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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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A STUDY ON PROBLEMS FACED BY THE CUSTOMERS WITH REFERENCE TO BANKING SERVICES IN PRIVATE SECTOR BANKS

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ABSTRACT

Banking industry is one of major role player in Indian financial. The objective of this paper is to know the customer problems towards banking services. A study was made to identify the major problems faced by the selected sample respondents in utilizing the private sector banking services. For this purpose, the respondents were asked to provide the problems based on their experience. The study used the main problems such as opening an account, withdrawals, depositing cash, advanced services, grievance cell, and working hours. Percentage method was used for analysis. The data used for the study both primary data and secondary data. I conclude that in all respects the customers are facing problems in private sector banks.

KEYWORDS

banking services, customer problems, opening an account.

INTRODUCTION

In the present banking system, excellence in customer service is the most important tool for sustained business growth. Customer problems are part of the business life of any corporate entity. This is more so for banks because they are service organizations. As a service organization, customer service and satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. However, banks minimize instances of customer problems and grievances through proper service delivery and review mechanism and to ensure prompt redress of customer problems. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction can ruin the name and image of a bank. As such, bank policy on problems is as follows:

1. Customers are to be treated fairly at all times.
2. Complaints should be raised by customers with courtesy and on time.
3. Customers should be fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedies, if they are not fully satisfied with the response of the bank to their complaints.
4. Bank to treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.
5. The bank employees must work in good faith and without prejudice to the interests of the customer.

REVIEW OF LITERATURE

Jain and Jain (2006) show that the Indian banking industry has undergone radical changes due to liberalization and globalization measures undertaken since 1991. There has been a great surge in retail banking. The study based on responses received from 200 customers of HDFC bank, ICICI bank and some other private and nationalized banks in Varanasi identified the various types of services offered by banks, the level of satisfaction about different types of services, expectations about these services and the level of segmentation among the services offered.

Mishra and Jain (2007) studied various dimensions of customer satisfaction in nationalized and private sector banks. The study concludes that satisfaction of customers is an invaluable asset for modern organizations, providing unmatched competitive edge, which helps in building a long term relationship. The best approach to customer retention is to deliver a high level of customer satisfaction that result in strong customer loyalty. The two-stage factor analysis is to arrive at the dimensions of customer satisfaction. The study analyzed ten factors and five dimensions of customer satisfaction for both nationalized and private sector bank.

M. Selvam (2005) in his article entitled, "Customer Satisfaction of Banking Services: An Overview" has studied to assess the measurement criteria and to evaluate customer satisfaction regarding banking services and evaluate the level of satisfaction of customer services provided by the banks.

N. Nandhi (2002), in his article entitled "Banking Marketing – The Problems of Distribution" focuses on the marketing techniques for distribution of banking services.

P. Periasamy and J. V. Balasubramanian (2008) in their article titled, "Customer's Awareness and Problems of Services in Bank: A study" has analysed the customer awareness about the nature of services offered by banks and problems related to customer services.

Subbiah and S. Jeyakumar (2009) in their article titled, "Customer Services of Commercial Banks" have analyzed the perception of customers towards the services of commercial banks and reasons for having opened an account in commercial banks in Virudhunagar District.

Thomas Ogoro Ombati et. al., (2010) in an article titled "Technology and Service Quality in the Banking Industry" examined the relationships between technology and service quality in the banking industry in Kenya.

SCOPE OF THE STUDY

- The study has been conducted on behalf of Private Sector Banks.
- The study is confined to the Bangalore city.
- The study covers the users of Private Sector 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 Problems Private Sector Banks.
- The study covers respondent who are the customers of Private Sector Banks. These customers belong to various professions, places, of both genders, with varied income groups and varied age groups.

OBJECTIVES OF THE STUDY

1. To study and analyze the problems faced by the customers while using the banking services provided by the private sector banks at Bangalore City.
2. To suggest better ways and means to improve the performance of the Private Sector Banks in Bangalore City.

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.

SAMPLING AREA: The study was carried out among the A/c holders of Private Sector Banks in Bangalore city.

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

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

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

PRIMARY DATA

Primary data is collected from customers of the Private Sector Banks. The well-structured questionnaire is formulated and by interview method the data is collected.

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.

STATISTICAL TOOLS USED: The collected data has been analyzed by using Percentage analysis.

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

DATA ANALYSIS & INTERPRETATIONS

TABLE-1: DEMOGRAPHICS OF RESPONDENTS

PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
GENDER		
Male	60	60 %
Female	40	40 %
TOTAL	100	100 %
AGE GROUP		
18 - 25 years	58	58 %
26 - 40 years	19	19 %
41 - 55 years	13	13 %
Above 56 years	10	10 %
TOTAL	100	100 %
EDUCATIONAL QUALIFICATION		
SSLC	20	20 %
PUC	10	10 %
Under Graduate	20	20 %
Post Graduate	20	20 %
Others	30	30 %
TOTAL	100	100 %
OCCUPATION		
Corporate employees	15	15 %
Professional employees	19	19 %
Students	45	45 %
Others	21	21 %
TOTAL	100	100 %
MONTHLY INCOME		
Less than Rs.10,000	24	24 %
Rs.10,001 - Rs.20,000	20	20 %
Rs.20,001 - Rs.30,000	18	18 %
Rs. 30,001 - Rs.40,000	19	19 %
Above Rs.40,001	19	19 %
TOTAL	100	100 %

Source: Primary Data.

Table 1 represents the demographic profile of the respondents. Out of 100 respondents, (60) 60% of the respondents were male whereas (40) 40% of them were female. (58) 58 % of the samples were 18 - 25 years old, followed by (19) 19% respondents were of 26 - 40 years, followed by (13) 13 % of respondents were 41 – 55 years and (10) 10% of them were above 56 years category. (20) 20 % of the consumers of various banks were qualified SSLC, (10) 10 % PUC, (20) 20 % under graduates and (20) 20% post graduates and (30) 30% others. (15) 15 % of the respondents currently are working in corporate sector, followed by (19) 19 % of the samples opined that they are professional employees, (45) 45 % of the respondents are students and (21) 21% are others. (24) 24 % of the respondents were having Less than Rs. 10, 000 as their monthly incomes, followed by (20) 20 % of them were earning from Rs.10, 001 - Rs. 20, 000 in a month, (18) 18 % of the respondents were having Rs. 20, 001 - Rs. 30, 000 as their monthly income, (19) 19% of respondents monthly income were Rs. 30,001 - Rs. 40,000 and (19) 19 % respondents are only having monthly income Above Rs. 40,001 in private sector banks.

TABLE-2: LIST OF BANKS SELECTED FOR STUDY

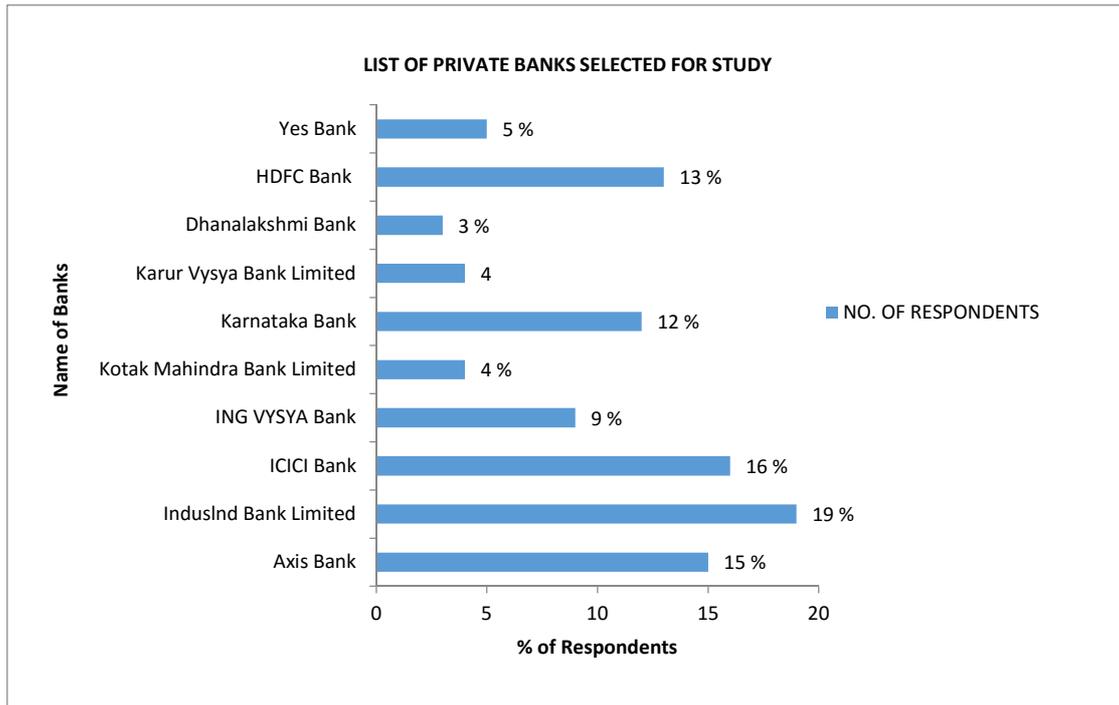
SERIAL. NO.	NAME OF BANKS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Axis Bank	15	15 %
2.	IndusInd Bank Limited	19	19 %
3.	ICICI Bank	16	16 %
4.	ING VYSYA Bank	9	9 %
5.	Kotak Mahindra Bank Limited	4	4 %
6.	Karnataka Bank	12	12 %
7.	Karur Vysya Bank Limited	4	4 %
8.	Dhanalakshmi Bank	3	3 %
9.	HDFC Bank	13	13 %
10.	Yes Bank	5	5 %
Total		100	100 %

Source: www.allbankingsolutions.com

Table 2 reveals that in the case of private sector banks, out of 100 customers, 15 (15 %) respondents are having account in Axis Bank, 19 (19 %) respondents are having account in IndusInd Bank Limited, 16 (16%) respondents are having account in ICICI Bank, 9 (9%) respondents have account in ING VYSYA Bank, 4(4%) respondents have account in Kotak Mahindra Bank Limited, 12 (12%) respondents have account in Karnataka Bank, 4(4%) respondents have account in Karur Vysya

Bank Limited, 3 (3%) respondents have account in Dhanalakshmi Bank Bank, 5 (5%) respondents have account in Yes Bank.

It reveals that majority of the respondents have account in IndusInd Bank Limited in the case of Private Sector Banks.



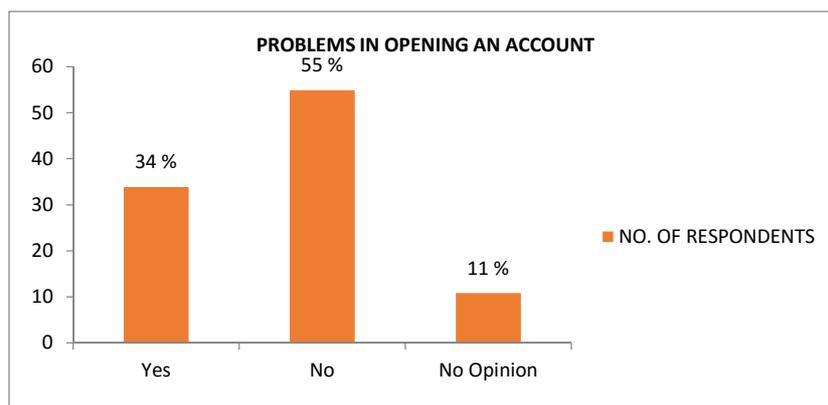
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (19) 19% have account in IndusInd Bank Limited in the case of Private Sector Banks.

TABLE-3: PROCEDURE PROBLEMS IN OPENING AN ACCOUNT

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	34	34 %
2.	No	55	55 %
3.	No Opinion	11	11 %
Total		100	100 %

Source: Primary Data.

Table 3 reveals that in the case of Private Sector Banks, out of 100 customers, 34 (34%) respondents say 'Yes 'they have Procedure Problem in opening an account in private sector banks and 55 (55%) respondents say 'NO' that there is no Procedure Problems in opening an account in private sector banks and remaining 11(11%) respondents say 'NO OPINION' for Procedure Problems in opening an account in private sector banks. A majority of the sample respondents have said there is no Procedure Problem in opening an account in private sector banks.



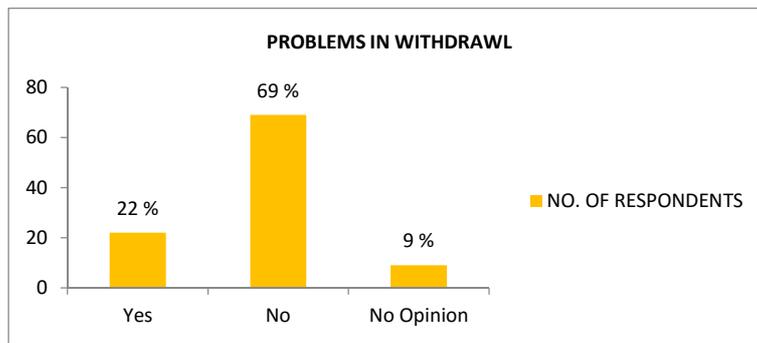
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (55) 55% have no Procedure Problem in opening an account in private sector banks.

TABLE-4: PROBLEMS IN WITHDRAWAL

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	22	22 %
2.	No	69	69 %
3.	No Opinion	9	9 %
Total		100	100 %

Source: Primary Data.

Table 4 reveals that in the case of private sector banks, out of 100 customers, 22 (22%) respondents have problems in withdrawal of account, 69 (69%) respondents have no problem in withdrawal of account, and 9 (9%) respondents have no opinion towards withdrawal of account. It reveals that a majority of the respondents have no problem in withdrawal system in private sector banks.



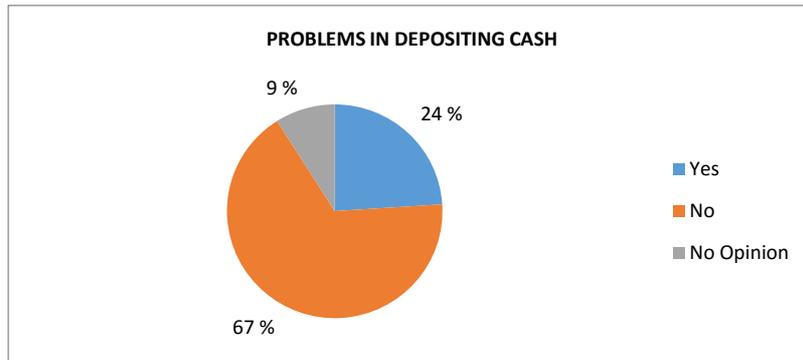
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (69) 69% have no Problems in withdrawal of an account in private sector banks.

TABLE-5: PROBLEMS IN DEPOSITING CASH

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	24	24 %
2.	No	67	67 %
3.	No Opinion	9	9 %
Total		100	100 %

Source: Primary Data.

Table 5 reveals that in the case of private sector banks, out of 100 customers, 24 (24%) respondents have problems in depositing cash in bank, 67 (67%) respondents have no problem in depositing cash in bank, and 9 (9%) respondents have no opinion towards depositing cash in bank. It reveals that a majority of the respondents have no problem in depositing cash in bank in private sector banks.



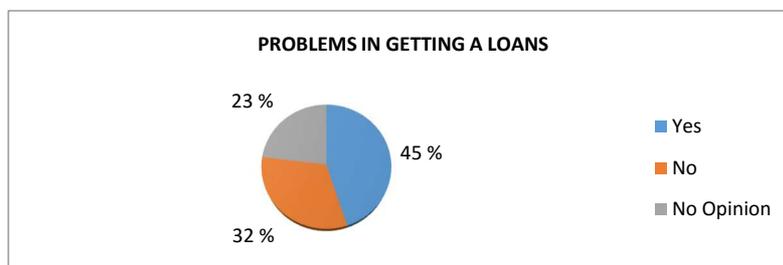
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (67) 67% have no Problems in depositing cash in private sector banks.

TABLE-6: PROBLEMS IN GETTING A LOAN

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	45	45 %
2.	No	32	32 %
3.	No Opinion	23	23 %
Total		100	100 %

Source: Primary Data.

Table 6 reveals that in the case of private sector banks, out of 100 customers, 45 (45%) respondents have problems in getting loans from banks, 32 (32%) respondents have no problem in getting loans from banks, and 23 (23%) respondents have no opinion towards in getting loans from banks. It reveals that a majority of the respondents have problems in getting loans from private sector banks.



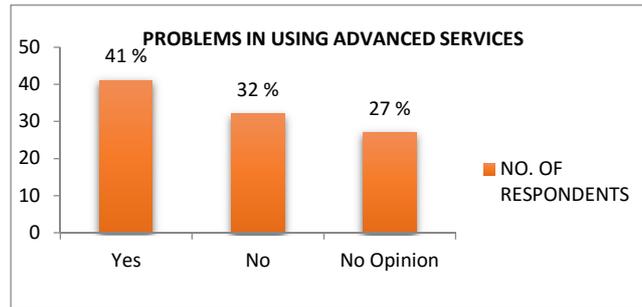
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (45) 45% have Problems in getting loans from private sector banks.

TABLE-7: PROBLEMS IN USING ADVANCED SERVICES

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	41	41 %
2.	No	32	32 %
3.	No Opinion	27	27 %
Total		100	100 %

Source: Primary Data.

Table 7 reveals that in the case of private sector banks, out of 100 customers, 41 (41%) respondents have problems in using advanced services from banks, 32 (32%) respondents have no problem in using advanced services from banks, and 27 (27%) respondents have no opinion towards in using advanced services from banks. It reveals that a majority of the respondents have problems in using advanced services from private sector banks.



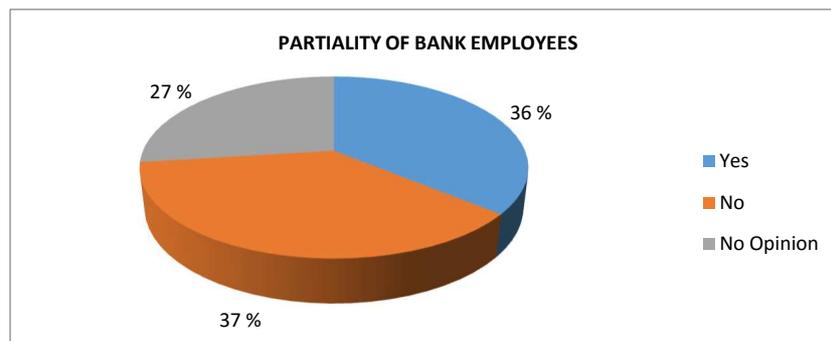
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (41) 41% have Problems in using advanced services from private sector banks.

TABLE-8: THERE IS A PARTIALITY OF BANK EMPLOYEES

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	36	36 %
2.	No	37	37 %
3.	No Opinion	27	27 %
Total		100	100 %

Source: Primary Data.

Table 8 reveals that in the case of private sector banks, out of 100 customers, 36 (36%) respondents say there is a partiality of bank employees in providing services to customers, 37 (37%) respondents say there is no partiality among the bank employees towards customers services, and 27 (27%) respondents have no opinion towards the partiality of bank employees towards customers. It reveals that a majority of the respondents say there is a partiality of bank employees in providing services to customers in private sector banks.



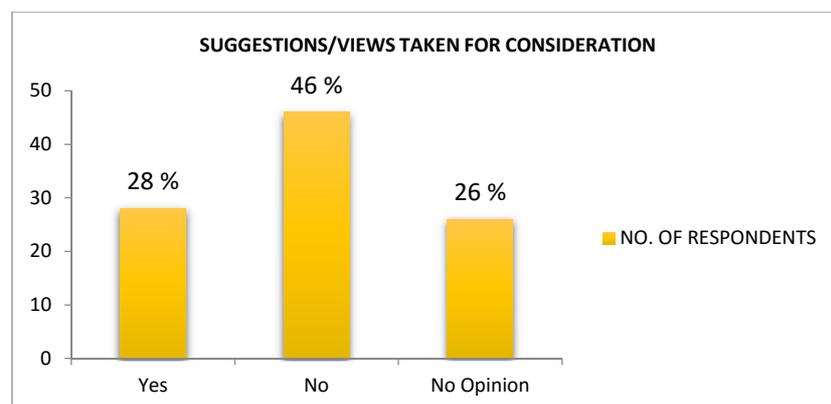
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (37) 37% say there is no partiality among the bank employees towards customers services in private sector banks.

TABLE-9: SUGGESTIONS/VIEWS TAKEN FOR CONSIDERATION

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	28	28 %
2.	No	46	46 %
3.	No Opinion	26	26 %
Total		100	100 %

Source: Primary Data.

Table 9 reveals that in the case of private sector banks, out of 100 customers, 28 (28%) respondents say their suggestions and views are taken in to consideration from the banks, 46 (46%) respondents say their suggestions and views are not taken into consideration, and 26 (26%) respondents have no opinion towards their suggestions and views in banks. It reveals that a majority of the respondents say their suggestions and views are taken in to consideration in private sector banks.



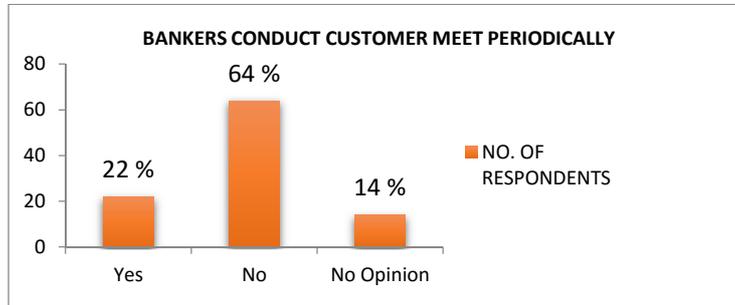
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (46) 46% say their suggestions and views are taken in to consideration in private sector banks.

TABLE-10: BANKERS CONDUCT CUSTOMER MEET PERIODICALLY

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	22	22 %
2.	No	64	64 %
3.	No Opinion	14	14 %
Total		100	100 %

Source: Primary Data.

Table 10 reveals that in the case of private sector banks, out of 100 customers, 22 (22%) respondents say that banks conduct meetings periodically with the customers, 64 (64%) respondents say banks does not conduct meetings periodically with the customers, and 14 (14%) respondents have no opinion towards the banks meetings with customers. It reveals that a majority of the respondents have no opinion towards the banks meetings with customers in private sector banks.



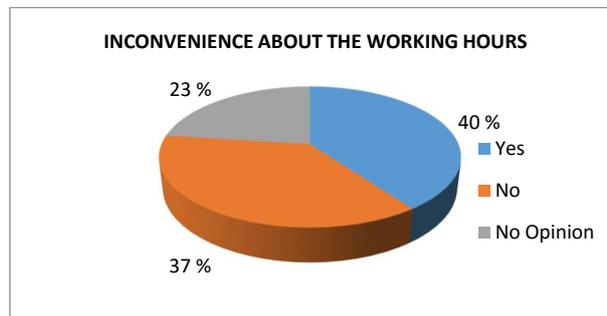
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (64) 64% say that private sector banks does not conduct periodically meeting with customers.

TABLE-11: INCONVENIENCE ABOUT THE WORKING HOURS

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	40	40 %
2.	No	37	37 %
3.	No Opinion	23	23 %
Total		100	100 %

Source: Primary Data.

Table 11 reveals that in the case of private sector banks, out of 100 customers, 40 (40%) respondents say there is inconvenience in banks working hours, 37 (37%) respondents say there is no inconvenience in banks working hours, and 23 (23%) respondents have no opinion towards the banks working hours. It reveals that a majority of the respondents say there is inconvenience in working hours in private sector banks.



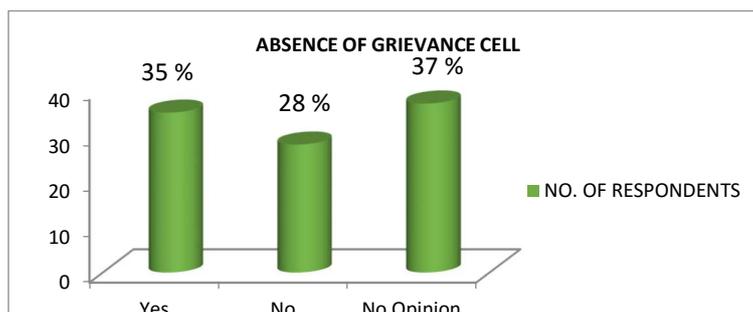
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (40) 40% say there is inconvenience in working hours in private sector banks.

TABLE-12: ABSENCE OF GRIEVANCE CELL

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	35	35 %
2.	No	28	28 %
3.	No Opinion	37	37 %
Total		100	100 %

Source: Primary Data.

Table 12 reveals that in the case of private sector banks, out of 100 customers, 35 (35%) respondents say there is a grievance cell in the banks, 28 (28%) respondents say there is no grievance cell in the banks and 37 (37%) respondents have no opinion towards the absence of grievance cell in the banks. It reveals that a majority of the respondents have no opinion towards absence of grievance cell in the private sector banks.



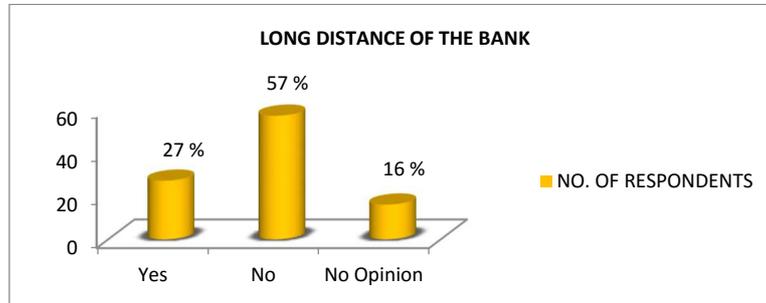
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (37) 37% have no opinion towards absence of grievance cell in the private sector banks.

TABLE-13: LONG DISTANCE OF THE BANK

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	27	27 %
2.	No	57	57 %
3.	No Opinion	16	16 %
Total		100	100 %

Source: Primary Data.

Table 13 reveals that in the case of private sector banks, out of 100 customers, 27 (27%) respondents say bank is long distance from their home, 57(57%) respondents say banks is not long distance form their home and 16 (16%) respondents have no opinion towards the long distance from their home. It reveals that a majority of the respondents have no opinion towards the long distance of the private sector banks.



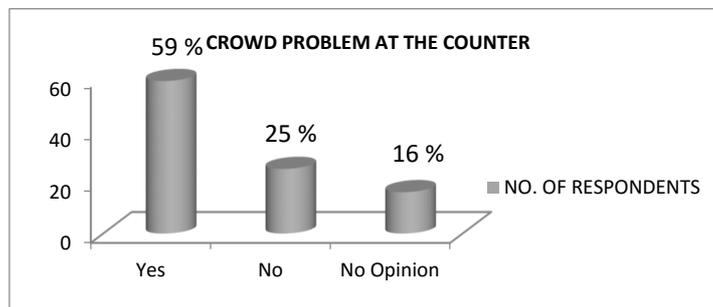
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (57) 57% private banks are not long distance form their home.

TABLE-14: CROWD PROBLEM AT THE COUNTER

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	59	59 %
2.	No	25	25 %
3.	No Opinion	16	16 %
Total		100	100 %

Source: Primary Data.

Table 14 reveals that in the case of private sector banks, out of 100 customers, 59 (59%) respondents say there is crowd problem at the counter, 25(25%) respondents say there is no crowd problem at the counter and 16 (16%) respondents have no opinion towards crowd problem at the counter. It reveals that a majority of the respondents are facing crowd problem at the counter at private sector banks.



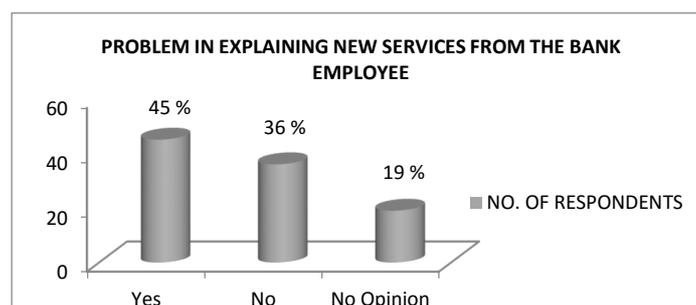
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. (59) 59% are facing crowd problem at the private sector banks.

TABLE-15: PROBLEM IN EXPLAINING MODERN / NEW SERVICES FROM THE BANK EMPLOYEE

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	45	45 %
2.	No	36	36 %
3.	No Opinion	19	19 %
Total		100	100 %

Source: Primary Data.

Table 15 reveals that in the case of private sector banks, out of 100 customers, 45 (45%) respondents say that bank employees are not able to explain the new services to customers properly, 36 (36%) respondents say they have no problem with bank employees in understanding the new services and 19 (19%) respondents say no opinion towards bank employees. It reveals that a majority of the respondents are facing problems with bank employees in understanding the new services in private sector banks.



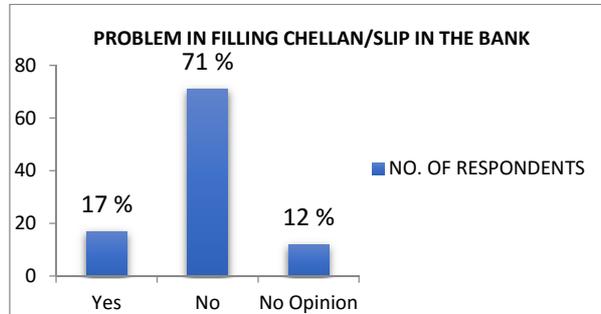
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. 45 (45%) respondents say that bank employees are not able to explain the new services to customers properly in private sector banks.

TABLE-16: PROBLEM IN FILLING CHALLAN/SLIP IN THE BANK

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	17	17 %
2.	No	71	71 %
3.	No Opinion	12	12 %
Total		100	100 %

Source: Primary Data.

Table 16 reveals that in the case of private sector banks, out of 100 customers, 17 (17%) respondents say that they are facing problems in filling bank challan, 71 (71%) respondents say they have no problem in filling bank challan and 12 (12%) respondents say no opinion in filling bank challan. It reveals that a majority of the respondents are not facing any problems in filling bank challan in case of private sector banks.



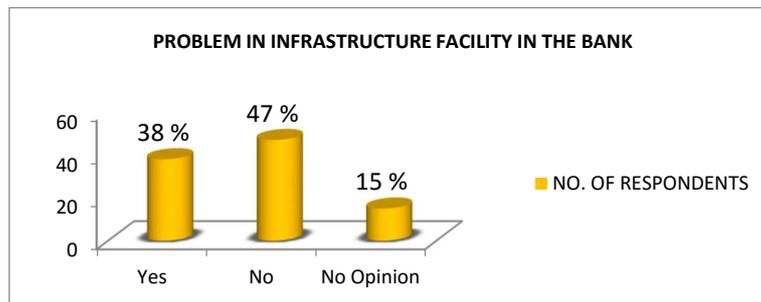
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. 71 (71%) respondents say they have no problem in filling bank challan in private sector banks.

TABLE-17: PROBLEM IN INFRASTRUCTURE FACILITY IN THE BANK

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	38	38 %
2.	No	47	47 %
3.	No Opinion	15	15 %
Total		100	100 %

Source: Primary Data.

Table 17 reveals that in the case of private sector banks, out of 100 customers, 38 (38%) respondents say private banks does not have proper infrastructure facility to customers, 47 (47%) respondents say they have no problem in infrastructure facility in private banks and 15 (15%) respondents say no opinion towards infrastructure facility in the banks. It reveals that a majority of the respondents are not facing any problems in infrastructure facility in case of private sector banks.



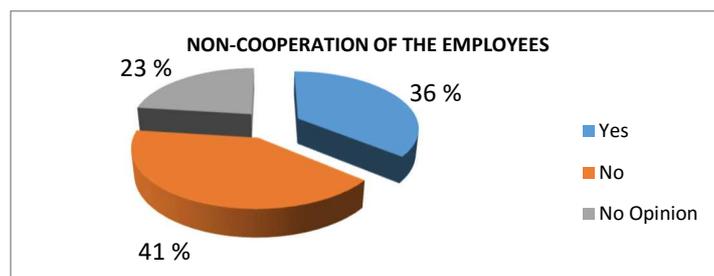
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. 47 (47%) respondents say they have no problem in infrastructure facility in private sector banks.

TABLE-18: NON-COOPERATION OF THE EMPLOYEES

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	36	36 %
2.	No	41	41 %
3.	No Opinion	23	23 %
Total		100	100 %

Source: Primary Data.

Table 18 reveals that in the case of private sector banks, out of 100 customers, 36 (36%) respondents say private banks employees are not cooperative with customers, 41 (41%) respondents say private banks employees are very cooperative with customers and 23 (23%) respondents say no opinion regarding non-cooperation of the bank employees with customers. It reveals that a majority of the respondents are no problems with bank employees in case of private sector banks.



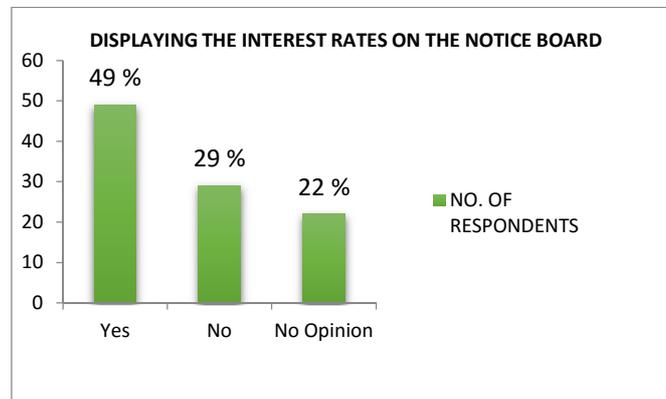
Interpretation of the graph: From the above graph, it is clear that majority of the respondents i.e. 41 (41%) respondents say private banks employees are very cooperative with customers in case of private sector banks.

TABLE-19: DISPLAYING THE INTEREST RATES ON THE NOTICE BOARD

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	49	49 %
2.	No	29	29 %
3.	No Opinion	22	22 %
Total		100	100 %

Source: Primary Data.

Table 19 reveals that in the case of private sector banks, out of 100 customers, 49 (49%) respondents say private banks regularly displays the interest rates on the notice board, 29 (29%) respondents say private banks does not display the interest rates on the notice board and 22 (22%) respondents say no opinion regarding displaying the interest rates on the notice board. It reveals that a majority of the respondents say banks regularly display the interest rates on the banks notice board in case of private sector banks.



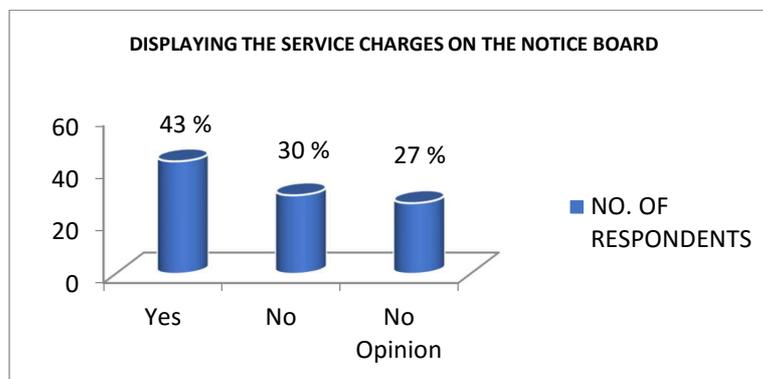
Interpretation of the graph: From the above graph, it is clear that majority of the respondent's i.e. 49 (49%) respondents say private banks regularly displays the interest rates on the notice board in case of private sector banks.

TABLE-20: DISPLAYING THE SERVICE CHARGES ON THE NOTICE BOARD

SERIAL. NO.	PARTICULARS	NO. OF RESPONDENTS	% OF RESPONDENTS
1.	Yes	43	43%
2.	No	30	30 %
3.	No Opinion	27	27 %
Total		100	100%

Source: Primary Data.

Table 20 reveals that in the case of private sector banks, out of 100 customers, 43 (43%) respondents say private banks regularly displays the service charges on the notice board, 30 (30%) respondents say private banks does not display the service charges on the notice board and 27 (27%) respondents say no opinion regarding displaying the service charges on the notice board. It reveals that a majority of the respondents say banks regularly display the service charges on the banks notice board in case of private sector banks.



Interpretation of the graph: From the above graph, it is clear that majority of the respondent's i.e. 43 (43%) respondents say private banks regularly displays the service charges on the notice board in case of private sector banks.

STRATEGIES TO MITIGATE COMPLAINTS

1. All the banks should constitute customer service committee.
2. Appoint 'nodal officers' and other designated officials to handle problems and grievances.
3. Nodal officers should conduct meetings with the customers
4. There should be trained, honest, polite, sensitive operating staff to handle the complaints.
5. Understanding customer experience and its implication: Our experience shows that there are multiple layers of customer experience with a bank. The banks deliver customers through management of lower order satisfaction as well as higher order loyalty. The failure to do so usually results in sub optimal customers.
6. Keeping front line staff engaged and motivated, since service delivery has high correlation with the motivational levels of banks' front line staff: Banks should look at managing employee equity as the key component towards service delivery.
7. Understand real customer needs.
8. Integrated marketing-All bank employees are required to work as a team towards customer satisfaction.

CONCLUSION

The banking sector has undergone many changes the new economic policy based on privatization, globalization and liberalizations. Customer is the king in the present day banking. Today the customer services preference keeps on changing at a rapid speed and their demands. The aim of the bankers is to make the customers comfortably and happy to achieve their targets. Overall the customers of the private sector banks responded that they are satisfied by the quality of services provided though it is with considerable reservations. There are a number of problems hindering the smooth delivery of the banking services. The loan operations the delays of the loan approval are the problem. The problems and all the activities performed by banks are in opening an account, withdrawals, depositing cash, advanced services, grievance cell, and working hours. It is necessary to mitigate these problems to make the customer satisfied. Each and every private sector bank should solve the problems of the customers. It is obvious that if customers do not have a trust on the banking services it is meaningless to talk about the good will of the bank. Therefore, the bank should handle its customers so well to achieve its organizational aims. Finally, it is worthy to affirm that customers are the key for any business organizations.

LIMITATIONS OF THE STUDY

- The study is limited to Bangalore City only.
- The sample size is 100 hence finding cannot be generalized.
- It was difficult to know whether the respondents are truly given the exact information.
- Customer preferences and opinions are supposed to change from time to time.

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