	39.6422	7.38181	-.671	298	.503	Accept	Above average
	Nuclear	40.2461	7.56218					High
Publicity	Joint	39.9358	5.42504	-1.159	298	.247	Accept	Above average
	Nuclear	40.7592	6.18186					High
Relationship	Joint	39.5872	6.33072	-.719	298	.473	Accept	Above average
	Nuclear	40.1099	5.90035					High
Promotion offers	Joint	16.5872	3.54915	.156	298	.876	Accept	Above average
	Nuclear	16.5236	3.29565					Above average
Loan mela	Joint	36.0826	4.27336	-.327	298	.744	Accept	High
	Nuclear	36.2461	4.11124					High
Online application	Joint	31.1489	4.36742	-.560	258	.576	Accept	High
	Nuclear	31.4518	4.08331					High
Repayment of loan	Joint	37.1376	4.86763	-.493	298	.623	Accept	Above average
	Nuclear	37.4293	4.97086					Above average
Transparency in interest	Joint	41.7064	4.98015	-.412	298	.681	Accept	Above average
	Nuclear	41.9529	4.98343					Above average
Charges for interest calculation	Joint	38.3028	9.31795	.004	298	.997	Accept	High
	Nuclear	38.2984	10.18564					High
Disbursement stage	Joint	35.8073	4.97489	-.851	298	.395	Accept	Above average
	Nuclear	36.3089	4.86814					High
Privilege banking advantage	Joint	11.6789	1.69902	-.414	298	.679	Accept	Above average
	Nuclear	11.7644	1.72961					Above average

INFERENCE

Since the sig value is greater than the level of significance 0.05 the null hypothesis is accepted. On the basis of this it is concluded that joint and nuclear family respondents are satisfied with market mix strategies adopted by the bank. Thus we can conclude that on all marketing mix strategies adopted by the bank joint and nuclear family respondents give an average same level of opinion (the level of satisfaction is given in the table-3).

ANOVA

Since there are more than two groups in the case of age group, education qualification, occupation and respondents employed in, so to compare the groups on the basis of their mean values ANOVA technique is used.

Null Hypothesis: (H_0)

Respondents belonging to 1) various age groups, 2) occupation, 3) education level and 4) employed in respondents give on an average same level of opinion on various marketing mix strategies adopted by the bank

Alternative Hypothesis: (H_1)

Respondents belonging to 1) various age groups, 2) occupation, 3) education level and 4) employed in respondents do not give on an average same level of opinion on various marketing mix strategies adopted by the bank

Level of Significance: 5%

TABLE - 4

DIMENSION	GROUP	N	MEAN	S.D	F	SIG	RESULT
Overall satisfaction	< 30	107	4.0374	.56511	.508	.602	Accept
	30 – 50	100	3.9600	.60168			
	>50	93	3.9892	.49988			
Service provided	< 30	107	59.4206	9.03561	2.340	.098	Accept
	30 – 50	100	58.2900	9.63505			
	>50	93	61.1183	8.62737			
Rates charged	< 30	107	33.9252	5.52985	1.630	.198	Accept
	30 – 50	100	5.40238	.54024			
	>50	93	5.21335	.54060			
Methods adopted	< 30	107	4.74341	.45856	1.676	.189	Accept
	30 – 50	100	4.88836	.48884			
	>50	93	4.44692	.46112			
Support provided	< 30	107	7.36459	.71196	1.267	.283	Accept
	30 – 50	100	7.58720	.75872			
	>50	93	7.50775	.77852			
Publicity	< 30	107	40.4953	5.22038	.146	.864	Accept
	30 – 50	100	40.2200	7.09471			
	>50	93	40.6774	5.32051			
Relationship	< 30	107	39.5888	6.26604	.966	.382	Accept
	30 – 50	100	39.6000	6.23933			
	>50	93	40.6452	5.59045			
Promotion offers	< 30	107	17.1869	2.94647	3.972	.020	Reject
	30 – 50	100	16.5100	3.45387			
	>50	93	15.8495	3.66222			
Loan mela	< 30	107	36.4019	4.34559	2.028	.133	Accept
	30 – 50	100	35.5200	4.28170			
	>50	93	36.6559	3.75759			
Online application	< 30	99	31.0606	3.56233	1.828	.163	Accept
	30 – 50	80	30.9500	4.20638			
	>50	81	32.0741	4.77697			
Repayment of loan	< 30	107	37.6355	4.48560	.486	.616	Accept
	30 – 50	100	37.3400	5.66260			
	>50	93	36.9462	4.57870			
Transparency in interest	< 30	107	41.9346	5.01934	.029	.971	Accept
	30 – 50	100	41.7700	5.46033			
	>50	93	41.8817	4.39577			
Charges for interest calculation	< 30	107	39.1308	10.19627	.988	.374	Accept
	30 – 50	100	38.4500	10.69161			
	>50	93	37.1828	8.44412			
Disbursement stage	< 30	107	35.7944	5.09854	2.005	.137	Accept
	30 – 50	100	35.7000	5.31721			
	>50	93	36.9677	4.09520			
Privilege banking advantage	< 30	107	11.6916	1.80362	.204	.816	Accept
	30 – 50	100	11.6900	1.81851			
	>50	93	11.8280	1.50090			

INFERENCE

From the above table it is clear that the sig value is greater than the level of significance except the promotion offers, thus it can be concluded that null hypothesis is accepted except promotion offers. In order to find which group differs significantly from the other groups, Post-hoc test is used.

TABLE - 5

DIMENSION	GROUP	N	MEAN	S.D	F	SIG	RESULT
Overall satisfaction	Professional	36	3.972	.50631	.876	.479	Accept
	Private	47	3.872	.49418			
	Self	61	4.065	.54372			
	Administrative	33	4.030	.63663			
	Others	123	4.008	.57965			
Service provided	Professional	36	61.1667	7.73674	.502	.734	Accept
	Private	47	59.8723	8.58871			
	Self	61	59.8033	10.10251			
	Administrative	33	59.7576	9.39757			
	Others	123	58.8211	9.26569			
Rates charged	Professional	36	34.5278	4.56375	.577	.679	Accept
	Private	47	33.4468	6.04263			
	Self	61	33.5902	6.19510			
	Administrative	33	34.3030	5.76891			
	Others	123	33.2033	4.86028			
Methods adopted	Professional	36	29.5833	4.08044	1.298	.271	Accept
	Private	47	28.4894	4.32321			
	Self	61	28.3934	5.20025			
	Administrative	33	27.8182	4.80530			
	Others	123	27.6667	4.72639			
Support provided	Professional	36	41.2778	6.46578	.417	.796	Accept
	Private	47	39.8511	7.41907			
	Self	61	39.6066	7.48394			
	Administrative	33	40.7273	7.94226			
	Others	123	39.7480	7.73918			
Publicity	Professional	36	41.2778	4.60193	.356	.840	Accept
	Private	47	40.8511	8.51081			
	Self	61	39.9836	5.87223			
	Administrative	33	40.6061	5.00587			
	Others	123	40.2683	5.35015			
Relationship	Professional	36	40.8611	5.70290	1.054	.380	Accept
	Private	47	39.0000	6.28317			
	Self	61	39.0328	6.38218			
	Administrative	33	40.7879	5.72144			
	Others	123	40.2033	5.97942			
Promotion offers	Professional	36	17.5000	2.77231	2.470	.045	Reject
	Private	47	15.7872	3.94493			
	Self	61	15.7869	4.13568			
	Administrative	33	17.0303	3.58369			
	Others	123	16.8049	2.70294			
Loan mela	Professional	36	36.0833	3.74452	.315	.868	Accept
	Private	47	36.0213	4.55159			
	Self	61	35.9180	4.58365			
	Administrative	33	36.8788	4.39998			
	Others	123	36.2276	3.88316			
Online application	Professional	30	31.2667	3.70399	.119	.976	Accept
	Private	37	31.4595	4.79348			
	Self	56	31.6429	4.99974			
	Administrative	26	31.1538	2.96233			
	Others	111	31.2162	3.93448			
Repayment of loan	Professional	36	38.4722	3.85069	2.873	.023	Reject
	Private	47	35.5957	5.93684			
	Self	61	36.5574	5.20424			
	Administrative	33	37.7576	5.08079			
	Others	123	37.9106	4.43165			
Transparency in interest	Professional	36	41.9722	5.10174	.856	.491	Accept
	Private	47	41.1915	4.78966			
	Self	61	41.2787	5.07323			
	Administrative	33	41.6364	4.86581			
	Others	123	42.4390	4.99860			
Charges for interest calculation	Professional	36	37.0278	6.24493	.752	.558	Accept
	Private	47	36.6809	6.14006			
	Self	61	38.1475	11.44820			
	Administrative	33	39.0606	11.90047			
	Others	123	39.1626	10.44139			
Disbursement stage	Professional	36	36.2222	4.47285	.037	.997	Accept
	Private	47	36.0426	4.90766			
	Self	61	36.0984	5.38116			
	Administrative	33	35.8788	4.36433			
	Others	123	36.2114	4.98728			
Privilege banking advantage	Professional	36	12.3611	1.43731	1.749	.139	Accept
	Private	47	11.8511	1.51770			
	Self	61	11.6885	1.80315			
	Administrative	33	11.3939	1.81899			
	Others	123	11.6179	1.76728			

INFERENCE

From the above table it is clear that the sig value is greater than the level of significance except promotional offers and repayment of interest. Thus it can be concluded that null hypothesis is accepted except in all the other cases. In order to find which group differs significantly from the other groups, Post-hoc test is used.

DISCUSSIONS

From the analysis it is studied that both male and female are satisfied with the marketing mix strategies and give an average same level of opinion on satisfaction. It can be concluded that both married and unmarried respondents are satisfied with the various marketing mix strategies and also they give an average same level of opinion on satisfaction. Nature of family does not affect the satisfaction level where all the respondents are satisfied with the marketing mix strategies. Among various age groups the respondents give same level of opinion on marketing mix strategies except promotional offers provided by the banks.

It is found that respondents belonging to <30 years age group express higher level of satisfaction on promotional offers than respondents belonging to >50 years age group, where in respondents under other age groups do not show significant difference. It is identified that respondents under education qualification give same level of opinion on marketing mix strategies except few dimensions. Table reveals that respondents with school level qualification are highly satisfied than respondents with UG qualification in the case of service provided and methods adopted.

Table reveals that respondents with school level qualification are highly satisfied than respondents with UG and PG qualification in the case of rates charged, relationship and online application. Respondents with school level qualification are highly satisfied than respondents with UG, PG and professional qualification in the case of loan mela and disbursement stage. Respondents with UG and professional qualification are highly satisfied than respondents with PG qualification in the case of promotional offers. The study reveals that respondents with School and UG qualification are highly satisfied than respondents with PG qualification in the case of repayment of loan. Respondents with School level qualification are highly satisfied than respondents with PG qualification in the case of transparency in interest calculation. It is clear that there is no meaningful difference to compare among other levels. It is found that respondents under various occupational categories give same level of opinion on marketing mix strategies except promotion offers and repayment of loan.

Table reveals that considering various occupational categories the difference is not significant in the case of promotion offers. The study reveals that respondents under other category are highly satisfied than respondents under private occupational category. There is no meaningful difference among other levels. It can be studied that in the case of respondents employed in respondents give same level of opinion on marketing mix strategies except few dimensions.

The respondents those who are employed in agriculture are highly satisfied than respondents employed in private, self-employed and other categories in the case of relationship, loan mela and disbursement stage and are highly satisfied than respondents employed in private and those self-employed in the case of online application of loan. Table reveals that the respondents those who are employed in agriculture and other categories are highly satisfied than respondents under self-employment category in the case of repayment of loan amount. Considering various employment categories the difference is not significant in the case of charges of interest calculation. There is no meaningful difference to compare among other levels.

SUGGESTIONS

Considering the above findings few suggestions are being given below:

1. Banks have to concentrate on the promotional offers that they provide to the customers. Familiar and attractive offers would help the banks to attract the customers.
2. More services have to be rendered to the customers considering their requirements like giving adequate details, maintaining good relation, being transparent in dealings, guiding at each stage of availing loans.
3. Common and reasonable charges have to be charged to all level of customers.
4. Methods adopted in applying loan should be made easy and quick.
5. Loan mela should be arranged frequently so that customers get the information about the loan facilities up to date.
6. Awareness has to be created among the customers regarding the facilities and advantages available in the online application of loan.
7. Banks has to liberalize the standards fixed in the repayment of the availed loan.
8. Procedures has to be taken to provide with transparent dealings and methods adopted in calculation of interest.
9. Utmost care has to be taken by the bankers at the stage of disbursement of loan to the customers. Proper relationship has to be maintained between the bankers and the customers.

CONCLUSION

Thus to conclude with the bankers has to maintain good relationship with the customers by being polite, providing all valid details, guiding them in availing loans, suggesting good schemes available in the bank, charging reasonable interest rates, charging reasonable charges for various services provided, educating the customers about various schemes, guiding customers at each stage and so on in order to retain existing customers and attract new customers to their banking services.

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