

A Study on Customer Satisfaction with Computerized Banking Services with Reference to Public Sector Banks in Chennai District

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Introduction

Banking being a service-oriented activity, customer satisfaction is something integral to the business. The Talwar Committee on customer service put it very aptly when it said that, "The main purpose of banking is to create and deliver customer needed services in a customer satisfying manner". The individual customer is the presiding deity for banks in the field of retail banking. All the products and services are designed and offered to satisfy the financial needs of the customers. The customers belong to different economic, educational, cultural and social backgrounds. So, the products and services offered also vary. A satisfied customer is a source of publicity for the bank. Much light has not been thrown on the sociological dimension of customer satisfaction which of course is equally important in determining customer satisfaction. Apart from the psychological dimension, the present study has attempted to focus a profile of sample bank respondents. A background of socio-economic characteristics of selected respondents and their satisfaction towards computerized services offered by public sector and private sector banks in the study area is analyzed and presented in this chapter.

Objectives of the Study

The present study has the following objectives

1. To study and analyze the impact of new development in information technology on the banking services and its customers.
2. To discuss the public of the customers and their satisfaction with computerized banking services.
3. To offer suggestions for enhancing the level of satisfaction of the customers regarding computerized banking services.

Methodology

Data and Sources of Data

The validity of research depends on the systematic method of collecting the data and analyzing the same in a sequential order. The present study is based on primary and secondary data.

In order to fulfill the objectives, a sample study was undertaken by using well framed interview schedule. The respondents were selected with various background based on the important aspects of their occupation, education, age.

Primary Data

Primary data has been collected from respondents having their accounts in different banks by filling up well-structured interview schedule and through personal meeting with respondents.

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Socio-Economic Profile of Customers

Most of the factors that influence customer satisfaction are pertaining to socio-economic aspects of customers. Profile of the sample respondents have been presented in this chapter under various heads such as age, sex, education, occupation, income, bank where account is held, type of accounts and period of account holding. The socio-economic profile of bank customers is presented in the following paragraphs.

Age Wise Distribution of Respondents

The table 1 describes age wise distribution of respondent in Indian bank and Canara bank banks selected for the study. Based on their age, respondents have been classified in to three groups such as less than 25years, 25-50 years and above 50 years.

Table 1
Age Wise Distribution of Respondents

Age in Years	Number of Respondents		
	Indian bank	Canara bank	Total
Less than 25	26 (34.66)	11 (14.67)	37 (24.66)
25 to 50	47 (62.67)	60 (80.00)	107 (71.34)
Above 50	2 (2.67)	4 (5.33)	6 (4.00)
Total	75 (100)	75 (100)	150 (100)

It is clear from the table .1 that out of the total respondents taken for the study, 34.66 per cent of the respondents in Indian Bank and 15 per cents of the respondents in Canara Bank belong to the age group of less than 25 years. 62 per cent of the respondents in Indian banks and 80 per cent of the respondents in Canara Bank belong to the age group of 25 – 50 years and the 62.67 per cent of the respondents in Indian Bank and 2.67 per cent of the respondents in Canara Bank are in the age group of 50 years and above.

It is concluded that majority (62.67 per cent and 80 per cent) of the respondents belong the age group of 25-50 years in Indian and Canara Banks respectively.

Sex Wise Distribution of Respondents

The table 2 describes sex wise distribution of respondents in Indian Bank and Canara Bank sector banks selected for the study.

Table 2
Sex Wise Distribution of Respondents

Sex	Number of Respondents		
	Indian bank	Canara bank	Total
Male	61 (81.33)	65 (86.87)	126 (84.00)
Female	14 (18.67)	10 (13.33)	24 (16.00)
Total	75 (100)	75 (100)	150 (100)

Table 4.2 depicts that out of the total respondents taken for the study, 81.33 per cent of the respondents in Indian Bank and 86.67 per cent of the respondents in Canara Bank are male and the remaining 18.67 per cent of the respondents in Indian Bank and 13.33 per cent of the respondents in Canara Bank are female.

It is concluded that the majority (81.33 per cent and 86.67 per cent) of the respondents are male in Indian Bank and Canara Bank banks respectively.

Marital Status wise Distribution of Respondents

Table 3 describes marital status wise distribution of respondents in Indian Bank and Canara Bank banks selected for the study.

Table 3

Marital Status Wise Distribution of Respondents

Marital Status	Number of Respondents		
	Indian bank	Canara bank	Total
Married	31 (41.33)	45 (60.00)	76 (50.66)
Unmarried	43 (57.33)	27 (36.00)	70 (46.67)
Others	1 (1.34)	3 (4.00)	4 (2.67)
Total	75 (100)	75 (100)	500 (100)

Table 3 reveals that out of the total respondents taken for the study, 41.33 per cent of the respondents in Indian Bank and 60.00 per cent of the respondents in Canara Bank banks are married and 57.33 per cent of the respondents in Indian Bank and 36.00 per cent of respondents in Canara Bank are unmarried. It is concluded that the majority (60.00 per cent) of the respondents are married in Canara Bank and 57.33 per cent of respondents are unmarried in Indian bank.

Education wise Distribution of Respondents

Table 4 describes education wise distribution of respondents in Indian Bank and Canara Bank banks selected for the study. The educational status of sample respondents is classified into five categories, such as school education, college education, professional and others (diploma holders).

Table 4

Educational Wise Distribution of Respondents

Education	Number of Respondents		
	Indian Bank	Canara Bank	Total
School Education	4 (5.33)	11 (14.67)	15 (10.00)
College	41 (54.66)	39 (52.00)	80 (53.33)
Professional	29 (38.63)	24 (32.00)	53 (35.34)
Others	1 (1.33)	1 (1.33)	2 (1.33)
Total	75 (100)	75 (100)	150 (100)

It table 4 indicates that among the total respondents selected for the study, 5.33 per cent of the respondents in Indian Bank and 14.67 per cent of the respondents in Canara Bank are only with school level education. 54.66 per cent of the respondents in both Indian Bank and Canara Bank are with college level education, while 38.68 per cent and 32 per cent of the respondents in both Indian Bank and Canara Bank are with professional education and the remaining 1.33 per cent and 1.33 per cent of the respondents are others (Diploma holders) in both Indian Bank and Canara Bank. It is concluded that the majority (54.66 per cent and 52.00 per cent) of the respondents who have completed college level education both in Indian Bank and Canara Bank respectively.

Occupation wise Distribution of Respondents

The table 5 describes occupation wise distribution of respondents in Indian Bank and Canara Bank selected for the study. For this purpose the respondents are classified into five categories, such as agriculturist, salaried, professional, business and other (students and house wives).

Table 5

Occupation Wise Distribution of Respondents

Occupation	Number of Respondents		
	Indian Bank	Canara Bank	Total
Agricultural	3 (4.00)	2 (2.67)	5 (3.33)
Salaried	32 (42.67)	35 (46.67)	67 (44.67)
Professional	11 (14.67)	14 (18.67)	25 (16.67)
Business	12 (16.00)	11 (14.66)	23 (15.33)
Others	17 (22.66)	13 (17.33)	30 (20.00)
Total	75 (100)	75 (100)	150 (100)

The table .5 shows that out of the total respondents taken for the study, 4 per cent of respondents in Indian Bank and 2.67 per cent of respondents in Canara Bank are agriculturist. 42.67 per cent of respondents in Indian Bank and 46.67 per cent of respondents in Canara Bank are salaried (either the government or private concerns). 14.67 per cent of respondents in Indian Bank and 18.67 per cent of the respondents in Canara Bank are professionals. 16.00 per cent of respondents in Indian Bank and 14.66 per cent of respondents in Canara Bank are business mean and the remaining 22 per cent of respondents in Indian Bank and 17.33 per cent of respondents in Canara Bank are others category (students and housewives).

It is concluded that most of the respondents (42.67 per cent and 46.67 per cent) are salaried category in Indian Bank and Canara Bank respectively.

Monthly Income wise Distribution of Respondents

The table.6 describes monthly income wise distribution of respondents in Indian Bank and Canara Bank selected for the study.

Table 6
Monthly Income Wise Distribution of Respondents

Monthly Income (Rs.)	Number of Respondents		
	Indian Bank	Canara Bank	Total
Less than 10,000	44 (58.67)	29 (38.67)	73 (48.07)
10,000 to 20,000	22 (29.33)	24 (32.00)	46 (30.67)
20,000 and above	9 (12.00)	22 (29.33)	31 (20.63)
Total	75 (100)	75 (100)	150 (100)

The above table .6 reveals that out of the total respondents taken for the study, 58.67 per cent of respondents in Indian Bank and 38.67 per cent of respondents in Canara Bank fall in the income group of less than Rs.10,000/-29.33 per cent of respondents in Indian Bank and 38.67 per cent of respondents in Canara Bank fall in the income group of Rs.10,000 – 20,000 and the remaining 12.00 per cent of respondents in Indian Bank and 29.33 per cent of respondents in Canara Bank banks fall in the income group of Rs.20,000 and above.

It is concluded that the majority, 58.67 per cent of the respondents are I the income level of less than Rs.10,000 in Indian Bank and 38.67 per cent of respondents are in the income level of less than Rs.10,000 in Canara Bank.

Distribution of Respondents on the Basis of Type of Accounts

Classification of respondents on the basis of the types of account held is shown below in the table .8.

Table .8
Type of Accounts Wise Distribution of Respondents

Types of Accounts	Number of Respondents		
	Indian Bank	Canara Bank	Total
Savings account	67 (89.33)	51 (68.00)	118 (78.67)
Current account	4 (5.33)	9 (12.00)	13 (8.66)
Both	3 (4.00)	6 (8.00)	9 (6.00)
Others	1 (1.34)	9 (12.00)	10 (6.67)
Total	75 (100)	75 (100)	150 (100)

It is clear from the table 8 that out of total respondents taken for the study, 89.33 per cent and 68 per cent of respondents have savings bank accounts, 5.33 per cent and 12 per cent of the respondents have current accounts and the remaining 4 per cent and 8 per cent of the respondents have both the accounts in Indian Bank and Canara Bank respectively.

It is concluded that the majority (89 per cent and 68 per cent) of the respondents are having savings account both in Indian Bank and Canara Bank.

Distribution of Respondents on the Basis of Period of Account Holding

The period of account holding has been classified into four categories such as, less than 5 years, 5 - 10 years, and above 15 years. This classification is shown in the table .9.

Table .9

Account Holder Wise Distribution of Respondents

Period	Number of Respondents		
	Indian Bank	Canara Bank	Total
Less than 5 years	38 (50.67)	37 (49.33)	75 (50.00)
5 - 10 years	26 (34.67)	25 (33.33)	51 (34.00)
10 - 15 years	8 (10.66)	11 (14.67)	19 (12.67)
15 years and above	3 (4.00)	2 (2.67)	5 (3.33)
Total	75 (100)	75 (100)	150 (100)

The table .9 indicates that out of the total respondents taken for the study, 50.67 per cent and 49.33 per cent of the respondents have their bank account for less than 5 years in Indian Bank and Canara Bank respectively. 34.67 per cent and 33.33 per cent of the respondents have their bank account for 5 - 10 years in Indian Bank and Canara Bank respectively and 4 per cent and 2.67 per cent of the respondents have their bank account for 15 years and above in Indian Bank and Canara Bank respectively.

It is concluded that the most (51 per cent and 49 per cent) of the respondents have their account for less than 5 years both in Indian Bank and Canara Bank respectively.

E-Payment Service Wise Distribution of Respondents

Table 10 describes the e-payment services of banks availed by the customers.

Table .10

E-Payment Service of Banks

e-Payment	Indian Bank		Canara Bank	
	Awareness	Availed	Awareness	Availed
	No. of Respondents N = 75	No. of Respondents N = 75	No. of Respondents N = 75	No. of Respondents N = 75
Payment of LIC Premium	39 (52.0)	36 (48.0)	40 (53.33)	35 (46.67)
Payment of Electricity bill	52 (56.0)	33 (44.0)	46 (61.330)	29 (38.67)
Payment of Telephone bill	41 (54.67)	34 (45.33)	45 (60.0)	30 (40.0)
Payment of House tax	47 (62.67)	28 (37.33)	52 (69.33)	23 (30.67)

Payment of Water Charge	50 (66.67)	25 (33.33)	48 (64.0)	27 (36.0)
Payment of Income Tax	52 (69.33)	23 (30.67)	49 (65.33)	26 (34.67)
Payment of Professional Tax	48 (64.0)	27 (36.0)	52 (69.33)	23 (30.67)
Payment of Subscription	45 (60.0)	30 (40.0)	51 (68.0)	24 (32.0)
Payment of Rent	46 (61.33)	29 (38.67)	46 (61.33)	29 (38.67)
Gift remittances	51 (68.0)	24 (32.0)	49 (65.33)	26 (34.67)

It is clear from the table 10 that the majority of the respondents are aware of the e-payment services offered by both Indian Bank and Canara Bank. The following are the highlights of some of the services availed by the sample respondents in the study area such as, payment of LIC premium (48.00 per cent and 46.67 per cent) and payment of telephone bill (45.33 per cent and 38.67 per cent) and payment of professional tax (36.00 per cent and 30.67 per cent) both in Indian Bank and Canara Bank. Most of the respondents avail the e-payment service of payment of LIC premium both in Indian Bank and Canara Bank.

Card Wise Utilization of E-Banking Services by the Respondents (Processing Time)

The table 11 describes that card wise distribution of respondents regarding processing time in both Indian Bank and Canara Bank banks.

Table 11

Card Wise Distribution of Respondents (Processing Time)

Service	Time Taken	Processing Time (minutes)	
		Indian Bank No. of Respondents (N = 75)	Canara Bank No. of Respondents (N = 75)
ATM Card	<1 Month	34 (45.33)	26 (34.67)
	>1 Month	41 (54.67)	49 (65.33)
	Total	75 (100.00)	75 (100.00)
Credit Card	<1 Month	29 (38.67)	32 (42.67)
	>1 Month	46 (61.33)	43 (57.33)
	Total	75 (100.00)	75 (100.00)
Debit Card	<1 Month	32 (42.67)	28 (37.33)
	>1 Month	43 (57.33)	47 (62.67)
	Total	75 (100.00)	75 (100.00)
Smart Card	<1 Month	31 (41.33)	27 (36.00)
	>1 Month	44 (58.67)	48 (64.00)
	Total	75 (100.00)	75 (100.00)

ATM Card

The Table 4.11 reveals that 45.33 per cent and 34.67 per cent of the respondents have received the ATM card in less than one month and 54.67 per cent and 65.33 per cent of the respondents have received the ATM card more than one month in Indian Bank and Canara Bank banks respectively.

Credit Card

It is clear from the table 11 that, 38.65 per cent and 42.67 per cent of the respondents have received the Credit card in less than one month and 61.33 per cent and 57.33 per cent of the respondents have received the Credit card more than one month in Indian Bank and Canara Bank banks respectively.

Debit Card

The Table 11 depicts that 42.67 per cent and 37.33 per cent of the respondents have received the Debit card in less than one month and 57.33 per cent and 62.67 per cent of the respondents have received the Debit card more than one month in Indian Bank and Canara Bank banks respectively.

Smart Card

The Table 11 depicts that, 41.33 per cent and 36.00 per cent of the respondents have received the Smart card in less than one month and 58.67 per cent and 64 per cent of the respondents have received the ATM card more than one month in Indian Bank and Canara Bank banks respectively. It is concluded from the table 11 that the time required for processing various cards to the customers is considerably reduced in Indian Bank and Canara Bank.

Card Wise Distribution of Respondents (Transaction Time)

The table 12 describes that card wise distribution of respondents regarding transaction time in both Indian Bank and Canara Bank banks.

Table 12

Card Wise Distribution of Respondents (Transaction Time)

Service	Time Taken	Transaction Time (minutes)	
		Indian bank	Canara bank
		No. of Respondents (N = 75)	No. of Respondents (N = 75)
ATM Card	<5 Month	46 (61.33)	36 (48.0)
	>5 Month	29 (38.67)	39 (52.0)
	Total	75 (100.0)	75 (100.0)
Credit Card	<5 Month	92 (69.33)	43 (57.33)
	>5 Month	23 (30.17)	32 (42.67)
	Total	75 (100.0)	75 (100.0)
Debit Card	<5 Month	54 (72.00)	46 (61.33)
	>5 Month	21 (28.00)	29 (38.67)

	Total	75 (100.0)	75 (100.0)
Smart Card	<5 Month	34 (45.33)	36 (48.0)
	>5 Month	41 (54.67)	39 (52.0)
	Total	75 (100.0)	75 (100.0)

ATM Card

The Table 12 reveals that the time taken for ATM transaction is less than 5 minutes for 61.33 per cent and 48 per cent of the respondents in Indian Bank and Canara Bank respectively. Whereas 38.67 per cent and 52 per cent of the respondents it takes more than 5 minutes in Indian Bank and Canara Bank banks respectively.

Credit Card

The Table 12 reveals that the time taken for Credit transaction is less than 5 minutes for 69.33 per cent and 57.33 per cent of the respondents in Indian Bank and Canara Bank respectively. Whereas 30.67 per cent and 42.67 per cent of the respondents it takes more than 5 minutes in Indian Bank and Canara Bank banks respectively.

Debit Card

The Table .12 reveals that the time taken for Debit card transaction is less than 5 minutes for 72 per cent and 61.33 per cent of the respondents in Indian Bank and Canara Bank respectively. Whereas 28 per cent and 38.67 per cent of the respondents it takes more than 5 minutes in Indian Bank and Canara Bank banks respectively.

Smart Card

The Table 12 reveals that the time taken for Smart card transaction is less than 5 minutes for 45.33 per cent and 48 per cent of the respondents in Indian Bank and Canara Bank respectively. Whereas 54.67 per cent and 52 per cent of the respondents it takes more than 5 minutes in Indian Bank and Canara Bank banks respectively.

It is concluded from the table 4.12 that the time required for transaction for various cards to the customers is considerably reduced in Indian Bank and Canara Bank.

Components Wise Distribution of Respondents

First, the extent of customer satisfaction availed of by sample respondents have been measured with the help of the scale namely, "Customer Satisfaction Scale" constructed on the basis of nine components.

The researcher has identified 15 components to measures the impact of computerization on customer satisfaction towards banking services. As there is no readymade scale to measure the satisfaction of customers towards computerized banking services, a scale named "Customer Satisfaction Scale" has been developed on the basis of the scores awarded to the selected components. With the help of this scale the extent of customer satisfaction has been measured. The nine components are, Convenience, Courteous service, Employee Competence, Responsiveness, Assurance, Security, Bank premises, Handling complaints and Retail Banking.

Convenience Factors and Level of Satisfaction

The table 13 describes the level of satisfaction of the respondents under the convenience factors in both Indian Bank and Canara Bank banks.

The relevant factors selected for the Study are,
 CON 1: Convenient location
 CON 2: Convenient timing
 CON3: Reduced processing time.
 CON4: Positive atmosphere inside the bank and
 CON5: Wide range of products and services.

Table 13

Convenient Factors and Level of Satisfaction

Factors	Indian Bank				Canara Bank			
	No. of Respondents				No. of Respondents			
	HS	S	DS	HDS	HS	S	DS	HDS
CON1	34 (45.33)	36 (48.0)	4 (5.33)	1 (1.33)	34 (45.33)	37 (69.33)	3 (4.0)	1 (1.33)
CON2	20 (26.67)	44 (58.67)	9 (12.0)	2 (2.67)	31 (41.33)	41 (54.67)	2 (2.67)	1 (1.33)
CON3	18 (24.0)	43 (57.33)	12 (16.0)	2 (2.67)	32 (42.67)	41 (54.67)	1 (1.33)	1 (1.33)
CON4	21 (28.0)	41 (54.67)	12 (16.0)	1 (1.33)	33 (44.0)	40 (53.33)	1 (1.33)	1 (1.33)
CON5	14 (18.67)	47 (62.67)	12 (16.0)	2 (2.67)	30 (40.0)	42 (56.0)	2 (2.67)	1 (1.33)

Note: Figures in brackets represent percentage to total.

It is clear from the table 13 that most of the respondents belonging to the Indian Bank and Canara Bank are more satisfied with "Convenient factors" such as, convenient location (48 and 45.33 per cent), Convenient Timing (26.67 and 41.33 per cent), reduced processing time (24 and 42.67 per cent), positive atmosphere inside the bank (28.0 and 44.0 per cent) and wide range of products services (18.67 and 40.0 per cent).

It is concluded that most of respondents are more satisfied with the "Convenient factors" in Canara Bank comparing that of Indian Bank banks respondents.

Courteous Service factors and Level of Satisfaction

The relevant factors selected for the Study are,

- CSER 1: Welcome the customers with smile and make them feel as special
- CSER 2: A positive attitude and willingness to serve the customers
- CSER3: Providing requisite information to customers
- CSER4: Individual attention and
- CSER5: Employee are courteous

Table 14
Courteous Service Factors and Level of Satisfaction

Factors	Indian Bank				Canara Bank			
	No. of Respondents				No. of Respondents			
	HS	S	DS	HDS	HS	S	DS	HDS
CSER1	11 (14.67)	38 (50.67)	20 (26.67)	6 (8.0)	10 (13.33)	57 (76.0)	7 (9.33)	1 (1.33)
CSER2	11 (14.67)	45 (60.0)	16 (21.33)	3 (4.0)	9 (12.0)	62 (82.67)	3 (4.0)	1 (1.33)
CSER3	12 (16.0)	45 (60.0)	14 (18.67)	4 (5.33)	8 (10.67)	62 (82.67)	4 (5.33)	1 (1.33)
CSER4	8 (10.67)	38 (50.67)	25 (33.33)	4 (5.33)	8 (10.67)	55 (73.33)	11 (14.67)	1 (1.33)
CSER5	8 (10.67)	49 (65.33)	15 (20.0)	3 (4.0)	8 (10.67)	59 (78.67)	6 (8.0)	2 (2.67)

Note: Figures in brackets represent percentage to total.

It is found from the table 14 that the majority of the respondents belonging to Indian Bank and Canara Bank are satisfied with "Courteous service factors" such as, welcome the customers with smile and make them feel as special (50.67 and 76.00 per cent), a positive attitude and willingness to serve the customers (60 and 82.67 per cent), providing requisite information to customer (60 and 82.67 per cent), individual attention (50.67 and 73.33 per cent) and employees are courteous (65.33 and 78.67 per cent).

It is concluded that the majority of the respondents are satisfied with the "Courteous service factors" in Canara Bank comparing that of Indian Bank respondents.

Employee Competence Factors and Level of Satisfaction

The relevant factors selected for the Study are,

EC1: Knowledgeable about the bank and their products and services

EC 2: The employees are more skilled and capable of using modern technology.

EC3: The bank staffs are able to provide profession advice to its customers.

EC4: Bank employees know what your need are and how the banksproducts can satisfy you and

EC5: Having patience and proper guidance to all services.

The table 15 describes that the level of satisfaction of the respondents under the "Employee competence factors" in both Indian Bank and Canara Bank.

Table .15

Employee Competence Factors and Level of Satisfaction

Factors	Indian Bank				Canara Bank			
	No. of Respondents				No. of Respondents			
	HS	S	DS	HDS	HS	S	DS	HDS
EC1	11 (14.67)	56 (74.67)	7 (9.33)	1 (1.33)	8 (10.67)	63 (84.0)	3 (4.0)	1 (1.33)
EC2	11 (14.67)	45 (60.0)	17 (22.67)	2 (2.67)	9 (12.0)	63 (84.0)	2 (2.67)	1 (1.33)

EC3	11 (14.67)	36 (48.0)	24 (32.0)	4 (5.33)	9 (12.0)	59 (78.67)	3 (4.0)	4 (5.33)
EC4	9 (12.0)	40 (53.33)	23 (30.67)	3 (4.0)	9 (12.0)	57 (76.0)	4 (5.33)	5 (6.67)
EC5	9 (12.0)	42 (56.0)	19 (25.33)	5 (6.67)	9 (12.0)	58 (77.33)	3 (4.0)	5 (6.67)

Note: Figures in brackets represent percentage to total.

It is observed from table 15 that majority of the respondents belonging to Indian Bank and Canara Bank are satisfied with "Employee competence factors" such as knowledgeable about the bank and their products and services (74.67 and 84.0 per cent), the employee are more skilled and capable of using modern technology (60 and 84 per cent), the bank staffs are able to provide professional advice to its customers (48.0 and 78.67 per cent), bank employee know what your needs are and how the bank's products can satisfy you (53.33 and 76 per cent) and having patience and proper guidance to all services (56 and 77.33 per cent).

It is concluded that the majority of the respondents are satisfied with the "Employee competence factors" in Canara Bank comparing that of Indian Bank banks respondents.

Responsiveness Factors and Level of Satisfaction

The relevant factors selected for the Study are,

RES 1: Respondents to customer enquires immediately.

RES 2: To help customers and provide prompt services.

RES3: The bank staffs adequately communicate information's to their customers.

RES4: Promptness with which employees willing to serve and

RES5: Resolving problems quickly.

The table 16 describes that the level of satisfaction of the respondents under the "Responsiveness factors" in both Indian Bank and Canara bank.

Table 16

Responsiveness Factors and Level of Satisfaction

Factors	Indian Bank				Canara Bank			
	No. of Respondents				No. of Respondents			
	HS	S	DS	HDS	HS	S	DS	HDS
RES1	26 (24.67)	44 (58.67)	3 (4.0)	2 (2.67)	13 (17.33)	60 (80.00)	1 (1.33)	1 (1.33)
RES2	17 (22.67)	40 (53.33)	17 (22.67)	1 (1.33)	12 (16.0)	60 (80.0)	2 (2.67)	1 (1.33)
RES3	15 (20.0)	43 (57.33)	16 (21.33)	1 (1.33)	11 (14.67)	58 (57.33)	4 (5.33)	2 (2.67)
RES4	13 (17.33)	47 (62.67)	13 (17.33)	2 (2.67)	8 (10.67)	62 (82.67)	4 (5.33)	1 (1.33)
RES5	10 (13.33)	44 (58.67)	17 (22.67)	4 (5.33)	8 (10.67)	61 (81.33)	5 (6.67)	1 (1.33)

Note: Figures in brackets represent percentage to total.

From the table 16 it is inferred that majority of the respondents belonging to Indian Bank are satisfied with "Responsiveness factors" such as, responding to customer enquires immediately (58.67 and 80.0 per cent), to help customers and provide prompt service (53.33 and 80.0 per cent), the bank staffs adequately communicate information's to their customers (57.33 and 77.33 per cent), promptness with which employees willing to serve (62.6 and 82.67 per cent) and resolving problems quickly 58.67 and 81.33 per cent.

It is concluded that the majority of the respondent are satisfied with the "Responsiveness factors" in Canara Bank comparing that of Indian Bank respondents.

Assurance Factors and Level of Satisfaction

- The relevant factors selected for the Study are,
- ASS 1: Maintaining the customer secrecy
- ASS 2: Providing Services at right time,
- ASS3: Providing accurate service,
- ASS4: Providing transparent service and
- ASS5: Solving the problems of customers

The table 17 describes that the level of satisfaction of the respondents under the "Assurance factors" in both Indian Bank and Canara Bank.

Table 17

Assurance Factors and Level of Satisfaction

Factors	Indian Bank				Canara Bank			
	No. of Respondents				No. of Respondents			
	HS	S	DS	HDS	HS	S	DS	HDS
ASS1	26 (34.67)	44 (58.67)	3 (4.0)	2 (2.67)	13 (17.33)	60 (80.0)	1 (1.33)	1 (1.33)
ASS2	17 (22.67)	40 (53.33)	17 (22.67)	1 (1.33)	12 (16.0)	60 (80.0)	2 (2.67)	1 (1.33)
ASS3	15 (20.0)	43 (57.33)	16 (21.33)	1 (1.33)	10 (13.33)	61 (81.33)	3 (4.0)	1 (1.33)
ASS4	13 (17.33)	47 (62.67)	13 (17.33)	2 (2.67)	8 (10.67)	62 (82.67)	4 (5.33)	1 (1.33)
ASS5	10 (13.33)	44 (58.67)	17 (22.67)	4 (5.33)	8 (10.67)	60 (80.0)	2 (2.67)	5 (6.67)

Note: Figures in brackets represent percentage to total.

The table 17 shows that the majority of the respondents belonging to Indian Bank are satisfied with "Assurance factors" such as, maintaining the customers secrecy (58.67 and 80 per cent), providing services at right time (53.33 and 80 per cent), providing accurate service (57.33 and 81.33 per cent), providing transparent service (62.67 and 82.67 per cent) and solving the problems to customers (58.67 and 80.0 per cent).

It is concluded that the majority of the respondent are satisfied with the "Assurance factors" in Canara Bank comparing that of Indian Bank respondents.

Security Factors and Level of Satisfaction

The relevant factors selected for the Study are,

SEC 1: Minimize the risk.

SEC 2: Safe for the customers to use the ATM at night.

SEC3: Debit card protected against unauthorized use.

SEC4: Protecting the data and the information and

SEC5: Customer feel safe in their transaction with the bank.

The table 18 describes that the level of satisfaction of the respondents under the "Security factors" in both Indian Bank and Canara Bank.

Table 18

Security Factors and Level of Satisfaction

Factors	Indian Bank				Canara Bank			
	No. of Respondents				No. of Respondents			
	HS	S	DS	HDS	HS	S	DS	HDS
SEC1	17 (22.67)	49 (65.33)	8 (10.67)	1 (1.33)	9 (12.0)	62 (82.67)	3 (4.0)	1 (1.33)
SEC2	21 (28.0)	36 (48.0)	14 (18.67)	4 (5.33)	14 (18.67)	56 (74.67)	4 (5.33)	1 (1.33)
SEC3	25 (30.33)	37 (49.33)	9 (12.0)	4 (5.33)	9 (12.0)	57 (76.0)	5 (6.67)	4 (5.33)
SEC4	19 (25.33)	45 (60.0)	10 (10.67)	1 (1.33)	11 (14.67)	62 (82.67)	1 (1.33)	1 (1.33)
SEC5	20 (26.67)	39 (52.0)	11 (14.67)	5 (6.67)	10 (13.33)	59 (78.67)	5 (6.67)	1 (1.33)

From the table 18 it is inferred that majority of the respondents belonging to Indian Bank are satisfied with "Security factors" such as, minimize the risk (65.33 and 82.67 per cent), safe for the customers to use the ATM at night (48.0 and 74.67 per cent), debit card protected against unauthorized use (49.33 and 76 per cent), protecting the data and the information (60.0 and 82.67 per cent) and customers feel safe in their transactions with the bank (52 and 78.67 per cent).

It is concluded that the majority of the respondent are highly satisfied with the "Security factors" in Canara Bank comparing that of Indian Bank respondents.

Bank Premises Factors and Level of Satisfaction

The relevant factors selected for the Study are,

PRE1: The inside ambience and the layout of the bank is eye-catching with adequate sitting facility.

PRE2: The interior design of the premises facilities the transactions.

PRE3: Easy accessibility of brochures and pamphlets.

PRE4: Parking facilities and

PRES: Drinking water and other facilities.

The table 19 describes that the level of satisfaction of the respondents under the "Bank Premises factors" in both Indian Bank and Canara Bank.

Table 19
Bank Premises Factors and Level of Satisfaction

Factors	Indian Bank				Canara Bank			
	No. of Respondents				No. of Respondents			
	HS	S	DS	HDS	HS	S	DS	HDS
PRE1	9 (12.0)	45 (60.0)	18 (24.0)	3 (4.0)	31 (41.33)	40 (53.33)	3 (4.0)	1 (1.33)
PRE2	8 (10.67)	47 (12.67)	17 (22.67)	3 (4.0)	32 (42.67)	39 (52.0)	3 (4.0)	1 (1.33)
PRE3	15 (20.5)	45 (60.0)	11 (14.67)	4 (5.330)	29 (38.67)	41 (54.67)	3 (4.0)	2 (2.67)
PRE4	8 (10.67)	37 (49.33)	21 (28.0)	9 (12.0)	27 (36.0)	34 (45.33)	11 (14.67)	3 (4.0)
PRE5	9 (12.0)	42 (56.0)	18 (24.0)	6 (8.0)	27 (36.0)	39 (52.0)	7 (9.33)	2 (1.33)

Note: Figures in brackets represent percentage to total.

It is found from the table 19 most of the respondents belonging to Indian Bank and Canara Bank banks are satisfied with "Bank Premises factors" such as, in inside ambience and the layout of the bank is eye-catching with adequate sitting facility (12 and 41.33 per cent), the interior design of the premises facilitates the transactions (10.67 and 42.67 per cent), easy accessibility of brochures and pamphlets (20.5 and 38.67 per cent), parking facilities (10.67 and 36.0 per cent) and drinking water and other facilities (12.0 and 36.0 per cent).

It is concluded that the majority of the respondent are satisfied with the "Bank premises factors" in Canara Bank comparing that of Indian Bank respondents.

Handling Complaints Factors and Level of Satisfaction

The relevant factors selected for the Study are,

COM1: The Bank staff listens to your complaints very patiently.

COM2: The bank staff apologizes if they have committed and mistake.

COM3: The bank staff acceptance to correct mistakes.

COM4: Solving verbal complaints immediately by the managers and

COM5: The bank send acknowledge within 24 hours the receipt of written complaints from the customers.

The table 20 describes that the level of satisfaction of the respondents under the "Handling Complaints factors" in both Indian Bank and Canara Bank.

Table 20

Handling Complaints Factors and Level of Satisfaction

Factors	Indian Bank				Canara Bank			
	No. of Respondents				No. of Respondents			
	HS	S	DS	HDS	HS	S	DS	HDS
COM1	8 (10.67)	45 (60.0)	17 (22.67)	5 (6.67)	6 (8.0)	63 (84.0)	5 (6.67)	1 (1.33)
COM2	7 (9.33)	38 (50.67)	25 (33.33)	5 (6.67)	4 (5.33)	63 (84.0)	7 (9.33)	1 (1.33)
COM3	7 (9.33)	41 (54.61)	23 (30.67)	4 (5.33)	3 (4.0)	62 (82.69)	8 (10.67)	2 (2.67)
COM4	8 (10.67)	36 (48.0)	25 (33.33)	6 (8.0)	5 (6.67)	59 (78.67)	10 (13.33)	1 (1.33)
COM5	8 (10.67)	27 (36.0)	33 (44.0)	7 (9.33)	5 (6.67)	49 (65.33)	19 (25.33)	2 (2.67)

It is observed for the table.20 most of the respondents belonging to Indian Bank and Canara Bank banks are satisfied with "Handling Complaints factors" such as, the bank staff listens to your complaints very patiently (60.0 and 84 per cent), the bank staff apologizes if they have committed any mistake (50.67 and 84.0 per cent), the bank staffs acceptance to correct mistake (54.67 and 82.69 per cent), solving verbal complaints immediately by the manager (48 and 78.67 per cent) and the bank send acknowledge within 24 hours the receipt of written complaints from the customers (36.0 and 65.33 per cent).

It is concluded that the most of the respondent are satisfied with the "Handling Complaints factors" in Canara Bank comparing that of Indian Bank respondents.

Retail Banking and Level of Satisfaction

The relevant factors selected for the Study are,

RB1: Open an account (provided everything is in order).

RB2: Issue a draft

RB3: Issue a cheque book.

RB4: Issue an ATM card.

RB5: Issue an account statement.

RB6: Give a locker.

RB7: Update a passbook.

RB8: Clear an outstation cheque.

RB9: Answer routine customer queries account balance, cheque clearing status, interest rates etc

and

RB10: Answer other customer queries foreign exchange rates etc.

The table 21 describes that the level of satisfaction of the respondents under the "Retail Banking Factors" in both Indian Bank and Canara Bank.

Table 21

Retail Banking Factors and Level of Satisfaction

Factors	Indian Bank				Canara Bank			
	No. of Respondents				No. of Respondents			
	HS	S	DS	HDS	HS	S	DS	HDS
RB1	11 (14.67)	49 (65.33)	10 (13.33)	5 (6.67)	6 (8.0)	15 (86.67)	3 (4.0)	1 (1.33)
RB2	6 (8.0)	56 (74.67)	11 (14.67)	2 (2.67)	5 (6.67)	66 (88.0)	2 (2.67)	2 (2.67)
RB3	7 (9.33)	49 (65.33)	14 (18.67)	5 (6.67)	7 (9.33)	63 (84.0)	3 (4.0)	2 (2.67)
RB4	6 (8.0)	46 (61.33)	15 (20.0)	8 (10.67)	8 (10.67)	62 (82.67)	4 (5.33)	1 (1.33)
RB5	9 (12.0)	47 (62.67)	12 (16.0)	7 (9.33)	8 (10.67)	60 (80.0)	5 (6.67)	2 (2.67)
RB6	8 (10.67)	48 (64.0)	7 (9.33)	12 (16.0)	4 (5.33)	64 (85.33)	5 (6.67)	2 (2.67)
RB7	12 (16.0)	48 (64.0)	10 (13.33)	5 (6.67)	6 (8.0)	63 (84.0)	3 (4.0)	3 (4.0)
RB8	9 (12.0)	36 (48.0)	19 (25.33)	11 (14.67)	3 (4.0)	10 (80.0)	9 (12.0)	3 (4.0)
RB9	7 (9.33)	45 (60.0)	12 (16.0)	11 (14.67)	5 (6.67)	63 (84.0)	4 (5.33)	3 (4.0)
RB10	5 (6.67)	46 (61.33)	15 (20.0)	9 (12.0)	3 (4.0)	62 (82.67)	4 (5.33)	6 (8.0)

From the table 21 it is inferred that majority of the respondents belonging to Indian Bank and Canara Bank are satisfied with "Retail Banking factors" such as, open an account (65.33 and 86.67 per cent), issue a draft (74.67 and 88.0 per cent), issues a cheque book (65 and 83.5 per cent), issue an ATM card (61.33 and 82.67 per cent) issue an account statement (62 and 79.5 per cent), give a locker (62.67 and 80 per cent), update a passbook (64.0 and 85.33 per cent), clear an outstation cheque (64.0 and 84.0 per cent), answer routine customer queries account balance, cheque clearing status, interest rates etc (48 and 80 per cent) and answer other customer queries foreign exchange rates etc (60 and 84 per cent).

It is concluded that the majority of the respondent are satisfied with the "Retail Banking factors" in Canara Bank comparing that of Indian Bank respondents.

Conclusion

Computerization levels in Indian banks have reached a high level. While the new generation private sector banks have been computerized right from their inception, for public sector banks it has been an uphill task. Yet, they have managed to master computerization and most banks are now moving towards 100 per cent computerization.

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