



A STUDY ON CONSUMER SATISFACTION TOWARDS BANKING SERVICES 2026 WITH REFERENCE TO KOVAIPUDUR IN COIMBATORE DISTRICT

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CHAPTER - I

INTRODUCTION

1.1 INTRODUCTION:

The banking sector plays a vital role in the economic development of a country by providing financial services such as savings, loans, investments, and payment facilities to individuals and businesses. In today's competitive environment, banks are not only expected to provide basic banking services but also to ensure a high level of customer satisfaction. Consumer satisfaction has become an important factor for the growth and success of banking institutions, as satisfied customers are more likely to remain loyal and recommend the bank to others.

Consumer satisfaction in banking services depends on various factors such as service quality, reliability, responsiveness, technological advancement, employee behavior, and convenience of banking operations. With the introduction of online banking, mobile banking, ATMs, and digital payment systems, customers' expectations have increased significantly. Banks must continuously improve their services to meet these expectations and maintain customer trust.

This study focuses on analyzing the level of consumer satisfaction towards banking services and identifying the factors that influence customers' perceptions and experiences. Understanding consumer satisfaction helps banks to identify their strengths and weaknesses and take necessary measures to improve service quality. The findings of this study will be useful for banking institutions to enhance customer satisfaction, retain existing customers, and achieve long-term growth.

The rapid growth of digital banking services such as internet banking, mobile banking, ATM services, and electronic payment systems has transformed the way customers interact with banks. While these innovations have improved convenience and accessibility, they have also raised customer expectations in terms of security, efficiency, and ease of use. Any gap between customer expectations and actual service performance can lead to dissatisfaction and loss of customer trust.

Consumer satisfaction in banking services is not only essential for customer retention but also for building long-term relationships and enhancing the bank's reputation. Satisfied customers are more likely to remain loyal, use multiple banking products, and recommend the bank to others. On the other hand, dissatisfied customers may switch to competitors, which can negatively affect the bank's performance and profitability.

The banking sector is one of the most important pillars of the economic system of any country. Banks play a crucial role in mobilizing savings, providing credit, facilitating trade, supporting industrial growth, and promoting overall economic development. Over the years, the banking industry has undergone significant changes due to globalization, liberalization, technological advancements, and increasing competition.

1.2 STATEMENT OF PROBLEM:

In the modern banking environment, customers have multiple choices and high expectations regarding service quality. Despite technological advancements and service improvements, customers may still face issues such as delays, poor customer service, complicated procedures, and lack of personalized attention. These issues can reduce customer satisfaction and affect bank performance. Therefore, it is essential to study consumer satisfaction towards banking services to understand customer needs, identify problem areas, and suggest measures to enhance service quality and customer satisfaction.

1.3 OBJECTIVES OF THE STUDY:

- To study the level of consumer satisfaction towards banking services.
- To identify the factors influencing customer satisfaction in banks.
- To analyze customer perception towards service quality of banks.
- To evaluate the effectiveness of banking facilities and services.
- To provide suggestions for improving consumer satisfaction in banking services.

1.4 SCOPE OF THE STUDY:

- ✓ The study focuses on measuring consumer satisfaction towards banking services.
- ✓ The study covers various banking services such as savings accounts, loans, ATM services, and digital banking.
- ✓ It examines factors influencing satisfaction like service quality, reliability, responsiveness, and staff behavior.
- ✓ The study considers customer perceptions regarding both traditional and modern banking services.
- ✓ The study provides useful suggestions to enhance consumer satisfaction.

1.5 RESEARCH METHODOLOGY:

Research Methodology refers to the systematic process used by researchers to collect, analyze, and interpret information in order to solve a research problem or achieve research objectives. It explains the methods, techniques, and procedures used in conducting a research study. Research methodology helps ensure that the study is conducted in a scientific, logical, and organized manner.

It is the overall strategy and approach used in a research study. It includes the techniques, procedures, and tools that help the researcher collect information, analyze it, and draw conclusions. It ensures that the research is scientific, organized, and accurate.

1.5.1 Primary Data:

Primary data are collected through a well-structured questionnaire administered to bank customers.

1.5.2 Secondary Data:

Secondary data are collected from textbooks, academic journals, research papers, bank annual reports, official bank websites, magazines, and other published sources.

1.5.3 Sampling Technique:

The simple random sampling method is adopted for selecting respondents due to time and accessibility constraints.

1.5.4 Sample Size:

The study covers (100–125) respondents who are customers of various banks.

1.5.5 Sampling Unit

The sampling unit consists of individual bank customers holding savings, current, or loan accounts.

1.6 LIMITATIONS OF THE STUDY:

- Only a limited number of respondents are included in the study.
- The findings are based on respondents' opinions, which may be subjective.

1.7 CHAPTER SCHEME:

CHAPTER I: INTRODUCTION AND DESIGN OF THE STUDY:

The first chapter deals with introduction, objective of the study, scope of the research design, limitations of the study.

CHAPTER II: REVIEW OF LITERATURE:

The second chapter deals with review of literature.

CHAPTER III: RESEARCH METHODOLOGY OF THE STUDY:

The third chapter deals with the research methodology of the study.

CHAPTER IV: DATA ANALYSIS AND INTERRETATION:

The fourth chapter deals with Analysis and Interpretation of data.

CHAPTER V: FINDINGS, SUGGESTIONS AND CONCLUSION:

The fifth chapter deals with the result of the study has been summarized as

Findings, Suggestions and Conclusion.

CHAPTER - II

REVIEW OF LITERATURE

2.1 INTRODUCTION

A Review of Literature is an important part of any research study. It refers to the systematic examination and analysis of previously published studies, books, articles, and reports related to a particular research topic. The main purpose of a literature review is to understand what other researchers have already studied, the methods they used, and the conclusions they reached.

2.2 REVIEW OF LITERATURE

1. Ramachandran and Vijayabanu (2012) Ramachandran and Vijayabanu conducted a study on customer satisfaction in the banking sector focusing on service quality. The study emphasized that the performance of service processes plays an important role in determining customer satisfaction. Banks must continuously evaluate their service quality to remain competitive in the market. The research also highlighted that customer satisfaction is strongly influenced by the reliability and efficiency of banking services. The authors explained that satisfied customers are more likely to remain loyal to their banks. The study concluded that maintaining high service standards is essential for customer retention. It also recommended that banks should regularly assess customer expectations to improve service quality.

2. Islam, Hossain, Rayhan and Siddiqui (2013) Islam and his co-authors examined the relationship between service quality and customer satisfaction in the banking sector of Bangladesh. The study found that customer satisfaction is influenced by factors such as service procedures, employee performance, and product offerings. The research revealed that most customers were satisfied with banking services, particularly regarding staff behavior and service efficiency. However, some customers expressed neutral opinions about interest rates and physical environment. The authors concluded that banks must focus on improving service quality to maintain customer satisfaction. The study also highlighted that demographic factors influence customer satisfaction levels. Improving customer service strategies can increase profitability and customer loyalty.

3. Gupta and Agarwal (2013) Gupta and Agarwal conducted a comparative study between public sector and private sector banks in India. The study examined how different banking services affect customer satisfaction levels. The researchers found that private sector banks generally provide faster and more technologically advanced services compared to public sector banks. However, public sector banks were perceived as more trustworthy by many customers. The study also indicated that service efficiency, accessibility, and staff behavior significantly influence satisfaction. The authors recommended that banks should adopt customer-oriented service strategies. Improving customer relationship management was also suggested to enhance satisfaction.

4. Henderson (2013) Henderson analyzed various dimensions of service quality in the banking industry using the SERVQUAL framework. The study identified important dimensions such as reliability, assurance, tangibility, responsiveness, empathy, and pricing. The research suggested that banks must focus on these dimensions to achieve higher customer satisfaction. The author emphasized that service quality is a critical factor in determining customer loyalty and retention. The findings indicated that customers evaluate banks based on their service performance and communication with staff. The study concluded that improving service quality can strengthen a bank's competitive position in the market.

5. AlSoufi and Ali (2014) AlSoufi and Ali conducted a study on customer perception and adoption of mobile banking services. The research used the Technology Acceptance Model (TAM) to analyze customer behavior. The results showed that perceived usefulness and ease of use significantly influence customer adoption of mobile banking services. Customers are more satisfied when digital banking services are convenient and easy to access. The study also indicated that technological innovation is becoming an important factor in banking service quality. The authors concluded that banks should develop user-friendly mobile banking systems. Enhancing digital service quality will increase customer satisfaction and usage of banking services.

6. Sanjuq (2014) Sanjuq conducted a study to analyze the impact of service quality on customer satisfaction in the banking sector. The research examined several SERVQUAL dimensions including reliability, empathy, assurance, and responsiveness. The findings showed that empathy and responsiveness had a positive relationship with customer satisfaction. Customers value banks that provide prompt service and personalized attention. The study also emphasized the importance of employee behavior and communication with customers. The author concluded that improving service delivery processes can increase customer satisfaction levels. Banks should also train employees to provide better customer service.

7. Camilleri (2014) Camilleri studied service quality and internet banking services in retail banking institutions. The research focused on identifying factors that influence customer satisfaction in online banking environments. The findings showed that reliability, convenience, and accessibility are the most important factors affecting customer satisfaction. Customers prefer banks that offer secure and efficient online banking systems. The study also revealed that financial literacy influences the

adoption of digital banking services. The author concluded that banks should invest in technology and digital infrastructure. Improving online service quality will enhance customer satisfaction and customer loyalty.

8. Blut (2015) Blut examined the concept of electronic service quality in the banking sector. The study focused on identifying factors that influence customer satisfaction in online banking services. The research suggested that website design, service reliability, and security significantly affect customer satisfaction. Customers expect online banking services to be simple, secure, and efficient. The study concluded that banks should improve digital interfaces and provide better online support. Effective e-service quality management helps banks retain customers and build long-term relationships.

9. Saghier and Demyana (2016) Saghier and Demyana conducted a study on the relationship between service quality and customer satisfaction in banks. The research examined SERVQUAL dimensions including reliability, responsiveness, empathy, and assurance. The findings revealed that reliability and responsiveness are the most influential factors affecting customer satisfaction. Customers prefer banks that offer fast and dependable services. The study also emphasized the importance of effective customer communication. The authors concluded that improving service quality can significantly increase customer loyalty.

10. Arasli, Smadi and Katircioglu (2016) Arasli and his colleagues studied customer satisfaction in the banking sector of North Cyprus. The research focused on how employee behavior and service quality influence customer satisfaction. The results showed that strong relationships between bank employees and customers improve satisfaction levels. Trust and communication were identified as important factors in maintaining long-term customer relationships. The study also highlighted the importance of efficient complaint handling systems. The authors concluded that banks must focus on customer relationship management to improve satisfaction.

11. Sameena and Saroja (2017) Sameena and Saroja analyzed the effect of service quality on customer satisfaction in private sector banks. The study found that responsiveness, reliability, and empathy significantly influence customer satisfaction. Customers prefer banks that provide prompt service and accurate information. The research also highlighted the importance of staff behavior and communication skills. The authors concluded that improving employee training can enhance service quality. Banks should focus on customer-centric service strategies to maintain long-term relationships.

12. Rijwani and Patel (2017) Rijwani and Patel examined customer satisfaction in Indian banks using the SERVQUAL model. The research collected data from several bank customers and analyzed their perceptions of service quality. The findings showed that reliability and assurance have a strong influence on customer satisfaction. Customers expect banks to provide safe and dependable financial services. The study concluded that improving service quality can increase customer trust and loyalty. Banks must focus on enhancing service efficiency and responsiveness.

13. Sharma (2018) Sharma conducted a study on customer satisfaction in the Indian banking sector. The research focused on factors such as service efficiency, accessibility, and staff behavior. The results indicated that customers prefer banks that provide quick and convenient services. The study also emphasized the importance of digital banking technologies. The author concluded that banks must adopt modern technologies to improve service quality. Customer satisfaction can be improved through better service delivery and customer support.

14. Singh and Arora (2018) Singh and Arora investigated the relationship between service quality, customer satisfaction, and customer loyalty. The study found that customer satisfaction acts as a mediator between service quality and loyalty. When banks provide high-quality services, customers develop trust and loyalty toward the institution. The research highlighted the importance of maintaining reliable and efficient banking services. The authors recommended that banks should focus on continuous improvement in service quality.

15. Kumar and Bansal (2019) Kumar and Bansal conducted a study comparing customer satisfaction in public and private sector banks. The research showed that customers prefer banks that offer convenient digital services such as mobile and internet banking. The study also found that technological innovation improves customer experience. Customers value banks that provide fast and secure transactions. The authors concluded that adopting modern banking technologies can enhance customer satisfaction.

16. Ahmed and Rahman (2019) Ahmed and Rahman examined the impact of service quality on customer satisfaction in the banking sector. The study found that reliability, employee responsiveness, and personalized services significantly affect customer satisfaction. Customers expect banks to respond quickly to their problems and queries. The research also emphasized the importance of customer relationship management. The authors concluded that banks must improve service quality to maintain customer loyalty.

17. Ali and Raza (2020) Ali and Raza studied internet banking service quality and its influence on customer satisfaction and loyalty. The research applied a modified e-SERVQUAL model to evaluate online banking services. The findings indicated that online service quality has a significant positive impact on customer satisfaction. Customers are more satisfied when internet banking systems are secure and easy to use. The study also showed that satisfied customers are more likely to remain loyal to their banks. The authors concluded that digital banking services play a crucial role in modern banking systems.

18. Zouari and Abdelhedi (2021) Zouari and Abdelhedi conducted research on customer satisfaction in the digital era of banking. The study examined how digitalization influences service quality and customer satisfaction. The findings revealed that digital banking services significantly improve customer experience. Customers prefer banks that offer fast and convenient online transactions. The research also emphasized the role of technological innovation in banking services. The authors concluded that banks must continuously upgrade digital services to maintain customer satisfaction.

19. Nautwima and Asa (2022) Nautwima and Asa conducted a literature review on service quality and customer satisfaction in the banking sector. The study highlighted that customer satisfaction is strongly linked to service quality and customer experience. The research also showed that digital banking services became more important during the COVID-19 pandemic. Customers expect safe, reliable, and convenient banking services. The authors concluded that banks must focus on improving both traditional and digital banking services.

20. Dsouza et al. (2022) Dsouza and colleagues studied service quality in Indian public sector banks using a modified SERVQUAL model. The research identified factors such as reliability, responsiveness, empathy, assurance, and convenience as key determinants of service quality. The findings revealed that convenience and service charges significantly influence customer satisfaction. The study concluded that improving service quality can increase customer loyalty and trust. Banks must focus on customer-friendly service policies.

21. Verma and Singh (2023) Verma and Singh analyzed customer satisfaction in the Indian banking sector. The study found that service quality, trust, and convenience significantly influence customer perception. Customers prefer banks that offer transparent and reliable services. The research also highlighted the importance of effective customer communication. The authors concluded that banks must strengthen customer relationship management practices.

22. Khan and Ahmed (2023) Khan and Ahmed studied customer satisfaction in online banking services. The research emphasized the importance of security, privacy, and reliability in digital banking platforms. Customers prefer banks that provide secure online transactions. The study also highlighted the role of technological innovation in improving customer satisfaction. The authors concluded that banks must invest in cybersecurity and digital infrastructure.

23. Sharma and Gupta (2023) Sharma and Gupta conducted a study on customer satisfaction in public sector banks. The research found that waiting time, employee behavior, and service efficiency influence customer satisfaction. Customers expect quick responses and accurate information from bank staff. The study emphasized the importance of employee training programs. The authors concluded that improving staff performance can enhance customer satisfaction.

24. Hasan and Rahman (2024) Hasan and Rahman studied customer satisfaction in digital banking services. The research focused on factors such as service efficiency, security, and convenience. The findings showed that customers prefer banks that provide reliable online banking services. The study also emphasized the importance of technological innovation in banking. The authors concluded that banks must continuously improve digital platforms to meet customer expectations.

25. Rahman and Islam (2024) Rahman and Islam analyzed customer satisfaction in online banking services using a modified service quality model. The study found that efficiency, security, and reliability significantly influence customer satisfaction. Customers are more satisfied when banking systems provide fast and secure transactions. The research also highlighted the importance of customer trust in digital banking environments. The authors concluded that banks must enhance service quality and security to improve customer satisfaction.



CHAPTER - III

PROFILE OF THE BANKING SERVICES

3.1 INTRODUCTION

The banking sector plays a crucial role in the economic development of a country by providing various financial services to individuals and businesses. In recent years, the banking industry has experienced significant changes due to technological advancements, increased competition, and growing customer expectations. Banks now offer a wide range of services such as savings and current accounts, loans, internet banking, mobile banking, ATM facilities, and other digital banking services. Customer satisfaction has therefore become an important factor for banks to retain customers and maintain long-term relationships.

Consumer satisfaction in banking refers to the degree to which customers feel that the services provided by banks meet or exceed their expectations. When customers receive prompt service, reliable transactions, helpful staff support, and convenient banking facilities, they are more likely to feel satisfied. On the other hand, delays, poor service quality, and lack of proper communication may lead to dissatisfaction. Hence, understanding customer satisfaction helps banks improve their service quality and strengthen customer loyalty.

This study focuses on examining the level of satisfaction among bank customers regarding various banking services. It analyzes factors such as service quality, efficiency of staff, availability of modern banking facilities, responsiveness to customer problems, and overall banking experience. The study also attempts to identify the key factors that influence customer satisfaction and the areas where banks need improvement.

The research is based on primary data collected from bank customers through questionnaires and supported by secondary data from books, journals, and online sources. The collected data is analyzed using suitable statistical tools to draw meaningful conclusions about customer satisfaction levels.

3.2 HISTORY OF BANKING SERVICES

Ancient Banking System:

The earliest form of banking can be traced back to ancient civilizations such as Mesopotamia, Greece, and Rome. Merchants and temples were the first institutions to provide financial services such as accepting deposits, lending money, and exchanging currency. In ancient Mesopotamia, temples acted as safe places where people could deposit their valuables, including gold and silver.

In ancient Greece, money changers known as “trapezitai” conducted banking activities. They accepted deposits and provided loans to traders and businessmen. Similarly, in the Roman Empire, banking institutions offered services such as credit facilities, payment systems, and financial record keeping. These early banking activities laid the foundation for modern banking systems.

Development of Banking in Medieval Europe:

During the medieval period, banking developed further in Europe, particularly in Italy. Merchant families and private bankers began offering financial services to traders and governments. Cities such as Florence, Venice, and Genoa became important centers for banking activities.

One of the most influential banking families during this period was the Medici Bank. The Medici family played a crucial role in developing modern banking practices, including accounting methods and branch banking systems. Banks began issuing letters of credit, which allowed merchants to travel and conduct trade without carrying large amounts of cash.

The concept of modern banking also expanded with the establishment of central banking institutions. A notable example is the Bank of England, founded in 1694. It introduced structured banking regulations and helped stabilize the financial system.

Evolution of Banking in India:

The history of banking in India dates back to ancient times when financial transactions were conducted through moneylenders and merchant communities. During the Vedic period, lending and borrowing activities were common, and interest rates were mentioned in ancient texts such as the Manusmriti.

Pre-Independence Banking:

Modern banking in India began during the British colonial period. Several banks were established to facilitate trade and economic activities. Some of the early banks included:

- Bank of Hindostan
- Bank of Bombay
- Bank of Bengal
- Bank of Madras

These banks were known as Presidency Banks and mainly served European traders and government officials. In 1921, these banks were merged to form the Imperial Bank of India.

Later, in 1935, the Reserve Bank of India was established to regulate the banking system and manage the country's monetary policy.

Banking After Independence:

After India gained independence in 1947, the government recognized the importance of banking in economic development and financial inclusion. Several reforms were introduced to expand banking services to rural and underserved areas.

One of the most significant reforms was the nationalization of banks in 1969. The government nationalized 14 major commercial banks to ensure that banking services were accessible to all sections of society. This move aimed to promote lending to agriculture, small industries, and rural development.

Another major step was the creation of Regional Rural Banks in 1975. These banks were established to provide banking services to rural populations and support agricultural activities.

Liberalization and Modernization of Banking:

The Indian banking sector underwent major reforms during the economic liberalization period of the 1990s. The government allowed the entry of private banks and introduced regulatory reforms to improve efficiency and competitiveness in the banking sector.

New private sector banks such as HDFC Bank and ICICI Bank introduced modern banking practices, improved customer service, and advanced technologies. These banks focused on customer satisfaction by offering innovative products and faster banking services.

Technological Advancements in Banking:

Technology has played a major role in transforming banking services. The introduction of computers in banking operations during the 1980s and 1990s significantly improved efficiency and accuracy.

Key technological developments include:

- Automated Teller Machines (ATMs)
- Internet banking
- Mobile banking
- Electronic fund transfer systems
- Digital payment platforms

These innovations have made banking more convenient and accessible to customers. Customers can now perform transactions, transfer money, and manage accounts from anywhere using smartphones and computers.

One of the most revolutionary digital payment systems in India is the Unified Payments Interface, developed by the National Payments Corporation of India. UPI allows instant money transfers between bank accounts using mobile devices and has greatly improved customer convenience.

Emergence of Digital and FinTech Banking:

In recent years, financial technology (FinTech) has transformed the banking industry. Banks are now using technologies such as artificial intelligence, data analytics, and cloud computing to improve services and enhance customer experience.

Digital banking platforms and mobile applications allow customers to access banking services 24/7 without visiting physical branches. FinTech companies are also partnering with banks to provide innovative financial services such as digital wallets, online lending, and automated financial management tools.

Importance of Banking Services in Consumer Satisfaction:

The evolution of banking services has significantly influenced consumer satisfaction. Modern customers expect quick transactions, secure systems, personalized services, and convenient access to financial services. Banks are continuously improving their service quality, technology infrastructure, and customer relationship management strategies to meet these expectations.

Factors such as service reliability, technological convenience, accessibility, and customer support play an important role in shaping customer satisfaction in the banking sector.

3.3 OBJECTIVES OF BANKING SERVICES:

Banking services play a crucial role in the economic and financial development of a country. Banks aim to provide efficient financial services that meet the needs of individuals, businesses, and governments. The main objectives of banking services are explained below.

1. Mobilization of Savings

One of the primary objectives of banks is to encourage people to save money. Banks collect savings from individuals and organizations through various types of accounts such as savings accounts, current accounts, and fixed deposits. These savings are then utilized for productive investments, contributing to economic growth.

2. Providing Financial Assistance

Banks provide loans and credit facilities to individuals, businesses, and industries. These loans help finance activities such as starting new businesses, expanding existing enterprises, purchasing homes, and meeting personal financial needs.

3. Facilitating Payments and Transactions

Banks provide secure and convenient payment systems that enable customers to transfer money easily. Services such as cheque payments, electronic fund transfers, mobile banking, and online banking allow customers to perform transactions quickly and safely.

4. Promoting Economic Development

Banks support economic growth by providing financial resources to key sectors such as agriculture, manufacturing, trade, and infrastructure. By financing productive activities, banks contribute to employment generation and national development.

5. Ensuring Financial Inclusion

Banks aim to provide financial services to all sections of society, including rural populations and economically weaker groups. Financial inclusion initiatives help people access banking services such as savings accounts, credit facilities, and insurance.

6. Providing Safe Custody of Valuables

Banks offer safe deposit lockers and other security services to protect customers' valuables such as jewelry, important documents, and cash. This ensures the safety and security of customers' assets.

7. Enhancing Customer Convenience

Modern banks focus on improving customer convenience by offering services such as ATMs, internet banking, mobile banking, and 24-hour banking facilities. These services allow customers to access banking services anytime and anywhere.

8. Building Customer Satisfaction and Trust

Another important objective of banking services is to maintain strong relationships with customers by providing reliable, transparent, and efficient services. High-quality service delivery helps build customer trust and satisfaction.

9. Supporting Government Policies

Banks assist the government in implementing economic and financial policies. They help in collecting taxes, distributing subsidies, managing government funds, and supporting welfare programs.

3.4 SCOPE OF BANKING SERVICES

The scope of banking services has expanded greatly over time due to economic development, technological progress, and changing customer needs. Traditionally, banks mainly focused on accepting deposits and providing loans to individuals and businesses. However, modern banking institutions now offer a wide range of financial services that help individuals manage their money efficiently. Banks act as financial intermediaries by collecting savings from the public and lending those funds to borrowers, thereby supporting business growth, investment, and overall economic development.

Another important aspect of the scope of banking services is the introduction of digital and electronic banking facilities. Customers can now perform various banking transactions such as checking account balances, transferring money, paying bills, and applying for loans through internet banking and mobile banking. Digital payment systems have made financial transactions faster and more convenient. In India, systems such as the Unified Payments Interface developed by the National Payments Corporation of India allow customers to send and receive money instantly using their smartphones, which has significantly improved the accessibility of banking services.

In addition, the scope of banking services also includes financial inclusion, investment services, and international banking. Banks help bring economically weaker sections and rural populations into the formal financial system by providing access to savings accounts, credit facilities, and insurance services. They also offer investment opportunities such as mutual funds and fixed deposits to help customers grow their wealth. Furthermore, banks facilitate international trade through foreign exchange services and global money transfers. Thus, the scope of banking services extends beyond traditional functions and plays a vital role in improving customer convenience, financial stability, and economic growth.

3.5 SERVICES PROVIDED BY BANKING

1. Accepting Deposits

Accepting deposits is one of the primary services offered by banks. Customers deposit their money in banks for safety and earn interest on their savings. Banks provide different types of deposit accounts such as:

- **Savings Account:** Designed for individuals to save money and earn interest.
- **Current Account:** Mainly used by businesses for frequent transactions.
- **Fixed Deposit Account:** Customers deposit money for a fixed period and receive higher interest.
- **Recurring Deposit Account:** Customers deposit a fixed amount regularly for a specified period.

2. Providing Loans and Advances

Banks provide financial assistance to customers through loans and credit facilities. These loans help individuals and businesses meet their financial needs. Common types of loans include:

- Personal loans
- Home loans
- Education loans
- Vehicle loans
- Business loans
- Agricultural loans

3. Money Transfer Services

Banks provide various facilities for transferring money from one place to another. These services include:

- Electronic Fund Transfer (EFT)
- National Electronic Funds Transfer (NEFT)
- Real-Time Gross Settlement (RTGS)
- Immediate Payment Service (IMPS)

4. ATM Services

Banks provide Automated Teller Machine (ATM) facilities that allow customers to withdraw cash, check account balances, and perform other transactions at any time without visiting a bank branch. ATMs provide convenience and save time for customers.

5. Internet and Mobile Banking

With technological advancements, banks now offer digital banking services. Internet banking and mobile banking allow customers to access their accounts and perform transactions through computers or smartphones. Customers can transfer money, pay bills, check balances, and manage their accounts online.

6. Safe Deposit Locker Facility

Banks provide safe deposit lockers to customers for storing valuable items such as jewelry, documents, and important papers. These lockers offer a high level of security and protection.

7. Credit and Debit Card Services

Banks issue credit cards and debit cards that allow customers to make payments for purchases and withdraw cash. Debit cards allow customers to use their own bank balance, while credit cards provide a short-term credit facility.

8. Foreign Exchange Services

Banks provide foreign exchange services for individuals and businesses involved in international trade or travel. These services include currency exchange, international money transfers, and assistance with foreign transactions.

9. Investment and Insurance Services

Many banks offer investment and insurance products to help customers manage their finances and plan for the future. These services may include mutual funds, pension plans, life insurance, and other financial products.

10. Agency and Utility Services

Banks also act as agents for customers and governments. They provide services such as:

- Collection of cheques and bills
- Payment of utility bills
- Payment of taxes and insurance premiums
- Distribution of government subsidies and pensions

These services help customers manage their financial obligations conveniently.

3.6 TECHNOLOGY

Technology has played a significant role in transforming banking services and improving the efficiency of financial transactions. In earlier times, banking activities were carried out manually, which required customers to visit bank branches for most transactions. However, with the advancement of information and communication technology, banks have adopted computerized systems that make banking operations faster, more accurate, and more reliable. The introduction of computers in banks has helped in maintaining customer records, processing transactions quickly, and reducing operational errors.

One of the most important technological developments in banking is the introduction of electronic banking services. These include Automated Teller Machines (ATMs), internet banking, mobile banking, and electronic fund transfer systems. ATMs allow customers to withdraw cash, check account balances, and perform other banking activities at any time without visiting a bank branch. Internet banking and mobile banking enable customers to access their bank accounts, transfer money, pay bills, and manage their finances conveniently from their computers or smartphones.

Digital payment systems have also greatly improved banking services by making financial transactions quicker and more secure. In India, systems such as the Unified Payments Interface developed by the National Payments Corporation of India allow users to send and receive money instantly using mobile devices. This technology has made banking services more accessible to people in both urban and rural areas and has significantly increased customer satisfaction.

Furthermore, modern banks are using advanced technologies such as artificial intelligence, data analytics, and cloud computing to improve service quality and customer experience. These technologies help banks detect fraud, provide personalized financial services, and ensure the security of customer information. As technology continues to evolve, banking services are expected to become even more efficient, convenient, and customer-friendly in the future.

3.7 IMPORTANCE OF BANKING SERVICES

Banking services play a vital role in the economic development of a country and in the financial management of individuals and businesses. Banks provide various services such as savings accounts, loans, money transfers, ATM facilities, internet banking, and mobile banking. These services help customers manage their money safely and conveniently.

Customer satisfaction is very important in the banking sector because satisfied customers are more likely to continue using the bank's services and recommend them to others. Good banking services improve trust, reliability, and the overall relationship between the bank and its customers. Efficient services, quick transactions, and helpful staff contribute to higher customer satisfaction.

Therefore, studying consumer satisfaction towards banking services helps banks understand customer needs and expectations. It also helps banks improve their services, increase customer loyalty, and remain competitive in the banking industry.

CHAPTER - IV

DATA ANALYSIS AND INTERPRETATION

4.1 DATA ANALYSIS AND INTERPRETATION

This chapter presents the analysis and interpretation of data related to customer satisfaction towards Banking Services. The primary data was collected from Bank users through a structured questionnaire. The information gathered from the respondents is analyzed and presented using tables and figures for better understanding. Proper interpretations are given for each analysis to clearly explain the findings and to link them with the objectives of the study.

PERCENTAGE ANALYSIS

Percentage analysis is a statistical method used to express data in terms of percentages. It helps to understand the proportion of each part in relation to the whole. By converting numbers into percentages, it becomes easier to compare different values and identify patterns or trends in the data. The formula used in percentage analysis is $(\text{Part} \div \text{Total}) \times 100$. This method is commonly used in fields such as business, economics, research, and education to simplify complex numerical data.

In business and accounting, percentage analysis is often used to evaluate financial statements, sales performance, and market share. For example, a company may calculate the percentage of total sales contributed by different products to understand which product performs better. Similarly, researchers use percentage analysis to present survey results clearly and effectively. Overall, percentage analysis helps in better decision-making by providing a clear and simple way to interpret numerical information.

SIMPLE AVERAGE

No. Of Respondents

Simple Percentage = ----- X 100

Total No. Of Respondents

WEIGHTED AVERAGE ANALYSIS

Sum of Weighted terms

Weighted Average = ----- X 100

Total No. Of Respondents

TABLE 4.1.1**TABLE SHOWING THE AGE OF RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Below 20	59	47%
21 – 30	55	44%
31 - 40	5	4%
41 – 50	4	3%
Above 50	2	2%
TOTAL	125	100%

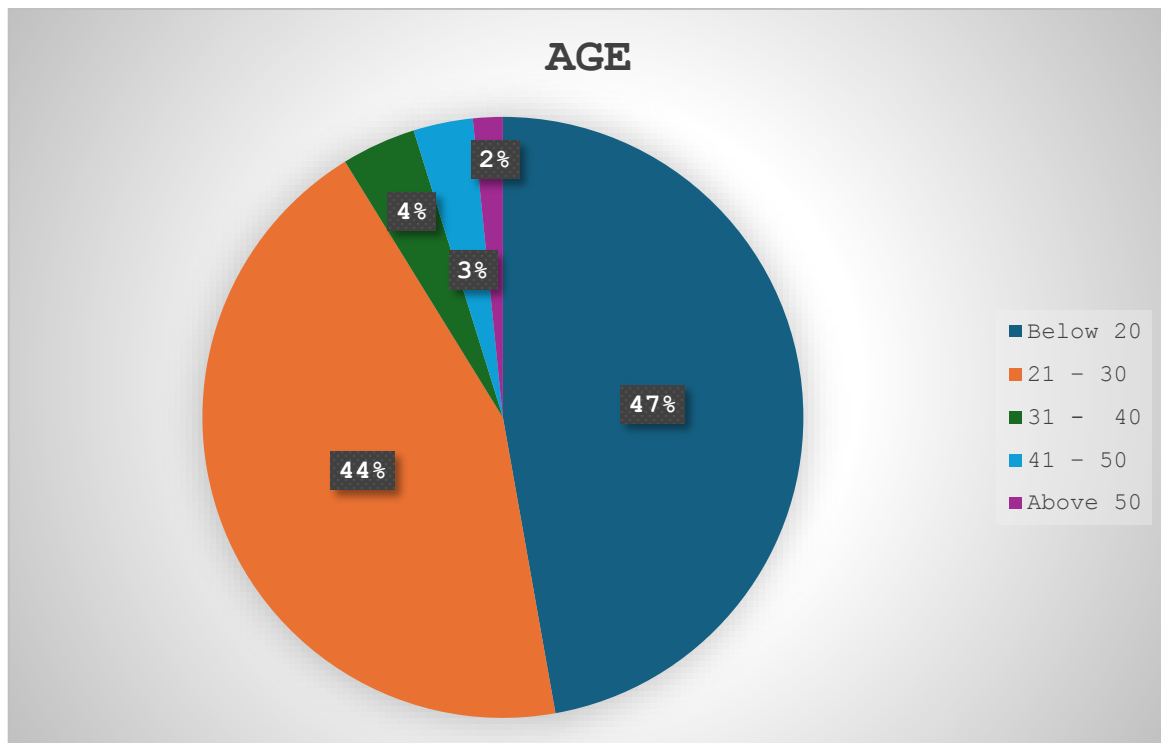
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 59 are in the age of Below 20 years, 55 are in the age group of 21 – 30, 5 are in the age group of 31 – 40, 4 are in the age group 41 – 50, and 2 are Above 45.

CHART 4.1.1

CHART SHOWING THE AGE OF THE RESPONDENTS



INFERENCE

Majority of the Respondents are in the age of Below 20 (47%).

TABLE 4.1.2

TABLE SHOWING THE GENDER OF RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
Male	71	57%
Female	54	43%
Other	0	0%
TOTAL	125	100%

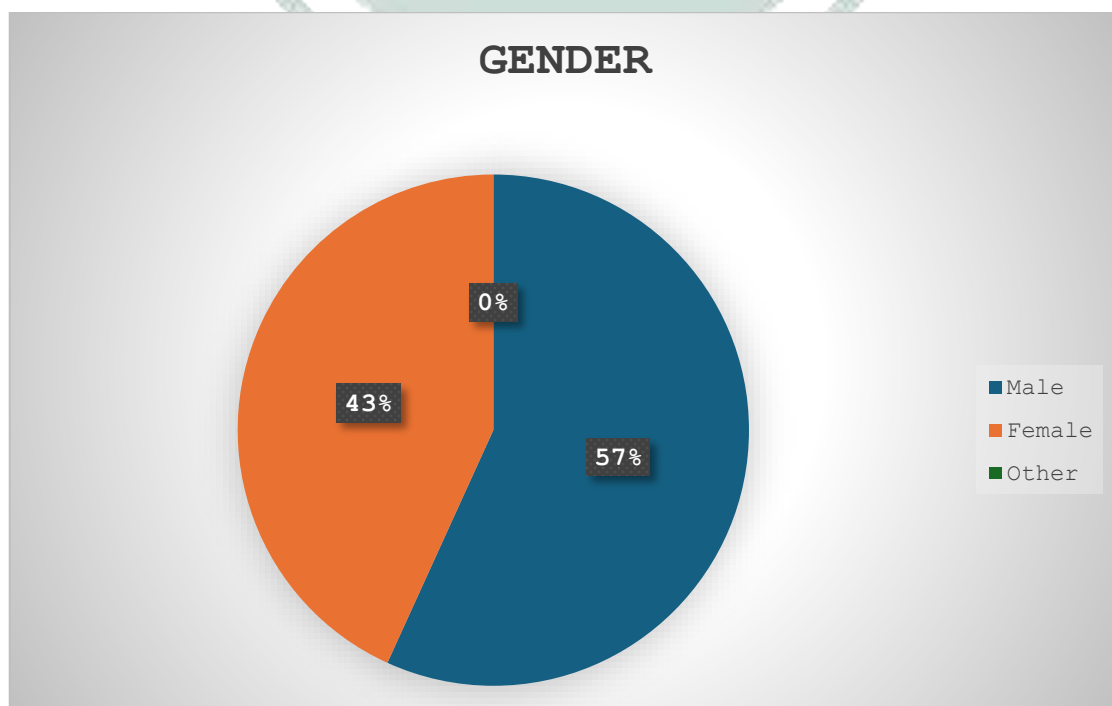
Source: Primary data

INTERPRETATION

It is examined from the above table that 57% of respondents are male, 43% respondents are female and 0% respondents are prefer not to say.

CHART 4.1.2

CHART SHOWING THE GENDER OF THE RESPONDENTS



INFERENCE

Majority of the Respondents are Male (57%).

TABLE 4.1.3**TABLE SHOWING THE EDUCATIONAL QUALIFICATION OF RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
SCHOOL	9	7%
UNDERGRADUATE	92	74%
POSTGRADUATE	16	13%
PROFESSIONAL	8	6%
TOTAL	125	100%

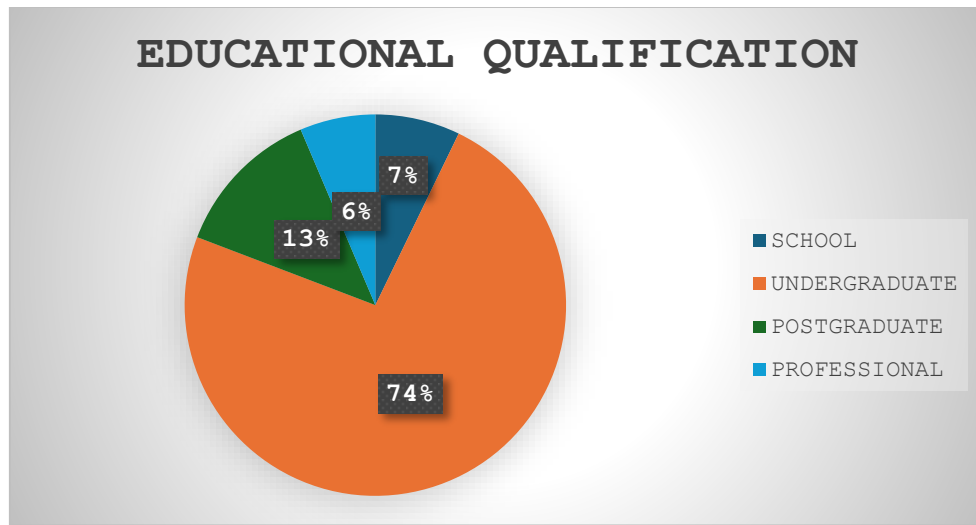
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 9 respondents are school, 92 respondents are undergraduate, 16 students are postgraduate, and 8 respondents are professional.

CHART 4.1.3

CHART SHOWING THE EDUCATIONAL QUALIFICATION OF THE RESPONDENTS



INFERENCE

Majority of the Respondents are Undergraduate (74%).

TABLE 4.1.4

TABLE SHOWING THE OCCUPATION OF RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
STUDENT	80	64%
PRIVATE EMPLOYEE	23	18%
GOVERNMENT EMPLOYEE	1	1%
BUSINESS	9	7%
OTHERS	12	10%
TOTAL	125	100%

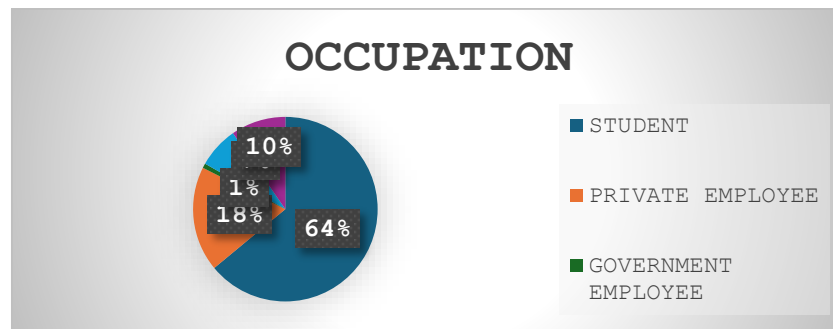
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 80 respondents are student, 23 respondents are private employee, 1 student is government employee, 9 respondents are business, and 12 respondents are others.

CHART 4.1.4

CHART SHOWING THE OCCUPATION OF THE RESPONDENTS



INFERENCE

Majority of the Respondents are Student (64%).

TABLE 4.1.5

TABLE SHOWING THE MONTHLY INCOME OF RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
BELOW ₹ 20000	84	67%
₹ 20001 - ₹ 40000	26	21%
₹ 40001 - ₹ 60000	7	6%
Above ₹ 60000	8	6%
TOTAL	125	100%

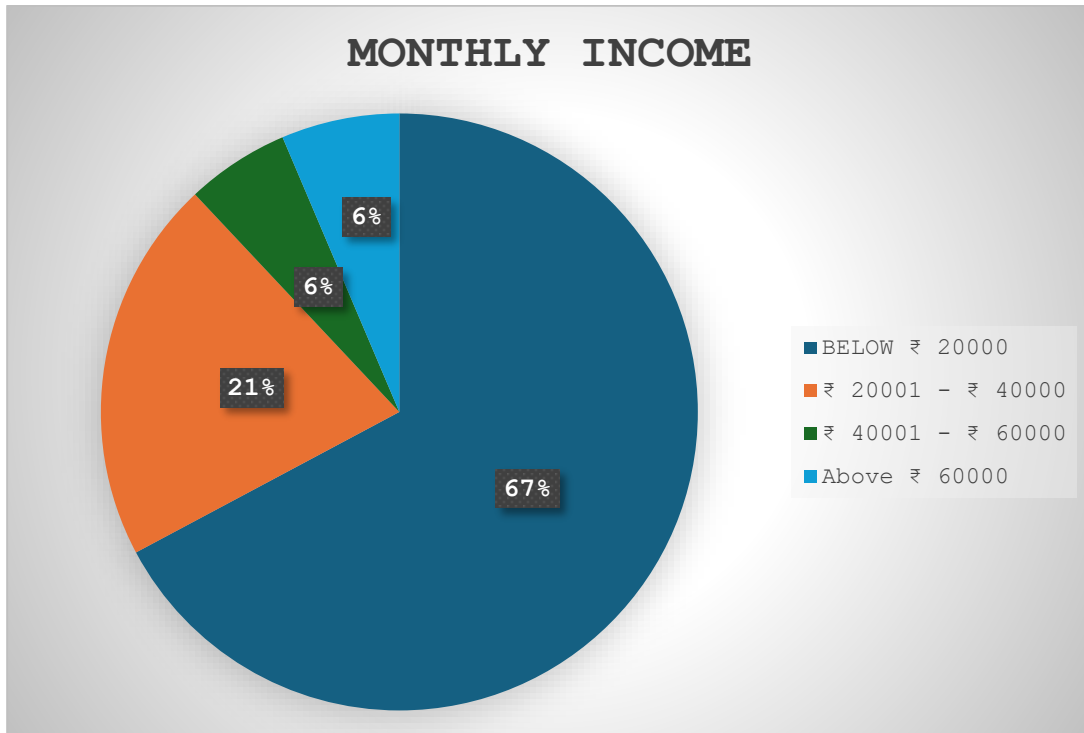
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 84 respondents have income Below ₹ 20,000, 26 respondents have income between ₹ 20001 - ₹ 40000, 7 respondents have income between ₹ 40001 - ₹ 60000, and 8 respondents have income Above ₹ 80,000.

CHART 4.1.5

CHART SHOWING THE MONTHLY INCOME OF THE RESPONDENTS



INFERENCE

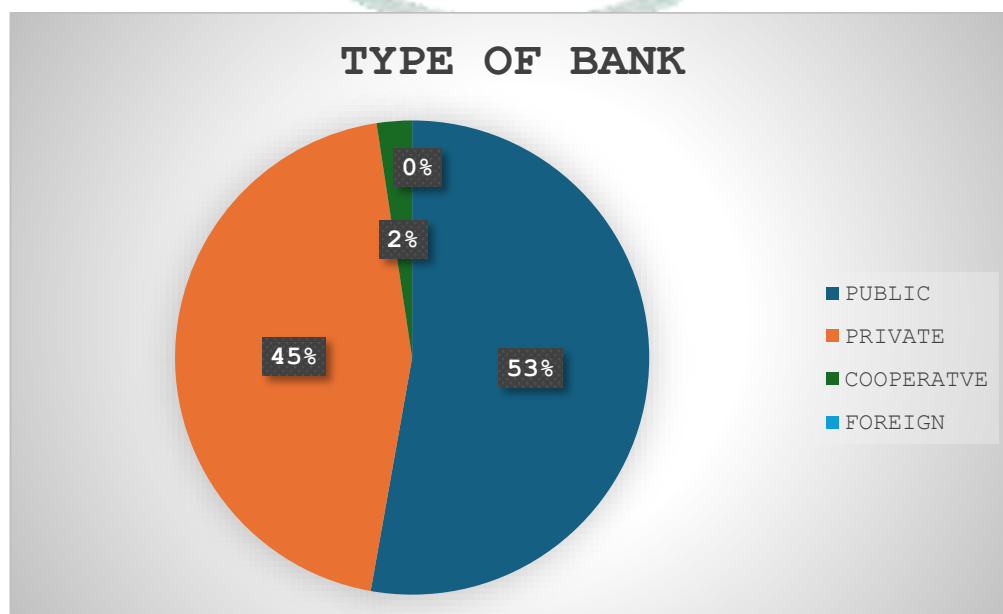
Majority of the Respondents have income is Below ₹ 20000 per month (67%).

TABLE 4.1.6**TABLE SHOWING THE TYPE OF BANK THAT THE RESPONDENTS USING**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
PUBLIC	66	53%
PRIVATE	56	45%
COOPERATVE	3	2%
FOREIGN	0	0%
TOTAL	125	100%

Source: Primary data**INTERPRETATION**

The above table shows that out of 125 respondents, 66 respondents are using Public Bank, 56 respondents are using Private Bank, 3 respondents are using Cooperative Banks, 0 respondents is using Foreign Bank.

CHART 4.1.6**CHART SHOWING THE TYPE OF BANK THAT THE RESPONDENTS USING**

INFERENCE

Majority of the Respondents are using Public Sector Bank (53%).

TABLE 4.1.7

TABLE SHOWING THE TYPE OF ACCOUNT THAT THE RESPONDENTS USING

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
SAVINGS	106	85%
CURRENT	12	9%
SALARY	5	4%
FIXED DEPOSIT	2	2%
TOTAL	125	100%

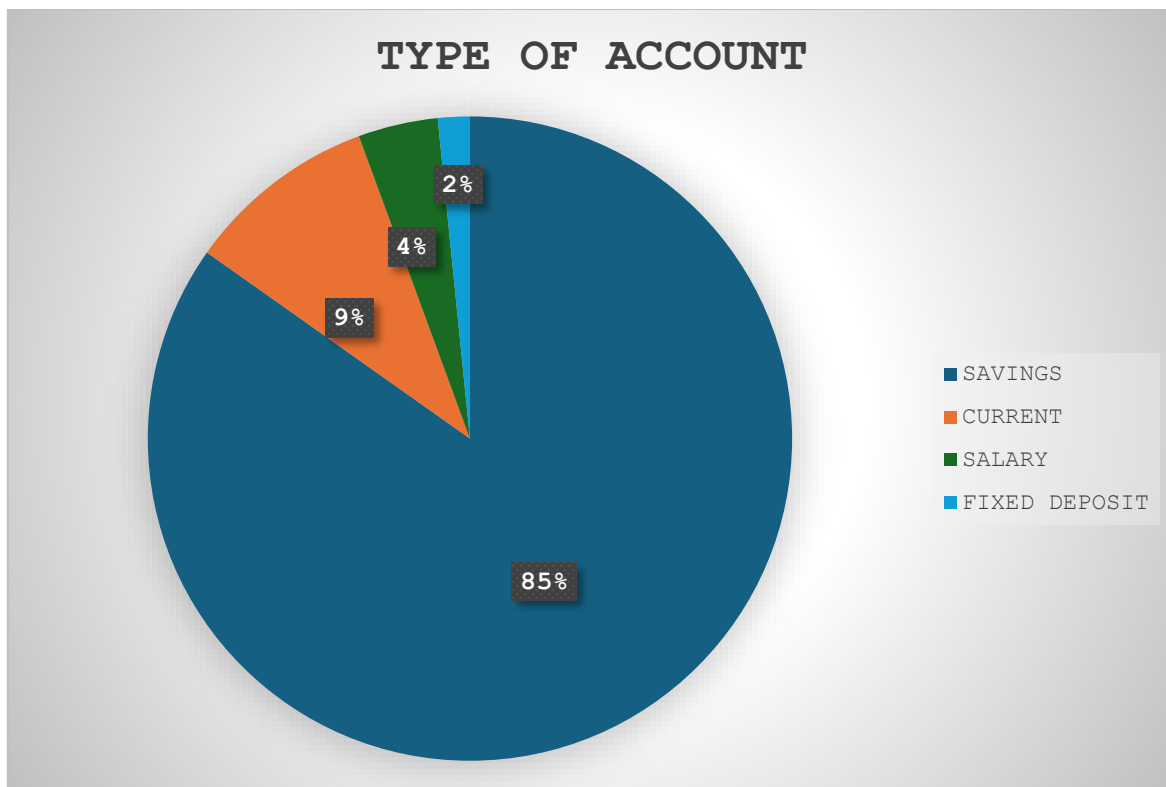
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 106 respondents are using savings account, 12 respondents are using current account, 5 respondents are using salary account, 2 respondents are using fixed deposit account.

CHART 4.1.7

CHART SHOWING THE TYPE OF ACCOUNT THAT THE RESPONDENTS USING



INFERENCE

Majority of the Respondents are using Savings Account (85%).

TABLE 4.1.8**TABLE SHOWING THE NUMBER OF ACCOUNTS HELD BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
ONE	95	76%
TWO	18	14%
MORE THAN TWO	12	10%
TOTAL	125	100%

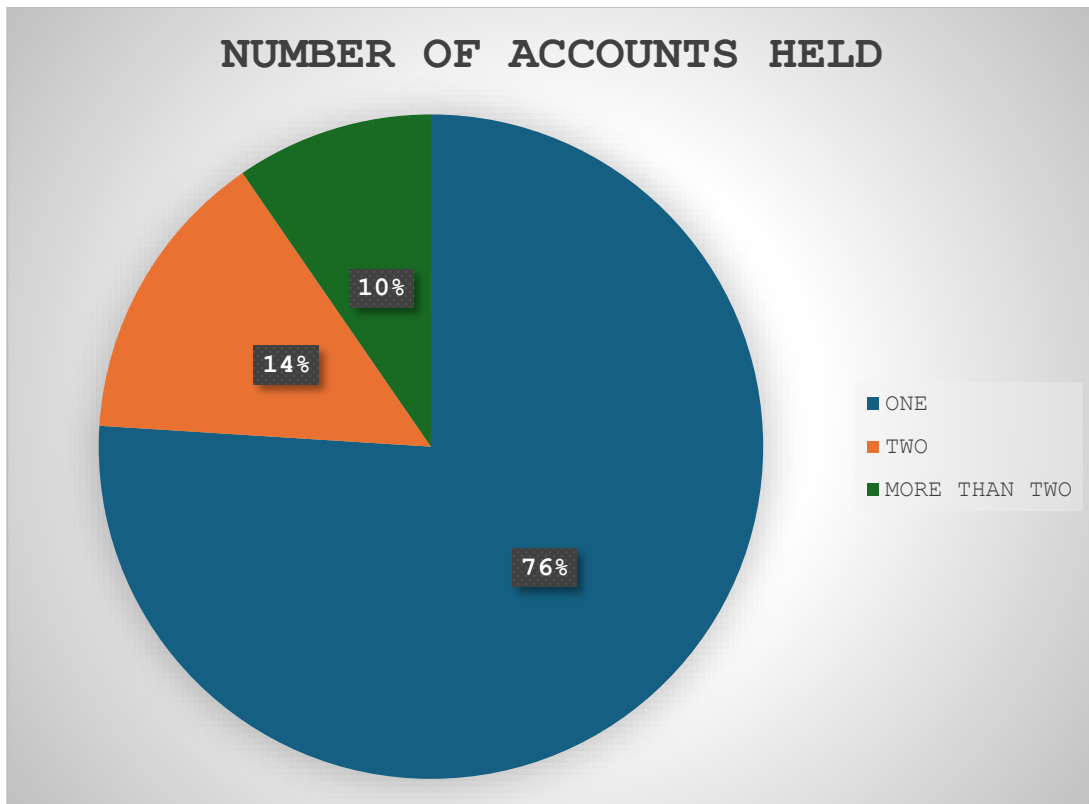
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 95 respondents are using only one account, 18 respondents are using two accounts, 12 respondents are using more than two accounts.

CHART 4.1.8

CHART SHOWING THE NUMBER OF ACCOUNTS HELD BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are using only one account (76%).

TABLE 4.1.9**TABLE SHOWING THE DURATION OF RELATIONSHIP WITH BANK BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
LESS THAN 1 YEAR	31	25%
1 – 3 YEARS	52	41%
3 -5 YEARS	16	13%
MORE THAN 5 YEARS	26	21%
TOTAL	125	100%

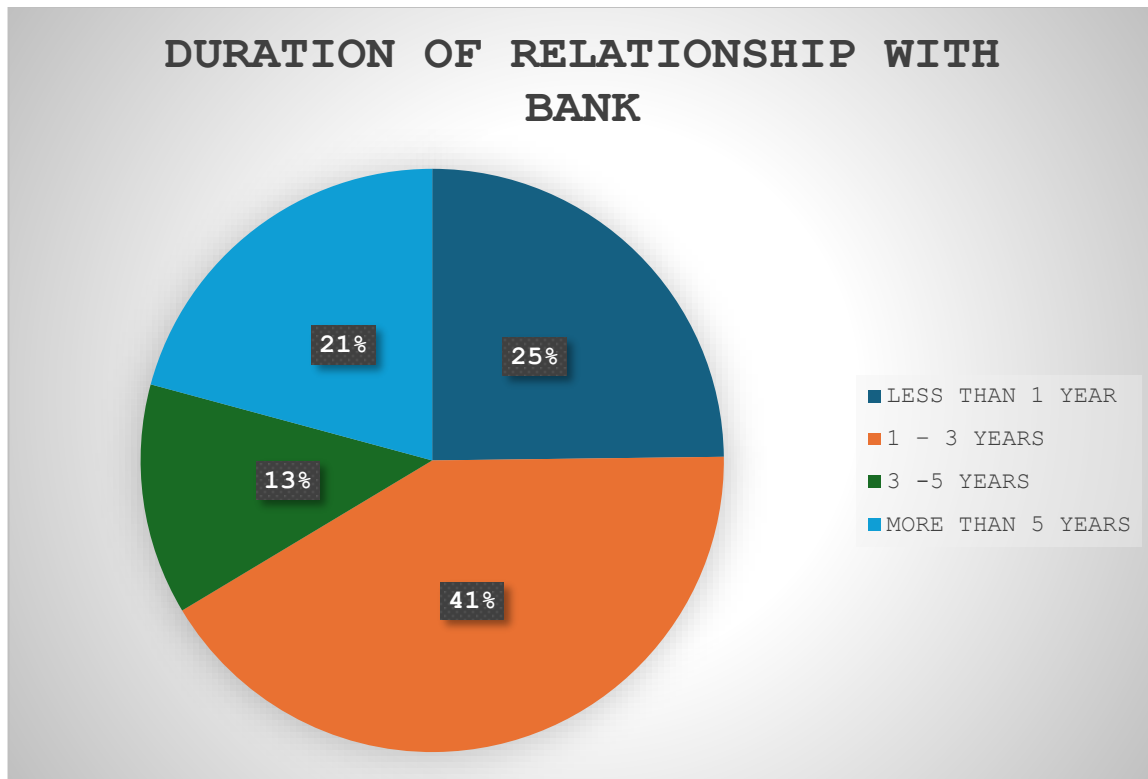
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 31 respondents are using less than 1 year, 52 respondents are using 1 – 3 years, 16 respondents are using 3 – 5 years, 26 respondents are using more than 5 years.

CHART 4.1.9

CHART SHOWING THE DURATION OF RELATIONSHIP WITH BANK BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are using 1 – 3 Years (41%).

TABLE 4.1.10**TABLE SHOWING THE FREQUENCY OF BANK VISITS BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
WEEKLY	14	11%
MONTHLY	22	18%
OCCATIONALLY	40	32%
RARELY	49	39%
TOTAL	125	100%

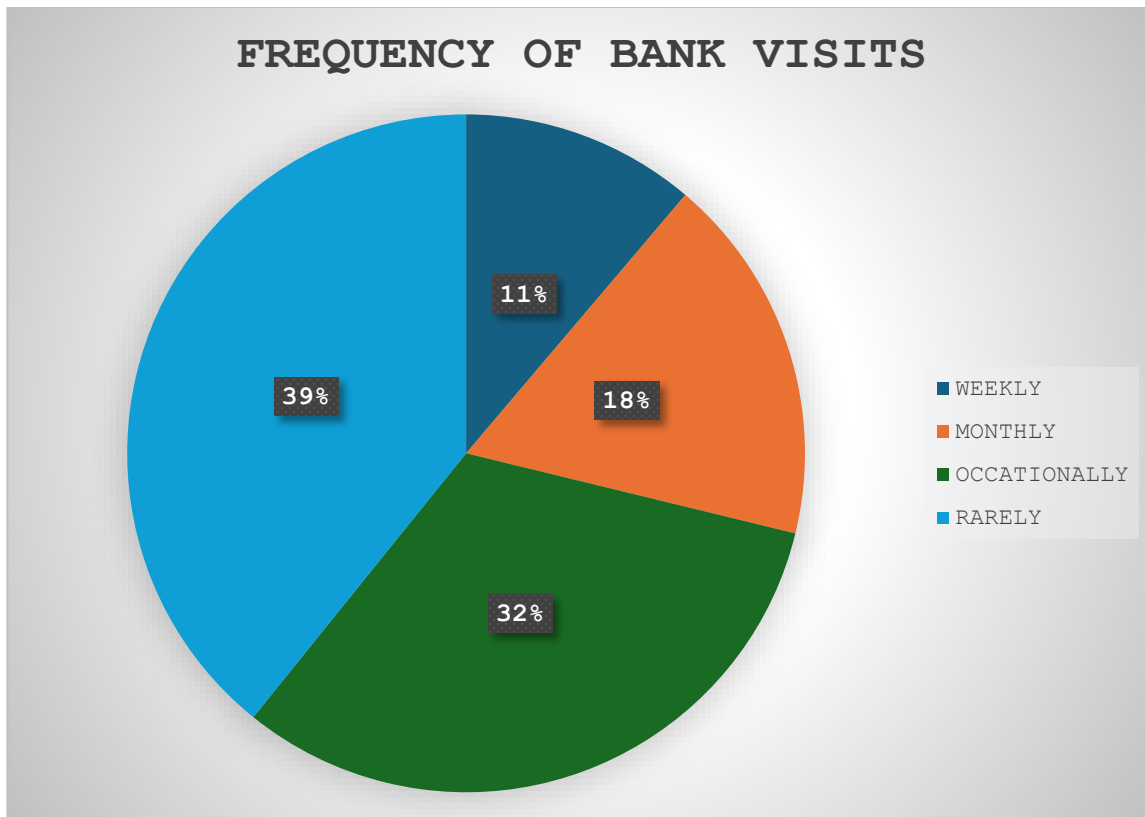
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 14 respondents are using weekly, 22 respondents are using monthly, 40 respondents are occasionally, 49 respondents are using rarely.

CHART 4.1.10

CHART SHOWING THE FREQUENCY OF BANK VISITS BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are using the bank rarely (39%).

TABLE 4.1.11**TABLE SHOWING THE SERVICES MOSTLY USED BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
ATM	24	19%
ONLINE BANKING	32	26%
MOBILE BANKING	66	53%
BRANCH SERVICES	3	2%
TOTAL	125	100%

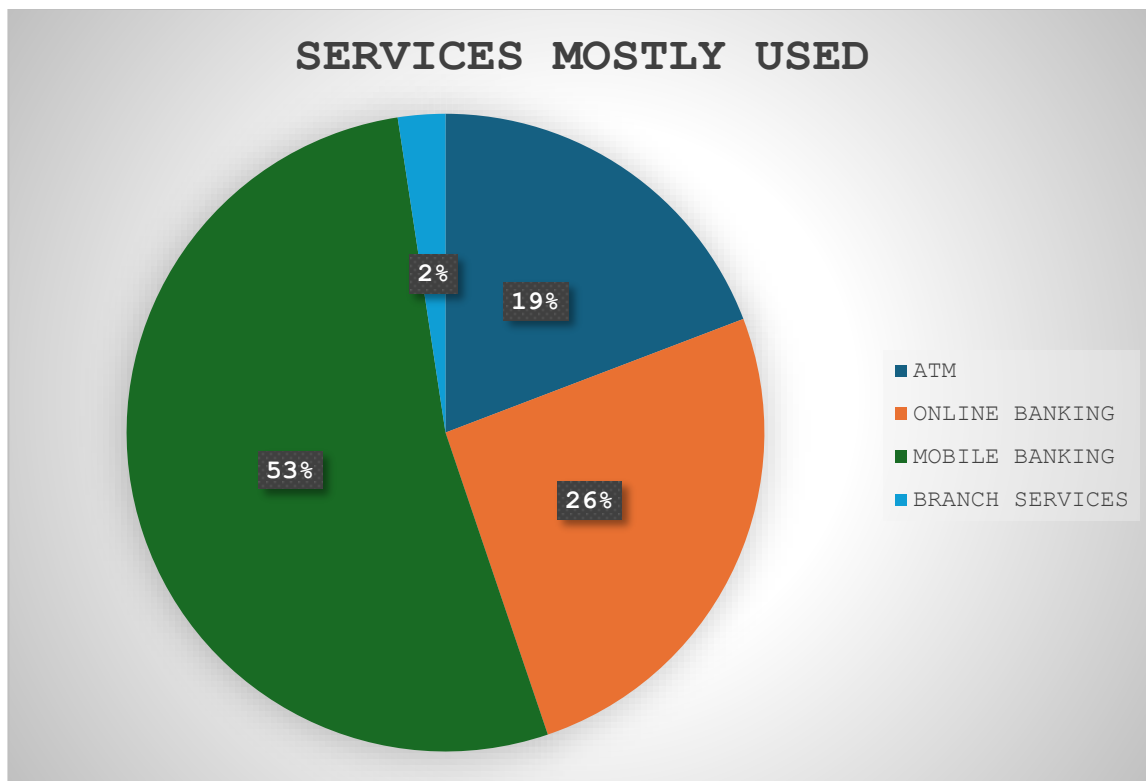
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 24 respondents are using ATM, 32 respondents are using online banking, 66 respondents are using mobile banking, 3 respondents are using branch services.

CHART 4.1.11

CHART SHOWING THE SERVICES MOSTLY USED BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are using mobile banking (53%).

TABLE 4.1.12**TABLE SHOWING THE PURPOSE OF USING THE BANK SERVICES BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
SAVINGS	70	56%
LOANS	5	4%
INVESTMENTS	3	2%
MONEY TRANSFER	47	38%
TOTAL	125	100%

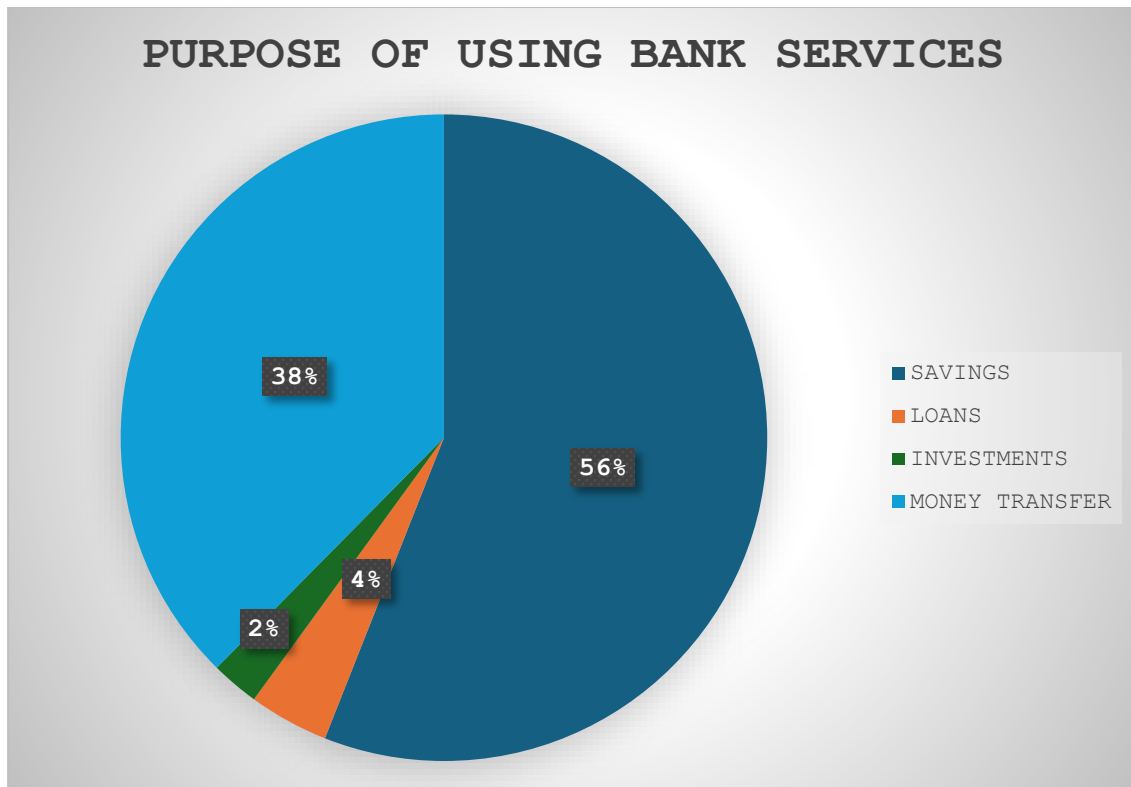
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 70 respondents are using for savings, 5 respondents are using for loans, 3 respondents are using for investments, 47 respondents are using for money transfer.

CHART 4.1.12

CHART SHOWING THE PURPOSE OF USING THE BANK SERVICES BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are using for savings (56%).

TABLE 4.1.13**TABLE SHOWING THE PREFERRED BANKING CHANNEL BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
BRANCH SERVICES	19	15%
ATM	23	18%
ONLINE BANKING	21	17%
MOBILE BANKING	62	50%
TOTAL	125	100%

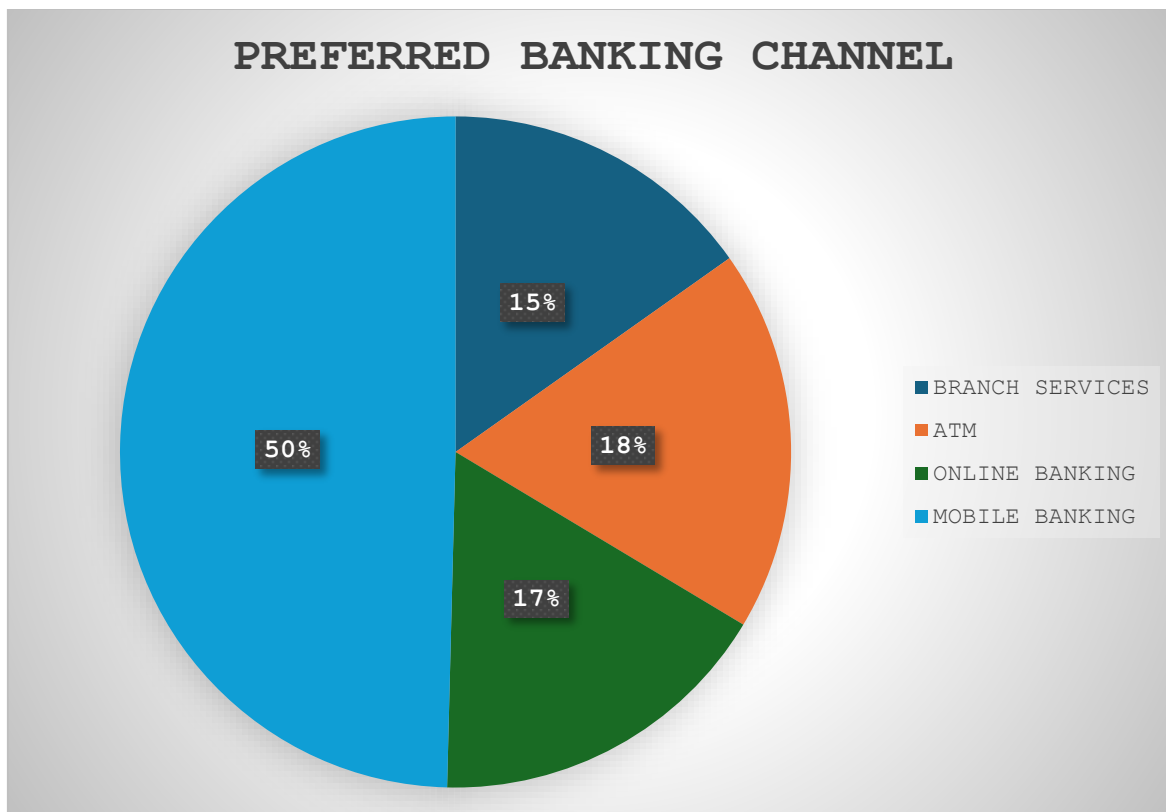
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 19 respondents are using branch services, 23 respondents are using ATM, 21 respondents are using online banking, 62 respondents are using mobile services.

CHART 4.1.13

CHART SHOWING THE PREFERRED BANKING CHANNEL BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are using mobile banking (50%).

TABLE 4.1.14

TABLE SHOWING THE SERVICE QUALITY OF THE RESPONDENTS

PARTICULARS	NO. Of RESPONDENTS	EXCELLEN T 5	VERY GOOD 4	GOOD 3	FAIR 2	POOR 1	WEIGHTED AVERAGE	RANK
Bank staff are polite and helpful	125	44	31	43	5	2	3.88%	6
Waiting time in the bank is reasonable	125	36	34	41	11	3	3.71%	1
Bank procedures are simple and clear	125	41	34	42	8	0	3.86%	4
The bank provides accurate information	125	45	40	35	4	1	3.99%	8
Customer complaints are handled effectively	125	40	32	44	6	3	3.8%	2
The bank delivers its services accurately without errors	125	44	31	41	8	1	3.87%	5
The bank responds quickly to customer problems and requests	125	40	36	42	5	2	3.85%	3
Bank employees have adequate								

knowledge to answer customer queries	125	45	32	39	7	2	3.89%	7
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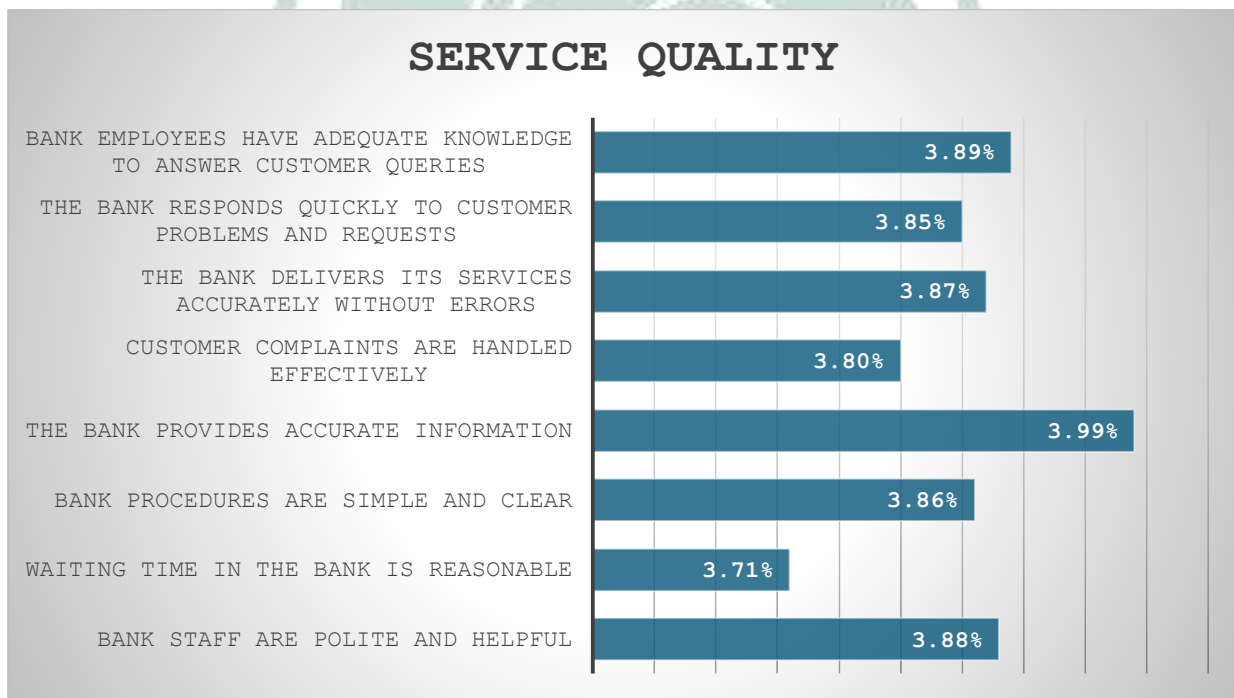
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 41 respondents are good with waiting time in the bank is reasonable, 44 respondents are good with customer complaints are handled effectively, 42 respondents are good with the bank responds quickly to customer problems and requests.

CHART 4.1.14

CHART SHOWING THE SERVICE QUALITY OF THE RESPONDENTS



INFERENCE

Majority of the Respondents are good with the bank provides accurate information (3.99%).

TABLE 4.1.15**TABLE SHOWING THE MAJOR PROBLEMS FACED BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
LONG WAITING TIME	29	23%
POOR SEVICES	11	9%
TECHNICAL ISSUES	52	41%
HIGH CHARGES	11	9%
OTHERS	22	18%
TOTAL	125	100%

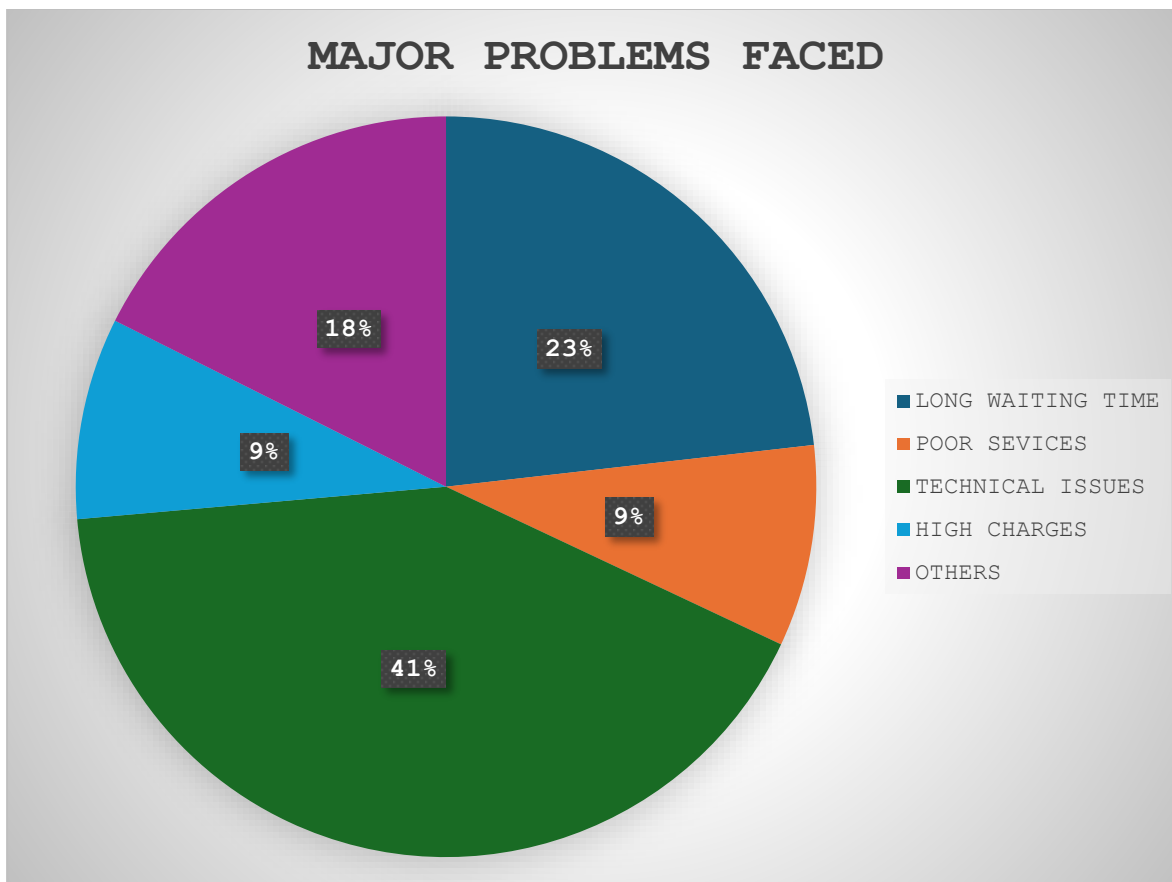
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 29 respondents are facing long waiting time, 11 respondents are facing poor services, 52 respondents are facing technical issues, 11 respondents are facing high charges, 22 respondents are facing others.

CHART 4.1.15

CHART SHOWING THE MAJOR PROBLEMS FACED BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are facing technical issues (41%).

TABLE 4.1.16**TABLE SHOWING THE LEVEL OF SATISFACTION WITH CUSTOMER CARE BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
HIGHLY SATISFIED	34	27%
SATISFIED	72	58%
NEUTRAL	18	14%
DISSATISFIED	1	1%
TOTAL	125	100%

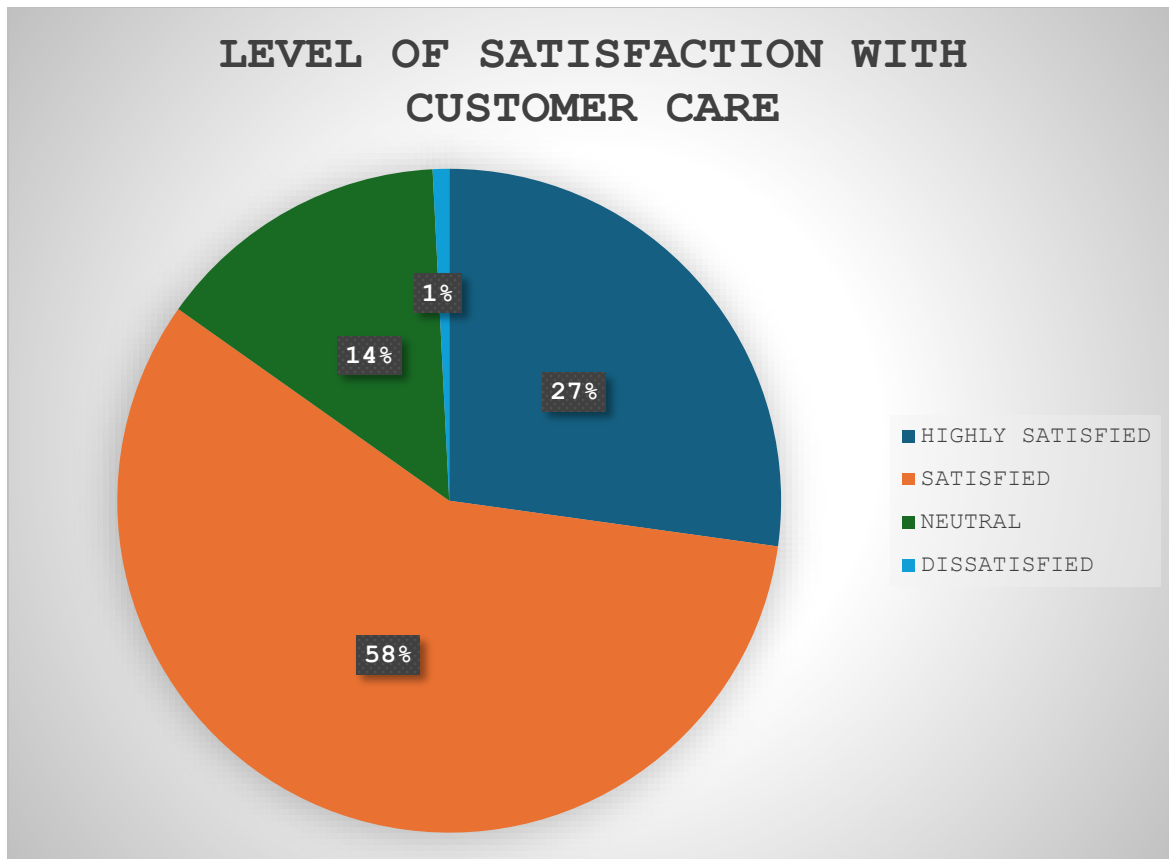
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 34 respondents are highly satisfied, 72 respondents are satisfied, 18 respondents are neutral, 1 respondents are dissatisfied.

CHART 4.1.16

CHART SHOWING THE LEVEL OF SATISFACTION WITH CUSTOMER CARE BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are satisfied(58%).

TABLE 4.1.17

TABLE SHOWING THE DIGITAL BANKING SERVICES OF THE RESPONDENTS

PARTICULARS	NO. Of RESPONDENTS	5	4	3	2	1	WEIGHTED AVERAGE	RANK

ATM Services are easily accessible	125	58	46	20	0	1	4.28%	5
ATM transactions are reliable	125	45	55	24	1	0	4.152%	1
Online banking services are user-friendly	125	54	44	25	2	0	4.2%	4
Mobile banking application is easy to use	125	52	45	26	2	0	4.176%	3
Digital transactions are safe and secure	125	48	51	24	1	1	4.152%	1

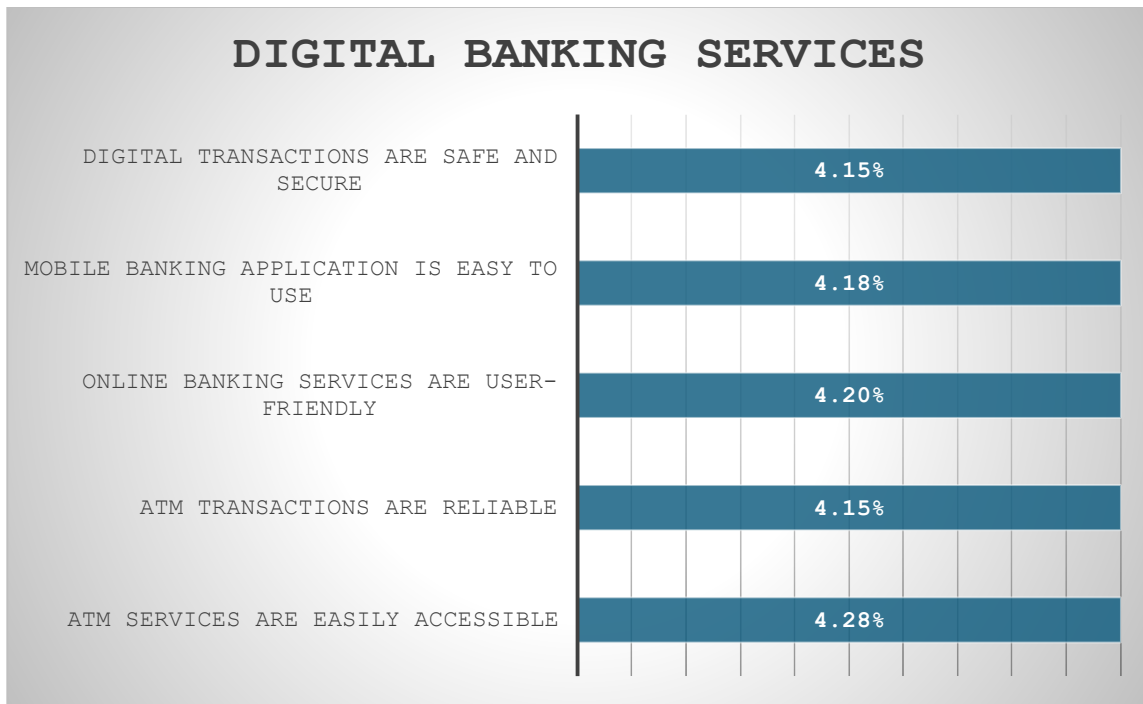
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 55 respondents are agree with ATM transactions are reliable, 51 respondents are agree with digital transactions are safe and secure, 52 respondents are strongly agree with mobile banking application is easy to use.

CHART 4.1.17

CHART SHOWING THE DIGITAL BANKING SERVICES OF THE RESPONDENTS



INFERENCE

Majority of the Respondents are strongly agree with ATM services are easily accessible (4.28%).

TABLE 4.1.18**TABLE SHOWING THE OVERALL RATING OF THE BANK BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
EXCELLENT	28	22%
VERY GOOD	52	42%
GOOD	42	34%
FAIR	3	2%
POOR	0	0
TOTAL	125	100%

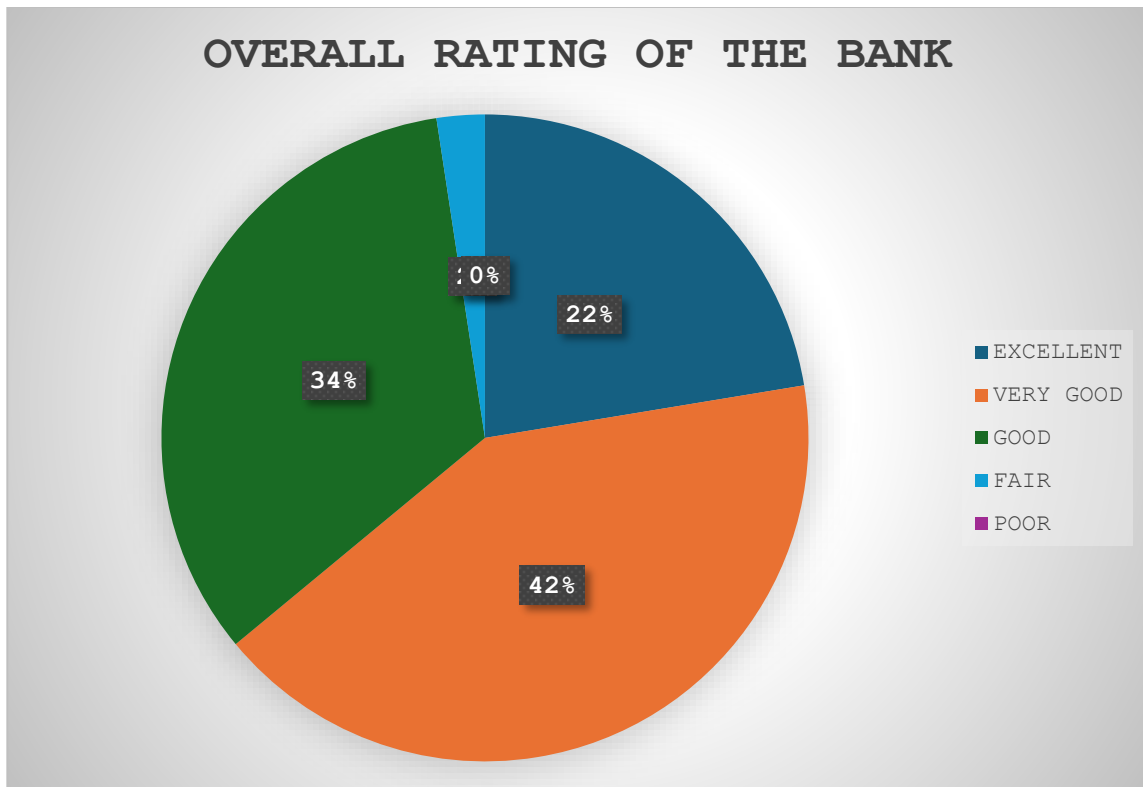
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 28 respondents are rates with excellent, 52 respondents are rates with very good, 42 respondents are rates with good, 3 respondents are rates with fair, 0 respondents is rate with poor.

CHART 4.1.18

CHART SHOWING THE OVERALL RATING OF THE BANK BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are rates very good (42%).

TABLE 4.1.19

TABLE SHOWING THE AWARE OF NEW BANKING SERVICES INTRODUCED BY THE BANK BY THE RESPONDENTS

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
YES	89	71%
NO	36	29%
TOTAL	125	100%

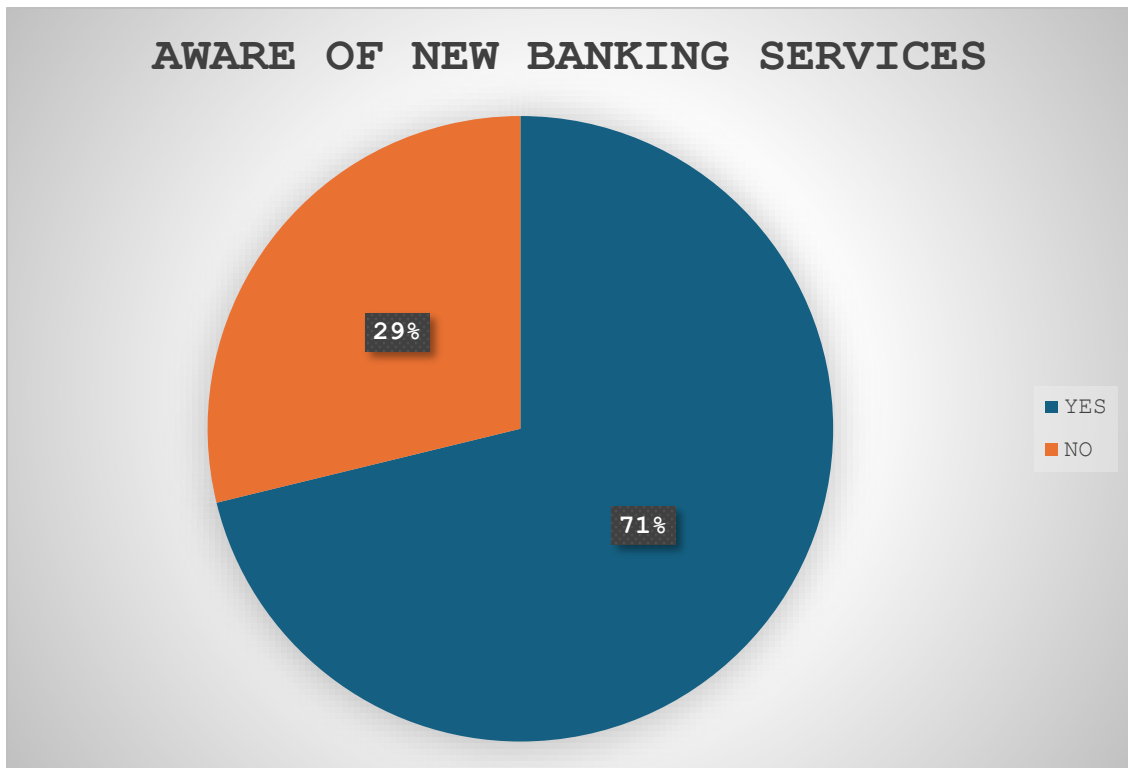
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 89 respondents are aware about new banking services, 36 respondents are not aware about new banking services.

CHART 4.1.19

CHART SHOWING THE AWARE OF NEW BANKING SERVICES INTRODUCED BY THE BANK BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are aware about new banking services introduced by the bank (71%).

TABLE 4.1.20

TABLE SHOWING THE FINANCIAL SERVICES RECEIVED BY THE RESPONDENTS

PARTICULARS	NO. OF RESPONDENTS	5	4	3	2	1	WEIGHTED AVERAGE	RANK
Interest rates offered by the bank are satisfactory	125	41	49	33	1	1	4.02%	5
Services charges are reasonable	125	35	49	35	3	3	3.88%	1
Loan processing time is acceptable	125	35	48	35	6	1	3.88%	1
Variety of financial products meet my needs	125	31	57	32	3	2	3.90%	3
The bank offers a wide range of financial services to meet customer needs	125	38	55	28	2	2	4%	4
The bank provides timely financial support when required	125	37	59	25	3	1	4.02%	5

The bank's loan and credit facilities are flexible and customer-friendly	125	43	48	32	0	2	4.04%	7
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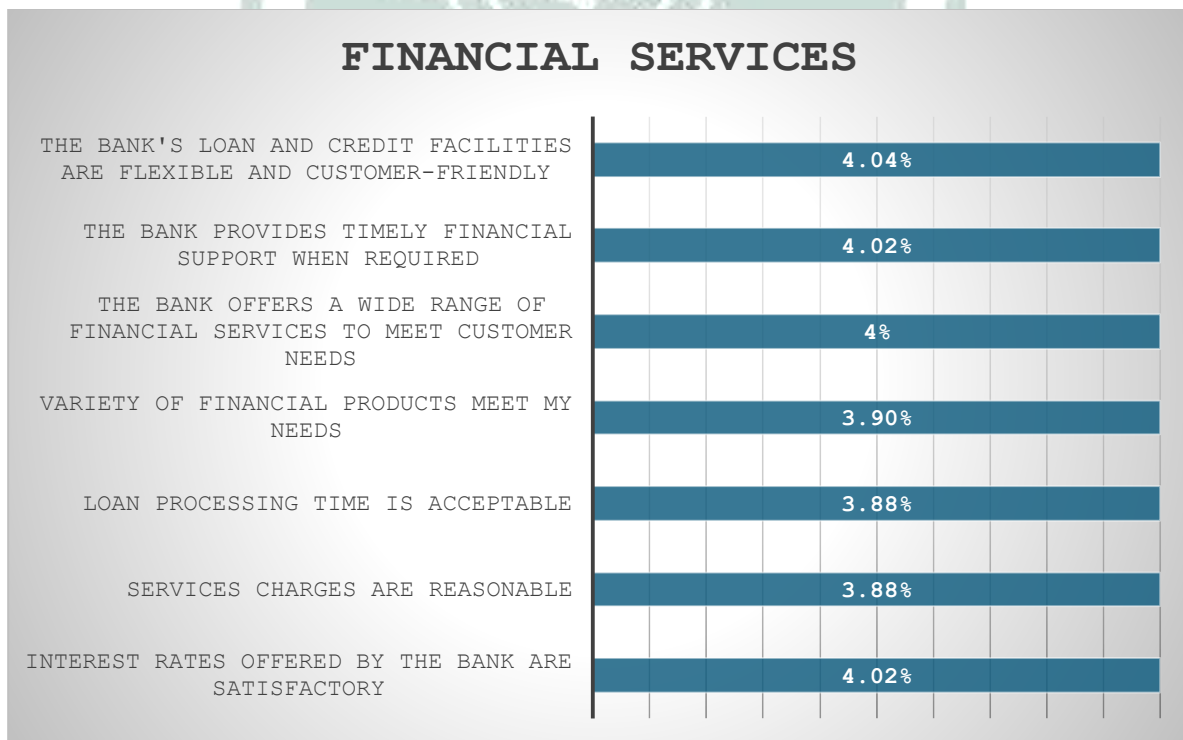
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 49 respondents are satisfied with services charges are reasonable, 48 respondents are satisfied with loan processing time is acceptable, 57 respondents are satisfied with variety of financial products meet my needs.

CHART 4.1.20

CHART SHOWING THE FINANCIAL SERVICES RECEIVED BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are satisfied with the bank’s loan and credit facilities are flexible and customer – friendly (4.04%).

TABLE 4.1.21**TABLE SHOWING THE TRUST OF BANK BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
HIGHT TRUST	36	29%
TRUST	72	57%
NEITHER TRUST NOR DISTRUST	15	12%
DISTRUST	2	2%
HIGHLY DISTRUST	0	0%
TOTAL	125	100%

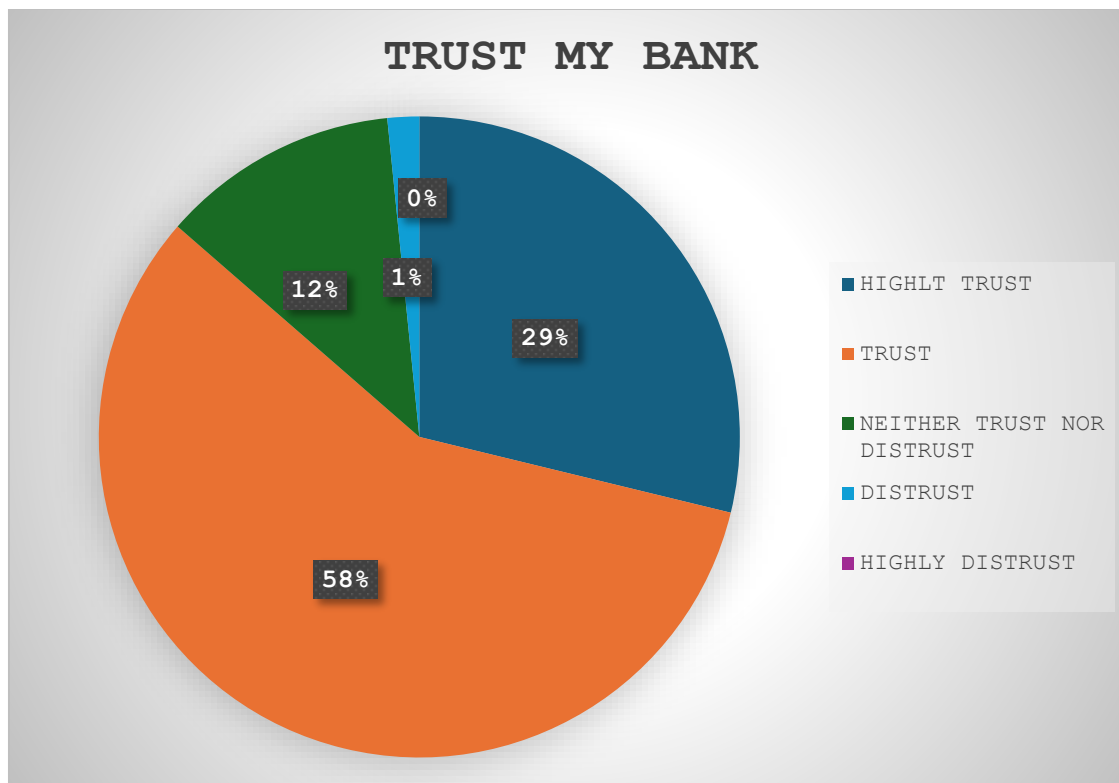
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 36 respondents are highly trust the bank, 72 respondents are trust the bank, 15 respondents are neither trust nor distrust the bank, 2 respondents are distrust the bank, 0 respondents is highly distrust the bank.

CHART 4.1.21

CHART SHOWING THE TRUST OF BANK BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are trust the bank (58%).

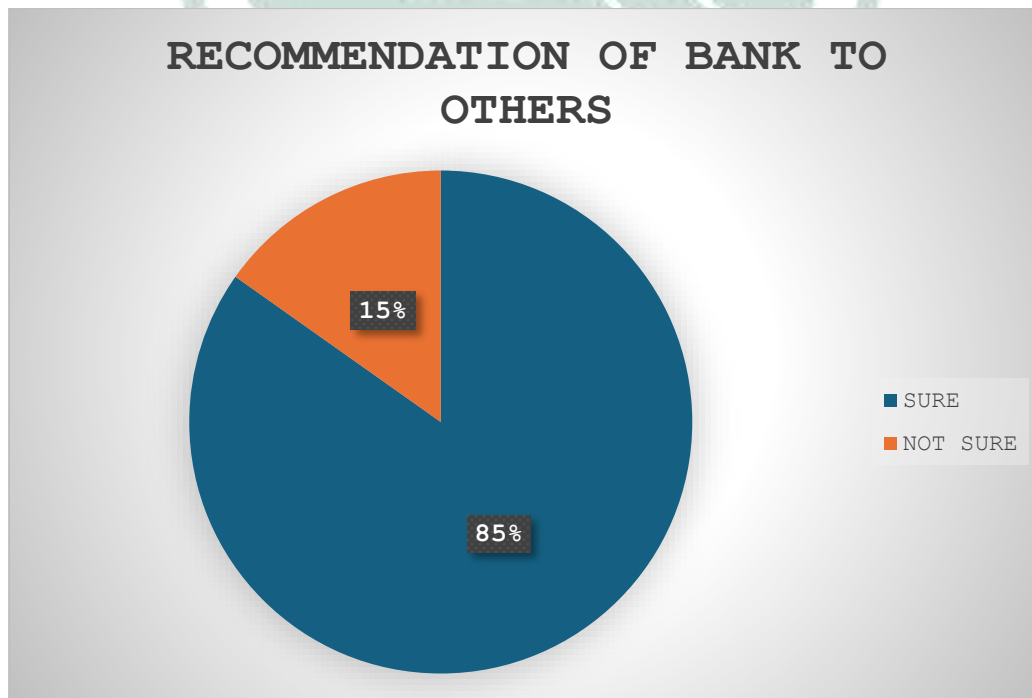
TABLE 4.1.22**TABLE SHOWING THE RECOMMENDATION OF BANK TO OTHERS BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
SURE	106	85%
NOT SURE	19	15%
TOTAL	125	100%

Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 106 respondents are surely recommend the bank to others, 19 respondents are not surely recommend the bank to others.

CHART 4.1.22**CHART SHOWING THE RECOMMENDATION OF BANK TO OTHERS BY THE RESPONDENTS**

INFERENCE

Majority of the Respondents are recommend the bank to others- (85%).

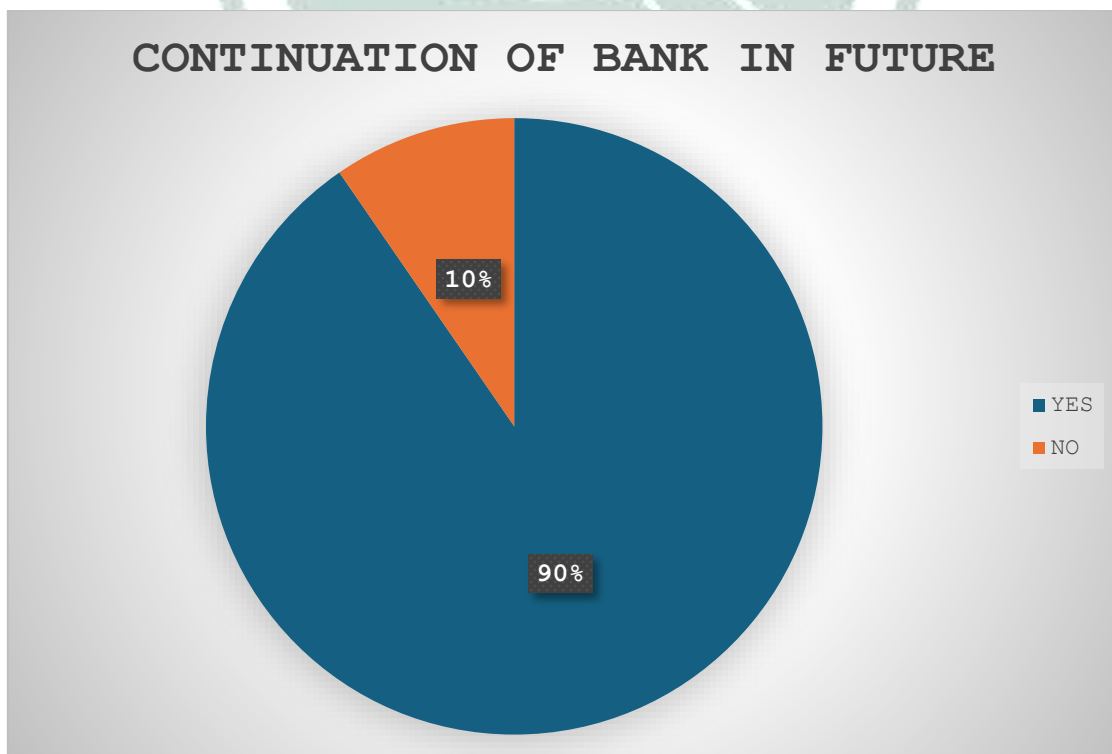
TABLE 4.1.23**TABLE SHOWING THE CONTINUATION OF BANK IN FUTURE BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
YES	113	90%
NO	12	10%
TOTAL	125	100%

Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 113 respondents are continue the bank in future, 12 respondents are not continue the bank in future.

CHART 4.1.23**CHART SHOWING THE CONTINUATION OF BANK IN FUTURE BY THE RESPONDENTS**

INFERENCE

Majority of the Respondents are continue the bank in future (90%).

TABLE 4.1.24**TABLE SHOWING THE SOURCE OF AWARENESS BY THE RESPONDENTS**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
BANK STAFF	37	30%
SMS/EMAIL	44	35%
ADVERTISEMENTS	13	10%
OTHERS	31	25%
TOTAL	125	100%

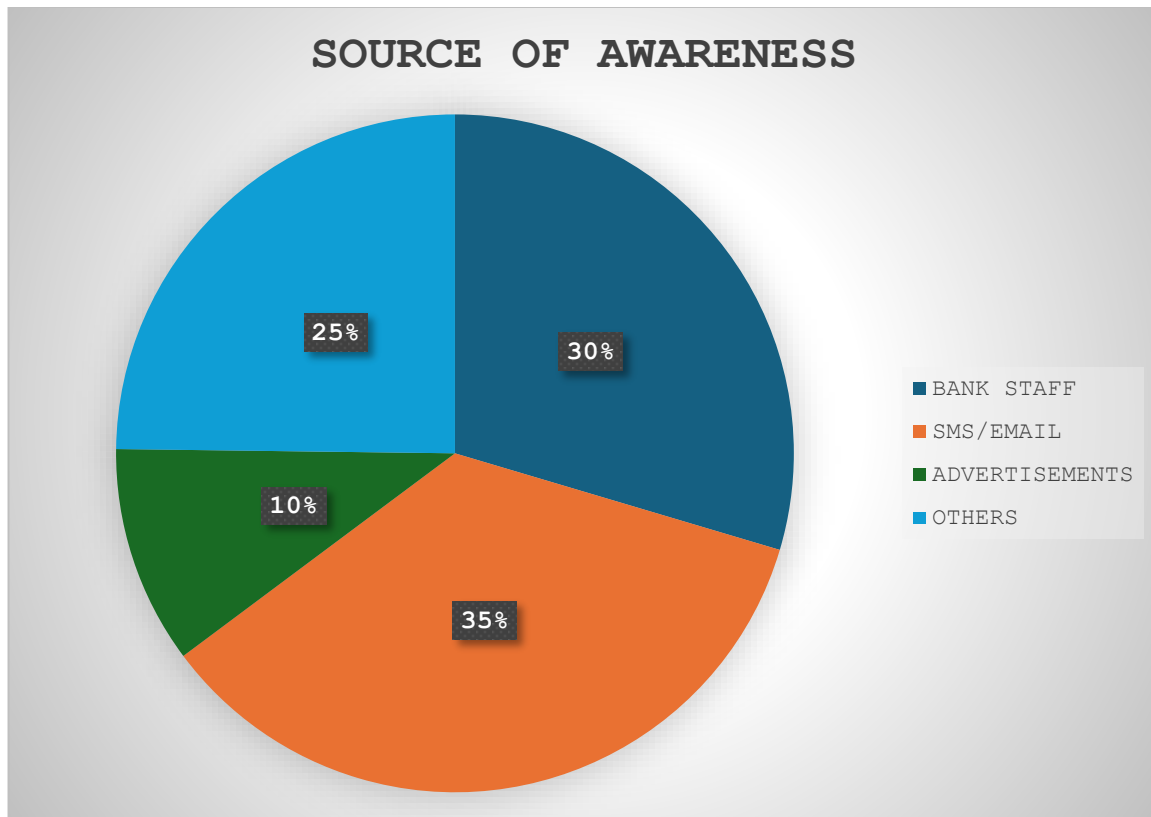
Source: Primary data

INTERPRETATION

The above table shows that out of 125 respondents, 37 respondents are awareness about the bank staff, 44 respondents are awareness about the SMS/EMAIL, 13 respondents are awareness about the advertisements, 31 respondents are awareness about the others.

CHART 4.1.24

CHART SHOWING THE SOURCE OF AWARENESS BY THE RESPONDENTS



INFERENCE

Majority of the Respondents are awareness about the SMS/EMAIL (35%).

CHAPTER – V

FINDINGS, SUGGESTIONS AND CONCLUSIONS

5.1 FINDINGS

1. Majority of the Respondents are in the age of Below 20 (47%).
2. Majority of the Respondents are Male (57%).
3. Majority of the Respondents are Undergraduate (74%).
4. Majority of the Respondents are Student (64%).
5. Majority of the Respondents have income is Below ₹ 20000 per month (67%).
6. Majority of the Respondents are using Public Sector Bank (53%).
7. Majority of the Respondents are using Savings Account (85%).

8. Majority of the Respondents are using only one account (76%).
9. Majority of the Respondents are using 1 – 3 Years (41%).
10. Majority of the Respondents are using the bank rarely (39%).
11. Majority of the Respondents are using mobile banking (53%).
12. Majority of the Respondents are using for savings (56%).
13. Majority of the Respondents are using mobile banking (50%).
14. Majority of the Respondents are good with the bank provides accurate information (3.99%).
15. Majority of the Respondents are facing technical issues (41%).
16. Majority of the Respondents are satisfied(58%).
17. Majority of the Respondents are strongly gree with ATM services are easily accessible (4.28%).
18. Majority of the Respondents are rates very good (42%).
19. Majority of the Respondents are aware about new banking services introduced by the bank (71%).
20. Majority of the Respondents are satified with the bank’s loan and credit facilities are flexible and customer – friendly (4.04%).
21. Majority of the Respondents are trust the bank (58%).
22. Majority of the Respondents are recommend the bank to others- (85%).
23. Majority of the Respondents are continue the bank in future (90%).
24. Majority of the Respondents are awareness about the SMS/EMAIL (35%).

5.2 SUGGESTIONS

Improving banking services is essential for enhancing consumer satisfaction, especially in an increasingly competitive and digital-driven environment. Banks should focus on providing efficient and reliable customer service by reducing waiting times, simplifying procedures, and ensuring that staff are well-trained to handle customer queries professionally. Friendly interaction, clear communication, and quick problem resolution play a major role in shaping customer perceptions. Additionally, maintaining transparency in fees, charges, and policies helps build trust and long-term relationships with customers.

Another important area for improvement is the adoption and enhancement of digital banking services. With the growing use of mobile and internet banking, customers expect secure, fast, and user-friendly platforms. Banks should invest in advanced technology to improve app performance, strengthen cybersecurity measures, and offer features such as instant transactions, personalized alerts, and easy navigation. Providing digital literacy support, especially for rural or less tech-savvy customers, can further increase accessibility and satisfaction.

Finally, banks should focus on understanding customer needs through regular feedback and service evaluation. Conducting surveys, collecting suggestions, and analyzing customer behavior can help identify gaps in service delivery. Based on this data, banks can introduce customized products, flexible loan options, and tailored financial solutions. Continuous improvement, innovation, and a customer-centric approach will ultimately lead to higher levels of consumer satisfaction and stronger customer loyalty in the banking sector.

5.3 CONCLUSION

In conclusion, the study on consumer satisfaction towards banking services clearly demonstrates that customer satisfaction is a crucial determinant of a bank's success and sustainability. The findings suggest that satisfaction is shaped not only by the availability of financial products but also by the quality of service delivery, including responsiveness, reliability, and the behavior of bank staff. Customers today expect efficient, transparent, and hassle-free banking experiences, and any shortcomings in these areas can significantly affect their overall perception of the bank.

Moreover, the increasing role of technology has transformed the way banking services are delivered and experienced. Digital banking platforms, such as mobile and internet banking, have become essential in meeting the expectations of modern consumers who value convenience, speed, and security. Banks that effectively integrate advanced technology while maintaining strong security systems are better positioned to enhance customer satisfaction and gain a competitive advantage in the market.

BOOKS:

Banking Service Quality and Customer Satisfaction – Balaji S.G

Customer Services and Satisfaction in Banking Sector – Nigamananda Biswas

The Principles of Banking – Moorad Choudhry

Service Quality of E-Banking and Customer Satisfaction – Raju Bhai Manandhar

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3. **Gupta & Agarwal (2013)** They compared public and private banks and found private banks offer faster services. Public banks were considered more trustworthy by customers.
4. **Henderson (2013)** The study used the SERVQUAL model and identified key service dimensions affecting satisfaction. Service quality was found essential for customer loyalty.
5. **AlSoufi & Ali (2014)** They studied mobile banking adoption using TAM and found ease of use and usefulness are important. Digital convenience increases customer satisfaction.
6. **Sanjuq (2014)** The research highlighted that empathy and responsiveness improve customer satisfaction. Personalized service plays a significant role in banking.
7. **Camilleri (2014)** The study found that reliability and convenience are key factors in internet banking satisfaction. Customers prefer secure and accessible online services.

8. **Blut (2015)** He identified that website design, security, and reliability affect online banking satisfaction. Simple and secure platforms improve customer experience.
9. **Saghier & Demyana (2016)** They found reliability and responsiveness are the most important factors. Fast and dependable services increase customer satisfaction.
10. **Arasli et al. (2016)** The study showed that employee behavior and communication improve satisfaction. Strong customer relationships increase loyalty.
11. **Sameena & Saroja (2017)** They found responsiveness, reliability, and empathy influence satisfaction. Good staff behavior enhances customer experience.
12. **Rijwani & Patel (2017)** The study highlighted that reliability and assurance are key factors. Customers expect safe and dependable banking services.
13. **Sharma (2018)** He found that service efficiency and accessibility affect satisfaction. Customers prefer quick and convenient services.
14. **Singh & Arora (2018)** The study showed that service quality leads to satisfaction, which leads to loyalty. Customer satisfaction acts as a mediator.
15. **Kumar & Bansal (2019)** They found that digital banking services improve customer satisfaction. Technology enhances customer experience.
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