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STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

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APPENDIX/ANNEXURE

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A STUDY ON CUSTOMER SERVICES OF NATIONALISED BANKS IN BANGALORE CITY

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ABSTRACT

'Consumer is the real king in India.' This statement clearly depicts that customer satisfaction is the key driven factor behind the growth of any industry and banking is not an exception to it. And due to the increasing fierce competition it is becoming very essential for nationalised banks to know about the level of awareness and satisfaction among its customers to sustain the significant market share. The present paper is based on survey conducted to know the customer services towards nationalised banks, has been carried out to find out the awareness of banking services, customer satisfaction level on various services provided by the banks. The survey was carried out among account holders of nationalised banks in Bangalore city. Percentage analysis, Mean score has been used in this study to analyse the primary data collected via structured questionnaire. Conclusions of paper reveal that Majority of the customers are having savings account. Mean score indicates that "Rate of return and working place compulsion" are the main reasons persuading the customers for having an account in nationalised banks Whereas Loan services got first rank followed by the other services provided by nationalised banks. This study will help the nationalised banks in the Bangalore city in improving the customer service, in accordance with the expectations of its customers.

KEYWORDS

customer awareness; customer satisfaction; customer services; nationalised Banks.

INTRODUCTION

Banks play a role of considerable economic significance as intermediaries in mobilizing public savings and channelising the flow of funds for productive purposes, keeping on the process of the economic growth of the country. Realizing the importance of the role of the banks in economic development, Government of India/Reserve Bank of India took several major initiatives after the country attained independence to gear the banking system to serve the national objective.

Indian Banking Industry originated in the last decades of the 18th century and since its inception public banks had monopoly in the market. But after liberalization with the entrance of private banks, upper bar of competition has increased a lot which forced public banks to enhance the level of customer services. Nowadays banks provide variety of services ranging from savings account to internet banking, granting loan services to insurance, locker facility to transfer money to abroad. Banks provide a variety of products and services to the customers. The various services offered by the banks can be utilized by the customers only when they are made aware of these services. The banker and customer have to know about one another. The banker has to understand the customers' needs and in the same way, the customer has to know about the various services offered by the banks. Based on the importance of customer services of nationalised banks, this study has been conducted in Bangalore city.

REVIEW OF LITERATURE

M.Kailash (2012) have done a study in the same area and The findings show that Private sector banks performed significantly by satisfying its customers with good services and they have been successful in retaining its customers by providing better facilities than Public sector banks.

Nigel Hill (2007) determines if the product matches expectations, the customer is satisfied: if it exceeds them, the customer is highly satisfied; if it falls short, the customer is dissatisfied this is called as customer satisfaction.

Prabhakaran and Satya (2003) mentioned that the customer is the king.

Sasikala (2013) found association between demographic factors and Customer satisfaction and most of the customers not satisfied enough in tangible aspects of the banks.

Santhiyavalli, G. (2011) determined the customer's perception of service quality of the selected branches and study the major factors responsible for their satisfaction.

Surbhi Singh and Renu Arora (2011) presented a paper on a comparative study of banking services and customer satisfaction in public banks, private banks and foreign banks of Delhi and this study shows that the customers of nationalized banks were not satisfied with the employee behavior and infrastructure, while respondents of private banks and foreign banks were not satisfied with high charges, accessibility and communication.

SCOPE OF STUDY

- The study has been conducted on behalf of nationalised banks
- The study is confined to the Bangalore city.
- The study covers the service providers and users of nationalised banks.
- The study has put forward the Customers as well as acceptability behaviour for the services.
- The scope of the study is to find out the Customer Satisfaction and Customer Services.
- The study covers respondent who are the customers of nationalised banks. These customers belong to various professions, places, of both genders, with varied income groups and varied age groups.

OBJECTIVES OF THE STUDY

- To study the awareness of customers regarding banking services of nationalised banks in Bangalore city.
- To analyze the customer satisfaction of banking facilities and services provided by the nationalised banks in Bangalore city.
- Identify the reasons for having account in Nationalised Bank.

RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically.

a) **SAMPLING AREA:** The study was carried out among the account holders of Nationalised banks in Bangalore city.

b) **SAMPLE SIZE:** 100 customers were selected after considering time and cost.

c) **SAMPLING METHOD:** Convenience method of sampling is used to collect the data from the respondents.

d) **DATA COLLECTION:** The data was collected from both primary and secondary sources.

i) PRIMARY DATA

Primary data is collected from customers of the nationalised banks. The well structured questionnaire is formulated and by interview method the data is collected.

ii) SECONDARY DATA

This data is second hand which is collected from some publication, journals, books magazines, periodicals and websites. Etc. Since the objectives were focused on primary data, the study relied more on the primary data.

e) STATISTICAL TOOLS USED: The collected data has been analyzed by using Percentage analysis and Mean score.

Analyzed & interpreted data have been presented in the form of tables, charts and figures.

DATA ANALYSIS & INTERPRETATIONS**TABLE - 1: LIST OF BANKS SELECTED FOR STUDY**

SERIAL. NO.	NAME OF BANKS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Allahabad Bank	2	2%
2.	Andhra Bank	4	4%
3.	Bank of Baroda	3	3%
4.	Bank of India	1	1%
5.	Bank of Maharashtra	8	8%
6.	Canara Bank	15	15%
7.	Central Bank of India	10	10%
8.	Corporation Bank	10	10%
9.	Dena Bank	5	5%
10.	Indian Bank	10	10%
11.	Indian Overseas Bank	5	5%
12.	Oriental Bank of Commerce	3	3%
13.	Punjab and Sind Bank	3	3%
14.	Punjab National Bank	1	1%
15.	Syndicate Bank	6	6%
16.	UCO Bank	1	1%
17.	Union Bank of India	4	4%
18.	United Bank of India	3	3%
19.	Vijaya Bank	6	6%
TOTAL		100	100%

Source: www.allbankingsolutions.com

Table 1 reveals that in the case of nationalised banks, out of 100 customers, 2 (2 %) respondents are having account in Allahabad Bank, 4 (4%) respondents are having account in Andhra Bank, 3 (3%) respondents are having account in Bank of Baroda, 1 (1%) respondents have account in Bank of India, 8(8%) respondents have account in Bank of Maharashtra, 15 (15%) respondents have account in Canara Bank, 10 (10%) respondents have account in Central Bank of India, 10 (10%) respondents have account in Corporation Bank, 5(5%) respondents have account in Dena Bank, 10 (10%) of respondents have account in Indian Bank, 5 (5%) respondents have account in Indian Overseas Bank, 3(3%) respondents have account in Oriental Bank of Commerce, 3 (3%) respondents have account in Punjab and Sind Bank, 1(1%) respondents have account in Punjab National Bank, 6(6%) respondents have Syndicate Bank, 1 (1%) respondents have account in UCO Bank, 4 (4%) respondents have account in Union Bank of India, 3 (3%) respondents have account in United Bank of India, 6 (6%) of respondents have account in Vijaya Bank. It reveals that majority of the respondents have account in Canara Bank in the case of nationalised banks.

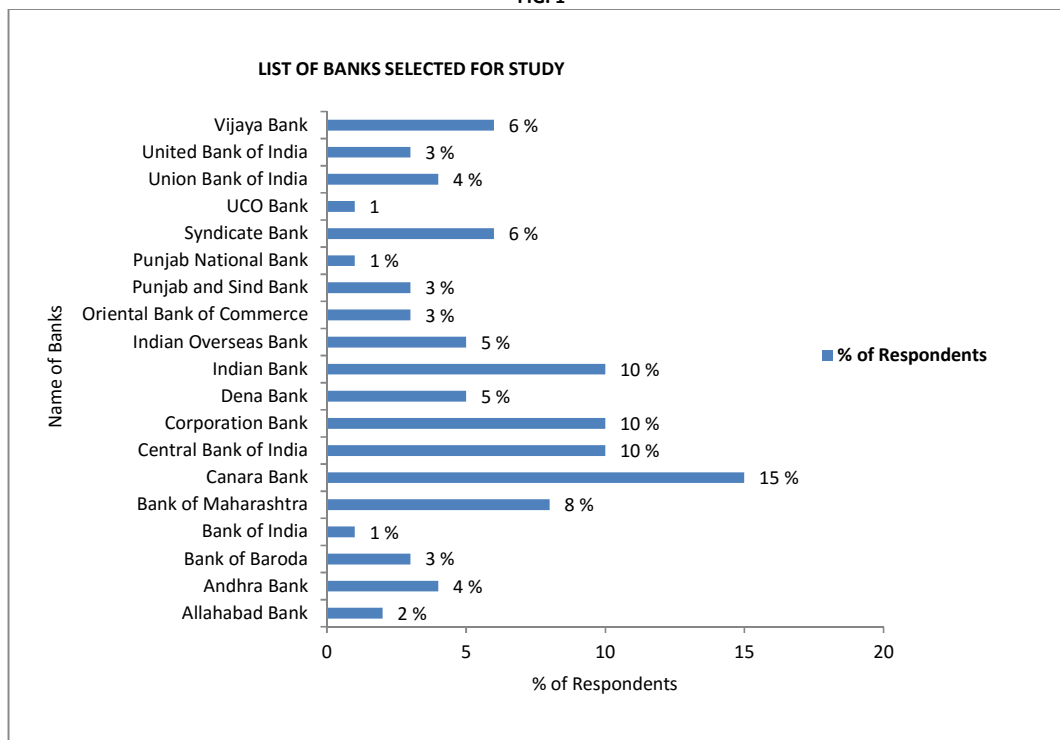
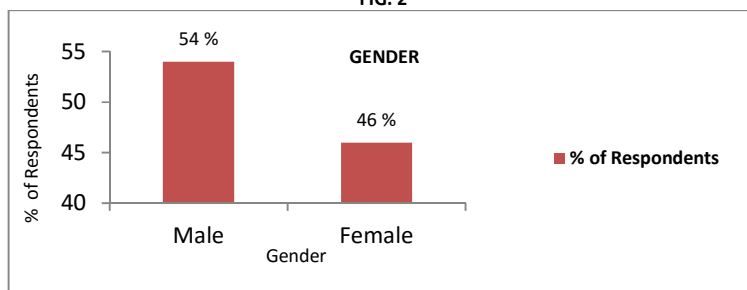
FIG. 1

TABLE - 2: CLASSIFICATION OF RESPONDENTS ACCORDING TO GENDER

SERIAL. NO.	GENDER	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Male	54	54%
2.	Female	46	46%
TOTAL		100	100%

Source: Primary Data.

Table 2 reveals that in the case of nationalised banks, out of 100 customers, 54 (54%) respondents are men and remaining 46 (46%) respondents are women. A majority of the sample respondents are men in nationalised banks.

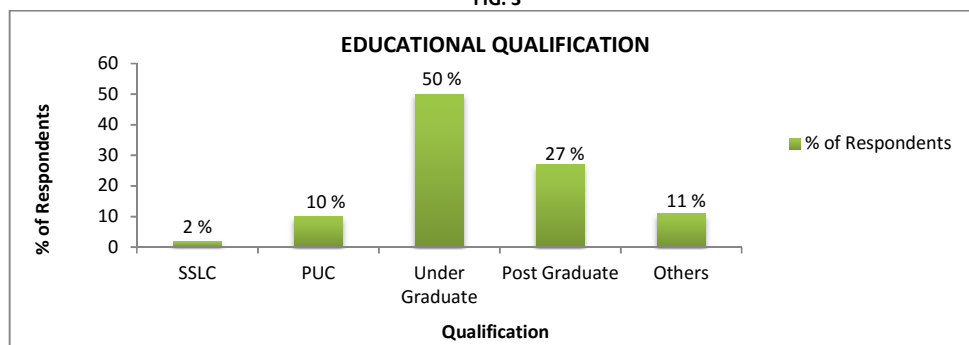
FIG. 2**TABLE - 3: CLASSIFICATION OF RESPONDENTS ACCORDING TO EDUCATIONAL QUALIFICATION**

SERIAL. NO.	EDUCATIONAL QUALIFICATION	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	SSLC	2	2%
2.	PUC	10	10%
3.	Under Graduate	50	50%
4.	Post Graduate	27	27%
5.	Others	11	11%
TOTAL		100	100%

Source: Primary Data.

Table 3 reveals that in the case of nationalised banks, out of 100 customers, 2 (2%) respondents had their education up to sslc, 10 (10%) respondents are puc, 50 (50%) respondents are undergraduates, 27 (27%) respondents are postgraduates, 11 (11%) respondents are others.

The educational profile of the customers has an impact on getting services from the commercial banks. It is a known fact that the educated people have more awareness about the customer services of nationalised banks. It reveals that majority of the respondents have completed postgraduates in the case of nationalised banks.

FIG. 3**TABLE - 4: CLASSIFICATION OF RESPONDENTS ACCORDING TO AGE GROUP**

SERIAL. NO.	AGE GROUP	NO. OF RESPONDENTS	% OF RESPONDENTS
1	18 - 25 years	44	44%
2	26 - 40 years	33	33%
3	41 - 55 years	14	14%
4	Above 56 years	9	9%
TOTAL		100	100%

Source: Primary Data.

Table 4 reveals that in the case of nationalised banks, out of 100 customers, 44 (44%) respondents are between the age group of 18 – 25 years, 33 (33%) respondents are between the age group of 26 – 40 years, 14 (14%) respondents are between the age of 41 – 55 years, 9 (9%) respondents are above 56 years. It reveals that majority of the respondents are between the age group of 18 – 25 years in nationalised banks.

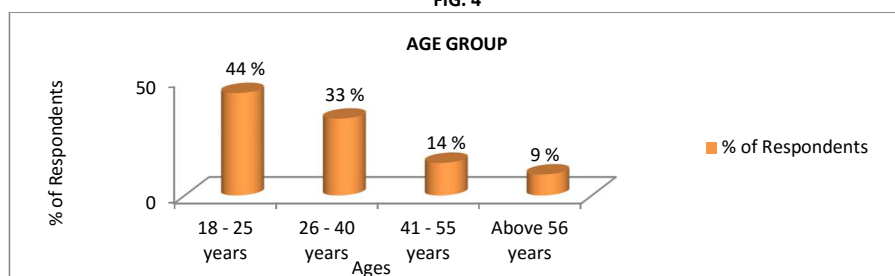
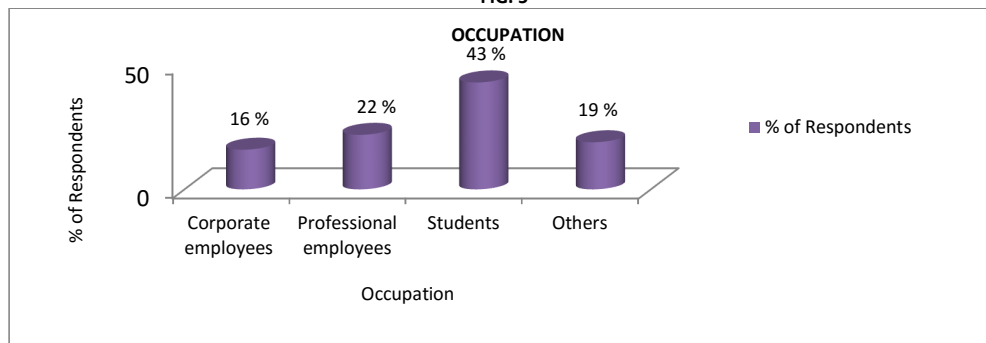
FIG. 4

TABLE - 5: CLASSIFICATION OF RESPONDENTS ACCORDING TO EMPLOYMENT STATUS

SERIAL. NO.	OCCUPATION	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Corporate employees	16	16%
2.	Professional employees	22	22%
3.	Students	43	43%
4.	Others	19	19%
TOTAL		100	100%

Source: Primary Data.

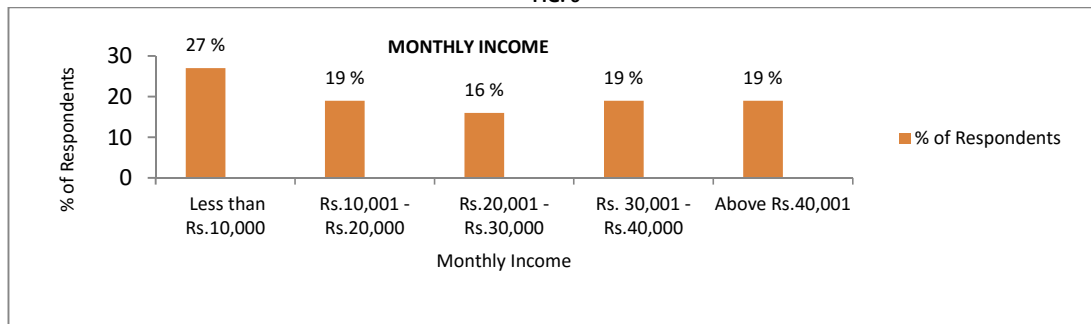
Table 5 exhibits that in the case of nationalised banks, out of 100 customers, 16 (16%) respondents are corporate employees, 22 (22%) respondents are Professionals employees, 43 (43%) respondents are students and 19 (19%) respondents are others. It reveals that majority of the respondents are students in the case of nationalised banks.

FIG. 5**TABLE-6: CLASSIFICATION OF RESPONDENTS ACCORDING TO MONTHLY INCOME OF RESPONDENTS**

SERIAL. NO.	MONTHLY INCOME	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Less than Rs.10,000	27	27%
2.	Rs.10,001 - Rs.20,000	19	19%
3.	Rs.20,001 - Rs.30,000	16	16%
4.	Rs. 30,001 - Rs.40,000	19	19%
5.	Above Rs.40,001	19	19%
TOTAL		100	100%

Source: Primary Data.

Table 6 reveals that in the case of nationalised banks, out of 100 customers, 27 (27%) respondents belong to the income group of less than Rs.10,000 , 19(19%) respondents are in the income group of Rs.10,001 to Rs.20,000, 16 (16%) respondents are in income group of Rs.20,001 to Rs.30,000, 19 (19%) respondents are in the income group of Rs.30,001 to Rs.40,000, 19 (19%) respondents earn an income of Rs.40,001 and above. Income plays an important role in bank customers getting services. So the classification of the respondents has been done on the basis of their monthly income. It reveals that majority of the respondents are in the income group of less than Rs.10, 000 in case of nationalised banks.

FIG. 6**TABLE - 7: TYPES OF ACCOUNTS**

SERIAL. NO.	TYPES OF ACCOUNTS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Savings Account	75	75%
2.	Current Account	8	8%
3.	Recurring Deposit Account	9	9%
4.	Fixed Deposit Account	8	8%
TOTAL		100	100%

Source: Primary Data.

Table 7 reveals that in the case of nationalised banks, 75 (75%) respondents have savings account, 8 (8%) respondents have current account, 9 (9%) respondents have recurring deposit account and 8 (8%) respondents have fixed deposit account. Thus, it is revealed that majority of the respondents have savings account in nationalised banks.

FIG. 7

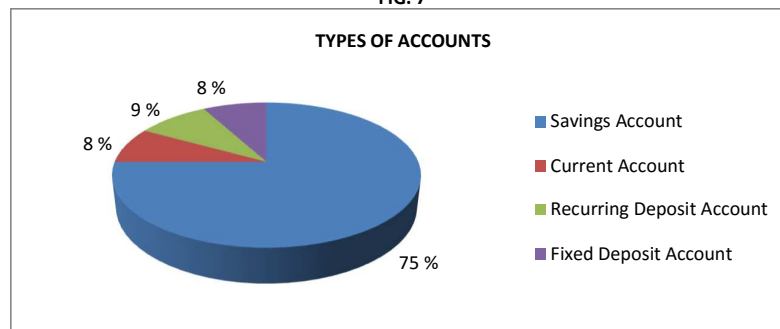


TABLE - 8: DURATION OF ACCOUNT OF CUSTOMERS WITH BANK

SERIAL. NO.	NO OF YEARS DEALING IN BANKS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Less than 3 years	32	32%
2.	3 - 6 years	29	29%
3.	Above 6 years	39	39%
TOTAL		100	100%

Source: Primary Data.

Table 8 reveals that in the case nationalised banks, out of 100 customers, 32 (32%) respondents have accounts with the banks for less than 3 years, 29 (29%) respondents have accounts for 3 year to 6 years and 39 (39%) respondents have accounts for more than 6 years. It can be concluded that majority of the respondents have accounts for more than 6 years in the nationalised banks.

FIG. 8

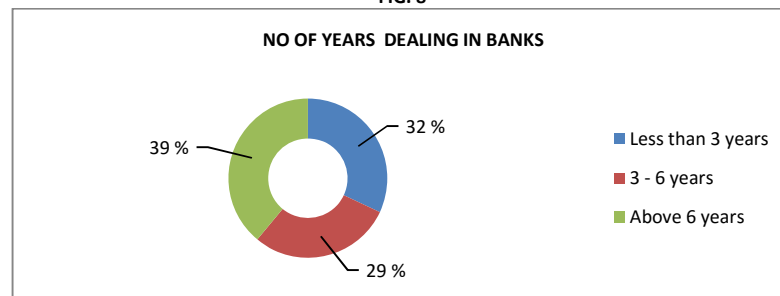


TABLE - 9: PURPOSE OF OPENING ACCOUNTS WITH BANKS

SERIAL. NO.	PURPOSE OF ACCOUNT	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Savings	74	74%
2.	Security	16	16%
3.	High Interest Rate	4	4%
4.	Status	4	4%
5.	Investment	2	2%
TOTAL		100	100%

Source: Primary Data.

Table 9 reveals that in the case of nationalised banks, out of 100 customers, 74 (74%) respondents have opened an account for savings purpose, 16 (16%) respondents have opened an account for security purpose, 4 (4%) respondents have opened an account for high interest rate, 4 (4%) respondents have opened an account for Status and 2 (2%) respondents have opened an account for investment purpose. It reveals that a majority of the respondents have opened an account for savings purpose in the nationalised banks.

FIG. 9

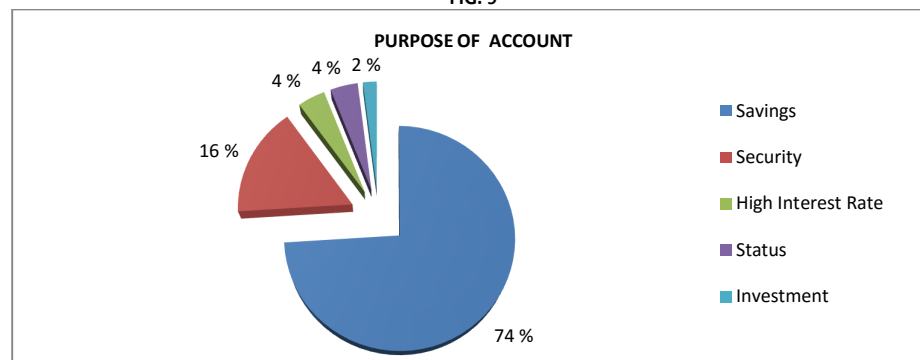


TABLE - 10: FREQUENCY OF VISITS TO BANK

SERIAL. NO.	FREQUENCY OF VISIT	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Daily	7	7%
2.	Weekly once	13	13%
3.	Fortnightly (15 days once)	15	15%
4.	Monthly once	18	18%
5.	Occasionally	47	47%
TOTAL		100	100%

Source: Primary Data.

Table 10 reveals that in the case of nationalised banks out of 100 customers, 7 (7%) respondents visit the bank daily, 13 (13%) respondents visit the bank weekly once, 15 (15%) respondents visit the bank fortnightly, 18 (18%) respondents visit the bank once in a month and 47 (47%) respondents visit the bank occasionally. It is concluded that majority of respondents visit the bank occasionally in the nationalised banks.

FIG. 10

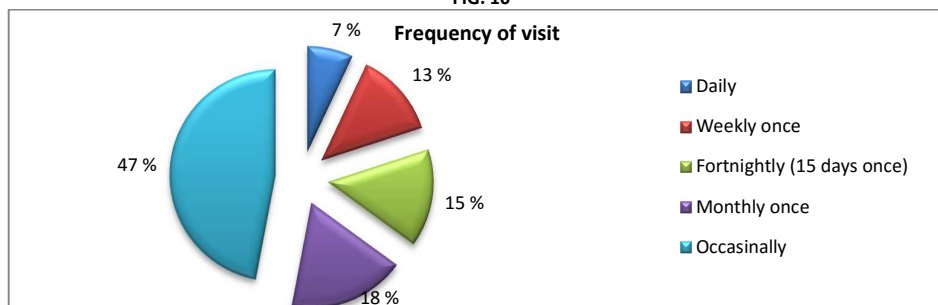


TABLE - 11: MEAN SCORES OF REASONS FOR HAVING OPENED AN ACCOUNT IN NATIONALISED BANKS

SERIAL. NO.	WEIGHTS	6	5	4	3	2	1	TOTAL	WEIGHTED TOTAL	WEIGHTED AVERAGE	RANK
	RANK	1 st	2 nd	3 rd	4 th	5 th	6 th				
1.	Nearness to residence/office	18	13	21	13	12	23	100	343	16.33	V
2.	Friendliness of bank personnel	18	15	19	7	25	16	100	346	16.47	IV
3.	Working place compulsion	15	23	14	22	16	10	100	369	17.57	II
4.	Convenience	16	14	18	24	10	18	100	348	16.57	III
5.	Necessity	9	10	10	19	24	28	100	277	13.19	VI
6.	Rate of return	24	25	18	15	13	5	100	417	19.85	I

Source: Primary Data.

In order to calculate weighted average, the number of the respondents whose opinions "Nearness to residence/office" is multiplied by 6, the number of respondents whose opinions "Friendliness of bank personnel" is multiplied by 5, the number of respondents whose opinions "Working place compulsion" is multiplied 4, the number of respondents whose opinions "Convenience" is multiplied 3, the number of respondents whose opinions "Necessity" is multiplied 2 and the number of respondents whose opinions "Rate of return" is multiplied 1.

The mean score is calculated by dividing the weighted total by the total number of weights (21).

Table 11 reveals that among six reasons, rate of return have got the highest weighted average score in the reasons of nationalised banks followed by Nearness to residence/office, Friendliness of bank personnel, Working place compulsion, Convenience, Necessity.

FIG. 11

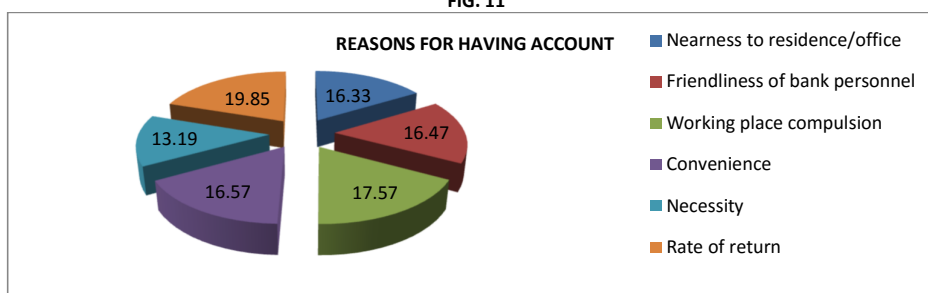


TABLE - 12: MEAN SCORES FOR AWARENESS ON VARIOUS SERVICES IN THE NATIONALISED BANKS

SERIAL. NO.	SERVICES	AWARENESS LEVEL			TOTAL SCORE	MEAN SCORE	RANK
		FULLY AWARE	PARTLY AWARE	NOT AWARE			
1.	LOAN SERVICES	37	43	20	217	36.16	I
2.	DEPOSIT SERVICES	33	48	19	214	35.66	II
3.	TECHNOLOGY SERVICES	22	50	28	194	32.33	III
4.	AGENCY SERVICES	13	39	48	165	27.5	IV
5.	MISCELLANEOUS SERVICES	13	36	51	162	27	V

Source: Primary data.

In order to calculate the total awareness score, the number of the respondents whose opinions "fully aware" is multiplied by 3 and the number of respondents whose opinions "partly aware" is multiplied by 2 and the number of respondents whose opinions "not aware" is multiplied 1. The mean score is calculated by dividing the total score by the total number of weights (6).

Table 12 reveals that among five services, loan services have got the highest weighted average score in the services of nationalised banks followed by deposit services, technology services, miscellaneous services and agency services.

FIG. 12

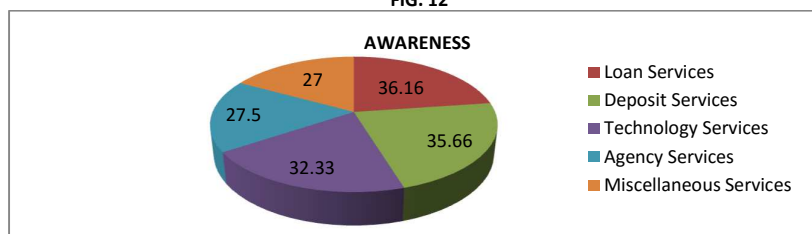


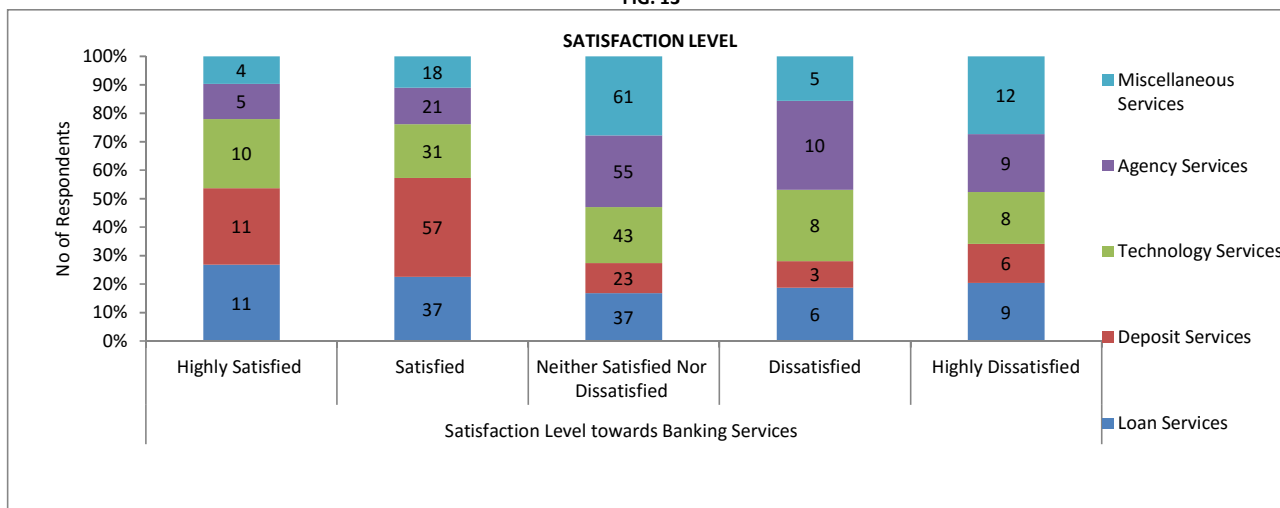
TABLE - 13: OPINION OF CUSTOMERS ABOUT THE LEVEL OF SATISFACTION OF SERVICES IN THE NATIONALISED BANKS

SERIAL NO.	SERVICES	SATISFACTION LEVEL TOWARDS BANKING SERVICES					TOTAL
		HIGHLY SATISFIED	SATISFIED	NEITHER SATISFIED NOR DISSATISFIED	DISSATISFIED	HIGHLY DISSATISFIED	
1.	Loan Services	11	37	37	6	9	100
2.	Deposit Services	11	57	23	3	6	100
3.	Technology Services	10	31	43	8	8	100
4.	Agency Services	5	21	55	10	9	100
5.	Miscellaneous Services	4	18	61	5	12	100

Source: Primary Data.

It is inferred from Table 13, out of 100 respondents, 37 respondents are satisfied with the loan services, 57 respondents are highly satisfied with the deposit services, 43 respondents are satisfied with the technology services, 55 respondents are highly dissatisfied with the agency services and 61 respondents are satisfied with the miscellaneous services in the nationalised banks in the district.

FIG. 13



CONCLUSIONS

The implication of the research is to design a service delivery system that promotes positive "moments of truth". Of the survey made by the researcher, the customers are classified based on gender, education status, employment status. A majority of the customers have savings account and the main purpose to open an account is for the purpose of savings. Mean score indicates that "Rate of return and working place compulsion" are the main reasons persuading the customers for having an account in a particular branch of nationalised banks. On the basis of the mean score calculated for the awareness of customer services of the nationalised banks, the loan services got first rank followed by the deposit services, technology services, agency services and miscellaneous services in the nationalised banks. This study will help the nationalised banks in the Bangalore city in improving the customer service, in accordance with the expectations of its customers.

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