

Table 6 depicts purpose wise units sanctioned by KSFC. The MEAN value is 48.76 percent towards new projects and 50.36 percent towards existing units. It shows that KSFC is generating new generation entrepreneurs as well as retaining of existing entrepreneurs.

FINDINGS

- 1 The number of units registered and investment made in MSMEs in Karnataka and the share of KSFC sanctions towards MSMEs admitted 30 percent and above where as the share of number of units sanctioned shows 6 percent and above. It express that the contribution of KSFC financing towards MSMEs is strong and consistent since establishment of the Corporation
- 2 The number of unites sanctioned by KSFC towards MSMEs registered 65 percent and above to the total units sanctioned during the period from 2000-01 to 2013-14. Since main motive of KSFC is for assistance to MSMEs sector in Karnataka which it has balanced since inception.
- 4 Industry wise loans sanctioned towards MSMEs accounted 39.15 percent in food, then 16.65 percent in metal industry which probing it is playing a vital role assisting engineering and food industries sector in Karnataka.
- 5 Constitution wise loans sanctioned by KSFC towards MSMEs accounted 38.71percent towards proprietary concern then 36.65 percent partnership still concentrating towards proprietary and partnership firms in Karnataka which major population falls under the said category.
- 6 Purpose wise units sanctioned by KSFC which accounted 48.76 percent in towards new projects and 50.36 percent towards existing projects. It shows that still KSFC is assisting First Generation Entrepreneurs.

CONCLUSION :

The KSFC has been playing pivotal role in financing towards MSME sector with special reference to make in Karnataka which substantially a basic role of employment generation and accessibility of first generation entrepreneurs and reduction in regional imbalance. The State Government should encourage and promote financial institutions like KSFC and all schemes of MSMEs sector should rooted through KSFC. The Government should allocate equity based funds to KSFC since the institute is on the basis of service motive rather than profit.

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PERCEPTION AND ATTITUDE OF CUSTOMERS TOWARDS THE PERFORMANCE OF SELECT PRIVATE BANKS IN GOA: A STUDY

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ABSTRACT

The private-sector banks in India represent part of the Indian banking sector that is made up of both private and public sector banks. The private banks are banks where greater parts of stake or equity are held by the private shareholders and not by government. Today, their scope of operations of private banks has widened considerably therefore this paper tries to understand customer perception and attitude towards the different financial products and services. The customer response survey in respect of certain parameters viz, advise of bank employees to customers; guidance to loan utilization; inquiry about utility of sanctioned loans; rapport and follow-up with the borrowers; rectification of errors; online response and connectivity; account opening formalities; cost of loan and other charges; utility payment service; ethical values, etc, are studied. The study concludes that progress and healthy growth of banks, customer satisfaction and good impression about the different services also plays equally important role in enhancing the progress of the private banks.

INTRODUCTION :

The private-sector banks are banks where greater parts of stake or equity are held by the private shareholders and not by government. The private sector banks are split into two groups by financial regulators in India, old and new. The old private sector banks existed prior to the nationalisation in 1969 and kept their independence because they were either too small or specialist to be included in nationalisation. The new private sector banks are those that have gained their banking license since the liberalisation in the 1990s. Private sector banks in India hold 18.2% of the total assets of Indian banking industry. Presently, Private Banks in India includes leading banks like ICICI Banks, Jammu & Kashmir Bank, Karnataka Bank, Kotak Mahindra Bank, etc. Certainly, being tech-savvy and full of expertise, private banks have played a major role in the development of Indian banking industry. They have made banking more competent and customer friendly. In the procedure they have jolted public sector banks out of satisfaction and forced them to become more competitive.

Banking in Goa

Banking as an integral part of tertiary sector has made a remarkable progress and expansion in the state of Goa. The banking system in the state is broadly comprised of SBI and its associates, nationalized banks, private banks and co-operative banks. The average population per bank branch office is the lowest in India being less than 3000 as against the national average of around more than 16000. The banking sector in the state has recorded an excellent deposit growth and has the highest

per capita deposit as compared to the per capita deposit of the banking sector as a whole in the country. The banking sector as a whole in the state has a decelerating trend in credit to deposit ratio. A separate Lead Bank Department for each district, state and block level committees have been working efficiently towards the growth and progress of banks in the state. As on 31st March 2015 there are 20 Private Banks working in the state of Goa

Significance of Private Banks in the Economy

The private sector banks have a share of about 18 per cent of the total banking assets in India. The existing 13 old private sector banks, which have been in existence much before the Banking Regulation Act was enacted in 1949, together with the 7 new private sector banks, have been growing at 20 per cent. However, the performance of the old private sector banks was not so impressive in the areas of branch expansion compared to their new peers in the private sector. While 13 old private sector banks together had 5,555 branches, 7 new private sector banks had 7,857 branches as on 31st March, 2012. The Government of India has adopted financial inclusion as a state policy. In order to achieve this objective, not only more number of branches, but also some more new private banks are necessary, as stretching of the resources of the existing banks to fill the gap may not yield the desired results.

Objective of the Study

The broader objective of the study is to examine the attitude and perception of customers towards the performance of select Private Banks in the Goa.

Methodology

The customers perception and attitude towards the three private banks viz. Karnataka Bank, ICICI Bank and HDFC Bank are studied. In order to study opinions of customer respondents towards the performance of commercial banks, the total 70 customer (35 depositors + 35 borrowers) were interviewed and collected relevant information from them with regard to different qualitative performance indicators. The customer respondents were chosen from the 03 select banks based on the highest and lowest average business. Both the depositor and borrower customer respondents were selected adequately from both rural and urban branches of the select banks. In order to understand the perception and attitude of customer respondents toward the performance of commercial banks, the information was sought from the customers with regard to relevant quality performance indicators. The required primary information with regard to different qualitative performance indicators is gathered from 70 customer respondents of three banks operating in the state of Goa. In order to collect information from the select customer respondents, a Five Point Likert Scale questionnaire containing different variables under part A, B, C and D is employed.

Analysis and Discussion

Analysis of Perception and Attitude of Customers towards the Performance of Private Banks in Goa

The private banks are the new additions to the banking sector and a growth of this banks equally depend upon the customer response and their satisfaction towards the quality of services of the banks with this objective, responses from the customers are collected with regard to the different quality indicators and profile of the customers and same are discussed as under.

Table 1

Analysis of Gender, Marital Status and Family System of Customer Respondents of Private Banks in Goa

Customer profile like gender, marital status and family system also influence the working and performance of the banks and understand the profile of customers is essential for the bank. The collected information of customers of Private banks is discussed in the following table.

Sr. No.	Variable	Frequency	%
I	Gender		
1	Male	49	70.00
2	Female	70	30.00
	Total	70	100.00
II	Marital Status		
1	Married	33	48.50
2	Unmarried	37	51.40
	Total	70	100.00
III	Family System		
1	Joint	36	51.40
2	Nuclear	34	48.50
	Total	70	100.00

Source: Primary Survey.

Private Banks are an addition of the existing banking network in the country. This expansion of banking network has augmented a competitive spirit in the banking. As a result, the banks have been looking for a better way to serve customers more efficiently and an understanding of customers profile assures more importance in this context. Few demographic indicators of customers of private banks are displayed in Table 1. From the table, it is learnt that of the total 70 customers, 70 percent of them are male and 30 percent are female showing a larger participation of male customers as compared to the female customers. The marital status of the customers shows more unmarried customers than married customers and both are potential customers for the bank. The family system indicates that the total customer respondents are more or less divided between joint and nuclear families. The customers from nuclear family system are also potential customers for the bank.

Table 2

Analysis of Qualification of Customer Respondents of Private Banks in Goa

The level of education of customers also influences the performance of banks and therefore, the level of education of customer of Private banks is studied in the following table

Sr. No.	Variable	Frequency	%
	Qualification		
1	Below S.S.C.	1	1.40
2	S.S.C.	5	7.10
3	Higher Secondary	18	25.70
4	Graduates	34	48.60
5	Post-Graduate	12	17.10
6	Any Other	--	--
	Total	70	100.00

Source: Primary Survey.

The level of education of private bank customers in table 2 shows that more than 65 percent of the customers are graduates and post-graduates and more than 25 percent of the customers' education is upto higher secondary level. The overall education level of customers is found to be really good and emphasizes on an efficient and effective use of banking services. This also speaks the economic progress of the country.

Table 3

Analysis of Age of Customer Respondents of Private Banks in Goa

Information about the customers age and its composition of Private bank is collected and the same is presented in the table

Sr. No.	Variable	Frequency	%
	Age		
1	Below 25 Years	26	37.10
	26 to 35 years	17	24.30
	36 to 45 years	23	32.90
	46 to 55 years	4	5.70
	56 years and above.	--	--
	Total	70	100.00

Source: Primary Survey.

The age composition analysis of the customer discloses that more than 56 percent of the customers are found to be in the age group of 26-45 years. It further indicates that a sizable percentage i.e. 37 percent of the total customers are below 25 years of age denoting more and more youth participation in availing the banking services.

Table 4

Analysis of Occupation of Customer Respondents of Private Banks in Goa

The occupational pattern of the customers of Private banks are presented in the below table as the nature and type of occupation plays important role in designing product and services of the bank

Sr. No.	Variable	Frequency	%
	Occupation		
1	Govt. Services	7	10.00
2	Private Service	35	50.00
3	Business	22	31.40
4	No Service / Business	6	8.60
	Total	70	100.00

Source: Primary Survey.

It can be witnessed from the table 4 that the occupation pattern of the customers convey that majority of the customers i.e. more than 50 percent are found to be in private service, followed by businessmen (31 percent), government servant (10 percent) and 6 customers are found to be neither in service nor in business. The occupation pattern clearly tells that majority are in service and this further indicates a good economic condition of the customers.

Table 5

Analysis of Monthly Income of Customer Respondents of Private Banks in Goa

Collected information about the monthly income of the customers of private banks is presented in the following table and same is discussed as under.

Sr. No.	Variable	Frequency	%
	Monthly Income		
1	Below Rs. 15,000	20	28.60
2	Rs. 15,001 to Rs. 20,000	19	27.10
3	Rs. 20,001 to Rs. 30,000	22	31.40
4	Rs. 30,001 to Rs. 40,000	8	11.40
5	Rs. 40,001 to Rs. 50,000	1	1.40
6	Rs. 50,001 and above	--	--
	Total	70	100.00

Source: Primary Survey.

The income level of the customers in table 5 tells that majority of the customers i.e. more than 58 percent are found to have been in the monthly income range of Rs. 15000 to Rs. 30000 and 11 percent of them are in the range of Rs. 30000 to Rs. 40000. There are hardly any customers in the sample group who have an income of Rs. more than 40000. It is further observed that the customers are found to have been in different levels of income and the size of income is satisfactory.

Table 6

Perception and Attitude of Customers of Private Banks towards Bank Services in Goa

The customers perception with regard to different service quality indicators viz., security and safety, cleanliness, location, advice of bank employees to customers, bank responds to customer inquiries, quality of information and others towards private banks are studied and the results are presented in the flowing table.

S.No.	Parameter	Mode	Mean	S.D.	Rank
1	Security and Safety of Bank Services	4.00	3.8	1.07	1
2	Cleanliness of the bank branch	3.00	3.53	0.76	11
3	Location of the bank branch	4.00	3.56	0.67	8
4	Advice of bank employees to customers	3.00	3.52	0.81	12
5	Bank's response to customers' inquiries	4.00	3.64	0.74	4
6	Guidance to loan utilization and repayment	4.00	3.57	0.81	7
7	Knowledge and ability of bank staff	3.00	3.53	0.85	10
8	Quality of employees' communication	4.00	3.74	0.81	2
9	Quality of information	4.00	3.65	0.89	3
10	Inquiry about the utilization of sanctioned loan	4.00	3.55	0.83	9
11	Working discipline of the bank	4.00	3.58	0.81	6
12	Responsibility shouldering of bank employees	4.00	3.60	0.87	5

Source: Primary Survey.

Performance indicators of private banks and the calculated values of customers' responses for the same are presented in Table 6. The mode values of nine parameters are observed to be 4, which occurred often in the set of customer responses. This shows that the customers' perception and attitude towards different services of private banks is 'Good' and incase of three variables mode values are 3 denoting the customers' attitude is 'OK' towards the services of the banks. The calculated mean values of all the variables are observed to be between 3 and 4 conveying the customers' impression and understanding of different services of the banks is in between 'OK' and 'Good'. The calculated values of standard deviation of all the variables are noticed to be less than 1, except in case of the variable Security and Safety where standard deviation is 1.07. This shows that there is no significant variations in the perception and attitude of the bank customers about the services across the different 12 variables. In other words, there is a closeness in the attitude of the customers in response to all the variables. The values of standard deviation further reveal that there is a marginal difference in the attitude of the customers across individual customer respondents with regard to each variable. Based on the mean scores of all the variables, each one is assigned a rank and accordingly, Security and Safety of availing bank services is assigned the First rank followed by quality of employees communication as Second rank and quality of information as the Third rank. This clearly conveys that the customers have a very good impression about the Security and Safety because of the Internet and Online Banking, clarity in employees' communication and the relevance and update information about the banking services. The overall analysis gives a better impression of customers with regard to private banks. Period.

Table 7

Perception and Attitude of Customers of Private Banks towards Bank Services in Goa

The perception and attitude of customers with regard to acceptance of mistake by the bank employees, honesty of the bank employees, rapport and follow up with borrowers, ethical values, employee concern for community etc., towards Private bank is studied and discussed in the following table.

S.No.	Parameter	Mode	Mean	S.D.	Rank
1	Acceptance of mistake by bank employees	4.00	3.57	0.84	5
2	Honesty of bank employee	4.00	3.75	0.86	2
3	Rapport and follow-up with borrowers	3.00	3.50	0.91	6
4	Presence of ethical values in the banks	4.00	3.77	0.78	
5	Employees concern for community	3.00	3.47	0.76	8
6	Confidentiality level of bank employees	4.00	3.57	0.79	4
7	Employees ability of convincing customers	4.00	3.58	0.81	3
8	Rectification of routine transactions errors	4.00	3.48	0.88	7
9	Bank's online response and connectivity	4.00	3.40	0.92	10
10	Accessibility of customers to bank services	3.00	3.45	0.65	9
11	Information about new schemes and services	4.00	3.40	0.86	11

Source: Primary Survey.

Some more relevant performance indicators like honesty of bank employee rapport with borrowers presence of ethical values, employees confidentiality, internet connectivity, information about new schemes and services and others are put before the customers and their responses are obtained for the same. The variables as well as the calculated values of customer responses are exhibited in Table 7 It can be witnessed from the table that the mode values of all the variables except three are 4 denoting the customers' perception and attitude towards different service indicators of the banks 'Good' and the customers are observed to be happy with the type and quality of services. In case of three variables, mode values are observed to be 3 which speaks 'OK'. The computed values of mean are found to be between 3 and 4 in almost all the variables. This reveals that the customers' attitude towards different services of banks is in between 'OK' and 'Good'. It further tells about the differences in the perception and attitude among the customers towards services. The calculated values of standard deviation in all the variables are observed to be less than 1, denoting a closeness to the mean values and the variation in the customers' perception and attitude towards different bank services across the different variables is noticed to be insignificant. However, a marginal variation across the individual customers is observed in respect to each parameter. Based on the mean score of each variable, a rank is assigned and thus, the presence of ethical value is assigned First rank, honesty of bank employee is assigned Second rank and employees ability of convincing customers is assigned a Third rank. The overall impression of the customers with regard to different services of private banks is observed to be 'Good' and 'Satisfactory'.

Table 8

Perception and Attitude of Customers of Private Banks towards Bank Services in Goa

With regard to service quality indicators like loan sanctioning procedures, cost of loan, utility payment services, alert services, bank employee approach and others customer responses are collected and the same are discussed in the below table

S.No.	Parameter	Mode	Mean	S.D.	Rank
1	Account opening formalities are simple and customer friendly	3.00	3.34	1.03	11
2	Loan sanctioning and disbursement is quick and efficient	3.00	3.51	0.68	5
3	Bank extends cash credit and bank overdraft without much delay	4.00	3.46	0.74	6
4	Cost of loan and other charges are more economical	4.00	3.53	0.68	4
5	Utility payment services are efficient and customer friendly	3.00	3.40	0.75	8
6	Alert services like cheque bounce, account credit, etc. highly efficient	4.00	3.56	0.73	2
7	Request services like demand draft, balance inquiry etc. are quick and satisfactory	3.00	3.31	0.75	12
8	Bank employee approach and attitude towards the borrower is quite satisfactory	4.00	3.56	0.65	3
9	Bank services are highly paperless, safe and secured	3.00	3.39	0.73	9
10	Bank is known for providing economic transaction cost to customer	4.00	3.46	0.81	7
11	As a customer of this bank recommends to friends and relatives	4.00	3.37	0.95	10
12	As a customer of this bank remains as a customer in future too	4.00	3.71	0.87	1

Source: Primary Survey.

Customers' perception and attitude in response to different closely associated performance indicators of the banks are obtained and the different parameters and values of customer responses are displayed in Table 8. It is evident from the table that the computed values of mode of all the variables are observed to be 3 and 4. The customer responses are obtained with the help of Five-point Likert scale questions. The Mode values show that the customers have agreed to most of the services and in case of some indicators, customers are almost neutral. In case of loan sanctioning and disbursement, account opening formalities, utility payment services, request services and paperless services, the customers are neither happy nor unhappy. The calculated Mean values are observed to be between 3 and 4 in case of all the variables. This further makes it clear that all the customers are noticed to be either 'Neutral' or 'Agree' with regard to different indicators. The calculated values of standard deviation are found to be less than 1 denoting closeness to the average Mean values. This further tells that there is no significant variations in the perception and attitude of the customers across the different variables. However, a marginal difference is observed across the individuals in case of each variable. Based on the Mean score of each variable, a rank is assigned and therefore, as a customer of this bank remains as a customer of this bank in future too is assigned 1st rank, alert services are assigned 2nd

rank and the bank employees approach and attitude towards the borrower is quite satisfactory and assigned 3rd rank. The overall analysis of customers' perception and attitude towards different services is observed to be non-encouraging.

Customers Preferences and Ranking of Select Services of Private Banks in Goa

With regard to five important service parameters of Private Banks viz, Branch location & accessibility, Internet & Online Service, Procedural Formalities & Paperless Work, Quick & Timely Services, Employee Approach & Concern for Customers, the customers are asked to choose and recognize from the first preference to the last preference based on their experiences with the help of weighted average score method, the overall ranking is assigned to each variable. The details are presented in the following table

Table 9
Customer Preference and Ranking of Select Services of Private Banks Towards Bank Services in Goa

Variable	1			2			3			4			5			Total Score	Weighted Average Score	Overall Ranking
	No. R	W	S	No. R	W	S	No. R	W	S	No. R	W	S	No. R	W	S			
Branch location & accessibility	8	5	40	6	4	24	8	3	24	17	2	34	31	1	31	153/70	2.19	5
Internet & Online Service	13	5	65	5	4	20	29	3	87	15	2	30	8	1	8	210/70	3.00	3
Procedural Formalities & Paperless Work	20	5	100	19	4	76	9	3	27	17	2	34	5	1	5	242/70	3.46	2
Quick & Timely Services	26	5	130	18	4	72	10	3	30	8	2	16	8	1	8	256/70	3.66	1
Employee Approach & Concern for Customers	3	5	15	22	4	88	14	3	42	13	2	26	18	1	18	189/70	2.70	4

Source: Primary Survey.

The five variables closely associated with the performance of the private sector banks are identified and the responses from the customers in order of preferences were asked for the same. The variables identified are branch location and accessibility, internet and online services, procedural formalities and paperless work, quick and timely service and employees approach and concern for customers. All the 70 customer respondents gave their responses from first to fifth preferences for each variable and the responses of each variable were assigned weights in the order of fifth to first. Based on the total score of each variable, weighted average score is calculated. On the basis of overall weighted average score, a ranking is assigned. The overall preferential choice of the customers shows that, of the total five variables, the customers are observed to be more happy and satisfied with quick and timely service of the banks and it further reveals that the customers expect quick and timely service as they recognized the importance of time and time management. The responses analysis shows that they like and prefer hurdle-free and more paperless banking services as they ranked this Second. The Third preference is found to be internet and online services. It means, the customers also recognized the need and importance of technology-based services. The employees approach and concern for customers of the banks is rated as Fourth and this is a clear indication for the banks to bring

necessary changes in the employees approach and concern for customers to enhance cordial relationship between the employees and customers. The branch location and accessibility is ranked by the customers as Fifth which emphasizes on necessary steps to improve the branch location and customers' accessibility to banking services. The overall customer preference analysis reveals that the private banks provide timely and quick service and paperless service. In case of online services, employees' approach and branch location and accessibility, the banks need to make efforts to augment customers' satisfaction in response to banking services.

Conclusion

Out of the total 70 customers, 70% of them are male and 30% are female indicating a larger participation of male customers. The level of education of customers showed more than 65% graduates and post-graduates. The overall education level of customers is found to be really good. The age composition of customers disclosed that more than 56% of the customers are found to be in the age group of 25 to 45 years and 37% of the total customers are found to be below 25 years of age. This clearly indicated more and more youth participation in availing the banking services. The overall analysis revealed an impressive level of education.

The occupation pattern of the customers conveyed that majority of the customers are found to be in private service, followed by businessmen and Govt. service and tells that majority are in-service. More than 58% of the customers are found to have been in the monthly income range of Rs. 15000 to 30000. Hardly any customers are found in the income of more than Rs.40,000. The marital status of the customers showed more unmarried customers. The family system indicated that the total customers are divided between joint and nuclear families. The mode values of a 9 variables viz, security and safety, cleanliness, employees response to customers inquiry and others, are observed to be 4 and showed the customers perception is good and in case of three variables, mode values are 3 and showed attitude of customers 'okay' towards the services of the banks. The mean values of all the variables are observed to be between 3 to 4 and indicated customers impression and understanding of different services between 'okay and good'. The values of S.D of all the variables are observed to be less than 1 except the variable security and safety. This showed no significant variation in the perception and attitude of the customers about the services across the different variables. Based on the mean scores, of all the variables, security and safety of availing bank services is ranked as 'First', followed by 'quality of employees communication is ranked as 'Second' and quality of information is ranked as 'Third'. This clearly tells that customers are observed to have a very good impression about the security and safety service. The overall analysis showed a better impression of customers with regard to private banks.

With regard to some more indicators like honesty of bank employees, repo with borrowers, presence of ethical values, employees confidentiality, internet connectivity, information about new schemes and services, the mode values of all the variables, are found to be 4 and indicated customers impression as 'good' and the customers are observed to be happy with the type of quality of services. The mean values are found to be between 3 to 4 in almost all the variables and the customers level of satisfaction is between 'okay and good'. The S.D values in all the variables were observed to be closer to the mean values and variation in the customers perception is noticed to be insignificant. Based on the mean scores of each variable, a rank is assigned and the preference of ethical value is ranked as 'First', honesty of bank employee is ranked as 'Second' and employees ability of convincing customers is ranked as 'Third'.

The customers opinions are obtained with regard to account opening formalities, loan sanctioning and disbursement, cash credit and bank over draft facility, cost of loan and other charges, utility payment services and other indicators. The mode values of different indicators showed that the customers agreed to most of the services and remained neutral in case of some indicators. It further indicates that all the customers are noticed to be either 'Neutral or Agree' with regard to different indicators. The values of standard deviation are found to be less than 1 and showed closeness to the average mean values. The analysis further indicated that there is no significant variation in the perception and attitude of the customers across the different variables. Based on the mean score of each variable, customer of this bank remains as a customer of this in future too, is ranked as 'First'. The variable alert services are ranked as 'Second' and the bank employees approach and attitude towards the borrower is ranked as 'Third'.

The opinion of the customers in response to five important variables closely associated with the performance of private sector banks, are obtained. The responses of the customers are obtained in order to preferences from first to fifth preferences for each variable. Based on the total score of each variable, a ranking is assigned. The overall preferential choice of the customers showed that of the total five variables, the customers are observed to be more happy and satisfied with the quick and timely services of the banks and ranked as 'First', the hurdle free and more paperless banking services is ranked as 'Second', internet and online services is ranked as 'Third', the employees approach and concern for customers is ranked as 'Fourth' and the branch location and accessibility is ranked by the customers as 'Fifth'. The customer response survey in respect of certain parameters viz, advise of bank employees to customers; guidance to loan utilization; inquiry about utility of sanctioned loans; rapport and follow-up with the borrowers; rectification of errors; online response and connectivity; account opening formalities; cost of loan and other charges; utility payment service; ethical values, etc, is not satisfactory and majority of the customers remained neutral and some time, they expressed okay. On the other hand, customers satisfaction and good impression about the different services also plays equally important role in enhancing the progress of the banks. Hence, the banks need to relook their present CRM strategies and the quality and accessibility of present services of different banks and accordingly, revise and redefine them to meet customers changing expectations of different services.

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ANNEXURE

Name of the Bank: _____

Borrower/Depositor

QUESTIONNAIRE

(Perception of Bank Customer Respondent)

Part A

(Please [✓]the right answer that suits you)

- 1) Respondent Name(Optional)
- 2) Gender : Male Female
- 3) Qualification : Below SSC
: SSC
: Higher Secondary
: Graduate
: Post Graduate
: Any Other
- 4) Age : Below 25 years
: 26 years to 35 years
: 36 years to 45 years
: 46 years to 55 years
: 56 years and above
- 5) Occupation : Govt. Service
: Private Service
: Business
: No Service/No Business
- 6) Monthly Income : Below Rs. 15,000
: Rs. 15,001 to Rs. 20,000
: Rs. 20,001 to Rs. 30,000
: Rs. 30,001 to Rs. 40,000
: Rs. 40,001 to Rs. 50,000
: Rs. 50,001 and above
- 7) Marital Status : Married
Unmarried
- 8) Family System : Joint Nuclear

Part B

There are many variables while influence perception and attitude of customers. Following are the different variables which indicates the service quality of banks. State your preference by circling (o) the appropriate number with regard to each variable.

1=Very Poor 2=Poor 3=Okay 4=Good 5=Very Good

1	Security and safety service of the bank	1	2	3	4	5
2	Cleanliness of the bank branch is	1	2	3	4	5
3	Location of the bank branch	1	2	3	4	5
4	Advise of bank employee	1	2	3	4	5
5	Banks response to customer's enquiry is	1	2	3	4	5
6	Guidance and advisory service about loan utilization and repayment	1	2	3	4	5
7	Knowledge and ability of bank staff	1	2	3	4	5
8	Quality of employee communication	1	2	3	4	5
9	Quality of information	1	2	3	4	5
10	Enquiry about the use and utilization of sanctioned loan	1	2	3	4	5
11	Working discipline of the bank	1	2	3	4	5
12	Responsibility shouldering of bank employees	1	2	3	4	5
13	Acceptance of mistake by bank employees	1	2	3	4	5
14	Honesty of bank employee	1	2	3	4	5
15	Repo and post loan sanctioning contact and follow up with burrowers	1	2	3	4	5
16	Presence of ethical values in the banks	1	2	3	4	5
17	Employees concerned for community	1	2	3	4	5
18	Confidentiality level of bank employees	1	2	3	4	5
19	Employee ability of convincing customers	1	2	3	4	5
20	Rectification of routine transactions errors	1	2	3	4	5
21	Bank's online response and connectivity	1	2	3	4	5
22	Accessibility of customers to bank services	1	2	3	4	5
23	Information about new schemes & services	1	2	3	4	5

Part C
(Likert Scale Questions)

(Please [√])

1	Account opening formalities are simple and customer friendly	1	2	3	4	5
2	Loan sanctioning and disbursement is quick and efficient.	1	2	3	4	5
3	Bank extends cash credit and Bank overdraft without much delay.	1	2	3	4	5
4	Cost of loan and other charges are more economical	1	2	3	4	5
5	Utility payment services (telephone, electricity & Water bill) are efficient and customer friendly.	1	2	3	4	5
6	Alert services like cheque bounce, account credit etc. are highly efficient.	1	2	3	4	5
7	Request services like Demand Draft, Bal. inquiry, etc. are quick and satisfactory.	1	2	3	4	5
8	Bank employee approach and attitude towards the borrower is quite satisfactory	1	2	3	4	5
9	Bank services are highly paperless, safe and secured.	1	2	3	4	5
10	Bank is known for providing economic transaction cost to customer.	1	2	3	4	5
11	As a customer of this Bank recommends to friends & Relatives.	1	2	3	4	5
12	As a customer of this Bank remains as a customer in future too.	1	2	3	4	5

Part D
(Likert Scale Questions)

(Please [√])

The following Five broad service components are provided and please rank them from first preference to last preference.

S. No.	Component	Rank
1	Branch location and accessibility.	
2	Internet and online services.	
3	Procedural formalities and paperless work.	
4	Quick and timely service.	
5	Employees approach and concern for customers.	