

“A Study On Customer Satisfaction Of Using Demat/Trading Account in Zebu Shares And Wealth Management Ltd.”

Submitted in partial fulfillment of the requirements for the award of

Bachelor of Commerce

by

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**DEPARTMENT OF BUSINESS
ADMINISTRATION
SCHOOL OF MANAGEMENT
STUDIES**

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

**Accredited with Grade “A” by NAAC | 12B Status by UGC | Approved by AICTE
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APRIL-2023



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DEPARTMENT OF BUSINESS ADMINISTRATION

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of NAVEEN V (40740227) who carried out the Project Training at "Zebu Shares And Wealth Management" under our supervision for a period of 3 months from January 2023 to March 2023.

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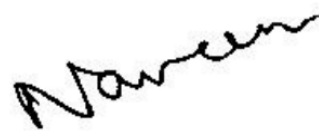
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DECLARATION

I NAVEEN V (40740227) hereby declare that the Project work done by me under the guidance of Dr.Mathan (Internal) and Mr.Aravind (External)at Zebu Shares and Wealth Management Velachery is submitted in partial fulfillment of the requirements for the award of Bachelor of Commerce.

DATE: 29.04.2023

PLACE: CHENNAI

A handwritten signature in black ink, appearing to read 'Naveen', written diagonally across the page.

SIGNATURE OF THE CANDIDATE

ACKNOWLEDGEMENT

I am pleased to acknowledge my sincere thanks to Board of Management of **SATHYABAMA** for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

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ABSTRACT

The purpose of this study is to measure the service quality of online trading system implemented By **ZEBU SHARES AND WEALTH MANAGEMENT** . The study is a part of the company efforts to provide the best solution services. The stock market is one of the gripping determinants of the economy and plays an important role in the country's financial state. The study of customer satisfaction is of paramount importance for the success of any organisation. The present study attempts to find out the satisfaction level of online share traders. The primary data was collected from 200 respondents through a well-structured questionnaire. The main objectives of the study are to understand the attitude of online share traders, to measure the effectiveness of broking sites and to examine the problems faced by online share traders. To attain the objectives, the statistical tools, namely, simple percentage, Chi-square test, ANOVA, factor analysis, weighted average rank analysis and sign test were applied. The results reveal that the respondents are satisfied with the factors, namely, communication, responsiveness, facilities and services provided by the ZEBU SHARES AND WEALTH MANAGEMENT. The study also discloses that customers have some problems like mental pressure, network connectivity and lack of confidentiality of personal information.

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LIST OF ABBREVIATIONS

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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION ON THE A STUDY ON CUSTOMER SATISFACTION OF USING DEMAT/TRADING ACCOUNT

This study aims to investigate the customer satisfaction levels of using Demat/Trading account at Zebu Pvt Ltd, a leading financial services company in India. Zebu Pvt Ltd offers a range of financial services including stockbroking, mutual funds, insurance, and portfolio management services. The company has been providing Demat/Trading account services to its clients for several years. The study seeks to evaluate the level of customer satisfaction with the Demat/Trading account services provided by Zebu Pvt Ltd, with a focus on aspects such as ease of account opening, reliability of the platform, quality of customer service, transaction speed, and security features. The study will be conducted by administering a survey to a sample of Zebu Pvt Ltd's Demat/Trading account clients to gather their feedback on their experiences and perceptions of using the account.

The findings of this study will be useful for Zebu Pvt Ltd in understanding its customers' needs and expectations and identifying areas where the company can improve its services to enhance customer satisfaction. The study will also contribute to the body of knowledge on customer satisfaction in the financial sector and inform policy decisions that can increase customer loyalty and retention. Ultimately, this study aims to help Zebu Pvt Ltd enhance its competitiveness in the market and provide better value to its clients



1.2 INDUSTRY PROFILE



Website : <http://www.zebuetrade.com>
Industries : Financial Services
Company size : 501-1,000 employees
Headquarters : Chennai, Tamilnadu
Type : Privately Held
Founded : 2017

Welcome to ZEBU, One of the Largest Stock Broking Houses in India! Being an industry Pioneer for more than a decade, ZEBU Share and Wealth Managements Pvt. Ltd. offers exceptional services in the Capital, Commodities and Currency Markets. ZEBU provides 360 Degree solutions from Industry Professionals on all queries related to Stock Market. that will develop efficient financial strategies to help our clients decode the market and make the most out of their investment. The Indian retail broking Industry consists of companies that act as agents for the buying & selling of securities on a commission or transaction fee basis. It has two main interdependent segments. Primary market and Secondary market. Now this market is extended to fields like currency, commodity, mutual fund, insurance etc... The Indian equity brokerage industry thrived on the back of equity markets sustained Bull Run during 2003-07. Although high comparative pressure meant continuous compression of brokerage commissions and low electronic penetration kept operating costs high, industry revenue was growing. Furthermore, the

industry attracted domestic and foreign investment interest at high valuations of up to 45x P/E multiples. During this time, many of the key players started expanding their portfolio of services to include wealth management and advisory services, sale of insurance and mutual fund products, consumer financing and so on. However, post-2008, the economic downturn- muted trading turnover, relentless competitive pressure and decreasing margins, continued high operating costs and high margining requirements – has put the industry under pressure. Profitability is muted and the major players are under pressure to build scale. Expansion of scale and investments into technological systems has the potential to lead the top brokerage firms into paths of higher growth, but the current economic climate is clearly against heavy investments, the basic function of a brokerage firm is to execute buy and sell orders for clients. Traditionally this firms have offered the investigation of the quality and the possibilities of investing in a variety of investment products. It is still accustomed for brokerage firms to offer information about possible investments free of charge. This activity of bringing free of charge stock investment reports is one of the main tools that are utilized by brokerage houses to compete against other firms and to investors. It continues to be important services.

MARKET SIZE AND CHARACTERISTICS

The Indian retail brokerage market is showing a phenomenal growth. The total trading volume of brokerage companies has increased from 1239.1\$ billion in 2004 to 1492.1\$ billion in 2005, and is expected to reach 6800\$ billion by 2016. Some of the main characteristics of the brokerage industry include growth in e-broking , growing derivatives market, decline in brokerage fee etc. Today , as per NSDL characteristics , we have only 2.8 million investors with Demat account in the country. Considering various investors combinations that are holding accounts we can presume the country has roughly 6-7 lakhs

active investors now. This figure is unbelievably small compared to the potential number of investors , which is anything between 200 million to 250 million when we take into consideration the way transaction risk and cost in the Indian capital market is coming down , there will be a massive surge in the number of investors and also in the

volumes. The only way to manage this kind of potential growth is to adopt state-of-the-art trading techniques. The growth of Internet-based trading as a mass trading technique in the country is unstoppable, going by the indicators available and the signal for future. When it ultimately gathers momentum, the biggest beneficiary will be the investor, who will be able to trade with greater speed and transparency and at the lower costs.

STOCK EXCHANGES

“Stock exchange means anybody or individuals whether incorporated or not, constituted for the purpose of assisting, regulating or controlling the business of buying, selling or dealing in securities.”

The securities include:

Shares, scrip, stocks, bonds. Debentures stock or other marketable securities of a like nature in or of any incorporated company or other body corporate;

Government securities; and Rights or interest in securities.

HISTORY OF STOCK EXCHANGE:-

The only stock exchanges operating in the 19th century were those of Mumbai setup in 1875 and Ahmadabad set up in 1894. These were organized as voluntary non-profit-marking associations of brokers to regulate and protect their interests. Before the control on securities under the constitution in 1950, it was a state subject and the Bombay securities contracts (control) act of 1925 used to regulate trading in securities. Under this act, the Mumbai stock exchange was recognized in 1927 and Ahmadabad in 1937. During the war boom, a number of stock exchanges were organized. Soon after it became a central subject, central legislation was proposed and a committee headed by a.d.gorwala went into the bill for securities regulation. On the basis of the basis of the committee's recommendations and public discussion, the securities contract (regulation) act became law in 1956.

FUNCTIONS OF STOCK EXCHANGE:-

Stock exchanges provide liquidity to the listed companies. By giving quotations to the listed companies, they help trading and raise funds from the market, savings of investors flow into public loans and to joint-stock enterprises because of this ready marketability and unequalled facility for transfer of ownership of stocks, shares and securities provided by the recognized stock exchanges as a result, over the hundred and twenty years during which the stock exchanges have existed in this country and through their medium, the central and state government have raised crores of rupees by floating public loans; municipal corporations, improvement trust, local bodies and state finance corporations have obtained from the public their financial requirements, and industry, trade and commerce- the backbone of the country's economy-have secured capital of

crores or rupees through the issue of stocks, shares and debentures for financing their day-to-day activities, organizing new ventures and completing projects of expansion, diversification and modernization. By obtaining the listing and trading facilities, public investment is increased and companies were able to raise more funds. The quoted companies with wide public interest have enjoyed some benefits and assets valuation has become easier for tax and other purposes.

MAJOR STOCK EXCHANGES IN INDIA

NSE

The Organization

The National Stock Exchange (NSE) of India Limited has genesis in the report of the High Powered Study Group on Establishment of New Stock Exchanges, which recommended promotion of a National Stock Exchange by financial institutions (FIs) to provide access to investors from all across the country on an equal footing. Based on the recommendations, NSE was promoted by leading Financial Institutions at the behest of the Government of India and was incorporated in November 1992 as a tax-

paying company unlike other stock exchanges in the country.

On its recognition as a stock exchange under the Securities Contracts (Regulation) Act, 1956 in April 1993, NSE commenced operations in the Wholesale Debt Market (WDM) segment in June 1994. The Capital Market (Equities) segment commenced operations in November 1994 and operations in Derivatives segment commenced in June 2000.

NSE's mission is setting the agenda for change in the securities markets in India.

The NSE was set-up with the main objectives of:

Establishing a nation-wide trading facility for equities, debt instruments and hybrids,

Ensuring equal access to investors all over the country through an appropriate communication network,

Providing a fair, efficient and transparent securities market to investors using electronic trading systems,

Enabling shorter settlement cycles and book entry settlements systems, and

Meeting the current international standards of securities markets.

The standards set by NSE in terms of market practices and technology has become industry benchmarks and is being emulated by other market participants. NSE is more than a mere market facilitator. It's that force which is guiding the industry towards new horizons and greater opportunities.

BSE

The Stock Exchange, Mumbai, popularly known as "**BSE**" was established in 1875 as "**The Native Share and Stock Brokers Association**". It is the oldest one in Asia, even older than the Tokyo Stock Exchange, which was established in 1878. It is a voluntary non-profit making Association of Persons (AOP) and is currently engaged in the process of converting itself into demutualised and corporate entity. It has evolved over the years into its present status as the premier Stock Exchange in the country. It is the first Stock Exchange in the Country to have obtained permanent recognition in 1956 from the Govt. of India under the Securities Contracts (Regulation) Act, 1956.

The Exchange, while providing an efficient and transparent market for trading in

securities, debt and derivatives upholds the interests of the investors and ensures redresses of their grievances whether against the companies or its own member-brokers. It also strives to educate and enlighten the investors by conducting investor education programmes and making available to them necessary informative inputs.

A Governing Board having 20 directors is the apex body, which decides the policies and regulates the affairs of the Exchange. The Governing Board consists of nine elected directors, who are from the broking community (one third of them retire every year by rotation), three SEBI nominees, six public representatives and an Executive Director & Chief Executive Officer (CEO) & a Chief Operating Officer (COO).

The Executive Director as the Chief Executive Officer is responsible for the day-to-day administration of the Exchange and the Chief Operating Officer and other Heads of Departments assist him.

The Exchange has inserted new Rule No.126 A in its Rules, Byelaws pertaining to constitution of the Executive Committee of the Exchange. Accordingly, an Executive Committee, consisting of three elected directors, three SEBI nominees or public representatives, Executive Director & CEO and Chief Operating Officer has been constituted. The Committee considers judicial & quasi matters in which the Governing Board has powers as an Appellate Authority, matters regarding annulment of transactions, admission, continuance and suspension of member-brokers, declaration of a member-broker as defaulter, norms, procedures and other matters relating to arbitration, fees, deposits, margins and other monies payable by the member-brokers to the Exchange, etc.

REGULATORY FRAME WORK OF STOCK EXCHANGE:

The “Securities Contract Regulation Act, 1956” and “Securities Exchange Board of India 1952” provided a comprehensive legal framework. Three tier regulatory structure comprising

Ministry of finance

The Securities And Exchange Board of India

Governing body

MEMBERS OF STOCK EXCHANGE:-

The securities contract regulation act 1956 has provided uniform regulation for the admission of members in the stock exchanges. The qualifications for becoming a member of a recognized stock exchange are given below:

- The minimum age prescribed for the members is 21 years.
- He should be an Indian citizen.
- He should be neither a bankrupt nor compound with the creditors.
- He should not be convicted for fraud or dishonesty.
- He should not be engaged in any other business connected with a company.
- He should not be a defaulter of any other stock exchange.
- The minimum required educational is a pass in 12th standard examination.

SECURITIES AND EXCHANGE BOARD OF INDIA {SEBI}

The securities and exchange board of India was constituted in 1998 under a resolution of government of India. It was later made statutory body by the SEBI act 1992. according to this act, the SEBI shall constitute of a chairman and five other members appointed by the central government.

With the coming into effect of the securities and exchange board of India act, 1992 some of the powers and functions exercised by the central government, in respect of the regulation of stock exchange were transferred to the SEBI.

OBJECTIVES AND FUNCTIONS OF SEBI

- To protect the interest of investors in securities.
- Regulating the business in stock exchanges and any other securities market.
- Registering and regulating the working of intermediaries associated with securities market as well as working of mutual funds.
- Promoting and regulating self-regulatory organizations.
- Prohibiting insider trading in securities.
- Regulating substantial acquisition of shares and takeover of companies.

Performing such functions and exercising such powers under the provisions of capital issues (control) act, 1947 and the securities to it by the central government.

SEBI GUIDELINES TO SECONDARY MARKETS: (STOCK EXCHANGES):

Board of Directors of Stock Exchange has to be reconstituted so as include non-members, public representatives and government representatives to the extent of 50% of total number of members.

Capital adequacy norms have been laid down for the members of various stock exchanges depending upon their turnover of trade and other factors.

All recognized stock exchanges will have to inform about transactions within 24 hrs.

Types of order:

Buy and sell orders placed with members of the stock exchange by the investors. The orders are of different types.

Limit orders: Orders are limited by a fixed price' buy Reliance Petroleum at Rs.50. Here, the orders has clearly indicated the price at which it has to be bought and the investor is not willing to give more than Rs.50.

Best rate order: Here, the buyer or seller gives the freedom to the broker to execute the order at the best possible rate quoted on the particular date for buying. It may be lowest rate for buying and highest rate for selling.

Discretionary order: The investor gives the range of price for purchase and sale. The broker can use his discretion to buy within the specified limit. Generally the approximation price is fixed. The order stands as this "buy BRC 100 shares around Rs.40".

Stop loss order: The orders are given to limit the loss due to unfavorable price movement in the market. A particular limit is given for waiting. If the price falls below the limit, the broker is authorized to sell the shares to prevent further loss. E.g., Sell ANDHRABANK at Rs.105 stops loss at Rs.100.

Buying and selling shares: To buy and sell the share the investor has to locate register broker or sub broker who render prompt and efficient service to him. The order to buy or sell specified number of shares of the company of investor's choice are placed with the broker. The order may be of any of the above any mentioned type. After receiving the order the broker tries to execute the order in his computer terminal. Once matching order is found, the order is executed. The broker then delivers the contract note to the investor. It gives the details regarding the name of the company, number of shares bought, price, brokerage, and the date of delivery of share. In this physical trading form, once the broker gets the share certificate through the clearing houses he delivers the share certificate along with transfer deed to the investor. The investor has to fill the transfer deed and stamp it. The stamp duty is one of the percentage considerations, the investor should lodge the share certificate and transfer deed to the register or transfer agent of the company. If it is bought in the DEMAT form, the broker has to give a matching instruction to his depository participant to transfer shares bought to the investor's account. The investor should be account holder in any of the depository participant. In the case of sale of shares on receiving payment from the purchasing broker, the broker effects the payment to the investor.

Share groups: The listed shares are divided into 3 categories:

Group A shares, B1 shares, B shares. The last 2 groups are referred to as cleared securities or non specified shares. The shares that come under the specified group can avail the carry forward transaction. In 'A' group, shares are selected on the basis of equity, market capitalization and public holding. Further it should have good track record and dividend paying company. It should have good growth potential too. The trading volumes and the investor's base are high in 'A' group shares. Any company when it satisfies these criteria would be shifted from 'B' group to 'A' group.

In the B1 group actively traded share are included. Carry forward transactions are not allowed in this group. Settlement takes place through the clearinghouse along with the 'A' group shares. The settlement cycle and the procedure are identical to 'A' group security. The rest of the company shares listed from the 'B' group.

Rolling settlement system:

Under rolling settlement system, the settlement takes place n days (usually 1, 2, 3 or 5days) after the trading day. The shares bought and sold are paid in for n days after the trading day of the particular transaction. Share settlement is likely to be completed much sooner after the transaction than under the fixed settlement system.

The rolling settlement system is noted by T+N i.e. the settlement period is n days after the trading day. A rolling period which offers a large number of days negates the advantages of the system. Generally longer settlement periods are shortened gradually. SEBI made RS compulsory for trading in 10 securities selected on the basis of the criteria that they were in compulsory demat list and had daily turnover of about Re.1 crore or more. Then it was extended to "A" stocks in Modified Carry Forward Scheme, Automated Lending and Borrowing Mechanism (ALBM) and Borrowing and lending Securities Scheme (BELSS) with effect from dec 31, 2001.

SEBI has introduced T+5 rolling settlement in equity market from July 2001 and subsequently shortened the cycle to T+3 from April 2002. After the T+3 rolling settlement experience it was further reduced to T+2 to reduce the risk in the market and to protect the interest of the investors from 1st April 2003.

Activities on T+1: conformation of the institutional trades by the custodian is sent to the stock exchange by 11.00 am. A provision of an exception window would be available for late confirmation. The time limit and the additional changes for the exception window are dedicated by the exchange.

The exchanges/clearing house/ clearing corporation would process and download the obligation files to the broker's terminals late by 1.30 p.m on T+1. Depository participants accept the instructions for pay in securities by investors in physical form up to 4 p.m and in electronic form up to 6 p.m. the depositories accept from other DPs till 8p.m for same day processing.

T+2 activities: The depository permits the download of the paying in files of securities and funds until 10.30 am on T+2 from the brokers' pool accounts. The depository processes the pay in requests and transfers the consolidated pay in files to clearing House/clearing Corporation by 11.00am/on T+2. The exchange/clearing house/clearing corporation executes the pay-out of securities and funds latest by 1.30 p.m on T+2 to the depositories and clearing banks. In the demat mode net basis settlement is allowed. The buy and sale positions in the same scrip can be settled and net quantity has to be settled.

1.3 COMPANY PROFILE

- Zebu Share And Wealth Managements Private Limited is an unlisted private company incorporated on 24 July, 2013. It is classified as a private limited company and is located in Erode, Tamil Nadu. It's authorized share capital is INR 4.65 cr and the total paid-up capital is INR 4.62 cr.
- The current status of Zebu Share And Wealth Managements Private Limited is - Active.
- The last reported AGM (Annual General Meeting) of Zebu Share And Wealth Managements Private Limited, per our records, was held on 30 November, 2021. Also, as per our records, its last balance sheet was prepared for the period ending on 31 March, 2021.
- Zebu Share And Wealth Managements Private Limited has two directors - Vellaiyan Vijayakumar and Keerthi Shanthi.
- The Corporate Identification Number (CIN) of Zebu Share And Wealth Managements Private Limited is U67120TZ2013PTC019704. The registered office of Zebu Share And Wealth Managements Private Limited is at 036, KRISHNA COMPLEX VCTV MAIN ROAD (WARD NO- 28), ERODE, Erode, Tamil Nadu.
- Zebu was founded with a shared understanding of what the Indian trader lacked to become profitable.
- We started off with the aim of filling the technological and service gap that hindered traders' and investors' growth to increased returns.
- We constantly roll our products and services that serve every intricate need of a demanding trader, including powerful trading platforms across devices, a single margin for trading across asset classes, and an order generator for research analysts and investment advisors.

Membership

- National Stock Exchange of India Limited (NSE)
- MCX Stock Exchange Limited (MCX-SX)
- Multi Commodity Exchange of India Limited (MCX)
- National Commodity & Derivatives Exchange Limited (NCDEX)
- National Multi Commodity Exchange of India Limited (NMCE)
- Bombay Stock Exchange (BSE)

1.4 STATEMENT OF THE STUDY

- ✓ I have carried out this exercise on Dematerlization. So in my studies I have tried to see whether the customer have satisfied the service given by ZEBU SHARE AND WEALTH MANAGEMENT
- ✓ I have also seen that awareness of ZEBU shares given by ZEBU finical consultantis from friends
- ✓ ZEBU SHARE PVT LTD is providing the Dematservice. Hence in this report an attempt is made to know the present customer satisfaction towards our services
- ✓ recent years, there has been a significant shift in the way individuals invest in the stock market. With the advent of technology, the use of demat/trading accounts has become increasingly popular. Despite the growth of this sector, little is known about the factors that influence customer satisfaction with demat/trading account services. Therefore, the problem that this study aims to address is to identify the key factors that affect customer satisfaction with demat/trading account services in Zebu Pvt Ltd, and to understand how these factors can be improved to enhance customer satisfaction and loyalty.

1.5 NEED FOR THE STUDY

- It helps to determine the trading feedback of customers to improve the quality service to the investors
- It is a process of studying the customer satisfaction
- It helps to built a long term relationship with investors
-

1.6 SCOPE FOR THE STUDY

The research on an investigation of investor's inclination towards online trading in ZEBU knows the mentality, mindfulness and satisfaction of the investors. In view of the data speculation specialists can complete further research on particular issue. The examination proposal through report will help them to enhance their administrations. Numerous administrations will be attempted to draw in new speculators. This examination gives esteem included administrations and keeps up sound financial specialist relationship.

1.7 OBJECTIVES OF THE STUDY

- ☐ To know the function of RM.
- ☐ To know the percentage of have satisfied the service of RM.
- ☐ To know how demat account is helping in the trading
- ☐ To know the exception of the customer.
- ☐ To know the loops and draw backs of RM.

1.8 LIMITATION OF THE STUDY

- ✓ Selected Investment Option is only Online Trading.
- ✓ Availability of data.
- ✓ Time Constraints.
- ✓ Sample chose may not cover whole population, as sample size is small in extent to populace because of time and cost imperatives.
- ✓ Respondents may have felt wavering in giving data related to their age, pay and so forth. Along these lines, there can be a few information that may sketchy on account of unwillingness of respondents to give right data.
- ✓ Even a significant number of the respondents may give wrong feedback

CHAPTER 2

REVIEW OF LITERATURE

2.1 INTRODUCTION TO REVIEW OF LITERATURE

- **OLIVER (1993)** has proposed that clients required involvement with the product or service to decide how fulfilled they were with it, while quality can be seen without real utilization
- **YEH ET. AL. (2007)** investigated that the Taiwanese semiconductor Industry actualizes successfully the venture asset arranging (ERP) to enhance benefit quality by assessing expected and saw benefit quality for both the upstream producers and the downstream clients through poll overview.
- **NGUYEN (2006)** tried a model on the connections between the administration quality, the consumer loyalty and the steadfastness in stores in the HCMC and found that retail benefit quality makes out of five measurements: products arrangement, work force, appearance, physical viewpoints and security.
- In their study titled "Customer satisfaction with online trading: a study of the Indian stock market," **Jain and Choudhary (2015)** found that reliability, ease of use, and transaction speed were the most critical factors influencing customer satisfaction with online trading in the Indian stock market.
- **Singh and Jain (2015)** examined the impact of perceived service quality on customer satisfaction with Demat accounts in India. They found that perceived service quality, including aspects such as customer service, transaction processing, and platform reliability, significantly influenced customer satisfaction and loyalty.

- In a study titled "An Empirical Study on Factors Affecting Customer Satisfaction with Online Trading in India," **Gupta and Sharma (2018)** investigated the factors affecting customer satisfaction with online trading in India. They found that customer service, security, and platform reliability were the most critical factors affecting customer satisfaction and loyalty.
- **Another study by Kalra and Gupta (2018)** explored the relationship between customer satisfaction and customer loyalty in the context of online trading in India. They found that customer satisfaction significantly influenced customer loyalty, and reliability, security, and ease of use were the most critical factors influencing customer satisfaction.
- BANSAL AND TAYLOR (1999) in their investigation summarized that as consumer loyalty was satisfaction connected to impressions of execution, fulfilment and exchanging obstructions are thought to be the most critical precursors of repurchase conduct, or the aim to repurchase a decent or administration. At the point when a few degrees of fulfilment exist after buy and assessment, the aim to repurchase will be sure.
- CAP AND WONG (2001) analyzed the develops and demonstrated that trust and satisfaction developed through human association through the salesman's relationship introduction altogether impacted the accomplishment of future item selection by the clients. This confirmation from conventional administration settings demonstrated that administration quality was a noteworthy driver of consumer loyalty, trust, and devotion, which at last prompted expanded deals openings and productivity.
- COX (2002) found that the clients' reactions demonstrated that service quality was one of the variables that affected consumer loyalty and holds clients in the focused online market.
- WIRTZ AND LEE (2003) called attention to that as research on utilization encounter developed, prove proposed that clients buy goods and services for a blend of two kinds of advantages: hedonic and utilitarian.

- 7 MISHRA ET. AL. (2004) in their examination found that tri segment model of consumer loyalty appeared to be equipped for consideration of any trait of the administration, including material, or item, characteristics as a major aspect of the aggregate fulfilment encounter and also the simplicity or trouble of access to the administration.
- LUARN AND LIN (2004) tried their hypothesized customer loyalty model and found that customer satisfaction, perceived value, and customer loyalty were distinctive builds. Their discoveries showed that not just consumer loyalty and saw esteem straightforwardly influenced client reliability, yet in addition in a roundabout way influenced client dependability through duty. A positive impression of significant worth may take clients back to make another exchange.
- FULLERTON (2005) tried the connections between service quality, commitment, and exchanging and promotion expectations. The outcomes demonstrated that dedication filled in as a fractional arbiter of the administration quality-devotion relationship.
- PARASURAMAN ET AL. (1985) recognized in a first report 10 quality measurements in view of a progression of centre gathering sessions. From this investigation, the creators reasoned that clients utilize similar criteria to survey benefit quality freely of the kind of administration. The 10 conceivably covering measurements are: physical assets, unwavering quality, responsiveness, correspondence, believability, affirmation, fitness, kindness, understanding/knowing the client and access.
- PARASURAMAN ET. AL. (1988) has later observationally checked the first ten measurements to build up a different thing scale called "SERVQUAL" for estimating the five measurements of administration quality (physical assets, affirmation, responsiveness, dependability, and compassion) and the 22 explanations.

- BITNER (1990) found that the consumer satisfaction of the service contact can influence the apparent service quality, and the perceived service quality likewise can elevate to influence the repurchase expectation, informal, exchanging channels or stores, and client faithfulness in contemplating administration contact show.
- 8 HAWKINS ET. AL. (1992).Through the examination of purchasers' recognitions, undertakings anticipated that would get hold of their requests and create items from their viewpoints. Besides, they can likewise gauge buyers' social models and item inclinations to at last win more clients in their focused markets
- TEAS (1993) proposed benefit quality measurements of administration result, purchaser representative collaboration and administration condition. The thought of administration item/benefit result and administration conveyance/shopper representative connection was predictable with the possibility of specialized qualities and utilitarian traits while, Parasuraman et. al., (1994) gave a model clarifying administration quality through administration item, benefit conveyance and administration condition.
- JOHNSON ET. AL. (1995).The process introduction of Gronroos saw quality from the point of view of what the client got. This introduction recognized different parts to benefit quality, to be specific specialized quality, utilitarian quality and reputational quality YUKSEL ET. AL. (2003) examined the cabin benefit quality on the SERVQUAL to give to the British experts that the elusive administration characteristics were more critical than the substantial from the perspectives of the clients.

- NGUYEN (2006) tried a model on the connections between the administration quality, the consumer loyalty and the steadfastness in stores in the HCMC and found that retail benefit quality makes out of five measurements: products arrangement, work force, appearance, physical viewpoints and security.

Overall, the literature suggests that factors such as reliability, ease of use, transaction speed, customer service, security, and perceived service quality are crucial determinants of customer satisfaction with Demat/Trading account services. These findings provide useful insights for financial service providers to improve their services and enhance customer satisfaction and loyalty.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

Definition:

Research design is the framework of research methods and techniques chosen by a researcher to conduct a study. The design allows researchers to sharpen the research methods suitable for the subject matter and set up their studies for success.

The research design adopted for this study is descriptive research design. The descriptive research design focuses on the accurate description of the variables present in the problem

Research instrument:

- online surveys
- customer feedback forms
- secondary data analysis
- social media analysis

3.2 SOURCES OF DATA

Data has been directly collected from the customers who use Mynt application for trading the target audience or the customers of the zebu shares and wealth Management. Data also collected directly from the client acquisition and retention teams Through their valuable feedbacks, customer feedback is being recorded through call recording and also in the digital feedback option.

PRIMARY DATA:

For a study of this nature primary data is collected through Questionnaire. Information obtained from the original source by research is called Primary Data. They offer much greater accuracy and reliability. The data was collected from the respondents through the questionnaire.

SECONDARY DATA:

In means data that are already available i.e. it refers to the data which have already been collected and analyzed by someone else. The data was collected from the websites and journals.

3.3 STRUCTURE OF QUESTIONNAIRE

Questionnaire was divided into two sections. First part was designed to know the general information about customers and the second part contained customer satisfaction level of using demat account in zebu shares and wealth management

3.4 SAMPLE SIZE

Sample size refers to the number of participants or observations included in a study. This number is usually represented by n . The size of a sample influences two statistical properties.

104 respondents are chosen as a sample size for the study.

3.5 SAMPLING TECHNIQUE

The simple random sampling method was used for the primary data collection. Simple random sampling is the basic sampling technique where we select a group of subjects (a sample) for study from a larger group (a population). Each individual is chosen entirely by chance and each member of the population has an equal chance of being included in the sample. Every possible sample of a given size has the same chance of selection; i.e. each member of the population is equally to be chosen stage in the sampling process. There are two types of sampling techniques.

The sample technique adopted for this study is convenient technique

3.6 PERIOD OF STUDY

The period of study is January 2023 through March 2023.

3.7 ANALYTICAL TOOLS

analysis and interpretation of primary data percentage analysis is to be used mainly due to qualitative nature of data and bar diagram are to be used to represent them in pictorial form.

- Percentage analysis:

It refers to a special kind of rate, percentages are used in making comparison between two or more series of data. A percentage is used to determine the relationship between the series.

* Percentage = $(\text{no of employees} / \text{total no of employees}) \times 100$

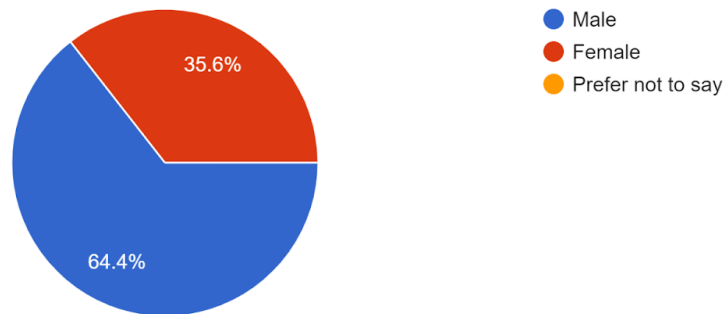
CHAPTER 4 DATA ANALYSIS AND INTERPRETATION

4.1. PERCENTAGE ANALYSIS

4.1.1: Table showing Gender wise classification of the respondents

Gender	No. of Respondents	Percentage
Male	67	35.6
Female	37	64.4
Total	104	100.00

2. Gender
104 responses



4.1.1: Chart showing Gender wise classification of the respondents

Interpretation

From the above table it is interpreted that the number of respondents male of respondents are 65%, Female of respondents 35%

Inference

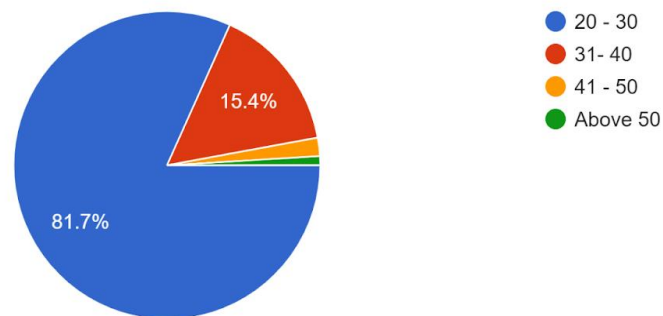
Majority (65%) of the respondents are male.

4.1.2: Table showing Age wise classification of the respondents

Age	No.of Respondents	Percentage
20-30	82	82%
31-40	15	16%
41-50	3	1%
Above	2	1%
Total	104	100%

3.Age

104 responses



4.1.2: Diagram showing Age wise classification of the respondents

Interpretation

From the above table it is interpreted that the number of respondents 20-30 of respondents are 81.7%, 31-40 of respondents 15.4%, 41-50 of respondents 1.9% and above 50 of respondents of 1%

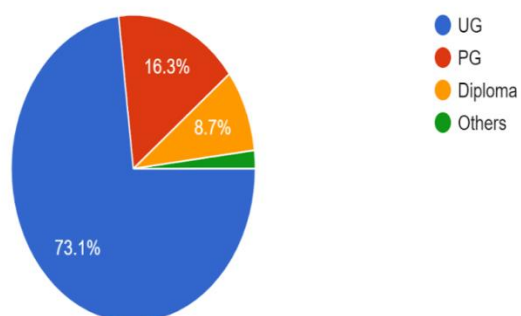
Inference

Majority (81.7%) of the respondents are 20-30.

4.1.3: Table showing educational qualification wise classification of the respondents

Educational qualification	No.of Respondents	Percentage
UG	73	73.1
PG	16	16.3
DIPLOMA	9	8.7
OTHERS	6	1.9
Total	104	100

4.Qualification
104 responses



4.1.3.1 Diagram showing educational qualification wise classification of the respondents

Interpretation

From the above table it is interpreted that the number of respondents UG of respondents are 73.1%, PG of respondents 16.3% , diploma of respondents 8.7 % and other of respondents 1.9 %

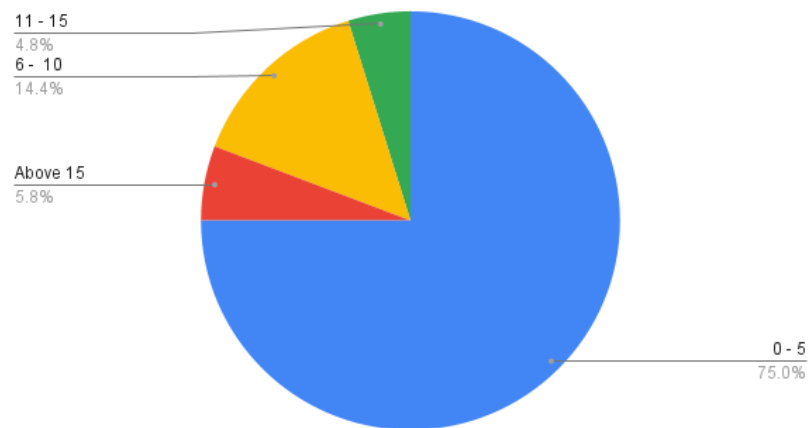
Inference

Majority (73.1%) of the respondents are UG.

4.1.4: Table showing Trading experience wise classification of the respondents

Trading experiecnre	No.of Respondents	Percentage
0-5	78	75
6-10	15	14.4
11-15	5	4.8
Above 15	6	5.8
Total	104	100

Count of 5.Trading Experience



4.1.4.1 graphs showing Trading experience wise classification of the respondents

Interpretation

From the above table it is interpreted that the number of respondents 0.5 of respondents are 75%, 6-10 of respondents 14.4% , 11-15 of respondents 4.8 and Above 15 of respondents 5.8

Inference

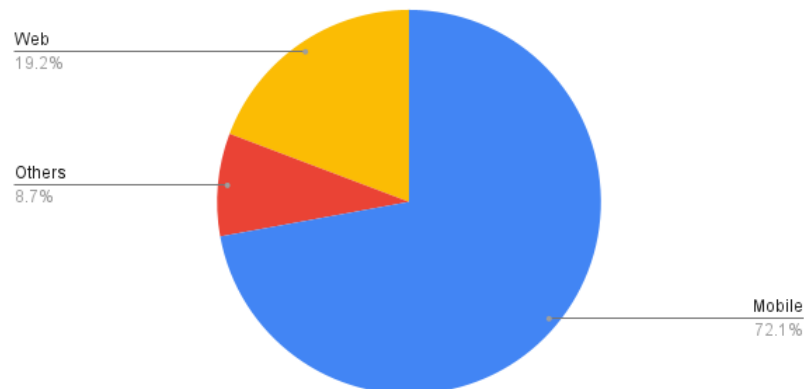
Majority (75%) of the respondents are 0.5

4.1.5: Are you conducting mobile or web transactions for trading?

option	No.of Respondents	Percentage
Mobile	75	72.1
Web	20	19.2
Others	9	8.7
Total	104	100

4.1.5.1 Are you conducting mobile or web transactions for trading?

Count of 6. Are you conducting mobile or web transactions for trading ?



Interpretation

From the above table it is interpreted that the number of respondents mobile of respondents are 72.1%, web of respondents 19.2% , others of respondent 8.7

Inference

Majority (72.1%) of the respondents are web

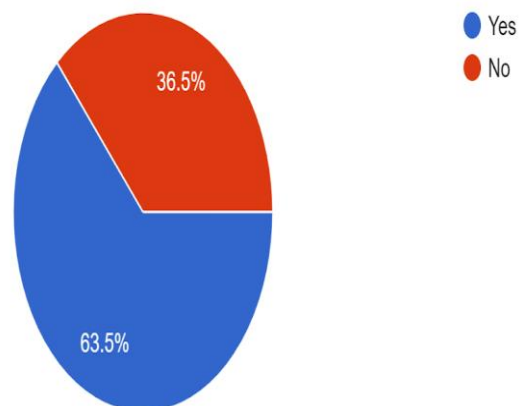
4.1.6: Is ZEBU is the first trading platforms you invest ?

option	No.of Respondents	Percentage
yes	66	63.5
No	38	36.5
Total	104	100

4.1.6: Chart showing Is ZEBU is the first trading platforms you invest ? classification of the respondents

7.Is ZEBU is the first trading platforms you invest ?

104 responses



Interpretation

From the above table it is interpreted that the number of respondents yes of respondents are 63.5%, No of respondents 36.5%

Inference

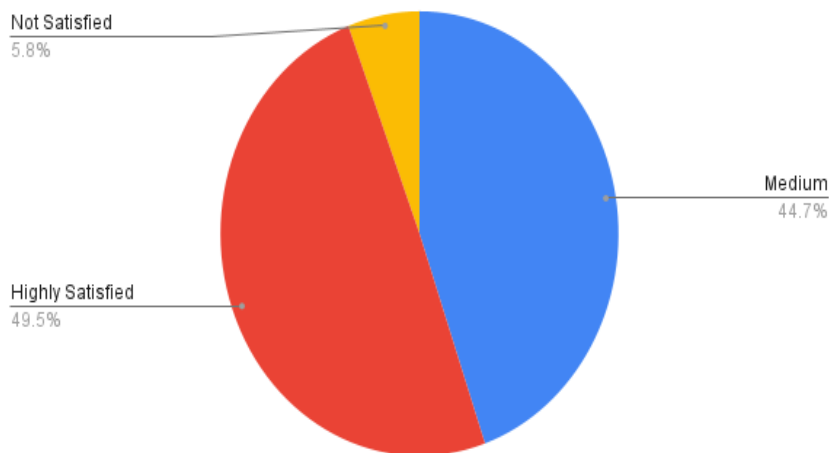
Majority (63.5%) of the respondents are yes

4.1.7:Table showing How was the customer Support While Facing issues during trade

Option	No.of Respondents	Percentage
Highly satisfied	51	49
Medium	47	45.2
Not satisfied	6	5.8
Total	104	100

4.1.7: Table showing How was the customer Support While Facing issues during trade wise classification of the respondents

Count of 9.How was the customer Support While Facing issues during trade ?



Interpretation

From the above table it is interpreted that the number of respondents Highly satisfied of respondents are 49%, medium of respondents 45% and not satisfied of responses 5.8

Inference

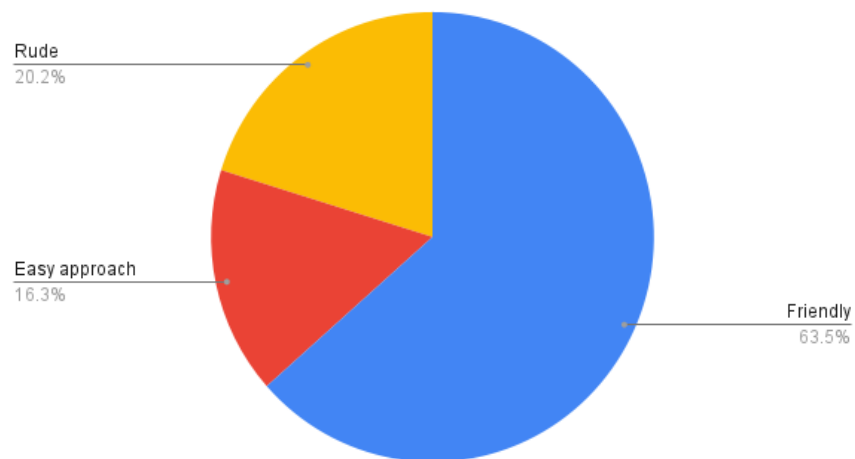
Majority (49%) of the respondents are not satisfied

4.1.8: Table showing .How our employees interact with you ? of the respondents

Option	No.of Respondents	Percentage
Friendly	66	63.5
Rude	21	20.5
Easy Approach	17	16
Total	104	100

4.1.8: Table showing How our employees interact with you of the respondents

Count of 10.How our employees interact with you ?



Interpretation

From the above table it is interpreted that the number of respondents Friendly of respondents are 63.5%, Rude of respondents 20.5% and Easy approach 16

Inference

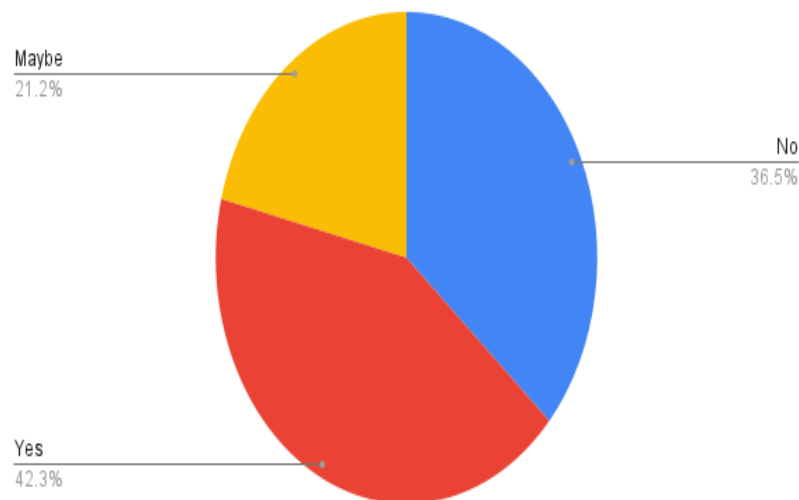
Majority (63.5%) of the respondents are Highly satisfied

4.1.9: Table showing Have you ever felt disappointed in invested through zebu ?of the respondents

Option	No.of Respondents	Percentage
Yes	44	42.4
No	38	32.4
May be	22	21.2
Total	104	100

4.1.9: Graphs showing Have you ever felt disappointed in invested through zebu ?of the respondents

Count of 11.Have you ever felt disappointed in invested through zebu ?



Interpretation

From the above table it is interpreted that the number of respondents say yes of respondents are 42.4 %, Say no of respondents 32.4% and say maybe of respondent 32.4.

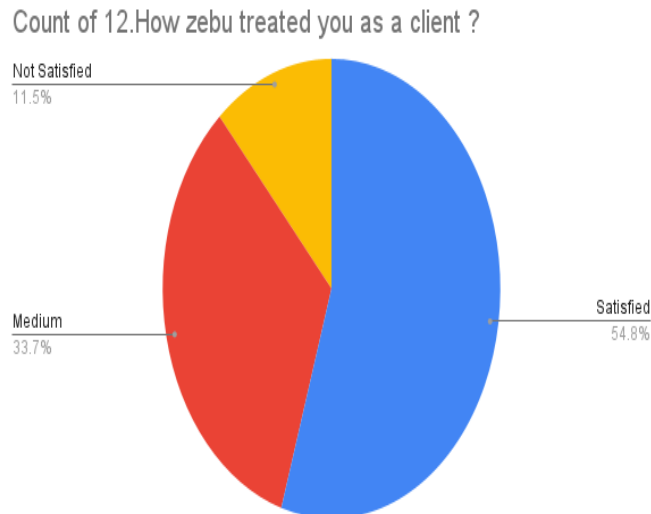
Inference

Majority (42.4%) of the respondents are said yes.

4.1.10: Table showing How zebu treated you as a client ??of the respondents

Option	No.of Respondents	Percentage
Satified	57	54.8
Medium	35	33.7
Not satisfied	18	15.5
Total	104	100

4.1.10: Graphs How zebu treated you as a client ?of the respondents



Interpretation

From the above table it is interpreted that the number of respondents satisfied of respondents are 54.8 %, medium of respondents 33.7% and not satisfied of respondent 32.4.

Inference

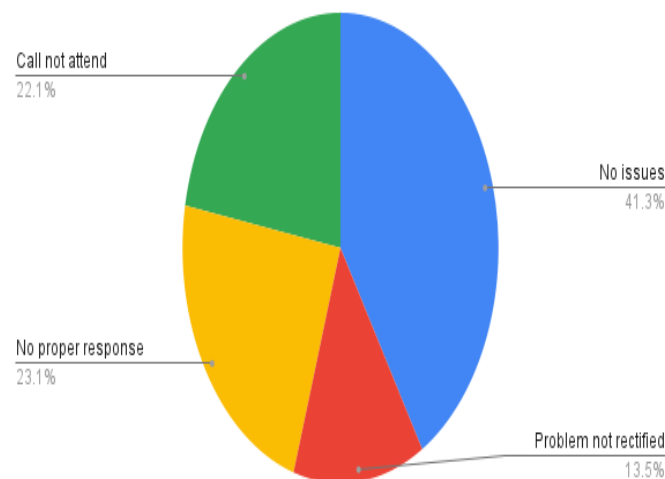
Majority (54.8.4%) of the respondents are Satisfied .

4.1.11: Table showing What is the major problem faced while trying to reach us ?of the respondents

Option	No.of Respondents	Percentage
Call not attend	23	22.1
No proper response	24	23.1
Problem not rectified	14	13.5
No issues	43	41.3
total	104	100

4.1.11: Graphs showing What is the major problem faced while trying to reach us ?of the respondents

Count of 13. What is the major problem faced while trying to reach us ?



Interpretation

From the above table it is interpreted that the number of respondents call not attend of respondents are 22.1 %, no proper response of respondents 23%.1 and problem not rectified of respondent 13.5 and no issues of responses 41.3.

Inference

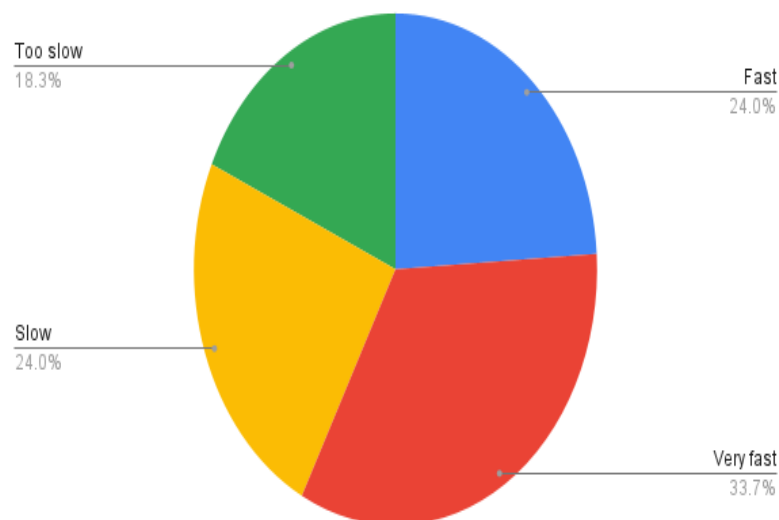
Majority (41.3%) of the respondents are no issues

4.1.12: Table showing how quick is zebu in solving the issues of the respondents

Option	No of response	Percentage
Very fast	35	33.7
Slow	25	24
Too slow	19	18.3
Fast	25	24
Total	104	100

4.1.12: Table showing how quick is zebu in solving the issues of the respondents

Count of 14. How quick is Zebu in solving the issues



Interpretation

From the above table it is interpreted that the number of respondents very fast of respondents are 33.7%, slow of respondents 24% and too slow of respondent 18.3%, fast of respondent 24%

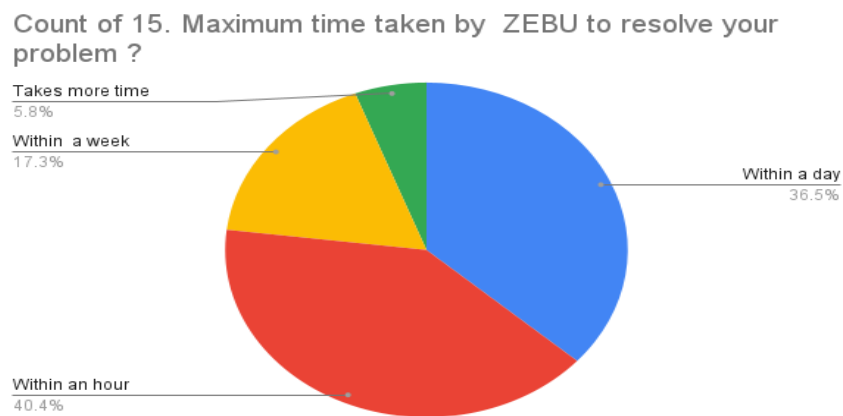
Inference

Majority (33.7%) of the respondents are Very fast .

4.1.13: Table showing respondents Maximum time taken by ZEBU to resolve your problem ?

Option	No of response	Percentage
With in a hour	42	40.4
With in a day	38	36.5
With in a week	18	17.4
Takes more time	6	5.8
total	104	100

4.1.13: Table showing What is the major problem faced while trying to reach us of the respondents



Interpretation

From the above table it is interpreted that the number of respondents With in hour of respondents are 40%, With in day of respondents 17% and Within a day of respondent 37%, Tekes more time of respondent 6%

Inference

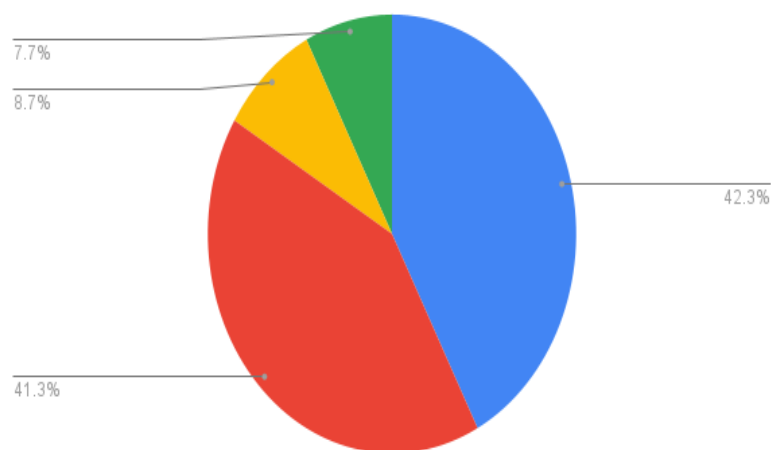
Majority (40%) of the respondents are With in a hour .

4.1.14: Table showing What ratings will you give to our employee based on our Customer support

Option	No of response	Percentage
1Star	8	7.7
2 Star	9	8.7
3 Star	44	42.3
5 Star	43	41.3
Total	104	100

4.1.14: Table showing What ratings will you give to our employee based on our Customer support of the respondents

Count of 16. What ratings will you give to our employee based on our Customer support ?



Interpretation

From the above table it is interpreted that the number of respondents get one star of respondents are 7.7%, get two star of respondents 8.7% and get three star of respondent 42.3%, get five star of respondent 41.3%

Inference

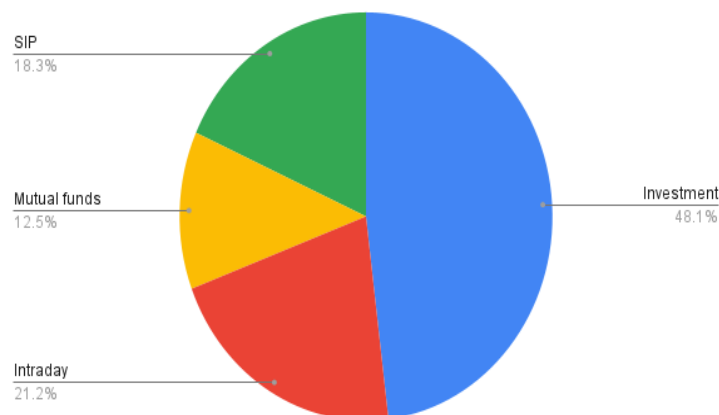
Majority (42.3%) of the respondents are get 3 star

4.1.15: Table showing Which type of trading do you prefer ?

Option	No of response	Percentage
Interday	22	21.2
Investment	50	48.1
Sip	19	18.3
Mutual fund	13	12.5
total	104	100

4.1.15: Table showing Which type of trading do you prefer ?

Count of 17. Which type of trading do you prefer ?



Interpretation

From the above table it is interpreted that the number of respondents investment of respondents are 48.%, interday of respondents 21% and sip of respondent 18%, mutual fund of respondent 13%

Inference

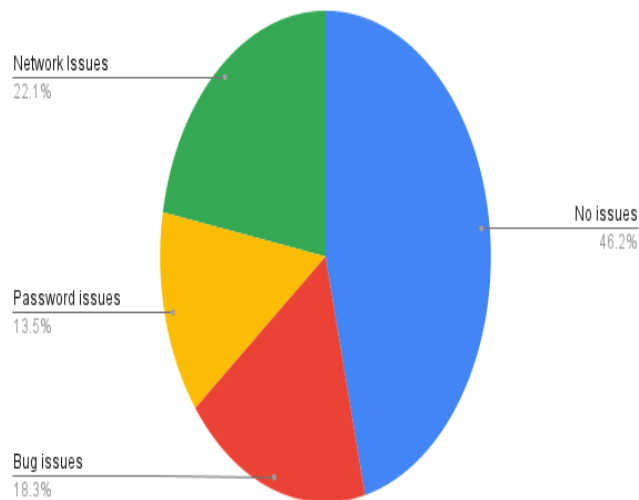
Majority (48%) of the respondents investment.

4.1.16: Table showing Do you face any issues while using our application ?

Option	No of response	Percentage
No issues	48	46.2
Network issue	23	22.1
Bug issues	19	18.3
Password issues	14	13.5
total	104	100

4.1.16: Table showing Do you face any issues while using our application ?

Count of 18. Do you face any issues while using our application



Interpretation

From the above table it is interpreted that the number of respondents no issues of respondents are 46.2%, network issues of respondents 22.1% and bug issues of respondent 18.3%, and password issues fund of respondent 13.5%

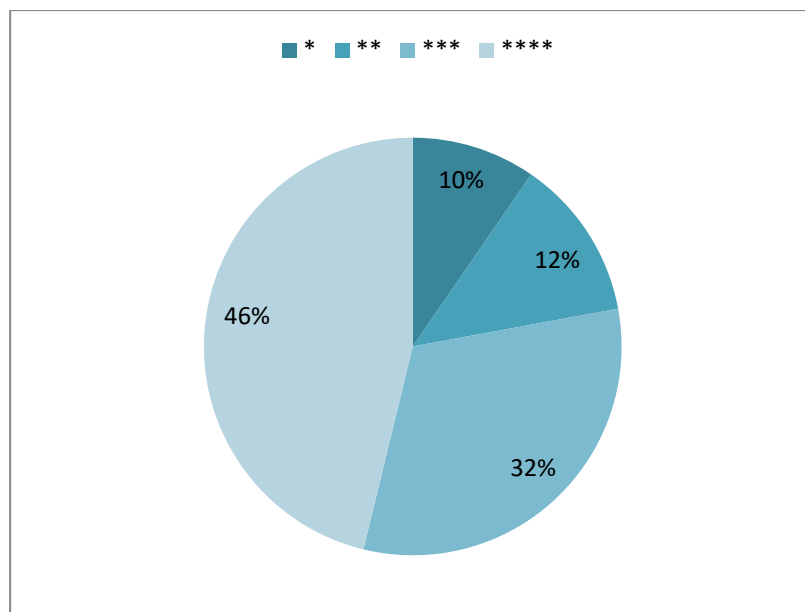
Inference

Majority (46.2%) of the respondents no issues

4.1.17: Table showing Rate our customer service of the respondents

Option	No of response	Percentage
1 Star	10	9.6
2 Star	13	12.5
3 Star	33	31.7
4 Star	48	46.2
total	104	100

4.1.17: Table showing What is the major problem faced while trying to reach us ?of the respondents



Interpretation

From the above table it is interpreted that the number of respondents get one star of respondents are 10%, get two star of respondents 12% and get three star of respondent 32%, get five star of respondent 46%

Inference

Majority (46%) of the respondents are get 5 star

CHAPTER 5

FINDINGS,SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

Demat accounts are electronic accounts that hold shares and other securities in an electronic form. They have gained popularity in recent years as they offer several benefits over traditional physical share certificates, including increased safety, convenience, and speed of transactions.

- ✓ Studies have shown that customers who use demat accounts are generally satisfied with their experience. Some of the factors that contribute to customer satisfaction include:
- ✓ Convenience: Demat accounts offer customers the convenience of holding and transacting securities in an electronic form, which can be accessed from anywhere at any time.
- ✓ Cost-effectiveness: Demat accounts are usually more cost-effective than physical share certificates as they eliminate the need for printing, storage, and transportation of physical certificates.
- ✓ Speed of transactions: Demat accounts allow for faster transactions as they eliminate the need for physical delivery and processing of share certificates.
- ✓ Safety: Demat accounts offer customers increased safety as they eliminate the risk of loss or theft of physical share certificates.

Overall, customer satisfaction with demat accounts appears to be high, with customers appreciating the convenience, cost-effectiveness, and safety offered by these accounts. However, it's important to note that customer satisfaction can vary based on the specific features and services offered by different demat account providers.

- ✓ Majority (72.1%) of the respondents are using web for trading
- ✓ Majority (63.5%) of the respondents first trading platforms is zebu
- ✓ Majority (49%) of the respondents are not satisfied as they are facing issue while trading
- ✓ Majority (63.5%) of the respondents are Highly satisfied with the customers support of zebu
- ✓ Majority (42.4%) of the respondents are said yes as they felt disappointed
- ✓ Majority (54.8.%) of the respondents are Satisfied with how the client treat
- ✓ Majority (41.3%) of the respondents are no issues while trying to reach us
- ✓ Majority (33.7%) of the respondents are Very fast in solving the problem
- ✓ Majority (40%) of the respondents says issue clears With in a hour .
- ✓ Majority (42.3%) of the respondents are get 3 star for customers support
- ✓ Majority (48%) of the respondents prefers investment.
- ✓ Majority (46.2%) of the respondents says no issues in trading
- ✓ Majority (46%) of the respondents are get 5 star for customers support

5.2 SUGGESTIONS

Provide clear and transparent information: Customers should be provided with clear and transparent information about the demat account and its features, such as account opening fees, annual maintenance charges, brokerage charges, transaction charges, etc. This will help them understand the costs involved and make informed decisions.

- ❑ Offer user-friendly platforms: The trading platform and mobile application should be user-friendly and easy to navigate. It should have a simple and intuitive interface, and provide customers with real-time updates on their holdings, transactions, and account balance.
- ❑ Prompt customer service: Timely and effective customer service is essential for maintaining customer satisfaction. Customers should be able to reach out to customer support through multiple channels, including phone, email, chat, and social media. The support team should be responsive and knowledgeable, and able to resolve customer issues quickly.
- ❑ Provide regular updates: Regular updates about changes in policies, fees, and other important information should be communicated to customers via email, SMS, or through the trading platform. This will help customers stay informed and avoid any surprises.
- ❑ Offer value-added services: Demat account providers can offer value-added services such as research reports, stock recommendations, and educational resources to help customers make informed investment decisions. This can also help build customer loyalty.
- ❑ Ensure security: Security is of utmost importance for demat accounts. Customers should be assured that their investments are safe and secure, and that the trading platform and mobile application are secure and reliable.

Overall, providing transparent information, user-friendly platforms, prompt customer service, regular updates, value-added services, and ensuring security can go a long way in improving customer satisfaction with using a demat account.

5.3 CONCLUSION

customer satisfaction with using a demat account can depend on a variety of factors such as ease of use, accessibility, customer service, fees, and reliability of the system. Demat accounts have become a popular way for investors to hold and manage their securities electronically. They provide several advantages over traditional physical share certificates, including easier tracking and management of securities, faster settlement of trades, and reduced risk of loss or damage.

However, customers may also face certain challenges with demat accounts such as technical glitches, fraud, or unauthorized access to their accounts. Therefore, it's important to choose a reputable and reliable service provider and to take necessary precautions to secure your account.

In conclusion, customer satisfaction with using a demat account can vary depending on several factors. It's important to carefully evaluate your options and choose a service provider that meets your needs and provides you with a positive and secure experience.

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ANNEXURE(QUESTIONNAIRE)

SECTION 1 : PERSONAL QUESTION

1. Name

2. Gender

- a) Male
- b) Female
- c) Prefer not to say

3. Age

- a) 20 – 30
- b) 31- 40
- c) 41 – 50
- d) Above 50

4. Qualification

- a) UG
- b) PG
- c) Diploma
- d) Others

SECTION 2: QUESTION RELATED TO TOPIC

5Trading Experience

- a) 0 – 5
- b) 6 - 10
- c) 11 – 15
- d) Above 15

6. Are you conducting mobile or web transactions for trading ?

- a) Mobile
- b) Web
- c) Others

7. Is ZEBU is the first trading platforms you invest ?

- a) Yes

b) No

8. When you invest your 1st investment in Zebu _

9. How was the customer Support While Facing issues during trade ?

a) Highly Satisfied

b) Medium

c) Not Satisfied

10. How our employees interact with you ?

a) Friendly

b) Rude

c) Easy approach

11. Have you ever felt disappointed in invested through zebu ?

a) Yes

b) No

c) Maybe

12. How zebu treated you as a client ?

a) Satisfied

b) Medium

c) Not Satisfied

13. What is the major problem faced while trying to reach us ?

a) Call not attend

b) No proper response

c) Problem not rectified

d) No issues

14. How quick is Zebu in solving the issues?

a) Very fast

b) Slow

c) Too slow

d) Fast

15. Maximum time taken by ZEBU to resolve your problem ?

a) Within an hour

b) Within a day

- c) Within a week
- d) Takes more time

16. What ratings will you give to our employee based on our Customer support ?

- a) ☆
- b) ☆ ☆
- c) ☆ ☆ ☆
- d) ☆ ☆ ☆ ☆ ☆

17. Which type of trading do you prefer ?

- a) Intraday
- b) Investment
- c) SIP
- d) Mutual funds

18. Do you face any issues while using our application?

- a) No issues
- b) Network Issues
- c) Bug issues
- d) Password issues

19. Suggest any feedback about ZEBU_____

20. Rate our customer service

- a) ☆
- b) ☆ ☆
- c) ☆ ☆ ☆
- d) ☆ ☆ ☆ ☆ ☆