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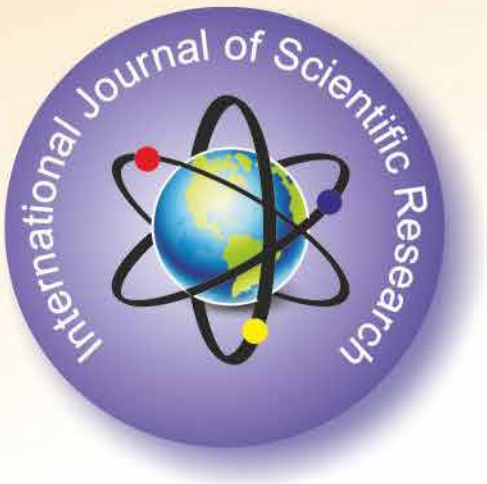

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Research Paper

Consumers Preferences , Behaviour and Satisfaction with respect to banking services quality in Ghaziabad(NCR Region)

Management

KEYWORDS : banking services , customer preference, satisfaction level

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ABSTRACT

This study deals in banking services with their customer preference & behaviour in competitive word rendered by various bank in Ghaziabad region. Indian banking industry as a whole is very heterogeneous and what may hold good for one fails in other service. This paper aims to study what the customers like and where they invest to get good return.

INTRODUCTION

During the past two decade or so regulatory , structural , technological factors have significantly changed banking environment through out the world. (Angur al, 1999). In the emerging market place of shrinking interest spreads and profitability in the wake of growing competition ,getting closer to customers understanding what they want and strive to fulfill them have become necessary. In this area of understanding sky is the limit(Tellow, 1990). Excellence in service is marketing oriented , operate with target set of customers in mind and put all the efforts to satisfy their needs ,higher service quality results in customer's satisfaction loyalty , greater willingness and recommend to some one else, reduction in complaints and proved customer retention.(Dabholker, 1997; Magi and Julander)

Need for the study

The recent trend in many service organization is to consider service quality as a critical factor enabling them to achieve a differential advantage over their competitors. (kotler, 2006). Increasingly quality is becoming a key variable in strategic planning. Several researchers have suggested the adoption of modern banking technology as a means to mold customer's preference, behavior and service. (Sundaram 1984, Nageswar 1987).

This research work is used to predict the overall preference, behavior ,satisfaction with banking services in loan service, deposits ,accounts etc.

Objective of the study

- To know the over all preferences, behavior, liking , disliking of customer in banking business.
- To study the over all performance of bank's due to service , income etc of customers.
- To know the customer's satisfaction about the services provided by their bank.

RESEARCH METHODOLOGY

DATA SOURCES	:	Primary data Secondary data
PRIMARY DATA	:	Non probability convenient sampling technique through Questionnaire & Telephonic survey
SAMPLE SIZE	:	100
SURVEY AREAS	:	Ghaziabad
RESEARCH INSTRUMENT	:	Questionnaire
HYPOTHESIS TESTING TOOL	:	Chi square test.

LITERATURE REVIEW

There are a number of studies that suggests to the importance of customer's perceptions of quality . These result from comparison by expectations of service with actual performance (Gronroos,1982 and Berry,et,al,1985).

Male respondent 85

Female respondent 15

Total 100

Tabel 1

Demographic Profile				
S. No.	Characteristic		Numbers	%
1	Gender	Male	85	85
		Female	15	15
2	Annual Income	< 1 lakh	20	20
		1 -4 lakh	65	65
		> 4 lakh	5	05
3	Occupation	Business / Self Employed	32	32
		Employee salaried	43	43
		Professionals	10	10
		Others(housewifes, studends etc)	15	15
4	Education	Upto HSC	12	12
		Graduate	55	55
		PG	23	23
		Professionals	10	10
5	Age	Below 25		
		26-35		
		36-45		
		Above 46		

Data Analysis and Interpretation

The demographic profile helps bankers to analyze the demographic factor which influence customer and are associated with the preference and behavior. In the gender response male respondent were 5.66 times more than female. Age, education, occupation ,income decide the uses of banking services.

Customer's bank details

Table 2 reveals the details of customers having account in different specific banks and tenure of relationship with banks. It is palpable that 45% respondent are banking with SBI, 22% with ICICI, 16 with PNB,7 with HDFC, 2 with AXIS and 8 with others like corporation , union etc .banks.

One of the most important success factors of any bank in the competitive environment is to retain customers on a long term basis. Table 2 show that 41% respondent have relation with their bank of between 2-5 years.25% have between 5-10 yrs. etc

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Tabel 2

Customer 's Bank details and number of years of experience				
S. No.	Characteristic	Name of bank	Number	%
1	Bank details in which customer having account	SBI	45	45
		ICICI	22	22
		HDFC	7	7
		AXIS	2	2
		PNB	16	16
		Others	8	8
2	Duration of account relationship with banks	> 15 years	2	2
		10- 15 years	12	12
		5- 10 years	25	25
		2-5 years	41	41
		< 2 years	20	20

Customers preference and satisfaction of bank loans

Table 3 shows the customers preferences and their satisfaction with respect to bank loan availability. It is evaluated through customer's response about interest rate, processing time of loan, reason for preferring bank ,service etc and overall satisfaction. Out of 100, 69 respondent have availed different kind of bank loan, in which 28% have availed vehicle loan,20%Housing loan, 9% Business loan, 6% personal , 5% education loan etc.

Majority of responded complaint about the slow procedure of loan facility ,but Majority customer said that interest rate are moderate. 42% are satisfied with interest rate for loan,

Table 3

Customer preference & satisfaction of bank loan availed

S. No	Features		Number	%
1	Availed bank loan	Yes	69	69
		No	31	31
2	Kind of loan	Vehicle loan	28	28
		Housing loan	20	20
		Personal loan	6	6
		Education loan	5	5
		Agriculture loan	1	1
		Business loan	9	9
3	Loan processing time	Slow	30	30
		Moderate	28	28
		Quick	10	10
4	Interest rate	High	18	18
		Moderate	42	42
		Quick	8	8
5	Reason for preferred particular bank for availing loan	Facilities/ service	7	7
		Interest rate	30	30
		Relationship	15	15
		Accessibility	16	16
6	Opinion about overall satisfaction level of loan service	Highly satisfied	6	6
		Satisfied	40	40
		Neutral	4	4
		Dissatisfied	10	10
		Highly dissatisfied	8	8

Very surprisingly 30 (43.47%) customer prefer particular bank due to interest rate, so bank can design their rate to woo customers for loan.

Finding and Analysis

1)We tried to know that Is there any association between Income and Account preference of consumer at Bank. For this we made survey to get following data.

Income Level	Saving A/C	Saving & Current A/C	Saving & Trading A/C	Current A/C	Total
< 2 lakh	38	16	7	3	64
2-5 lakh	18	5	5	4	32
> 5 lakh	2	0	1	1	4
Total	58	21	13	8	100

We will use Chi Square tool to know about the association. Hypothesis are

H0 : There is no significant association between the income level and customer account Preference.

H1 : There is significant association between the income level and customer account Preference.

Expected frequencies are

37.12	13.44	8.32	5.12
18.56	6.72	4.16	2.56
2.32	0.84	0.52	0.32

Calculated value of $\chi 2$ by using formula;

$\chi 2 = (O - E)2 / E = 6.566$

The table value of 5% level of significance at(4-1)(3-1) =6 degree of freedom is 12.6

Since calculated value of chi square (6.566) < Table value i.e 12.6, so null hypothesis is being accepted.

2) Is there any relation between individual's income and loan availed.

H0: There is no significant association between income level and bank loan availed.

H1: There is significant association between income level and bank loan availed.

We got following value through survey

Individual income and bank loan availed

Income	Housing loan	Car loan	Personal loan	Education loan	Agriculture loan	Business loan	Total
< 2 lakh	2	0	1	2	1	1	7
2-5 lakh	13	18	4	3	0	5	43
> 5 lakh	5	10	1	0	0	3	19
Total	20	28	6	5	1	9	69

Expected frequencies are

2.03	2.84	0.61	0.51	0.1	0.91
12.46	17.45	3.74	3.12	0.623	5.6
5.5	7.7	1.65	1.37	0.275	2.47

Calculated value of $\chi 2$ by using formula;

$\chi 2 = (O - E)2 / E$ is 19.30 and table value is 18.3 at 5% level of significance , df is 10, hence null hypothesis rejected and alternate hypothesis H1 is accepted.

3) Relationship between Individual's Income (respondent) and investment in deposits.

We got following data through survey.

Individual's income influence on deposit system

Deposits / Income level	FD	RD	Tax saving deposit	Saving/ current deposit	others	Total
< 2 lakh	2	4	0	2	0	8
2- 5 lakh	14	7	1	13	4	39
> 5 lakh	20	2	2	10	2	36
Total	36	13	3	25	6	83

H0: There is no significant association between individual's income and investment in deposits.

H1: There is significant association between individual's income and investment in deposits.

Expected frequencies are

3.46	1.25	0.29	2.41	0.58
17	6.1	1.4	11.74	2.8
15.6	5.63	1.3	10.84	2.6

Calculated value of $\chi 2$ by using formula;

$\chi 2 = (O - E)2 / E$ is 13.71 and table value is 15.507 at 5% level of significance , df is 8, hence null hypothesis H0 is accepted .

Finding and suggestion

Demographic finding : Male respondent are higher than female (nearly 5.66%) , mostly respondent are of having middle class around between 1-4 lakh , so bank can design their product according to them. Employee and business class visit bank most oftenly so bank should focus on this segments. 55% customer are graduate so bank can motivate them for higher education through loan facility.

Customer bank details and relationship age: SBI has maximum number of customer (45%) in respondent, second no is of ICICI bank (22%), PNB is catering on third number (16%).If we focus on relationship between bank and customer we will find that 41% of respondent are of 2-5 yrs relationship so bank should try to make it more old.

Individual income and bank loan availed: Majority of vehicle & housing loan availed by customer are of income between 2-5 lakh.

Individual's income influence on deposit system: Income of having more than 5 lakh make investment more in FD & Tax saving plan ,between 2-5 lakh customer make investment more on RD, in saving account customer of 2-5 lakh make more deposit .

We also found that there

- is no significant association between the Income level and customer account preference.
- is relationship between income of customer and loan availed.
- is no relation between individual's income and investment in deposits .

Conclusion

The study was aimed at customer's preferences, behavior, satisfaction with respect to service which he or she availed in banking industry offered by both public and private bank in Ghaziabad. Vehicle loan and business loan are fast moving than other loan so bank should focus more to this segment by providing extra value added services. Overall satisfaction on bank deposit result nearly 62% which sound good for banks. New innovative schemes, strategies to cater customers need should be adopted. Bank should increase value added services like ATM network, internet banking, mobile banking, multicity cheque facility, single window services, relationship banking, easy advancement etc to delight customers.

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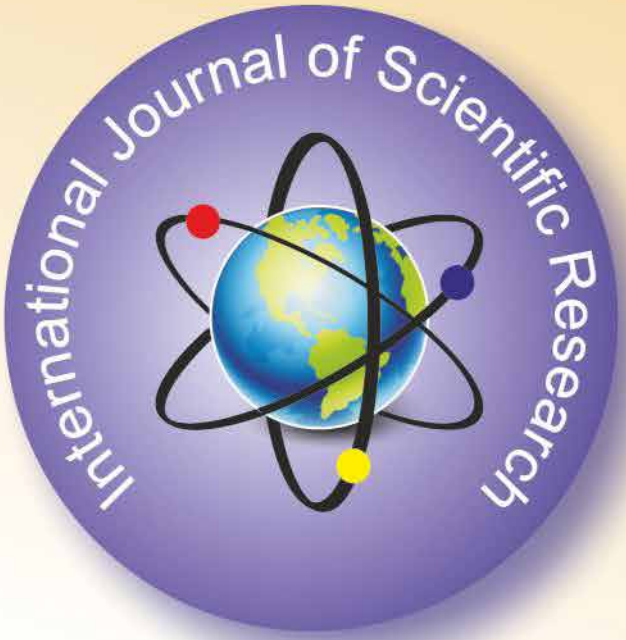

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