A STUDY ON MARKETING OF BANKING SERVICES AND CUSTOMER SATISFACTION OF TAMIL NADU WITH REFERENCE TO PUBLIC SECTOR BANKS IN VIRUDHUNAGAR DISTRICT

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ABSTRACT

Banking is that the key factor of all economic activities. Banking activities are in- fact considered so vital for the economic development of any country. Any changes in its process are deemed to possess repercussions on the country's growth. The banking industry in India is currently changing its fiber and is undergoing sweeping and phenomenal changes. The three gates of changes namely liberalization, technological innovation and globalization have shifted the main target from security orientation to promote orientation thereby making manpower the key factor. during this context, the govt. is giving a re- observe the organizational preparation of the general public sector banks so on enable them to face competition on the national and global scenario. The government has also relaxed the restriction on the entry of latest private sector banks leading to the establishment of variety of new private sector banks which are hopefully posing greater challenges to the general public sector banks.

Banking may be an industry which delivers its services across the counter to the final word customers. The activities of banking system are all about "Relationship". Hence human resource assumes a really important role within the banking industry. Banking system provides better services to the customer with a smile so as to cultivate and maintain long lasting relationship with their customers. Since technology is merely an aid to human effort and not a substitute of it,

banking is primarily a labour intensive service sector. It's a difficult task for the banks to sustain their effectiveness unless human resource management is given prime importance.

Key words: Marketing of Banking Services, Public Sector Banking

INTRODUCTION

Human beings live together and work together as a community. Many social organizations are established for a collective living. An organization is a collection of individuals who strive willingly together for a common goal. They work as a group over a period of time. Among the social organizations, banks deserve the credit of being noteworthy. Banks have become the integral part of man's life. Ancient man used caves as storehouse of his treasures. The anxiety of a man to preserve his belonging safely for the future is the core idea of banking.

The economic development of a country is judged by the possession of resources. Among the major resources like land, labour, capital and market, capital occupies a prime position. The monetary position of a country is decided by the unique organizations, named, Banks, thus, Banks does play an important role in an economy.

THE BANKING SCENARIO

Change is the law of life. Banking is no exception. Winds of rapid change have been blowing in the recent past over the banking arena, which turns out to be a testing, challenging and exciting period. Change and innovation are the two important tolls for the development of banking industry. But very often it is found that banks do not act in tune with the challenges posed by the changes. They tackle one issue after the other and by doing so they do not adjust properly to the changes.

All changes interact with each other. Banking edifice, which is more than 100 years in our country, have passed through many phases in the last century, such as social control, nationalization, liberalization, privatization, globalization and computerization and so on. In the recent years, Indian banks are going through various functional and structural changes to keep pace with global changes. The changes in the global market turn out to be challenges for the banking industry. The challenges are to be faced for the very survival and growth of the country.

Technology

Technology has become one of the biggest drivers of change in the banking system.

Information technology has opened now vistas and in turn has brought new possibilities to improve the productivity and performance in all spheres of banking.

The emerging electronic computer technology causes a paradigm shift in the way of doing business. Multi-Channel delivery strategy is inevitable for survival and growth with profits. India is expected to become the second largest market in Asia after China in terms of e-commerce in banking industry. The Indian banks need to harness technology more to keep pace in the increasingly competitive financial market place.

In this area, private sector banks have a competitive edge over public sector banks. Another important dimension of this sector is that it is the best to integrate the technological up gradation in banking sector with the brick and mortar industry as well as with conventional bastions of services industry banking.

Innovations

Banks need to be innovative and proactive to find new ways, products and services to count. As the banks' traditional intermediation role gets slowly eroded, innovative ways are constantly enhanced in redefining their products, creating new markets, reinventing competitive roles and most of all challenging the status quo. Innovation has become the core of banks' existence and banks are finding it too difficult to come out of their traditional clutches.

Bank Computerization

The computerization in banks has proved a boon for achieving cost reduction, productivity improvement and performance enhancement. It lends active support to decision making through ready information and by achieving modern and sophisticated work culture.

Changes in the Customers Attitude

In the recent years, there is a wide shift in the customer's attitude. The future customer of the banks is more educated, well informed and price and quality conscious. They expect the duel excellence of services with international standards and with a personal touch of traditional Indian style.

The World is moving increasingly into a consumerist society where, regulators, judges and legal system continue to move to favour the individual consumers.

FIGURE 1.1
PARADIGM SHIFT OF BANKING INDUSTRY

Serving the customer - 1950"s to 1960"s ↓
Satisfying the customer - 1960"s to 1980"s ↓
Pleasing the customer - 1980"s to 1990"s ↓
Delighting the customer - 1990"s to 2000 AD ↓
Retaining the customer - 2000 AD and beyond

DISTRICT PROFILE

The Virudhunagar District is situated in the State of Tamil Nadu. TamilNadu is the southern- most State in the Indian Sub-continent. It is bound on theNorth by Andhra Pradesh and Karnataka States, on the south by the Indian Ocean, on the west by the State of Kerala and the Western Ghats and on the east by the Bay of Bengal.

Location

The Virudhunagar District is located between 11 and 22 North latitudesand 77 28 and 78 50 East longitudes. It has an area of about 4241 squarekilometers. It is bounded on the North by Madurai District, on the North–East bySivagangai District, on the East by Ramanathapuram district, on the South byThoothukkdui, on the South-West Tirunelveli District and North-West by Theni District.

Administrative Set-up

Virudhunagar District has been divided into two revenue divisions for administrative convenience, one at Sivakasi comprising Srivilliputhur, Rajapalayam, Sattur and Sivakasi Taluks and the other at Aruppukottai comprising Aruppukottai, Kariapatti, Virudhunagar and Thiruchuli Taluks. It has 11 community development blocks namely, Rajapalayam, Sivakasi, Virudhunagar, Sattur, Aruppukottai, Vembakottai, Srivilliputhur, Watrap, Thiruchuli, Narikudi and Kariapatti, seven municipalities namely, Aruppukottai, Virudhunagar, Sattur, Sivakasi, Srivilliputhur, Rajapalayam and Thiruthangal, 600 revenue villages, 464

village panchayats, 11 panchayat Unions and 10 town panchayats. It covers one parliamentary constituency and six assembly constituencies.

Area

According to the Census 2011, the Virudhunagar District covers an area of 4,241 square kilometres3. Virudhunagar district occupies the fifteenth rank among the districts of Tamil Nadu with regard to its size. The total geographical area of the district is shown in Table 1.

Table 1 TOTAL GEOGRAPHICAL AREA OF THE DISTRICT

Status	Area in	
	Sq.km.	Sq. Miles
Rural	4150	1602.3
Urban	90.9	35.1
Total	4241	1637.4

Source: Director of Statistics, Chennai, 2011.

Populations

The population of the District is 19,43,309 as per Census 2011. Of this total population, 9,74,569 (50.15 per cent) are males and the remaining 9,68,740(49.85 per cent) are females. In the District 12,16,123 persons constituting 62.58per cent of the total population live in rural areas and the rest of 7,27,186 persons constituting 37.42 per cent of the total population live in urban areas. The population of scheduled castes and scheduled tribes is 3,62,232 persons accounting for 18.64 per cent of the total population. The district has a population density of 454 inhabitants per square kilometre. Its population growth rate over the decade 2001-2011 was 10.96 % and the literacy rate was 80.75 %. Majority of the population are involved in Industries and agriculture. Workers constitute 47.9 per cent of the total population.

From the above statistical figures, it is noted that more than 60 per cent of the population is living in rural areas and the educational level of the district has improved to a considerable extent. Above half of the population is able to read and write. Further, even today more than two-thirds of the workers derive employment from agriculture and its allied activities.

Infrastructure

The Virudhunagar district is provided with good infrastructural facilitieswith respect to transport, communications and power supply. The district has well- laid out roads covering a length of 2072.44 kms. of state highways, 679.2 kms. of major district roads, 1422.18 kms. of panchayat union roads and 904.4

kms. of panchayat roads. The railway lines connect all the major towns and reach outside the state. Besides, the district possesses a very good communication network and almost all the villages in the district are fully electrified. The re is an adequate availability of power supply for agriculture.

Banking

The Virudhunagar district has a good network of commercial banks and bank branches. Indian Overseas Bank (IOB) is functioning as the Lead Bank of the district. At the time of study, there are 34 commercial banks and 111 branches catering to the needs of people in the district. The average population serviced by each bank branch worked out to 10.770. Table 3.2 shows deposits and advances made by Banks in the Virudhunagar District. The Virudhunagar district has a good network of commercial banks and bank branches. Indian Overseas Bank (IOB) is functioning as the Lead Bank of the district. At the time of study, there are 34 commercial banks and 111 branches catering to the needs of people in the district. The average population serviced by each bank branch worked out to 10.770. Table 3.2 shows deposits and advances made by Banks in the Virudhunagar District. The Virudhunagar district has a good network of commercial banks and bank branches. Indian Overseas Bank (IOB) is functioning as the Lead Bank of the district. At the time of study, there are 34 commercial banks and 111 branches catering to the needs of people in the district. The average population serviced by each bank branch worked out to 10.770. Table 3.2 shows deposits and advances made by Banks in the Virudhunagar District.

Trade and Commerce

Internal trade of the District is developing on a large scale. Fireworks, matches, polythene articles, litho-printed calendars, posters, diaries and the like are manufactured in Sivakasi. These products enter the markets situated in the different parts of the country. The products, which are produced in the district, have got insignificant for the local market. Market Committees are functioning in the District for the purchase and sale of cotton, groundnut, jaggery, chilli and other products. A number of studies are held in the district at various places for helping the rural folk to purchase and sell their products such as food grain, vegetables, groceries, textiles, cattle and the like. There are two warehouses in this District, one at Virudhuangar and the other at Rajapalayam. The commodities of the chief wholesale trading in the district are pulses, cotton, groundnut and coffee in Virudhuangar block, cotton and groundnut in Rajapalayam block and chillies in Sattur block.

REVIEW OF RELATED LITERATURE

Anshul Kaushesh (2002)[1], in his study, "Customer Service for the New Millennium Winning and Keeping Value Driven Buyers" indicates that low prices and good quality of excellent service alone are not

sufficient to attract new age customers. He emphasizes that companies have to go beyond satisfaction and strive to exceed customer expectations, to build a loyal customer franchise.

Rewani and Gupta (2002)[2], study has been made on the topic "Role of Information Systems in Banks: An empirical study in Indian Context", which stresses the importance of Computerization and Mechanisation in Banking Industry.

Gani and Bhat (2003)[3], in their study on "Service Quality in Commercial Banks" highlights that the study leads to the conclusion which the service quality of foreign banks. It better than Indian banks and suggests that heavy investments by Indian banks in intangibility dimension will improve the quality of service to the customers.

Shainesh and Tanuja Sharma (2003)[4], in their study on "Gap between Service Climate and Service Quality" has pointed out the reduced gaps between Foreign banks and Private banks. The private banks have adapted the best practices and have used technologies to chart their growth. The progress of private banks, especially the new generation private banks, clearlu shows the path to success. Good system designs, progressive review practices, addressing the needs of teamwork and customer orientation are important contributions to their success.

Jayadev (2003)[5], in his article "Retail Banking", highlights that the major reasons for the radical changes in Banking Industry in asset portfolio are competition, consolidation, information technology and the need to be customer centric. Banks could improve the profitabality by adopting strategies, like market segmetation innovation, price bundling and relationship. Technology has a major role to play in retail banking but its role is complementary to customer service initiatives.

Hebber (2003)[6], in his article entitled, "Building Trust in E-Banking" has highlighted that managing technology is a key challenge for the Indian Banking Sector. Banks have enhanced their network and communication infrastructure to reap the full benefits of computerization. The components such as trust, privacy and confidentiality are the required concerns for today's network banking. Public Key Infrastructure (PKI) provides the framework of trust essential for e-business for their effective business turnover. PKI system is also used to generate and verify digital signatures of the customers. The Real Time Gross Settlement (RTGS) system is being introduced in the Country to build the trust levels.

Kanagarathinam (2003)[7], in her study, "Computerization in Banks – With Special Reference To Pollachi Town", has identified that after the implementation of computerization, Customer Services are improved. Customers are satisfied with computerized services.

Archana Matur (2003)[8], in her article. "Customer Service in public Sector Bank – A Comparative

Study", has revealed that customers face the problems of delayed service, lack of proper guidance and discrimination by the bank staff. She suggests the automation to reduce delay in the offereing of the service.

Shastri (2003)[9], in his article, "Recent Trends in Banking Industry: IT Emergency", has concluded that ensuring customer satisfaction leading customer delight shall be the primary goal of all future initiatives.

Aravind Singh (2004)[10], in his article, "Customer Relationship Management – New Horizons in Banking" argues that the truly most productive and desirable assets are not buildings and fixtures but a profitable customer base. He also states that enhanced customer relatioship takes customer service and profitability to new heights by increasingly interactive banking and client links. He also suggests that banks globally must consider themselves as innovative solution providers satisfying the customer rather than just as product driven or as profit driven distributors. He also discusses extensively, how the advancement in technology have changed the face of banking and has completed banks in the United Kingdom and the United States to rethink their strategies. He insists that they must acquire a minset in managing customer relationship to be successful in the ever changing markets.

Daniel Ashok (2004)[11], in his study, "A Study on Customer Relationship Management in Select Banking Industries with Special Reference to Coimbatore City", higlights the emergence of new generation banking facilities in India, where the rules of the banking business witness a tremendous change in the way banking is carried out. In this paper, it is suggested that banks have restructured their buisness models and are changing their approach from just a profit making business to relationship management oriented approach.

Savitha (2004)[12], in her study, "Customer Perception Towards Service Quality in Commercial Banks – A Study in Erode District" has suggested that high rating has been found with a higher percentage among the customers of Private Sector Banks when compared to Public Sector Bank. It insists that Public Sector Banks have to improve their service quality by providing better services.

Sheeba Kapil (2001)[13], in her article, "E-Banking: In Nascent Stage in India" concludes that banks move towards privatization. This idea will help banks to become more profitable and add value to shareholders investment, customers satisfaction and employees productivity.

Sharad Kumar (2004)[14], in his article, "Innovation in Customer Service in Banks" concludes that the banking sector should start emphasizing on its customer service part to implement the concept of CRM in their institutions.

Vijays Ratnam and Suguna Kumari (2005)[15], in their article, "Customer Service in Commercial

Banks in the New Era" comes to the conclusion that Banks in order to ensure their competitive edge in future, they have to fight with rivals in terms of quality of their service. The challenges that lie before the bankers are four folds. First, they need to satisfy customer needs that are complex and difficult to manage. Second, they need to face up to increased competition from within the sector and from new entrants coming into the financial sector market. Third, they need to address the demands based on supply chain, finally, they must continually invent new products and services to attract and retain the customer.

Prasad and Lavanya (2005)[16], in their article "Teachnology Management in Banks" have revealed that the rapidly evolving banking needs of customers in India call for increased emphasis and sharp focus on the development of IT based products and solutions for rendering better customer service. Technology development should be a key driver in formulating the growth and business strategies of a bank. This in turn demands that investments in technology should result in cost efficiencies, speedy transations, 24 x 7 availability of customer services, multichannel banking and straight through processing and so on. Advantage should also be taken of the power of IT in integrating multifarious product and channel systems for improved customer service. Finally, to acquire and retain new customers, Customer Relationship Management (CRM) software may be installed at various customer contact points across all phone banking channels and at major branches.

Manoj Kumar Joshi (2006)[17], in his study, "Customer Service in Retail Banking in India", has stated that the cumbersome administrative and legal procedures have resulted in the loss of faith in private and foreign banks. It is widely believed that money is safe only with those institutions like nationalised banks and post offices, which are backed by the Government. Customers have come to the belief that they are lost once these banks down their shutters. To restore faith and confidence, Government and the RBI should come out with proper guidelines, quick and efficient legal measures and policies to hphold the safety of public money whenever there is any crisis in these banks on par with nationalized banks.

Chalam and Nageswara Rao (2006)[18], in their article, "E-Banking Applications in Indian Banks", have revealed that banks in India stand immensely benefited by implementing bank-related E-technology applications. Some of the specific implications in implementing E-banking solutions are: computerization and networking that have impacted the banking operations in our country. As a consequence of these developments, there are new avenues for diversifying and augmenting viewers from banking business. Internet banking is a major thrust area in this direction. The induction of the Electronic Clearance Service (ECS), ATMs and Credit/Debit cards has truly made banking customer focused. Moreover, they report that Electronic Fund Transfer (EFT), Home Banking, Smart Cards and Internet Banking will result in the

formation of a new culture in Indian e-banking.

Venkatesh and Periasamy (2006)[19], in their article, "Role of E-Banking in Emerging Scenario", have stated that the future prospects of banks lie in strengthening the package of innovative banking services already provided. It has to offer complementary services where the banking and foreign exchange financial service industries should start to concentrate towards the customer oriented outlook with certain regulations to face the 22nd century customers.

Ajay Kumar Mohanty (2006)[20], in his article, "Innovations in Banking in the Reform Era", has observed that the technology based furnishing in the form of credit card, debit card, ATM, anywhere banking, multiple delivery channels, single window service, mobile banking internet banking etc., have definitely met customer aspirations. Service at the door steps has been the latest innovations by many banks. Many banks have introduced seven days banking, evening branches for the conveneience of customers and to attract more business turnover. With full-fledged operation of Core Banking Solution (CBS) in banks there will be further convenience to the customers to operat outstation accounts and to collect outstation cheques instantly. All the above facilities flow from the technology implementation.

Kazi Omar Siddiqi (2011)[21], in his article, "Interrelations between Service Quality Attributes, Customer Satisfaction and Customer Loyalty in the Retail Banking Sector in Bangladesh" has revealed that all the service quality attributes are positively related to customer satisfaction and customer satisfaction is positively related to customer loyalty in the retail banking settings in Bangladesh. Empathy demonstrates the highest positive correlation with customer satisfaction and tangibility shows the least positive correlation with customer satisfaction.

STATEMENT OF THE PROBLEM

In the recent years of the banking system, competition is getting increasingly intensified with the arrival of the liberalization, privatization and globalization. New entrants are overflowing into the industry. Globalization has fiercely aggravated competition environment. More number of foreign banks has found place in most of the cities and towns in our country. With the fixing of more number of local area banks the competition in geographic region is additionally expected to realize momentum. During this emerging scenario with more and more global players operating in India, there has been an urgent must serve the purchasers properly. The changing dynamics of the customers' expectations, their demand for quality services at competitive prices and therefore the various options available to them have replaced the banks from sellers market to buyers market.

Further, with the appearance of banking sector reforms, the scenario of banking in the 1990s

has totally changed. so as to enhance efficiency, accountability and high degree of customer service, competition has been induced by granting license for banking business to new operators like private banks, local area banks, foreign banks, regional rural banks and cooperative banks. In such a competitive environment, the power of a bank to realize rate depends on identifying the wants of shoppers properly, effective products and services, providing better amenities and facilities, exploring new distribution channels and evolving effective marketing strategies so on meet the continuously changing customer needs.

SCOPE OF THE STUDY

The study has been undertaken to spotlight the perception of employees and customers of public sector banks and therefore the satisfaction of consumers towards the banking services of public sector banks. The current study covers only the general public sector banks operating within the study area. The private sector banks, local area banks, foreign banks and therefore the co-operative banks don't seem to be covered by this study.

OBJECTIVES OF THE STUDY

The following are the most important objectives of the study:

1. To review the various concepts of selling of banking products within the public sector banks.
2. To review the profile and present scenario of banking products within the study area.
3. To look at the connection between the satisfaction of shoppers and their characteristics variables.
4. To check and compare the perception of the bankers and customers towards the marketing of banking products provided by public sector banks.
5. To check the areas of concern towards marketing of banking products in customers' services.
6. To supply suitable suggestions on the premise of the findings of the current study.

FORMULATION OF HYPOTHESIS

The following are the hypotheses framed for the current study keeping in mind the specific objectives of the study:

1. There's no relationship between the profile of variables and level of satisfaction.
2. There's no significant difference in observation of bankers and customers about the deposit schemes.

3. There's no significant relationship between the views of the banker s and customers about the credit schemes.

4. There's no significant relationship of observation between bankers and customers about the services.

5. There's no significant association between bankers and customers about promotion strategy.

6. There's no significant relationship between the views of the bankers and customers about the procedure strategy of banks.

7. There's no significant relationship between the observation of the bankers and customers about the people strategy.

8. There's no significant association between the observation of the bankers and customers about the services of banks.

The present study only for hypothesis testing of significance of demographic profile variables.

OPERATIONAL DEFINITION OF CONCEPTS

Commercial Bank: A business that trades in money, receiving and holding deposits, paying money consistent with customers' instructions, lending money, etc.

Relationship Banking: This is often a replacement approach to the marketing of bank services. The emphasis here is on viewing the customer as an extended term business relationship, instead of confining attention to particular transactions. Banks take on the role to ascertain a firm relationship wherein the purchasers confine all their banking transactions to them.

Automated Teller Machine (ATM): ATMs are automatically functioning computerized systems mainly meant for cash withdrawal. They're conveniently located and performance 24 hours. Single Window: Under this method, customers won't be required to maneuver from one counter to a different, as each of the designated counters offers all types of services like cash and cheque deposit, withdrawals, handling term deposits and the issue of drafts.

Bank customer: An individual who avails any of the facilities referring to deposits and loans, and maintains an account with a bank could be a bank customer. An individual who doesn't house the banker in relevance the essential function of a banker like acceptance of deposits and lending of cash but avails of the other service offered by the banker, isn't a bank customer.

Product: Products mentioned during this research work are Remittance, collection, deposits, letters of credit, foreign currency, consultants, merchant banking, investment counseling, advances, loans,

bills discounting, guarantees, credit cards and trusteeship.

Place: Place includes the situation of branches at strategic points, off-site ATMs, on line banking etc.,

Price: Price includes the interest, commission, dividends, shares, bonds, Non- Performing Assets (NPA).

Responsiveness: Responsiveness means Promptness with which employees are willing to supply service. The customer feels that he's considered important and is being paid due attention.

Courtesy: Courtesy means politeness and respect while addressing customers.

Credibility: Creditability is that the trustworthiness and believability of the service provider.

Collateral: Collateral refers anything that acts as a security or a guarantee for a loan.

Mortgage: A mortgage means a loan, usually to shop for property, which is security for the loan.

Overdraft: Overdraft means an appointment by which a customer withdraws more from an account than has been deposited in it, up to an agreed limit. Interest on the debt is calculated daily.

Safe Deposit Locker: Safe Deposit Locker is a secure box in a bank where customers can keep valuable objects.

Internet Banking: Internet banking is a technology-driven service offered by banks. Here, the customer can obtain his account details through internet. To access the details, the customer is provided with a password.

Mobile banking: Mobile Banking is another technology driven service where the customer is able to access his account details using his mobile phone.

Credit cards: Credit cards are plastic cards issued by a bank or finance company that guarantees payment for goods or services purchased by the cash- holder, who pays back the bank at a later date. Through credit cards, a customer can get almost all services like shopping, remittance of hotel bill, purchase of air and railway tickets, etc. by paying a nominal service charge to the concerned bank. The customer should pay back the amount with service charge after a specified period.

Credit standing or credit rating or creditworthiness: A lenders estimation of a borrower's present and future solvency.

METHODOLOGY AND TOOLS FOR DATA COLLECTION

The study could be a blend of both primary and secondary data. The first data referring to the study were collected with the assistance of the specially prepared interview schedule. Separate schedules were used for the workers and therefore the customers.

Sampling Technique

The study area selected for this research work is Virudhunagar District. The Virudhunagar District has been selected since there's an important concentration of banks functioning therein area as shown in Table 1.1.

Table 1.1 NUMBER OF BANKING VIRUDHUNAGAR DISTRICT (as on 31st March, 2020)

Sl. No.	Nature of Banks	Sl. No.	Name of Banks	Number of Branches
I	Public Sector Banks	1.	State Bank of India	16
II	Nationalized Banks			
		2.	Indian Overseas Bank	17
		3.	Other Nationalized Bank	46
Total Public Sector & Nationalized Banks (A)				79
III	Private Sector Banks	4.	Old Generation Private Banks	26
		5.	New Generation Private Banks	06
Total Private Sector Banks (B)				32
Total (A) + (B) (79) + (32)				111

Of the various public sector banks operating within the study area, only the State Bank of India and Indian Overseas Bank were selected purposely for the present study since SBI happens to be the largest full service bank within the country and the IOB is that the agent bank within the study area. Moreover, these two banks are found to be having more branches covering the majority places of the study area. All the branches of those two banks were selected using Census method. However, the stratified sampling technique was wont to select the workers of the branches as shown within the Table 1.2.

Table 1.2 TOTAL EMPLOYEES AND SAMPLE DESIGN

S. No.	TYPE OF EMPLOYEES	STATE BANK OF INDIA		INDIAN OVERSEAS BANK	
		Total Number of Employees	Sample Selected	Total Number of Employees	Sample Selected
1.	Top-Level Manager	048	036	068	048
2.	Middle Level – Officer	112	083	136	095
3.	Lower Level - Clerks	176	131	153	107
Total		***336***	***250***	***357***	***250***

These altogether 500 employees were selected using stratified random sampling at the speed of 250 from each bank. Further, the researcher had selected 500 sample customers, 250 customers from each bank by adopting judgment sampling method for the study so as to ascertain the extent of satisfaction of consumers towards various banking products.

SECONDARY DATA

The secondary data were collected from Journals, Books, Reports, RBI Bulletins, Indian Overseas Bank's Annual Credit Plan and reports and articles from Indian Banker's Association Bulletin.

COLLECTION OF PRIMARY DATA

The data required for this study had obtained from primary and secondary sources. Primary data were collected through personal interview method with a pre- tested schedule. Two schedules were separately prepared for bank employees and customers. Before taking the most survey tentative interview schedules were prepared and administered to twenty employees and 20 customers on a pilot study basis, so as to check the correctness of the interview schedule. It helped the researcher to delete the unwarranted questions and to feature some relevant questions. The modified final schedules were prepared and used for collection of data. The selected employees (from banks) and customers were contacted in person and therefore the objectives of the study were clearly explained to them and their co- operation was secured.

After completing the info collection an intensive check-up of the info was made and necessary editing was done. A master table was prepared indicating the necessary data for analysis.

With the assistance of the master table the info were transcribed on transcription cards. Subsequently the classification table was prepared for further analysis and interpretation.

PERIOD OF STUDY

The secondary data were obtained for the five years from 2016-2017 to 2018-19. The first data for the study were collected during the amount 2017- 2018.

STATISTICAL TOOLS FOR ANALYSIS

The processing of information was done by the researcher with the assistance of a computer. So as to quantify the qualitative statements referring to banking services, scoring technique was adopted for the current study.

To examine the link between the profile variables and attitude and customers' satisfaction, Chi-square value was used.

LIMITATIONS OF THE STUDY

The study is principally supported the first data collected from 500 employees and customers. It had excluded co-operative banks and other scheduled and commercial banks.

AGE AND LEVEL OF SATISFACTION

Age is one in all the important factors in determining the satisfaction of the respondents. The age and level of satisfaction of respondents are shown in Table 1.1.

TABLE 1.3 ASSOCIATIONS BETWEEN AGE OF THE RESPONDENTS AND LEVEL OF SATISFACTION

Age (in Years)	STATE BANK OF INDIA				INDIAN OVERSEAS BANK			
	High	**Medium**	**Low**	**Total**	**High**	**Medium**	**Low**	**Total**
18-40	25 (21.74)	19 (21.59)	11 (23.40)	55 (22.00)	16 (16.16)	29 (25.44)	12 (32.43)	57 (22.80)
40-60	74 (64.35)	62 (70.45)	24 (51.06)	160 (64.00)	69 (69.70)	64 (56.14)	18 (48.65)	151 (64.40)
≥ 60	16 (13.91)	07 (7.96)	12 (25.54)	35 (14.00)	14 (14.14)	21 (18.42)	07 (18.92)	42 (16.80)
TOTAL	115 (100.00)	88 (100.00)	47 (100.00)	250 (100.00)	99 (100.00)	114 (100.00)	37 (100.00)	250 (100.00)

Source: Primary Data Note: Figures in bracket represent percentage of the total

From Table 1.3 it's been observed that within the case of banking concern of India, out of 115 respondents with high level of satisfaction, a maximum of 74 respondents at 64.35 per cent belong to the age bracket between 40 and 60 years age and high level of satisfaction of the respondents in State bank of India.

In the case of Indian Overseas Bank, out of 99 respondents with high level of satisfaction, a maximum of 69 respondents at 69.70 per cent belong to the age group between 40 and 60 years.

Hypothesis

In order to test the relationship between age and level of satisfaction of the respondents, the following null hypothesis is formulated.

H_0 – There is no relationship between the age and level of satisfaction of the respondents.

H_1 – There is relationship between the age and level of satisfaction of the respondents.

The Chi-square test has been applied to examine the null hypothesis and the computed results are given in Table 1.4.

Table 1.4 AGE AND LEVEL OF SATISFACTION: χ^2 – TEST

Particulars	STATE BANK OF BANK	INDIAN OVERSEAS BANK
Calculated Value	3.5714	7.6561
Table value at 5 per cent level	10.488	10.488
Degrees of freedom	4	4
Inference	Not Significant	Not Significant

It is clearly evident from Table 1.4 that in the case of State Bank of India, the calculated value is less than the table value. Hence, null hypothesis is accepted. Therefore, it could be inferred that the age does not influence the satisfaction of the respondents.

In the case of Indian Overseas Bank also, since the calculated value is less than the table value, the null hypothesis is accepted. Therefore, it could be inferred that the age does not influence the satisfaction of the respondents.

GENDER AND LEVEL OF SATISFACTION

In determining the satisfaction of the respondents, gender plays a vital role. Table 1.5 shows the Gender and level of satisfaction of the respondents.

Table 1.5 ASSOCIATIONS BETWEEN GENDER OF THE RESPONDENTS AND LEVEL OF SATISFACTION

Gender	STATE BANK OF INDIA				INDIAN OVERSEAS BANK			
	High	Medium	Low	Total	High	Medium	Low	Total
Male	80 (69.57)	64 (72.73)	25 (53.19)	169 (67.60)	60 (60.61)	66 (57.89)	23 (62.16)	149 (59.60)
Female	35 (30.43)	24 (27.27)	22 (46.81)	081 (32.40)	39 (39.39)	48 (42.11)	14 (37.84)	101 (40.40)
TOTAL	115 (100.00)	88 (100.00)	47 (100.00)	250 (100.00)	99 (100.00)	114 (100.00)	37 (100.00)	250 (100.00)

Source: Primary Data Note: Figures in bracket represent percentage of the total

From above table 1.5, it has been inferred that in the case of State Bank of India, Out of 115 respondents with high level of satisfaction, 80 respondents at 69.57 per cent are male and 35 respondents at 30.43 per cent are female.

In the case of Indian Overseas Bank, out of 99 respondents with high level of satisfaction, 60 respondents at 60.61 per cent are male and 39 respondents at 39.39 per cent are female.

Hypothesis

In order to test the relationship between gender and level of satisfaction of the respondents, the following null hypothesis is formulated.

H_0 – There is no relationship between the gender and level of satisfaction of the respondents.

H_1 – There is relationship between the gender and level of satisfaction of the respondents.

The Chi-square test has been applied to examine the null hypothesis and the computed results are given in Table 1.5.

Table 1.5 GENDER AND LEVEL OF SATISFACTION: χ^2 – TEST

Particulars	STATE BANK OF BANK	INDIAN OVERSEAS BANK
Calculated Value	3.2826	0.5247
Table value at 5 per cent level	15.672	15.672
Degrees of freedom	2	2
Inference	Not Significant	Not Significant

It has been inferred from Table 1.5 that in both the banks that are State Bank of India and Indian Overseas Bank. The calculated value is less than the table value. Hence, the null hypothesis is accepted. Therefore, it is inferred that gender does not influence the satisfaction of respondents.

MARITAL STATUS AND LEVEL OF SATISFACTION

The level of satisfaction may also depend upon the marital status of the respondents. An attempt has been made to study the relationship between marital status and level of satisfaction of the respondents. The marital status of the respondents and their level of satisfaction are shown in Table 1.6.

Table 1.6 ASSOCIATIONS BETWEEN MARITAL STATUS OF THE RESPONDENTS AND LEVEL OF SATISFACTION

Marital Status	STATE BANK OF INDIA				INDIAN OVERSEAS BANK			
	High	**Medium**	**Low**	**Total**	**High**	**Medium**	**Low**	**Total**
Married	90 (83.48)	80 (90.91)	38 (80.85)	214 (85.60)	87 (87.88)	95 (83.33)	33 (89.19)	215 (86.00)
Female	19 (16.52)	08 (9.09)	09 (19.15)	036 (14.40)	12 (12.12)	19 (16.67)	04 (37.84)	035 (14.00)
TOTAL	115 (100.00)	88 (100.00)	47 (100.00)	250 (100.00)	99 (100.00)	114 (100.00)	37 (100.00)	250 (100.00)

Source: Primary Data Note: Figures in bracket represent percentage of the total

Table 1.6 infers that in the case of State Bank of India, Out of 115 respondents with high level of satisfaction, 96 respondents at 83.48 per cent are married while 19 respondents at 16.52 per cent are unmarried.

In the case of Indian Overseas Bank, Out of 99 respondents with high level of satisfaction, 87 respondents at 87.88 per cent are married while 12 respondents at 12.12 per cent are unmarried.

Hypothesis

In order to test the relationship between marital status and level of satisfaction of the respondents, the following null hypothesis is formulated.

H_0 – There is no relationship between the marital status and level of satisfaction of the respondents.

H_1 – There is relationship between the marital status and level of satisfaction of the respondents.

The Chi-square test has been applied to examine the null hypothesis and the computed results are

given in Table 1.6.

Table 1.6 MARITAL STATUS AND LEVEL OF SATISFACTION: $\chi^2 -$ TEST

Particulars	STATE BANK OF BANK	INDIAN OVERSEAS BANK
Calculated Value	3.2039	0.9871
Table value at 5 per cent level	15.672	15.672
Degrees of freedom	2	2
Inference	Not Significant	Not Significant

It has been observed from Table 1.6 that in both State Bank of India and Indian Overseas Bank, the calculated Chi-Square value is less than the table value at 5 per cent level. Hence the null hypothesis is accepted. Hence, there does not exist any relationship between marital status and level of satisfaction of sample respondents.

EDUCATIONAL QUALIFICATION AND LEVEL OF SATISFACTION

Education is a vital factor which influences the satisfaction of the respondents. Independent identity of respondents is proved only through education. Qualification of respondents and their level of satisfaction are shown in Table 1.7

Table 1.7 ASSOCIATIONS BETWEEN EDUCATIONAL QUALIFICATION OF THE RESPONDENTS AND LEVEL OF SATISFACTION

Educational Qualification	STATE BANK OF INDIA				INDIAN OVERSEAS BANK			
	High	Medium	Low	Total	High	Medium	Low	Total
School Level	17 (14.78)	12 (13.64)	05 (10.64)	034 (13.60)	15 (15.15)	22 (19.30)	06 (16.22)	043 (17.20)
UG Level	41 (35.65)	38 (43.18)	22 (46.80)	101 (40.40)	45 (45.45)	35 (30.70)	12 (32.43)	092 (36.80)
PG Level	35 (30.43)	23 (26.13)	14 (29.79)	072 (28.80)	23 (23.23)	33 (28.95)	09 (24.32)	065 (26.00)
Professionals	22 (19.14)	15 (17.05)	06 (12.77)	043 (17.20)	16 (16.17)	24 (21.05)	10 (27.03)	50 (20.00)
TOTAL	115 (100.00)	88 (100.00)	47 (100.00)	250 (100.00)	99 (100.00)	114 (100.00)	37 (100.00)	250 (100.00)

Source: Primary Data Note: Figures in bracket represent percentage of the total

It has been observed from Table 1.7 that in the case of State Bank of India, Out of 115

respondents with high level of satisfaction, maximum of 41 respondents at 35.65 per cent are in the category of UG level, followed by 35 respondents at 30.43 per cent are in the category of PG level, 22 respondents at 19.14 per cent are in the category of Professional level and 17 respondents at 14.78 per cent are in the category of school level.

In the case of Indian Overseas Banks, Out of 99 respondents with high level of satisfaction, a maximum of 45 respondents at 45.45 per cent are in the category of UG level, followed by 23 respondents at 23.23 per cent are in the category of PG level, 16 respondents at 15.15 per cent are in the category of school level.

Hypothesis

In order to test the relationship between educational qualification and level of satisfaction of the respondents, the following null hypothesis is formulated.

H_0 – There is no relationship between the educational qualification and level of satisfaction of the respondents.

H_1 – There is relationship between the educational qualification and level of satisfaction of the respondents.

The Chi-square test has been applied to examine the null hypothesis and the computed results are given in Table 1.8.

Table 1.8 EDUCATIONAL QUALIFICATIONS AND LEVEL OF SATISFACTION: χ^2 – TEST

Particulars	STATE BANK OF BANK	INDIAN OVERSEAS BANK
Calculated Value	2.7584	6.8127
Table value at 5 per cent level	13.691	13.691
Degrees of freedom	6	6
Inference	Not Significant	Not Significant

It is clearly evident from Table 1.8 that, in the case of State Bank of India, the calculated Chi-Square test value is less than the table value. Therefore, the null hypothesis is accepted. Hence, it is inferred that the educational qualification does not influence the satisfaction of the respondents.

In the case of Indian Overseas Bank, the calculated Chi-Square test value is less than the table value. Therefore, the null hypothesis is accepted. Hence, it is inferred that the educational qualification does not influence does not influence the satisfaction of the respondents.

OCCUPATION AND LEVEL OF SATISFACTION

Level of Satisfaction also depends upon the occupation. The researcher has made an attempt to study relationship between occupation and level of satisfaction of the respondents. Occupation of the respondents and their level of satisfaction are shown in Table 1.9.

Table 1.9 ASSOCIATIONS BETWEEN OCCUPATION OF THE RESPONDENTS AND LEVEL OF SATISFACTION

Occupation	STATE BANK OF INDIA				INDIAN OVERSEAS BANK			
	High	Medium	Low	Total	High	Medium	Low	Total
Employees	33 (28.70)	15 (17.05)	12 (25.53)	060 (24.00)	19 (19.19)	26 (22.81)	06 (16.22)	051 (20.40)
Business	13 (11.30)	17 (19.32)	10 (21.28)	040 (16.00)	21 (21.21)	29 (25.44)	14 (37.84)	064 (36.80)
Professional	25 (21.74)	08 (9.09)	09 (19.15)	042 (16.80)	26 (26.26)	27 (23.68)	09 (24.32)	062 (24.80)
Others	44 (38.26)	48 (54.54)	16 (34.04)	108 (43.20)	33 (33.34)	32 (28.07)	08 (21.62)	73 (29.20)
TOTAL	115 (100.00)	88 (100.00)	47 (100.00)	250 (100.00)	99 (100.00)	114 (100.00)	37 (100.00)	250 (100.00)

Source: Primary Data Note: Figures in bracket represent percentage of the total

Table 1.9 revealed that in the case of State Bank of India, Out of 115 respondents with high level of satisfaction, a maximum of 44 respondents at 38.26 per cent are having other occupations, followed by 33 respondents at 28.70 per cent are employees, 25 respondents at 21.74 per cent are professionals and 13 respondents at 11.30 per cent who do business.

In the case of Indian Overseas Bank, Out of 99 respondents with high level of satisfaction, a maximum of 33 respondents at 33.34 per cent are other occupations, followed by 26 respondents at 26.26 per cent who are professionals, 21 respondents at 21.21 per cent who are doing business and 19 respondents at 19.19 per cent who are employees.

Hypothesis

In order to test the relationship between occupation and level of satisfaction of the respondents, the following null hypothesis is formulated.

H_0 – There is no relationship between the occupation and level of satisfaction of the respondents.

H_1 – There is relationship between the occupation and level of satisfaction of the respondents.

The Chi-square test has been applied to examine the null hypothesis and the computed results are given in Table 1.10.

Table 1.10 EDUCATIONAL QUALIFICATIONS AND LEVEL OF SATISFACTION: χ^2 – TEST

Particulars	STATE BANK OF BANK	INDIAN OVERSEAS BANK
Calculated Value	14.5429	5.8350
Table value at 5 per cent level	13.691	13.691
Degrees of freedom	6	6
Inference	Significant	Not Significant

It is clearly evident from Table 1.10 that in the case of State Bank of India, the calculated Chi-Square value is greater than the table value at 5 per cent level. Hence, the null hypothesis is rejected. Therefore, it is inferred that there exists a relationship between occupation and level of satisfaction of the respondents.

In the case of Indian Overseas Bank, the calculated Chi-Square value is less than the table value at 5 per cent level. Hence, the null hypothesis is accepted. Therefore, it is inferred that there does not exist any relationship between occupation and level of satisfaction of the respondents.

FINDINGS

1. The analysis has revealed that a majority of the sample customers come under the high level satisfaction on customer services in both SBI and IOB.
2. Majority of the customer respondents belong to the people of 40 to 60 years in both selected public sector banks. It's followed by the group of 18 to 40 years.
3. In the case of relationship between age and also the level of satisfaction, the Chi-square test has revealed that the age doesn't influence the amount of satisfaction of the customers towards bank services.

4. It is inferred from the analysis that the bulk of the respondents are male. The Chi-square test has revealed that gender is independent of the satisfaction level.
5. About 86 per cent are married and legal status of the respondents in no way has affected their perception towards customers' services.
6. It is found from the analysis that just about 20 per cent of the respondents possess professional qualification and a majority of the respondents within the selected banks are graduates. The Chi-square test has showed that the tutorial qualifications don't influence the amount of satisfaction of the customers.
7. The analysis of the occupation of the respondents has showed that majority of the respondents are of other categories followed by professionals. The Chi-square test has revealed that there exists a relationship between occupation and level of satisfaction just {in case} of bank of India while no relationship exists in case of Indian Overseas Bank.
8. Regarding the family size, a majority of the respondents nearly 62.40 and 49.20 per cent are within the family size group from three to five in banking concern of India and Indian Overseas Bank. The family size of customers has influenced the satisfaction in depository financial institution of India and has not influenced the satisfaction in Indian Overseas Bank.
9. It is observed from the analysis that the bulk of the respondents 38.60 per cent of 250 and 44 per cent of 250 are having the monthly income of Rs. 10000 to Rs. 15000 per month within the banking concern of India and Indian Overseas Bank respectively. The Chi-square test has revealed that the monthly income of the respondents influences the amount of satisfaction in both the banks.
10. Regarding the situation of residence, a majority of the respondents, 71.20 per cent and 68.80 per cent live in town just in case of banking company of India and Indian Overseas Bank respectively. It's followed by municipalities. The chi-square test has revealed that location of the residence doesn't influence the amount of satisfaction within the case of Indian Overseas Bank but influences the amount of satisfaction within the case of banking concern of India.
11. It has been found from the analysis that a majority of the shoppers above 46 per cent are having savings bank accounts. It's followed by accounting. The chi-square test reveals that the sort of account doesn't influence the satisfaction level of consumers in both the banks.

SUGGESTION

The following suggestions are offered for improving consumer satisfaction and for removing customer concern, as emanated, from the research findings and also from the interactions the researcher had with the bankers and customers.

Implementation and Overall Strategy of Quick Transaction of Business

The following suggestions are offered for improving consumer satisfaction and for removing customer concern, as emanated, from the research findings and also from the interactions the researcher had with the bankers and customers.

Developing Comprehensive Customer Information System

The study shows that customer satisfaction, namely, depositors "satisfaction and borrowers" satisfaction levels vary in line with their demographic characteristics and banking services usage characteristics. Taking advantage of computerization and technological up gradation, banks have to develop customer data system at branches soon know the customers better and to grasp their needs accurately. Data base on various aspects of consumers like age, educational qualification, income level, frequency of transactions, kind of account, and size of account and purpose of account holding should be created. This may help to supply a feed back for anticipating customer needs.

Enforcing Price Variations

It is found from the study that bankers and customers favour varied service charges. So, as within the case of foreign banks, posts, railways, hotels, etc., higher service fees for efficient and personalized service to people who are willing to pay higher service charges should be enforced publically sector banks, as a step for improving quality of customer service.

Use of Sophisticated Communication Devices

Sophisticated communication devices like fax, telex, e- mail, etc., should be utilized in public sector banks. This may help in delivery and satisfactory services to customers.

Technological Innovation

Technological innovation should be harnessed for evolving speedy and efficient system with specific specialize in cutting delay in collection of cheques and delay in sanctioning of loans so as to enhance customer service. During this process computerization and training the staff in computer application will help to boost customer satisfaction.

Training to Staff

With respect to attitudinal grievances, banks should come to life to the behavioural deficiencies of its employees and will train them to become competent in imparting good customer

service. Existing training systems sadly benefit this significant human aspect and training isn't considered because the top most priority in most public sector banks. So, training programmes shall be made simpler.

Making Complaint and Suggestion Box Scheme and Customers Meet More Operate

The study reveals that „Complaint and Suggestion Box Scheme‟ and „Customer meet‟ are the common areas of customer concern thanks to the non-operation of the schemes and therefore the scant attention paid to the relevance of those two schemes by the banks. So it's imperative to form them operational.

'May I Help You Counter' should be manned

Urban bank branches have "May I facilitate your Counter?" which is unmanned. It's therefore suggested that this counter be manned during banking hours in order that queries will be made by customers.

Mobile Banking

It is found from the study that there's a necessity for more rural branches. Mobile banking industry should be followed for the convenience of rural customers. Rural market is vicinity where public sector banks can score over private sector banks.

SUGGESTION FOR FURTHER RESEARCH

The research work dole out nowadays on Marketing of banking services and customer satisfaction in Virudhunagar District has led to the conclusion that further in-depth investigations are required within the following areas:

1. Credit deployment ratio of the banks in Madras.
2. Evaluation of selling Strategies of business Banks
3. Impact of latest generation banks on the commercial Development of Tamil Nadu.

CONCLUSION

The researcher's aim throughout the study has been to look at how far the shoppers are satisfied with the services offered by public sector banks. Customers are the foremost important assets of any business. The success and failure of any business depends upon how far they satisfy the expectation of their customers. Banks are important social organizations rendering various financial services to its customers. Realizing the importance of customer service in banks, recommendations are made by various committees to enhance the services quality of banks. The nationalization of major commercial banks has led to "Mass banking", which successively increases

the amount of shoppers. The rise in volume of shoppers automatically has led to the deterioration in quality of customer services.

Banking business is now becoming more competitive, and the customer benefits have come under sharp focus at the customer's end. There are several reasons for this intensified interest. The important one is, customers have gotten more and more critical of the service they receive. Many shoppers not only want but are expect more and better service.

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