

A STUDY ON CUSTOMER PERCEPTION TOWARDS SERVICE QUALITY OF SBI BANK TIRUCHIRAPPALLI DISTRICT

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Abstract

Customer satisfaction is measured at the personality level, but it is almost constantly reported at an aggregate level. The primary data were collected through a questionnaire and personal interview from the customer of the banks. The secondary data were collected from published textbooks, journals, reports, and also online sources. The study also tried to test the relationship that exists between customer satisfaction and loyalty. The respondents of the bank mostly focus on people factor for improving customer satisfaction while the banks are focus on modern banking services, to attract its customers.

Keywords: Customer Perception, Satisfaction, Quality of SBI.

Introduction

The banking industry in India has undergone a deep change of post-independence. More freshly, liberalization, the hole up of the economy, and the government's verdict to privatize banks by the decline in state ownership culminated in the banking. Today customers are now appropriate increasingly conscious of their rights and are serious ever more than previous to. That most of the banks are irregular as of a "product-centric model" to a "customer-centric model" since customer satisfaction has become one of the major determinations of business growth. In this context, prioritization of performance and close monitoring of customer satisfaction are indispensable.

Customer satisfaction is deliberate at the individual level, but it is approximately always reported at a collective level. Customer satisfaction, an expression often used in marketing is a determination of how products and services full by a company meet or exceed customer expectations. The recent trends show that most of the banks are shifting from a product-centric mold to a Customer-centric model since customer satisfaction has become is of the major

determinants of business growth. The study will provide in sequence about the satisfaction level of customers of SBI and banking sectors and resolve be help for framing new policies involving the customers.

Review of Literature

Aayasha Nawaz (2017) evaluates the customers' satisfaction towards the banking services rendered by the SBI in Bareilly District Uttar Pradesh. The researcher conducted a literature search on banking services of SBI interviewing of its 150 customers (105 Males and 45 Females) and thoroughly scrutinized how it caters to the banking needs of the inhabitants of Bareilly district Uttar Pradesh. The study also focused on various factors that determine the customers' satisfaction like employees' behavior, banking services, banking performance, infrastructure facility and other value-added services. The analysis was made by using various tools like percentage analysis. The result showed that there was a significant relationship between the variable of customer satisfaction and banking services of the SBI and the customers have high satisfaction with bank Service.

Santhiyavalli (2011) examined the Customer service is an integral part of any organization. It is essential to identify the input success factors in conditions of customer satisfaction so as to endure the intense competition and increase the market share. The concept of interior banking has made anywhere and anytime banking a reality. Along with technology, banking services comprise also evolved and the delivery of different banking products is conceded out through the medium of high technology at a fraction of the cost to the customer. In this situation, the service quality of the State Bank of India by identifying the major factors responsible for customer satisfaction. To support the objective of the study, the SERVQUAL technique based on the model developed by A. Parasuraman et al (1988) was adopted.

Objective of the Study

- To examine the various services provided by SBI in Tiruchirappalli District.
- To study the level of customer satisfaction towards the services provided by the SBI in the study area.

Statement of the Problem

The banking sectors facing a lot of challenges due to competition, technological developments, changing customer's needs, and policies of the government. In this aggressive and

fast-changing epoch, it becomes vital for a bank to satisfy the needs of the customers. The study would stand as a sincere attempt to evaluate the customer satisfaction of SBI.

Research Methodology

The primary data were collected through a questionnaire and personal interview from the customer of the banks. The secondary data were collected from published textbooks, journals, reports, and also online sources.

Analysis of the Study

Table. No. 1
Demographic Variable of the Respondents

Demographic Variable	Particulars	No. of Respondents	Percentage
Gender	Male	50	40
	Female	75	60
Age	Below 25 Years	22	17.6
	26 to 35 Years	34	27.2
	36 to 45 Years	40	32
	46 to 55 Years	20	15.2
	Above 56 Years	09	8
Educational Qualification	Below HSC	27	21.6
	Diploma	18	14.4
	UG	38	30.4
	PG	25	20
	Others	17	13.6
Occupation	Government	64	51.2
	Private	24	19.2
	Business	16	12.8
	Professional	13	10.4
	Others	8	6.4

Source: Primary Data

The above table shows the demographic profile of the respondents were the sample was collected with 125 respondents who are customers of SBI in Tiruchirappalli District.

- ❖ **Gender:** The researcher has selected 40 of the respondents are male categories and 60 of them female categories.
- ❖ **Age:** The age of the more respondents is from 35 to 45 years are 40 respondents.
- ❖ **Educational Qualification:** Most of the respondents 38 of them have completed their UG level.
- ❖ **Occupation:** Most of the respondents 60 respondents are government employees.

Table. No. 2

Level of satisfaction of customers within services of bank

Service	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied
ATM Service	76	23	10	9	7
Internet Banking	28	39	34	14	10
Mobile Banking	26	42	28	16	13
Traditional Banking	50	33	22	12	8

Source: Primary Data

The above table shows the level of satisfaction of customers within the services of the bank. The ATM services of the bank, most of the respondents represent were highly satisfied (76) respondents, and about Internet banking services of the bank most of the respondents were satisfied (39) respondents and neutral (34) respondents. The mobile and Traditional Banking services of the bank most of the respondents represent were highly satisfied 48 and 50 respondents respectively.

Conclusion

The main aim of the study was to assess the service quality of banks and their impact on customer satisfaction. The study also tried to test the relationship that exists between customer satisfaction and loyalty. The respondents of the bank mostly focus on people factor for improving customer satisfaction while the banks are focus on modern banking services, to attract its customers.

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