

Whether Today's Customers Are Satisfied?

– A Study With Banks

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“A good bank is not only the financial heart of the community, but also one with an obligation of helping, in every possible manner, to improve the economic condition of the common people”.

- Sri Ammembai Subha Rao Pai.

Customer is defined in the words of Sir John Paget, “to constitute a customer, there must be some recognizable course or habit of dealing in the nature of regular banking business”. Indian banking witnessed a gigantic change after the Industrial Policy of 1991. Customers do not have much knowledge of the banking sector. But after the Industrial Policy, with the entry of more and more private and foreign banks, the whole scenario changed. The Financial Sector has already been opened. The modern and efficient looking new generation banks have begun capturing the market. Moreover; foreign banks have been permitted to open 20 branches a year now in the place of 12 branches. The last decade has seen many proposals placed before the government for opening up of the banking sector to foreign investment i.e., with regard to cap on voting rights to foreign investors, permission for the foreign investors to hold 74% of the stake in Indian private banks, local subsidiaries of foreign banks to be treated at par with the domestic banks after 2009. These moves for opening of the banking sector calls for improvement in the service orientation of Public Sector Banks which has been under attack for a long time. Table - 1 gives the bank group wise percentage of banking business handled by the SCBs operating in India as in 04-05 and Table 2 gives the complaints received by RBI. The major differentiating parameter that distinguishes foreign banks from all other banks in India is the level of service that is offered to the customer-from understanding the needs, preempting customers with delight, and offering a wide portfolio of products, services and benefits. With the introduction of technology, service standards in banking industry have improved to a large extent. However, customer expectations and services offer still remain to meet a logical point and there is a gap between it. The common cause for complaints received were that passbooks were not filled up immediately, handwriting was not legible, cheque books were not issued immediately, delay in receiving payments, delay in collection of outstation cheques, bank staff not conversant with bank schemes and charging high rate of commissions etc. The Goiporia Committee on customer service appointed by the RBI had examined such issues and made recommendations for improving the services provided by banks. Some of these recommendations were implemented by the Indian commercial banks and as a result, the complaints of bank customers were taken care of. Late Mr. M. R. Pai said “The biggest asset on the balance sheet of banks today is the ignorance of the customers. They are ignorant of their own rights, and even if they are aware; they are reluctant to fight for their rights. Due to globalization and WTO, banking has undergone a paradigm shift and has this has resulted in transformation of the whole banking industry.”

CUSTOMER SATISFACTION

Everyone who purchases a product or a service does so with certain expectations about what the product or service will do when it is used. Satisfaction is a person's feelings of pleasure or disappointment resulting from the products' perceived performance (or outcome) in relation to his or her expectations. If the performance falls short of expectations, the customer is dissatisfied. If the performance matches the expectation the customer is satisfied. If the performance exceeds expectation, the customer is delighted. Against this backdrop, majority of the sectoral banks have realized the importance of customer satisfaction as a strategic tool to survive and compete in the liberalized economy. The greatest challenge for large retail banks will be the need to provide 3As i.e., Anytime, Anywhere and Anyhow banking services for the customers.

A quality product is one that is designed to serve the customer needs and is devoid of fault or tendency and break down. Today banks are striving to increase the quality service by entering into technical collaboration. The following are the expected ones such as retail banking, ATMs, smart cards, multifunction ATMs, tele banking, e-transfers, e-cash, credit cards, Electronic Purse etc., as the intense competition becomes a way of doing business. It is the customer who calls the shot in deciding the nature of the product and services offered in the market. The customers are becoming demanding, dominant and selective. Thus, the future of banking business very much

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depends upon the ability of the banks to develop close relationship with the customers and the success or failure of the bank depends on it. Wherever the customer might be, the services offered to him must be of the same standard and quality. Success or failure of the bank, when measured in terms of growth, depends upon its relationship with its customers. In general, nationalized banks deal with loads of customers. At this juncture, an attempt has been made to identify, whether the services offered at the banks to its customers (the SBI associates which has a sizeable amount of customers) are satisfying the customers. In a nut shell, bankers' attitude towards its customers may be categorized as follows. 1961-70 was serving the customers, 1971-80 satisfying the customers, 1981-90 pleasing the customers, 1991-2000 delighting the customers and beyond 2001 relating to the customers. Customers are demanding more flexible and conveniently situated distribution channels and they are increasingly knowledgeable, cost conscious and less tolerant to mistakes. Customers want trust in the form of responsible and ethical behavior from banks. Employees are important assets of any company next only to the customer.

BANKING INDUSTRY

Banks are the mart of the world, the nerve center of economics and are also the barometer of the nation's property. The following are the phases of the present day banking such as - Evolutionary Phase (Prior to 1950), Foundation Phase (1950-68), Expansion Phase (1968-1984), Consolidation Phase (1984-90) and Reformatory Phase (Since 1990). Indian banking structure is so designed which is suitable for the diversified needs of the people, industry, agriculture and in all walks of life. The Reserve Bank of India is the apex bank which directs and controls other banks in the country. Indian Banking industry is again facing stiff competition especially, the Public Sector Banks. The following were the problems faced by the public sector banks-overstaffing, resistance to adopt new technology, access to new products and services developed worldwide in recent years, skilled manpower, smaller size, excellent customer service to be developed, new business and operating models, risk management practices and global best practices. Because they may not have the type of flexibility that is possessed by Indian private sector banks and foreign banks operating in India, the entry of private sector banks has posed the challenge of competitive environment to the major public sector banks.

Technology has emerged as the backbone of the banking operations; revolutionizing service delivery through new platforms and channels. In this competitive market, banks have been advised to constitute a Customer Service Committee. Banking Ombudsman Scheme was revised to enlarge the scope of scheme to include customer complaints. To measure the quality of customer service of Indian banks, a BCSBI – Banking Codes and Standards Board of India was instituted and strengthened where more banks are its members. With the introduction of core banking solutions, banks thought their worries were over. The causes for many of the complaints were removed with the new generation technology enabled products and services. However, the customer expectations also increased and a new set of complaints emerged. Some of these complaints were unique in nature, which a banker could not have dreamt of such as – high service charges, hacking and stealing of data and password – failure of ATMs – unsolicited calls – machine like attitude – Ill-informed call centers – non-issuance of passbooks - currency handling charges etc.,. Customer expectations always increase with every improvement in the customer services in the banks. However, some steps towards mitigating the customer's problems would help in reducing the complaints. There is also a need to make the customer aware about the procedural changes in the new system as a result of computerizing the banking operations. In a nutshell, both the staff and the customers should reorient their attitude towards the banking services in the IT driven environment and appreciate the intricacies of the new systems so that on a number of occasions, complaints would reduce. From the legal point of view, if customers feel that the banking service is less than the expected standard, they may approach the civil courts or consumer grievance redresal machinery available within the banking system such as the Banking Ombudsman Scheme.

STATEMENT OF THE PROBLEM

Customers are the lifeblood of any business regardless of its nature, type and size. Marketing has its focus primarily on the identification of customer need and fulfillment of the same. Banks are not an exception to this rule. The term customer service has gained paramount significance in the past two decades. The Reserve Bank of India has been reviewing customer service in banks by appointing various working groups. In general, nationalized banks deal with loads of customers. At this juncture, an attempt has been made to identify what are the services available in the banks and whether they are satisfying the present day customers.

METHODOLOGY OF THE STUDY

The researcher applied Random Sampling Method (by using Lottery Method) and the samples were drawn. The objective is to rank the banks on the basis of satisfaction and to find out the problems faced by the present day

customers with the banker and to suggest suggestions for better working of the banking services. The study is restricted to Coimbatore headquarters only. Only 105 customers were considered as sample for the study during the months of May and June 2008. The questionnaire is based on customer satisfaction.

BANKS CONSIDERED FOR THE STUDY

State Bank of India Group includes a network of seven banking subsidiaries and several non-banking subsidiaries offering merchant banking, fund management, factoring services, primary dealership in government securities, credit cards and insurance. They are State Bank of Bikaner and Jaipur (SBBJ), State Bank of Hyderabad (SBH), State Bank of Indore (SBI), State Bank of Mysore (SBM), State Bank of Patiala (SBP), State Bank of Saurashtra (SBS) and State Bank of Travancore (SBT).

State Bank of Bikaner and Jaipur, LGB Complex, Big Bazaar Street; State Bank of Hyderabad, 999, Avinashi Road; State Bank of Indore, 1056, Cur house, Avinashi road; State Bank of Mysore, Jaya Complex, 100 FT Road; State Bank of Patiala, 654-656, MTP Road; State Bank of Saurashtra, 62, Dr. NRN Layout, PN Palayam and State Bank of Travancore, 282, Oppanakara Street all situated in Coimbatore and are the units considered for study.

REVIEW OF LITERATURE

A suitable customer services climate or thematic coherence is necessary to model a good service experience of employees who will then do many things right to create quality services for the customer (Schneider, 1986). Gummesson (1987) has suggested that service quality is a customer determination based on customers' actual experience with the service; measured against his or her requirement stated, or unstated operational or subjective conscious or merely sensed (Feighbourn, 1991). Goiporia Committee (1991) made wide-ranging recommendations to improve the customer service in commercial banks in India. Jain (1993) studied the various aspects of bank marketing and suggested the areas where weaker and underdeveloped sections need support. Chidambaram and Alamelu (1994) studied the problem of declining profit margin in Indian public sector banks as compared to their private sector counterparts on the basis of customer satisfaction. The progress of an organization prospers if the workers' involvement and satisfaction are high (Venkatachalam and Sivasankara Reddy, 1996). A person with a high level of job satisfaction holds a positive attitude towards the job, while a person who is dissatisfied with his / her job holds a negative attitude about the job (Stephen P. Robbins, 1998). Job satisfaction depicts the state of mind of an employee at a particular point of time, that is, whether or not he/she is satisfied with his/her job (Sarkar and Das, 1999). Banking industry thrives on the quality of its staff. They would need to be suitably trained and kept motivated to be able to deliver the best (Kumar 1999). Kotler (2000) says that service providers must do their best to identify the expectations of their target customers with respect to each specific service. Passah (2001) analyzed rationale progress, efficacy and future agenda of banking sector reforms in India. Stand Comber in his article, "Bank designed by customers" (2002) observed that cash dispensers and automated deposits facilities can take care of the normal business of a bank while the staff should talk to customers about any financial need they may have. An article by Stephen (2003) focuses on the time taken by the bank in transacting with the customers. He suggested a strategy of transacting banking business through telephone and identified the main areas where services in banks are required to be improved. Dietz et al (2004) found that the higher the frequency of employee – customer contact, the stronger would be the relationship between service climate customer attitudes. Silky Vigg et al (2007) highlighted that efficiency of the banking sector depends upon how best it can deliver services to its target customers. In order to survive in this competitive environment and provide continual improvement, the quality of services and technology needs to be updated. Noor Muhameed (2008) (in his article) by applying Factor Analysis to judge the job satisfaction found that among the 8 variables which were initially extracted, the scores of only 3 variables i.e., Communication, Salary, Fulfillment of needs and fringe benefits were more than 0.5 which contributed towards the services to the customers.

ANALYSIS

Table 3 shows that 42.86% of the respondents are in the age group 31-40 years. Out of the total sample population, 68.57% are married. 42.86% have their education up to post graduate level. 36.19% are businessmen followed by 35.24% who are employed. Those whose income range between Rs 10001 and Rs 15000 were found to be 37.14%. For the purpose of discussion, all 30 factors (see table 4) are clubbed under six heads which is given as follows (1) Infrastructure which includes transport facility, complaint box, counters with necessary displays, lighting, location of the premises, parking facility for the vehicle, staff availability at the counters, wash rooms, ventilation and drinking water facility.

(2) Attitude includes bankers' attitude towards the customers, staff behavior towards the customers and expert

guidance for making investments. (3) Services including evening banking services, phone banking services, Sunday banking facility, time taken to open an account, working hours and waiting time for getting work completed. (4) Operations include customer core banking services, operation of multicity account, on line banking services, use of smart card, digital cash and e-cash. (5) ATMs service charges, quick response when ATMs are not working, proximity to ATMs, service charges on other ATM cards and sufficiency of ATMs. (6) Redresal includes banks' approach towards redresal and Operation of Banking Ombudsman Scheme.

With **INFRASTRUCTURE**, 51% of the respondents were found to be satisfied. Except in the case of washroom facility, the rest of the factors are comfortable for the customers who visit the bank. With regard to location of the bank, 25% of its customers are highly satisfied.

With regards to the **ATTITUDE** of the **BANKERS** towards its customers, only 59% are found to be satisfied and only 6.7% were found to be highly satisfied. It is very clear that the banks have to take necessary steps in this regard. Regarding investment opportunities from the support of the bankers, it is understood that only 35% of the respondents are satisfied. 16.19% of the respondents were dissatisfied regarding advice towards investment which has to be attended immediately. 51% of the customers are satisfied with the behavior towards customers by bank employees.

SERVICE rendered by bankers such as Evening Banking Services (33%), Phone Banking Service (18%) and Sunday Banking Services (11%) are found to be dissatisfying and an appropriate action has to be taken as the private and foreign banks are attracting more customers through these modes. 59.05% of the respondents, when asked about the Sunday Banking Services, said that it is not applicable which means that from the population, around 50% of them are interested in Sunday Banking Operation.

OPERATIONS - With regard to the Core Banking Services (CBS), it is clear that only 28.9% of the respondents are aware of the functioning of CBS, if the banks under study should take adequate steps in this regard. 68% of the respondents are either neutral, dissatisfied or highly dissatisfied in Multicity Account operation. With regards to online banking services, 70% respondents are satisfied and 69% are happy with the functioning of smart card, digital cash and e-purse.

ATTITUDE towards **ATMs** and its operation, proximity, service charges and sufficiency of ATM cabins constitute this heading. Yet only 80% of the customers are satisfied with the proximity of the ATM. Frequently, many ATM cabins are out of order, where 36% of the population is satisfied and the rest are dissatisfied. When asked about the sufficiency of the ATM cabins, 54% felt that they are not sufficient in number. Regarding the service charges on using other bank's ATM in SBI, it is found that 80% are satisfied.

REDRESSAL – Regarding Ombudsman, 70% are found to be neutral which means that banks have to take necessary steps in creating awareness about the Banking Ombudsman scheme. 41% are satisfied and 41% are neutral regarding the approach of banks towards redresal.

DISCUSSION - India is slowly but surely moving from a regime of large number of small banks to small number of large banks. In this changing scenario and based on the analysis, 51% of the respondents felt that infrastructure has to be extended or cabin system of functioning may be introduced for avoiding inconvenience. Today based on the necessity, the new banks are situated in such a way so as to satisfy the customers. A major percentage of the respondents are not satisfied, specifically, with regard to technology enabled services. This is possible in the case of foreign or the private sector banks which are well equipped where as the banks under study are lagging behind in technology. As per the circular of RBI, each bank/branch premises should display the Banking Ombudsman Scheme and its officials should be equipped with phone numbers. It can be understood from the study that such things should be made available or the customers should be informed.

CHI SQUARE ANALYSIS was made to test whether one factor has significant influence over the other. For this purpose, the facts considered in the study are given in Table 6. Overall Rate compared to age and income was found to be significant whereas rest of the factors considered do not have significant influence on the other.

When **OVERALL RATING** (see table 5) has been calculated, the following is the rank achieved by the banks under study.

SUGGESTIONS

A premise with inconspicuous but ever present young, energetic, enthusiastic, knowledgeable, smiling and courteous staff with a professional outlook plays a great role in attracting customers to these banks. The facilities of the banks should be made more convenient for customer comforts. The ATM services should be extended with few more cabins. Customer meets should to be organized at reasonable intervals so that they can establish a better rapport with the customers and educate them about the latest advancement made in the bank. Additional branches

can be opened to reduce the burden of work on the existing branch and thereby strengthen the relationship with the customers. The banks should improve the working performance of operations. The trade unions-that have often been blamed to have refused to adopt to change for the better, protect its employees from any action being taken against them for their inefficiencies and the type of attitude to be changed in order to survive on its own and for the survival of its employees need to be taken care of. The staff may be encouraged not to have any other engagement during the working hours, particularly in the peak hours. Customer orientation is the attitude of a concern towards its business wherein it places prime emphasis on listening to customers with a view to maximize their satisfaction with their concern in order to retain the customers.

CONCLUSION

Many a times, disputes arise between customers and banks on various matters such as wrong debit to accounts, excess recovery of interest, charges, wrong dishonor of cheques, inadequacy in service etc. The study has made clear that the associate banks under study are attempting their best to attract higher rate of customer satisfaction. However, with sincere efforts and positive attitude, the needs of many customers can be satisfied when banks aim at "Customer Delight". Finally, when all the banks accept their full responsibilities, performance always improves. It can be concluded that both public sector banks and private sector banks lack one or the other aspect so that there is no significant difference between overall customer satisfactions of the banks. Hence, all such banks should aim at satisfying the customers by providing maximum features in their banking services. ATMs do not have fully automated deposit systems unlike those of the foreign banks. At times, the staff is unaware of the new products as timely communication about training of the product is not given to them. One of the constraints in the growth of e-payment system such as ECS, EFT, RTGS has been the high rate of service charges being levied by the banks. Modern customized products such as Investment and Tax Advisory Services and Cash Management Services need to be introduced. Telephone/Mobile Banking, ATMs/Kiosks banks, Internet Channels are some of the technological innovations. Technological upgradations can be undertaken through implementation of core banking solutions, development of techno-savvy innovative products and services, deepening of capital and money markets etc., The perception of a customer has drastically changed. Peter. F. Drucker said about 25 years ago that the purpose of a bank was to attract and retain a customer. So, any bank that wishes to either grow in size of its banking operation or improve its profitability must consider the challenges affecting its customer relationship. Indian banks have to improve corporate governance and innovate – customer centric approach needs to be followed by the banks, where the banks need to be efficient in providing services, must have the flexibility and become polite so as to cater to the needs of the customers. Technology will be of prime importance to the Indian banks, as the foreign banks are already techno-savvy – credit rating framework, credit assessment centers and credit bureaus will have to be developed – back office operations and front office work have to be segregated so as to manage handling large number of customers.

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Annexure:

Table 1 – Position of banks operating in India.

Bank Group	Asset		Deposits		Advances		Investments	
SBI Group	26.6	24.8	27.5	25.1	24.7	24.5	30.0	25.9
NB Group	45.2	44.3	49.8	48.7	45.5	45.0	46.0	44.2
Other Public Sector Bank Group	3.5	3.2	0.8	1.2	3.9	3.5	2.9	2.9
Public Sector Banks	75.3	42.3	78.2	75.0	74.2	72.9	78.9	73.1
Old Private Sector Bank Group	5.7	5.4	6.4	6.0	5.9	5.5	5.1	5.2
New Private Sector Bank Group	12.5	15.1	10.8	13.8	13.3	15.2	11.0	15.6
Foreign Bank Group	6.5	7.2	4.7	5.3	6.5	6.4	4.9	6.2
Private Sector Bank Group	18.2	20.4	17.1	19.8	19.2	20.6	16.2	20.8

Source : Report on Trend and Progress of Banking in India, 2005-2006

Table 2 - Complaints Received

Banks	A	B	C	D	E	F	G	H	I	J	K
State Bank of India	1100	9241	0.12	200	140	174	34	15	25	42	334
Oriental bank	99	1187	0.08	22	10	18	7	-	-	7	35
Corporation Bank	60	824	0.07	6	10	4	4	-	-	1	32
Allahabad Bank	96	2027	0.05	22	8	24	-	-	-	4	37
Punjab National Bank	263	4142	0.07	76	32	51	14	3	1	10	106
IndusInd Bank Ltd	24	146	0.16	3	3	3	-	-	-	-	15
ICICI Bank Ltd	783	563	1.39	95	35	92	38	296	17	24	186
HDFC Bank Ltd	374	515	0.73	66	30	36	20	83	5	12	122
HSBC Ltd	79	42	1.83	7	2	7	5	37	7	4	10
ABN Amro Bank Ltd	147	23	6.39	10	2	7	4	94	2	5	23
Citibank	338	39	8.59	18	14	33	15	147	62	10	36

Source : Report on Trend and Progress of Banking in India

[A-Total Number of Complaints; B-Branches; C-Complaints Per Branch; D-Deposit Related; R-Remittances/ Collection; F-General; G-Housing Land; H-Credit Card; I-Activities of Direct Selling; J-Harassment for Loan Recovery and K-General]

Table 3 – Personal Factors

	1	2
Age	21 – 30yr – 32 (30.48%)	31 – 40yr – 45 (42.86%)
M.Status	Married 72 (68.57%)	Unmarried 33 (31.43%)
Education	School 19 (18.1%)	UG 39 (37.14%)
Occupation	Employed 37 (35.24%)	Professional 14 (13.33%)
Income	Upto Rs5000-8 (7.62%)	Rs5000 to Rs 10000 – 35 (3.33%)
	3	4
Age	41 – 50yr – 22 (20.95%)	51 – 60yr – 6 (5.75%)
Education	PG 45 (42.86%)	Others 2 (1.91%)
Occupation	Business 38 (36.19%)	Others 16 (15.24%)
Income	Rs10001to Rs15000 – 39 (37.14%)	More than Rs15001 – 23 (21.9%)

Source: Data Collected through Scheduled Questionnaire from Customers.

A figure in parenthesis represents percentage to total

Table 5 - Overall Rating

Name of Bank	SBM	SBT	SBS	SBP	SBIIn	SBBJ	SBH	
Score	134.47	145.4	140.46	132.47	127	139.2	129.67	
Rank	IV	I	II	V	VII	III	VI	

Source : Data Calculated through Scheduled Questionnaire from Customers.

Table 4 – Factors Considered for the Study

No	Factors	HS		S		N		DS		HD		NA	
		No	%	No	%	No	%	No	%	No	%	No	%
A	INFRASTRUCTURE												
1	Complaint Box	7	6.7	66	63	16	15	13	12	3	3	0	0
2	Counters with Displays	7	6.7	62	59	17	16	15	14	4	4	0	0
3	Drinking Facility	5	4.8	70	67	17	16	13	12	0	0	0	0
4	Lighting	5	4.8	61	58	20	19	16	15	3	3	0	0
5	Location of Premises	26	25	69	66	4	4	6	6	0	0	0	0
6	Parking Facility	8	7.6	46	44	18	17	29	28	3	3	1	0.95
7	Staff available at the counter	2	1.9	74	70	14	13	11	10	4	4	0	0
8	Washroom	1	1	54	51	20	19	23	22	6	6	1	0.95
9	Transport Facility	18	17	63	60	16	15	8	8	0	0	0	0
10	Vitalization	7	6.7	65	62	15	14	15	14	3	3	0	0
B	ATTITUDE TOWARDS CUSTOMERS												
11	Bankers attitude On Customers	7	6.7	62	59	16	15	20	19	0	0	0	0
12	Expert Guidance For Investment	6	5.7	37	35	45	43	13	12	3	3	1	0.95
13	Staff behavior towards Customers	0	0	54	51	37	35	14	13	0	0	0	0
C	SERVICE RENDERD BY BANKERS												
14	Evening Banking Services	29	28	19	18	15	14	7	7	35	33	0	0
15	Phone Banking Services	9	8.6	77	73	12	11	6	6	1	1	0	0
16	Sunday banking facility	2	1.9	9	9	21	20	7	7	4	4	62	59.05
17	Time taken to open a/c	13	12	63	60	13	12	14	13	2	2	0	0
18	W Hours	5	4.8	62	59	17	16	21	20	0	0	0	0
19	Waiting Time	3	2.9	75	71	15	14	10	10	2	2	0	0
D	OPERATIONS MADE BY BANKERS												
20	Customer Core Banking Services	2	1.9	28	27	65	62	7	7	1	1	2	1.9
21	Multicity account	1	1	33	31	49	47	4	4	18	17	0	0
22	On Line banking services	8	7.6	73	70	16	15	4	4	4	4	0	0
23	Smart Card, Digital cash, e-purse	4	3.8	22	21	47	45	5	5	27	26	0	0
E	ATTITUDE TOWARDS ATMs												
24	ATM Service Charges	15	14	58	55	14	13	16	15	2	2	0	0
25	Proximity Towards ATMs	3	2.9	84	80	7	7	11	10	0	0	0	0
26	Response when ATM is in trouble	8	7.6	38	36	28	27	25	24	2	2	4	3.81
27	Service Charge on other ATMs	3	2.9	84	80	7	7	11	10	0	0	0	0
28	Sufficiency of ATMs	4	3.8	36	34	8	8	41	39	16	15	0	0
F	REDRESSAL												
29	Banks approach towards redresal	3	2.9	43	41	43	41	14	13	1	1	1	0.95
30	Ombudsman Scheme	2	1.9	16	15	74	70	3	3	1	1	9	8.57

Source : Data collected through Questionnaire from Customers. [HS – Highly Satisfied, S – Satisfied, N – Neutral, DS – Dissatisfied and NA – Not Applicable]

Table 6 – Chi Square Test

Variable-1	Variable-2	Df	C.V	T.V	Level	Result
Age	Attitude	9	13.243	16.919	5%	No
Age	Overall Rate	9	19.445	16.919	5%	Yes
Education	Attitude	9	18.663	16.919	5%	No
Education	Overall Rate	9	15.4	16.919	5%	No
Income	Attitude	9	6.621	16.919	5%	No
Income	Overall Rate	9	29.186	16.919	5%	Yes
M.Status	Attitude	3	1.712	7.815	5%	No
M.Status	Overall Rate	3	5.95	7.815	5%	No
Occupation	Attitude	9	7.14	16.919	5%	No
Occupation	Overall Rate	9	13.683	16.919	5%	No

Source : Data Calculated through Scheduled Questionnaire from Customers