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CUSTOMERS' PERCEPTION OF SIDBI IN TAMIL NADU**DR. T. RENUHA****HEAD****DEPARTMENT OF BUSINESS ADMINISTRATION
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DR. SIVANTHI ADITANAR COLLEGE OF ENGINEERING
TIRUCHENDUR****ABSTRACT**

Small Industries Development Bank of India (SIDBI) provides direct assistance to small industries and also through other financial institutions through various schemes of assistance tailored to meet the requirements of Micro Small and Medium Enterprises. 74 concerns accounting five per cent of the customers in Tamil Nadu were selected by simple random sampling by applying lottery method and considering the complacency the sample size was confined to 65 concerns only. The data were analysed with the help of simple percentage, mean, standard deviation, co-efficient of variation and 'F' test. The clients' perception was analysed and found that the respondents were much concerned with the physical attributes, communication facilities and psychological approach of the Bank. The results of the 'F' test showed that the relationship between the business profile of the respondents and their perception of services of Small Industries Development Bank of India were equally significant and insignificant.

KEYWORDS

business profile, complacency, direct assistance, Micro Small and Medium Enterprises, perception.

1. INTRODUCTION

Customer is the king in the kingdom of marketing and banking has no exception to this. Banking industry has gone through drastic changes due to LPG economy and it needs to expand its services to wide variety of products. The ultimate performance of a bank depends upon the satisfaction of the customers which in turn depends upon their perception. The perception of the customers has also drastically changed over the years. Now, the purpose of the business is customer centric leading to 'Relating the Customer'. Hence Customer Relationship Management is a key strategic initiative available to banks to offer world class services to its customers. It is the key element of differentiation that allows a bank to develop its customer base and sales capacity. SIDBI undertakes to perform its duty in this regard, through its promotional and developmental activities. To assess the effectiveness of the services provided by the Bank, it becomes necessary to consider the views of the clients.

2. REVIEW OF LITERATURE

George Mathew (2013) studied, "Efficacy of Small Industries Development in Kerala", in terms of new units registered, total number of units, investments, production, total employment, number of sick units found that all indicators including the investment in fixed capital has a low position compared to its population base in the country. Anand Chakravarthi (2012) in his paper, "The role of SIDBI in developing the MSMEs in India", described the significant role of SIDBI and its sphere of activities in the promotion, financing and development of MSMEs. Ananth A and Arulraj A (2011) in their article, "A study on Banking Service Quality in Nagapattinam District, Tamil Nadu", pointed out that to attract the customers from unorganized sector the most important factor is to provide the borrower the required finance at the right time. Hasan Banu S and Sangeetha P (2008) in their paper, "Role of SME credit: a study in Theni District" have concluded that Banks need to introduce more dynamic and innovative SME loan schemes and need to focus on mass customization Vs mass market. Viswanatha Reddy C and Himachalam D (2006) in their article entitled, "APSC: Entrepreneurs perception on Financial Services" have suggested that the financial institutions should take efforts to reduce the time gap between the submission of loan applications and sanction and disbursement of loans for the purpose of extending credit to improve the SMEs sector. Tarak Shah, Anshu Khedkar (2006) in their case study, "SIDBI – A Successful Financial Institution in SME Financing", concluded that the Bank has been generating lower revenue with higher investment from indirect financing and more return from direct financing with relatively lower capital employed in this segment. So it must start focusing on direct financing since it is more rewarding as well as socially viable than refinancing where processing is more due to intermediation of different types of banking entities. Dr. R. Neelamegam and R. Maria Inigo (1997) in their article, "SIDBI and the small industry", concluded that the SIDBI had exerted its full effort, not only in the financial areas but also in the non – financial areas through a comprehensive package of extension activities

3. NEED FOR THE STUDY

The small scale sector has been an important constituent of liberalization in the country. SIDBI as the apex bank for small scale industries undertakes the financing function and also renders promotional and support services. It provides financial assistance through other financial institution and also directly to MSMEs. Hence there is a need to impart a thorough understanding of the perception of its clients on the services of SIDBI. Direct credit is a major thrust area of the Bank's business growth strategy. SIDBI has introduced new products and modified the existing products to meet both the fund and non – fund based credit needs of MSME sector. The share of direct credit in its total assistance disbursed was 39.89 per cent in the year 2006- 07, followed by 36.56 per cent in the year 2011- 12.

4. STATEMENT OF THE PROBLEM

Effective marketing requires sound decision making which in turn depends upon the availability of accurate and up to date information. Relevant data and information about customers' response to the new services introduced, price changes effected, use of promotional media etc. is essential. This would also enable to assess the area where one is not doing well for the purpose of review. In rendering the financial services, a bank has the implicit responsibility towards its customers. It is in terms of quality, reliability and safety of its product and services. Hence the respondents' perception of SIDBI is assessed. The State-wise distribution of MSMEs show that more than fifty-five per cent of these enterprises are in six states only and Tamil Nadu stands third in the rank (All India Census 2006-07). Hence Tamil Nadu is chosen as the study area and the study entitled, "Customers' perception of SIDBI in Tamil Nadu is undertaken".

5. OBJECTIVES OF THE STUDY

1. To know the business profile of the respondents

2. To study the source of awareness of SIDBI
3. To assess the perception of the clients on the services provided by SIDBI
4. To understand the relationship between business profile of the respondents and their perception.
5. To make suggestions for the improvement of the services of SIDBI.

6. HYPOTHESIS

The null hypothesis framed is “The business profile of the respondents does not significantly affect their perception towards influencing factor”

7. METHODOLOGY AND TOOLS

- With the help of the structured questionnaire data are collected from 65 concerns which constitute five per cent of the customers who had obtained loans directly from SIDBI in Tamil Nadu. The respondents are selected by using lottery method.
- The views of the clients are analyzed with the statistical tools like percentage, mean, standard deviation, coefficient of variation and ‘F’ test.

8. ANALYSIS AND INTERPERTATION

A. BUSINESS PROFILE OF THE RESPONDENTS

Business profile of the respondents include ‘form of organization’ ‘size of the enterprise’ and ‘nature of the business’ ‘locality of the business’ and ‘annual income of the business’. It is essential to know these details as it would make a difference in their perception of the performance of SIDBI. Among 65 sample respondents,

- The form of organization of 30 respondents (46 per cent) is Sole proprietorship,
- 25 respondents (38 per cent) run medium enterprises
- 51 respondents (78 per cent) carries on manufacturing business
- 42 respondents (65 per cent) have established their enterprises in urban area
- The annual income of 22 respondents (34 per cent) is Rs.100000 – Rs. 200000

B. SOURCE OF AWERNESS OF SIDBI

95 per cent of the respondents are aware of the functions of SIDBI through ‘peer groups’ and SIDBI’s website. 18 per cent of the respondents were aware of the functions of SIDBI through Credit Advisory Centers and the remaining 17 per cent of the respondents are aware of it through Official campaign, Mass media and Publicity.

C. GENERAL OPENION ON THE PERFORMANCE OF SIDBI

The respondents’ perception of SIDBI are assessed under six factors namely ‘Reliability and Effectiveness’, ‘Assurance’, ‘Service Portfolio’, ‘Access’, ‘Price’, and ‘Tangibles’ and summarized in Table 1.

TABLE 1: GENERAL OPENION ON THE PERFORMANCE OF SIDBI

RELIABILITY AND EFFECTIVENESS	Mean	Standard Deviation	Coefficient of variation
Enhancement of capacity wide unsecured loan	3.23	1.08	33.44
Loan assistance for unplanned credit needs	3.63	1.18	32.51
Built up capacity to access other bank’s finance	4.03	0.78	19.38
Easier to meet the expansion/modernization requirements	4.13	0.73	17.68
Increased profitability	3.68	0.96	26.09
ASSURANCE			
No interference in the regular running of the business	3.48	1.36	39.08
Improvement in financial image	3.73	1.23	32.98
Personal care	4.03	0.67	16.63
Confidentiality of transactions	4.08	0.89	21.81
Good relationship	4.28	0.52	12.15
SERVICE PORTFOLIO			
Global level acquisition of modern technologies	3.53	1.28	36.26
Global level business collaborations	3.23	1.26	39.01
Inculcation of managerial skills	2.48	1.38	55.65
Well trained and motivated officials	3.78	1.08	28.57
Computerized services	4.23	0.65	15.37
ACCESS			
Quick processing of loan application	4.5	0.4	8.89
No unnecessary formalities	3.93	1.02	25.95
Timely resolution of grievances	3.28	1.41	42.99
Quick accession through electronic mode	4.63	0.31	6.07
Transactions through mobile phone	4.13	0.78	18.89
PRICE FACTORS			
Suitable periodic repayment schedule	4.18	0.72	17.22
Low repayment schedule	4.03	0.78	19.38
Low interest rate	3.63	1.07	29.48
Feedback on the current interest rate structure	1.68	0.45	26.79
Low commitment charges	2.42	1.12	35.73
TANGIBLES			
Efficacious work environment	4.43	0.42	9.48
Cordial front banking staff	4.18	0.54	12.92
Neat maintenance of facilities	3.98	1.01	25.38
Neat appearance of employees	4.36	0.28	6.42
Safety in doing transaction	3.94	1.02	25.89

Among the 5 factors assessed under each head, ‘Easier to meet the expansion / modernization requirements’, ‘Good relationship’, ‘Computerized Services’, ‘Quick accession through electronic mode’, ‘Suitable periodic repayment schedule’, ‘Efficacious work Environment’ are perceived as the foremost component factors.

D. OVERALL PERCEPTION OF THE RESPONDENTS OF SIDBI

The overall perception of the respondents of SIDBI with respect to the six factors namely ‘Reliability and Effectiveness’, ‘Assurance’, ‘Service Portfolio’, ‘Access’, ‘Price’, and ‘Tangibles’ is assessed and presented in Table 2.

TABLE 2: OVERALL PERCEPTION OF THE RESPONDENTS

Factors	Total score	Mean score	Rank
Reliability and Effectiveness	1215	18.69	IV
Assurance	1274	19.6	III
Service Portfolio	1121	17.25	V
Access	1331	20.47	II
Price	1036	15.94	VI
Tangibles	1358	20.89	I

It is inferred from the perceived order of the ranks that the respondents are much concerned with the physical attributes, communication facilities and psychological approach of the Bank rather than the financial products.

E. ANALYSIS OF RELATIONSHIP BETWEEN BUSINESS PROFILE AND PERCEPTION OF THE RESPONDENTS

Since the perception of an individual is qualitative and may differ according to their business profile, an attempt is made to analyse the relationship between the business profile of the respondents and the perception of the respondents

'F' test is applied to study whether there is significant relationship between business profile and the influencing factors. For this purpose, the null hypothesis framed is "The business profile of the respondents does not significantly affect their perception towards influencing factor", and the results of 'F' test are recorded in Table 3.

TABLE 3: RESULTS OF 'F' TEST

Factor	Business Profile	d.f	C.V	T.V	S/ IS
Reliability and Effectiveness	Form of Organisation	3, 16	2.14	3.24	INS
	Size of the Enterprise	2, 12	1.97	3.88	INS
	Nature of the Business	1, 8	6.07	5.32	S
	Locality of the Business	2, 12	4.03	3.88	S
	Annual Earnings of the Business	3, 16	2.58	3.24	INS
Assurance	Form of Organization	3, 16	1.96	3.24	INS
	Size of the Enterprise	2, 12	1.23	3.88	INS
	Nature of the Business	1, 8	7.58	5.32	S
	Locality of the Business	2, 12	5.71	3.88	S
	Annual Earnings of the Business	3, 16	3.12	3.24	INS
Service Portfolio	Form of Organization	3,16	1.37	3.24	INS
	Size of the Enterprise	2,12	3.12	3.88	INS
	Nature of the Business	1,8	6.55	5.32	S
	Locality of the Business	2,12	3.97	3.88	S
	Annual Earnings of the Business	3,16	1.84	3.24	INS
Access	Form of Organisation	3,16	4.02	3.24	S
	Size of the Enterprise	2,12	5.68	3.88	S
	Nature of the Business	1,8	5.14	5.32	INS
	Locality of the Business	2,12	3.73	3.88	INS
	Annual Earnings of the Business	3,16	3.91	3.24	S
Price	Form of Organisation	3,16	5.03	3.24	S
	Size of the Enterprise	2,12	3.98	3.88	S
	Nature of the Business	1,8	7.13	5.32	S
	Locality of the Business	2,12	2.18	3.88	INS
	Annual Earnings of the Business	3,16	4.01	3.24	S
Tangibles	Form of Organisation	3,16	1.05	3.24	INS
	Size of the Enterprise	2,12	3.94	3.88	S
	Nature of the Business	1,8	4.13	5.32	INS
	Locality of the Business	2,12	2.18	3.88	INS
	Annual Earnings of the Business	3,16	4.22	3.24	S

[d. f- degrees of freedom. C.V- Calculated Value. T.V- Table Value. S-Significant, INS-Insignificant]

The results of the 'F' test showed that the 'Form of Organisation' significantly affect the respondents' perception towards 'Access' and 'Price'; 'Size of the Enterprise' significantly affects the respondents' perception towards 'Access' 'Price' and 'Tangibles'; 'Nature of the Business' significantly affects the respondents' perception towards 'Reliability and Effectiveness', 'Assurance', 'Service portfolio' and 'Price'; 'Locality of the Business' significantly affects the respondents' perception towards 'Reliability and Effectiveness', 'Assurance' and 'Service portfolio' and the 'Annual Earnings of the Business' significantly affects the respondents' perception towards 'Access', 'Price' and 'Tangibles'.

9. FINDINGS

- Majority of the respondents are sole proprietors of medium enterprises carrying on manufacturing business having established their business in urban area and earns the annual income of Rs.100000 – Rs. 200000 from the concerned business.
- 95 per cent of the respondents are aware of the functions of SIDBI through 'peer groups' and SIDBI's website.
- Easier to meet the expansion / modernization requirements', 'Good relationship', 'Computerized Services', 'Quick accession through electronic mode', 'Suitable periodic repayment schedule', 'Efficacious work Environment' are perceived as the foremost component factors.
- The perceived order of the ranks of the factors shows that the respondents are much concerned with the physical attributes, communication facilities and psychological approach of the Bank rather than the financial products.
- The results of the 'F' test showed that
 - the respondents' perception towards 'Access' and 'Price' has significant relationship with the 'Form of Organisation'
 - the respondents' perception towards 'Access' 'Price' and 'Tangibles' is significantly affected by the 'Size of the Enterprise'.
 - the respondents' perception towards 'Reliability and Effectiveness', 'Assurance', 'Service portfolio' and 'Price' has significantly depends upon by the 'Nature of the Business'
 - 'Locality of the Business' has significantly influenced the respondents' perception towards 'Reliability and Effectiveness', 'Assurance' and 'Service portfolio' and
 - the 'Annual Earnings of the Business' significantly affects the respondents' perception towards 'Access', 'Price' and 'Tangibles'

10. SUGGESTIONS

- The changed scenario, in the post liberalisation phase, MSMEs have great weakness in marketing. So it is felt that, there is need to provide more marketing assistance programme to MSMEs.
- It is also felt that, there is need to put in more efforts in the inculcation of managerial skills for the entrepreneurs of MSMEs since it is the component factor which has scored less among the five factors assessed under Service Portfolio
- Objectives of the promotion and development programmes can be achieved only if the MSMEs are informed about it. Majority of the MSMEs are not aware of the promotion and development activities of SIDBI. So steps should be taken to make the people aware by conducting programmes in association with the MSME entrepreneurs' in associations with the industrial estates.
- The share of 'Direct finance' assistance of SIDBI is to be increased by which more income can be generated rather than by indirect assistance.
- Support given by the national and state Governments to the MSMEs is not adequate enough to solve their problems. However, for the sector to fully utilize its potential, it is essential that the entrepreneurs along with the Government support take necessary steps for their development.

11. CONCLUSION

The informational gaps are addressed by SIDBI's newly launched website www.smallb.in in which not only handholds a new entrepreneur to set up units but also provides all necessary information to existing entrepreneurs to grow in future. If the above mentioned suggestions if followed would help SIDBI to make the MSME domain more vibrant, resilient and competitive.

12. LIMITATIONS

The study area selected for the study is the state of Tamil Nadu. As such the results of the study may not be applicable to any other state.

The data was collected during the period of Jan 2013 – March 2013. Since opinion and efficiency changes over a period of time, the accuracy of results is affected by this limiting factor.

13. SCOPE FOR FURTHER RESEARCH

The study can be undertaken in other states which are top ranked in the contribution of MSMEs and at a different period of time.

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