

Study on factor affecting customer satisfaction towards home loan in private bank

Submitted in partial fulfillment of the requirements for the award of

Master of Business Administration

by

NAVEEN KUMAR YADAV

Register No. 39410135



SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

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

**Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE
Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI - 600 119**

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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of Naveen kumar yadav 39410135 who have done the Project work entitled **Study on factor affecting customer satisfaction towards home loan in private bank** under my supervision from December to February 2021.

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DECLARATION

I NAVEEN KUMAR YADAV 39410135 hereby declare that the Project Report entitled **Study on factor affecting customer satisfaction towards home loan in private bank** done by me under the guidance of **MR. M.JOHN PAUL M,MBA ,MHRM,M.Phil,(Ph.D) Assistant professor , School of management studies** (internal Guide) is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

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TABLE OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO
	ABSTRACT	7
	LIST OF TABLES	8
	LIST OF CHARTS	9
	INTRODUCTION	
1	1.1 Introduction about the study	10
	1.2 Industry profile	
	REVIEW OF LITERATURE	
2	2. 1 Review of Literature	11
	RESEARCH METHODOLOGY	
	3.1 Need for Study	46
	3.2 Scope and Significance of Study	47
	3.3 Objectives of the Study	47
	3.4 Research Design	48
	3.5 Sources of Data	48
	3.6 Population	49
	3.7 Sample Size	49
	3.8 Sampling Technique	50
	3.9 Period of Study	50
	3.10 Structure of Questionnaire	50
	3.11 Analytical Tools	50
	3.12 Limitations of the Study	52
	DATA ANALYSIS AND INTERPRETATION	
	4.1 Percentage analysis	65
	4.2 Independent t-test	65
	4.3 ANOVA	67
	5.1 Findings	59
	5.2 Suggestions	61
	5.3 Conclusion	62
	APPENDIX – I (Questionnaire)	72
	REFERENCES	79
	APPENDIX- II(Article)	74

ABSTRACT

The home loan is offered by many public sector banks and private sector banks in Kerala. The present study intends to analyse the factors which influence satisfaction among home loan borrowers from the public

sector and private sector in Kerala. Important among them chosen for the study are SBI and Canara Bank from the public sector and HDFC and ICICI from the private sector. The study will be helpful to the lending agencies to render better services based on the changing needs and behaviour of home loan borrowers and will also facilitate the government in revising the home loan policies periodically. The result of the study revealed that the satisfaction level about the services provided by public sector banks as well as private sector banks is quite satisfactory to the borrowers. The article suggested that the rate of interest and amount of EMI should be competitive and loan processing should be quicker by public and private sector banks to attract more customers in the future.

LIST OF TABLES

CHART NO	PARTICULARS	PAGE NO
4.1.1	DIFFERENT GENDER	53
4.1.2	DIFFERENT PROFFESION	55
4.1.3	DIFFERENT EDUCATION QUALIFICATION	57
4.1.4	DIFFERENT BANK CUSTOMER	58
4.1.5	DIFFERENT SALIRY PEOPLE	59
4.1.6	DIFFERENT CATOGERY OF BANK ACCOUNT HOLDER	60
4.1.7	DIFFERENT RATE OF INTREST	61
4.1.8	LOANEE AND NON-LOANEE PEOPLE	62
4.1.9	APPROCH FOR HOME LOAN	63
4.2.0	DIFFERENT PEOPLE HAVING LOAN ANYTHING ELSE	64
4.2.1	DIFFERENT RELIABLE HOME LOAN BANK	65
4.2.2	DIFFERENT EXPRIENCES PEOPLE	56

LIST OF CHARTS

CHART NO	PARTICULARS	PAGE NO
4.1.1	DIFFERENT GENDER	53
4.1.2	DIFFERENT PROFFESION	55
4.1.3	DIFFERENT EDUCATION QUALIFICATION	57
4.1.4	DIFFERENT BANK CUSTOMER	58
4.1.5	DIFFERENT SALIRY PEOPLE	59
4.1.6	DIFFERENT CATOGERY OF BANK ACCOUNT HOLDER	60
4.1.7	DIFFERENT RATE OF INTREST	61
4.1.8	LOANEE AND NON-LOANEE PEOPLE	62
4.1.9	APPROCH FOR HOME LOAN	63
4.2.0	DIFFERENT PEOPLE HAVING LOAN ANYTHING ELSE	64
4.2.1	DIFFERENT RELIABLE HOME LOAN BANK	65
4.2.2	DIFFERENT EXPRIENCES PEOPLE	56

CHAPTER - 1

INTRODUCTION

Over the last few decades the of loan sector has undergone a significant shift. Home loan is one of the important aspects of the source of loan for people to buy homes.

People prefer it a over the last few decades, the an investment avenue either as short term or long term investment The consumer expectations are very high so it should be kept in mind and offer the best possible service.

The home loan amount fixed according to the value of the property the borrower needs to have an excellent credit history to obtain a home loan. the private sector after a high-interest rate compared to public sector banks, many borrowers prefer private banks over public banks because of the service and commit.

ndian Banking is encountering huge change and innovations in terms of product and services. Managing, maintaining and dealing with a record is an overall issue that is posing continuous challenges. Changes in the fiscal region, covering keeping cash, insurance, budgetary markets, trade, impose evaluation et cetera have been

an imperative catalyst in sustaining the basics of the Indian economy. The change measures have acknowledged

real advancements in this fundamental division of the Indian's economy.

Home being a shelter is an essential place for humans to reside and accomplish their daily activities.

Under perfect conditions it can be said and observed that loans will accomplish the need and hunt for shelter.

Buying a house is dream for everyone. It can be inferred that hike in the valuation of properties is observed due to increasing inflation and it is getting harder to buy hold and maintain property in such an uncertain market.

It hasbasically ended up being incomprehensible for a typical winning individual to buy a home on a particular sum installment.

Summing up these lines it is conferred that buying home has come in nearness as banks are providing easy and soft loans (Gupta and Agrawal, 2013). The task of picking one bank and one offer for home

loan amidst the thousands available decisions have transformed into an amazingly complex endeavor inferable

from the construction to flourishing in the country. Beside this, there are confounded business talks and

actionable elements that make this endeavor more troublesome. In this examination, the study propose to give the principal information of home loan boost points of interest, so when a man applies for the home loan, he/she can understand the basics and empower themselves to avoid the misleading parts in the market.

With taking off land costs, people are logically picking home loan credits to get their dream home. Advance expenses are slipping continually and the banks and their cash reserves are really falling over each other to draw the arranged home-searchers. Despite the duty diminishments and liberal advancing rates, numerous individuals still can't compose resources for the underlying portion, which ends up being no fewer than 15 for every penny of the property estimation.

Administration quality is an essential segment of customer acknowledgment. In circumstances where customer organization or organizations are offered in blend with a physical thing, advantage quality in like manner choose customers' satisfaction. Customers judge the idea of organizations in perspective of their impression of the particular outcome gave, the method by which that outcome was passed on and the idea of the physical surroundings where the organization is passed on. The determinants of administration quality can be characterized as Reliability incorporates consistency of execution and faithfulness. It infers that the firm plays out the organization right the primary go through. Responsiveness concerns the capacity or arrangement of delegates to give profit. Access incorporates pleasantness and effortlessness of contact. It infers the organization is easily open by telephone; holding up time to get advantage isn't wide, useful long periods of activities and invaluable region of organization transport. Communication/ Correspondence suggest keeping customers taught in lingo they can fathom and tuning in to them. It may infer that the association needs to change its vernacular or different purchasers - growing the level of refinement with an adjusted customer and talking just and without a doubt with a learner. Credibility incorporates steadfastness, dependability, validity. It incorporates having the customer's best eagerness on the most essential level.

Each bank offer numerous sorts of loans and advances to the customers like retail credit, term advance, working capital advance, overdraft, exchange import store and wander support. The investigation will look at the elements influencing consumer loyalty towards Home loans of ICICI in Bhopal city. Aside from this the

examination will utilize relapse and effect on consumer loyalty will be seen of the computed factors. The study will also focus on the impact of extracted variables on customer satisfaction. It will reveal that what are the key determinants which help shape banks to develop and increase customer satisfaction. The impact and relations will also be calculated and observed for the management of home loans. The study will facilitate banks with all resources required to improve the CRM (Customer Relationship Management) in the bank

CHAPTER -2

REVIEW OF LITERATURE

Indian Banking industry is one of the most technologically advanced industries with vast networks of branches empowered by strong banking capabilities.

However, regulatory, structural and technological factors are significantly changing the banking environment throughout the world.

One of the most important factors that is motivating the growth of the Indian banking institutions is the liberalization.

The financial sector reforms in India were designed to infuse greater competitive vitality in the banking system.

To achieve this objective, the “Norseman Committee” was formed.

The Norseman Committee report suggested wide ranging reforms for the Indian banking sector in 1992, including the important one to introduce internationally accepted banking practices so as to enable Indian banks to achieve service excellence.

The Committee recommended a liberal policy towards the entry norms of private sector banks and foreign banks into the Indian banking sector.

The Interest rate structure has been deregulated to a great extent and banks have been given a great degree of freedom in determining their rate structure for deposits and advances, as well as their other product range.

Banking has also become more competitive in respect of branch network. The end result is that market power is getting shifted from banks to their customers.

Financial liberalization has led to intense competitive pressures, and retail banks are consequently directing their strategies towards increasing customer satisfaction and loyalty through improved service quality.

With such a high potential in the Indian banking industry, all leading banks are looking ahead to establish themselves as the most preferred bank by the customers and this can only happen when they are able to differentiate themselves on the basis of service quality being offered by their competitors.

Retail Banking has immense opportunities in a growing economy like India.

As the growth story further unfolds in India, retail banking is going to emerge a major driver of economic growth. A.T. Kearney, a global management consulting firm, recently identified India as the second most attractive retail distribution centre of 30 emergent markets.

2.2. Statement of Problem The present study is accordingly,

devoted to a detailed probe into the retail banking in India. It also focuses to make a comparative study, on the basis of quality dimensions, between public sector banks and private sector prospects and challenges as well as organization and working of retail banking in India. Before embarking upon the actual conduct of the study, a survey of available and pertinent published work on the subject of this study is made in order to have an insight into the depth of Retail Banking and also the specific aspects covered in the work. The Review of Literature presented below recounts the work so far done in the field of present study, the nature of the work, the aspects dealt with as well as brief outcome emerging from the studies.

1. Bayle&Janalgie (1994) had set their goals of services quality dimensions in Retail Banking. First the study investigates & identifies the services quality dimensions pertaining to financial services. Secondly, it examines the relationship between perception accorded to these dimensions & the overall attitude towards the banking.
2. Thirdly, it examines the important discrimination in service quality factors among the different group of banks by paired comparison.
3. Robert Johnston (1997) in his study entitled as, "Identifying the critical determinants of service quality in retail banking: importance and effects", focused on the categories of the quality factors in terms of their relative importance and their effect on satisfaction and dissatisfaction. The study is based on an analysis of over 200 customers in the UK banking industry and 100 interviewers.
The study suggests that increasing the speed of processing information, delighting customers, such as improving the reliability of equipment ,will lessen dissatisfaction rather than delight customer.

4. Frances X. Frey (1999) in the article entitled as, "Process variants as a Determinant of Bank

Performance: Evidence from the retail banking study" explains the relation between retail banks branch-based processes and financial performance. There are 11 processes included in this study which represent the bulk of activities performed in a typical retail branch (e.g. opening checking accounts). The finding of this study are that the financial performances of banks that

perform better across these processes tend to be better than that of other banks.

4. Applied Communicating Inc (ACI) (2003) in the study entitled as, "Retail Banks Require Enhanced Systems as the Industry Changes" explores the challenges that retail banks must overcome with

innovative IT systems. In today's fast paced technological age, consumer and corporate customers

expect faster execution of transaction. The challenge for the bank IT groups is to ensure how their system can cope with the voluminous transaction without increase in per-transaction processing cost. The article discussed managing electronic funds, prepaid card e-money, remittance market and how banking services through internet have been replaced by mobile banking technologies & ATM.

5. Bhayani, S.J. (2003) in his study entitled as, "Empirical Study on Retail Banking Awareness" has focused on the Retail Banking Awareness by conducting a survey on 200 customers having their current accounts with private banks, nationalized and cooperative banks in Rajkot city of Gujarat.

The main objectives of his study was to compare the services provided by different private sector banks in the Rajkot City and also to know the customers awareness about the services provided and how often they utilized these services. The study concludes that in India, due to various factors like illiteracy etc, the IT awareness of the customers was still very low. That's why the banks needed to put major efforts towards educating the customers for building up an IT savvy customer base".

6. Source Technologies, (2004) in this paper entitled as, "Teller Assisted Self Services: The New Face of Retail Banking" emphasize the concept called Teller Assisted self services (TASS), which is the amalgamation of self-services and human services. How this service had integrated multiple data sources and CRM information is also dealt with.

7. TemuSantonen (2004) in the article entitled as, "Price Sensitivity as an Indicator of Customer Defection in Retail Banking" analyses different dimensions of perceived service loyalty, including price stability, and explains the customer defection in retail banking in Finland. The study find out that the growth of the body of knowledge regarding customer loyalty & price strategies in retail banking is vital since price competition is becoming increasingly wide spread. The study also implied that in retail banks with a greater than average amount of price sensitivity customers will lose most in a scenario of aggressive price offers; loyal customers are receptive to tempting marketing information. The willingness to acquire information is strongly related to customer defection and banks should prepare solid counter attacks, when substantially lower price based rival senters in to the markets.

8. Financial Objects Plc (2005) in the study entitled as, "The Birth of Brand Banking: A passive Trend or The Shape of Things to Come?" assesses the emerging trend of retail banking in Europe and pressure to deliver innovative services in order to gain and maintain market shares. The study highlights the technological consideration to make the banking services successful, like customer experiences process excellence, reduced cost and risk and sustainable leadership. It explains the Services Oriented Architectures (SOA) that create a new land of flexibility in how banks interface and integrate application.

9. Mohammad A Al-Hawari (2005) in the study entitled as, "The Influence of Internet Banking and Teller Service Quality on Customer Retention: A Comparative Study" examines the relative importance of internet banking and tellers in retaining retail customers. The results indicate a significant relationship between bank teller service quality and retention rates; internet banking is also positively related to customer retention, the data analysis outcomes show that delivering service through traditional service channel (branches) has a stronger relationship with increasing bank retention rates than internet banking. This result empirically adds further understanding to the knowledge and supports the view that automated services could enhance the dis connectivity and positivity in customers.

10. Sudhir (2005) in his study entitled as, "Growth Pattern of Retail Banking" emphasizes that existing potential of Retail Banking was untapped in rural and semi-rural areas and that untapped clientele provided a good and vast opportunity for growth in this segment.

11. Timothy & Williams (2005) in their article, entitled as, "The Role of Retail Banking in the US Banking Industry: Risk, Return and Industry structure" focused the return in retail' in the US Banking industry, the reason for shift and the rising trends in retail loan share. The observed trends in retail loan shares, retail deposit shares, the balance sheets of US consumer and the number of bank branches all indicate an increased focus on retail activities. The micro (customer based business catering to large number of small customers products and services) and macroeconomic (interest rates) factors affect the stability of retail banking. The Retail Banking Industry will be driven by volatility in capital markets and wholesale banking activities, deregulation and technology.

12. Lakshminarasimha & S. Murali (2006) in their study entitled as, "Measurement of Customer Satisfaction - Need of the Hour" lay emphasis on the use of SERVQUAL for measuring service level of banks in 5 dimensions i.e. Tangibles (appearance of physical facilities, equipment and personal), reliability (ability to perform service dependably and accurately), the customers, Assurance to customers as reflected through knowledge and trust of people in the bank and finally, the Empathy and caring of banks towards customers. It is opined that measurement of customer satisfaction helps to promote an increased focus on customer outcomes and stimulate improvements in the work processes.

13. Neeta Prakash (2006) conducted a comprehensive study on "Growth of Retail Banking in India" in which she had focused on high growth pattern of the retail Banking. The main findings of the study indicate that growth & development of Retail Banking is an important

milestone in Indian banking sector development, though the growth of Retail banking in India is very small as compared to world standards. The study also finds that the performance of Private sector banks in respect of growth of retail banking is much better than that of their public sector counterparts.

14. Prasant Kumar Panday (2006) in his study entitled as, "Innovative Service Quality in the Banking Sector: An Assessment Based On SERVQUAL Measures" focused on the critical factors to determine service quality in the banking sector by using both traditional and modifying SERVQUAL measures which could be used as a basis for bankers and researchers in differentiating the good and poor quality of services offered by banks.

15. Tapan K. Panda & Bivraj Bhushan Parida (2006) in their study entitled as "Customer Relationship Management in Retail Banking in India" talk about the implementation of CRM principles in Retail banking sector, analyze the need for drivers of CRM implementation and the challenges associated with illustration of HDFC Bank and PNB. The article discusses the retail

banking challenges like customer retention and finding new customers and the need for implementing CRM in this sector. The study revolved around the perception that the CRM has opened a new path to the world of customer intelligence. In today's environment business decision & strategies are made looking at the proximity to

"16. The market research report by RNCOS (2006), entitled as Booming Indian Retail Banking Sector" provides extensive research and rational analysis of the opportunities, challenges and drivers critical to the growth of the retail banking Industry in India. The future overview of the industry in terms of asset size, number of financial cardholders and various other important features. The future forecast discussed the prospects of different arms of banking Industry, including rural banking by bank assurance, financial cards, mobile banking, role of technology in retail

17. Capgemini & Efma (2007) in the article entitled as, "Transforming Operating Models in Retail Banking" focuses why bank managers went for transforming operating models, increasing revenue growth, improving customer services and cutting costs. The major findings of this article conducted by survey relate to what Retail Banking operating models look like today and what drives their information and what these models will look like in five years in the area of retail banking operations conducted. The retail banks managers would focus on five key success factors to globalize their operating models. Developing international governance, ensuring consistency with market and product strategy investing upfront in IT transformation building a very thorough HR vision and focusing on execution quality.

18. Chris Baumann (2007) in his article entitled as, "Predicting Consumer Behavior in Retail Banking" dwells on the customers share of wallet (SOW), or the percentage of their business that

they assign to one bank. This study based on 1951 retail banking customers develops separate models predicting SOW for deposits, debt and loans, and percentages of accounts and credit cards

used from customer's main bank. The result suggest that about 25% to 65% of the variance in SOW can be produced by demographic factors such as age, income and have generally been found to be strong predictors of behavioral intentions. residential location while overall satisfaction and affective attitude

19. Dhandapani Alagiri (2007) in his article entitled as, "Retail Banking: Challenges" has focused on the Retail banking with increased consumer spending and increased challenges in the form of competition and technological up gradation that comes along. Product innovation and competitive packaging services are the most important issues for the new generation customers. It has increased the uses of the mobile and e-banking facilities, security and confidentiality have become very difficult to maintain and that has become a major challenge for the banks. The study emphasized that credit delivery mechanism improved considerably with the advent of technological advances and more methodical credit evaluation and credit scoring models. The study also dwells on the implications of Basel II for retail banking.

20. Holger J Kern (2007), in his study "Retail Banking-Global Perspective" focused on the competition level in Retail Banking and strategies to retain customer. This study emphasized the causes that why retail bank should focus on the customer's need for understanding the customer and product differentiation. A box client segments and retail banking is provided to show the importance of segmenting the client and specializing specific products for specific groups.

21. Kaushik Mukherjee (2007), in his study entitled as "CRM in Banking - Focus on ICICI Banks' Innovation" discusses on the various innovations on CRM front as implemented in ICICI Bank. The study gives an account of the benefits of CRM Initiatives that include: (Customer usage pattern of CRM Integrated warehouse Data, New Product Development and central Data Management. It focuses on benefits of the initiatives such as mobile ATMs, Bulk Deposit Facility in ATMs, ATMs for visually challenged, other services through ATMs and Mobile phone as a virtual valet.

22. S.VenkataSeshaiah&Vunyale Narender (2007) in their study entitled as, "Factors Affecting Customer's Choice of Retail Banking", have identified various factors affecting customer's choice and study consumer behavior with respect to the people's choice of retail banks. In this study efforts have been made to go deep into the psychology of the customer's loyalty. Through a survey is different factors have been identified

(1) Safety of deposits

(2) Size and strength

(3) Accuracy

(4) General Survey Quality

- (5) Speed of delivery
- (6) Proximity
- (7) Security of Environment
- (8) Cordiality of staff
- (9) Price & services charges
- (10) Product packaging
- (11) General Public Impression
- (12) Peer Group Impression (
- 13) Face lifts (Structural)
- (14) Friendship with staff

(15) Advertising & Publicity. The findings showed that retail banking must reorganize their activities to achieve their corporate mission through customer orientation.

23. A.B Arnoud (2008) in this article, entitled as, "Review of Competition in the Dutch Retail Banking Sector" presents the details of retail banking sector in service quality quoting the model of service in Netherland that has one of the world's most concentrated banking sectors.

This document explores key practices and regulatory issues for the Dutch Retail Banking Sector which is following the concept of cross-selling to make consumer banking profitable. The study in general gives the overall experience of retail banking consumer segment in the Netherland.

24. Choudhary (2008) in his study entitled as, "Customer Perceived Service Quality" explored the dimensions of the customer perceived service quality in the context of the Indian retail banking Industry. A set of service quality parameters, drawn from customer's perception about service

quality as well as the bank marketing and literature were drawn up. These parameters have been used in the context of four of the largest banks in India to identify the underlying dimensions on Service quality, using factor analysis. The study suggests that customer distinguish four dimensions of service quality in the case of the Retail Banking industry in India, namely attitude, competence, tangibles and convenience.

25. Kamble (2008) in his study entitled as, "Perceived level of Bank Service Quality in Banking Sector" investigated the dimensions of the service quality banking services in

private and public sector banks using BSQ an instrument specifically designed for banks. He found that the public and private sector banks have different perceptions of receiving service quality, private banks are perceived to be better on the dimensions of effectiveness, access and tangibles where as, the public sector banks are perceived better on the dimensions of price reliability.

26. Manoj Kumar Joshi (2008) in his article entitled as "Customer Service in Retail Banking in India" deals with the service aspects of banks in retail banking. It attempts to highlight that customer

service of high standard and quality implemented through the use of modern technology helps banks to succeed in the competitive information to the borrowers with regard to the fees / charges levied while processing the loans. Banks, by standardizing the procedures, shall make the customer's visit to banks hassle free and direct them to the right officials to save the customers from making time-consuming enquiries

27. Smith Ramachandran (2008) in this paper entitled as, "Customer Management in Retail Banking: An overview" studies the concept of retail banking and it is becoming customer-driven.

The study focused on the role of Information Technology in the growth and future of Retail Banking. The issues and operational challenges like customer satisfaction and retention, customer

acquisition, competitive pressure to deliver the new product & services rapidly to market are highlighted. The study is discussed the importance of and the growing need for Customer

Retention Management.

28. V.V. Gopal (2008) in his article entitled as, "Banking on CRM - An Approach to Implementing CRM in Banking" provides insight into customer relationship management and its relevance and significance in banks. It expresses the prerequisites for successful CRM in banks and suggests having a thorough understanding of the organizational structure and environment. It further suggests that frontline executives in banks should possess adequate knowledge about the banks as well as the competitor's products and the competitive environment.

29. Zillur Rahman (2008) in his article entitled as, "Service Quality - Gaps in the Indian Banking Industry" conducted a study for measurement of service quality of banks in India. It examines and evaluates factors like - competitive service quality assessment scores, expectation, perception

and gaps among users of bank services. The purpose of the study is to diagnose service short falls in the banking system accurately by assessing and comparing customer perceptions. It investigates the discrepancy between customer's expectations and perceptions towards quality of

service provided by banks. The results indicated that the sample population has perceptual problems with their banking service experience and it is, therefore, recommended that managers should become more aware of their role and provide the staff with adequate training in order to offer a consistently high standard of service quality.

30. R.K. Uppal (2009) in the study entitled as, "Customer Service in Indian Commercial Banks: An empirical study" describes that in the emerging competitive environment and IT era, with little or no distinction in the product offering, it is the speed of rendering services that sets apart one bank from another. Prompt service is equated with quality service. Time is a major factor which affects the quality service and that is why they are becoming more popular.

31. Tranniarajan (2009) in his article entitled as, "Demographic Discriminators of Service Quality in the Banking Industry: An empirical Study", suggested that perceived level of services quality importance varies among different markets of various customer profiles and that the service provider might realize that a move towards mechanization has great impact on service quality of banks. There is need that different market strategies for urban and rural customers are visualized. The for any policy implementation. The study also highlights the expectations of the customers

.

32. Birender Kumar (2009) in his report entitled as, "Performance of Retail Banking in India", highlights the financial performance of retail banks in the financial quarter (2010). It shows that Indian retail banking sector which mainly depends upon transaction directly with consumers saving and lending, registered a decline in its share of 5.02% during the first quarter of FY'10 as compared to the corresponding period last year as per analysis of thirty public and private Indian banks.

33. Gronroos (1984) in his study entitled as, "A service Quality model and its marketing implication" defined service quality as a perceived judgment which is resulting from an evaluation process, where customers compare their expectations with the service they perceived to have received. According to him service quality issues could be split into technical quality (what is done) and functional quality (how it is done).

34. V.A Zaithaml & L.L Berry (1985) in their study "A conceptual model of service quality and its implication for future researches" has focused on service quality in Banking industry. In his article he has originally identified ten determinants of service quality generic to the service industry. These determinants were tangibles, reliability, responsiveness, competence, courtesy, creditability, security, access, communication and understanding the customer. He developed a 22 item instrument in 1988, recognized as SERVQUAL that has become to be widely used as a generic instrument for increasing service quality. The instrument item represents the five dimensions i.e., reliability, responsiveness, tangibles, Assurance and empathy.

35. Persuraman et. al (1988) in their study entitled as, "SERVQUAL: A Multiple –Item Measuring Consumer Perception of Service Quality", defined service quality as, "the degree of discrepancy between customer's normative expectations for the service and their perceptions of the service performance."

36. Fourier & Mick (1999) has considered the customer satisfaction factor as the essence of success in today's highly competitive world of business. The importance of that customer place on service quality attributed is the driver of satisfaction. Loyalty is a crucial output to a firm's resource allocation strategy and quality improvement efforts. Service Quality is particularly essentials in the financial services context because providers tend to view as relatively undifferentiated, & hence it becomes a key to competing advantage

37. Lori S. Cook & Rohit Verma (2002) in the study entitled as, "Exploring the Linkages Between Quality System, Service Quality and Performance Excellence: Service Providers Perspective", explore the linkages between quality system, employee service quality culture, and performance excellence in the banking industry operating in a turbulent business environment. Properly conducted quality culture and strategic consensus assessment has the potential of informing a service organism of its current position and possible area of improvement. The purpose of the study was to assess the service employees perception of an organization's quality management system on service quality and on operational performance. As discussed in the case study and shown by the survey results, the proposed relationship seem to hold for a large service organization operating in the turbulent business environment.

38. NaceurJabnoun and Hussain A. Hassan Al-Tamimi (2003) conducted a study to identify the dimensions of the banking services and how valid or reliable are these dimensions of the instrument. They developed a questionnaire of thirty items based on the SERVQUAL and analyzed using the factor analysis to test the dimensionality of the items. To investigate the predictive validity of the instrument, the authors conducted correlation and regression analysis. The authors found the customer value three dimensions of service quality i.e human skills, tangibles and empathy but their main emphasis remains on human skills.

39. Sheetal B. Sachdev & Harsh V. Verma (2004), in the study entitled as, "Relative Importance of Service Quality Dimensions: A Multi Sectored Study", explore relative importance of service quality dimensions across a 'select' service context. The result suggest that (i) all the service quality dimensions are equally important as no proper order of their

importance could be established, (2) the service performance in relation to the expectators” is poor in respect of nearly all the dimensions and in all the select service, and (3) the nature of service does not seem to have a role in establishing an order of importance of the dimensions.

40. Nalini Prava Tripathy (2008) in her article entitled as, “A service Quality Model for Customers in Public Sector” brings out the various aspects that emerged out of four public sector banks having maximum number of branches in Orissa. Factor analysis has been used to identify the group determinant in the study. The study provided ranking factors of customer satisfaction. The study has gone through different variables like: waiting time, speed of depositing money and the speed of withdrawals, service charges, Interest on deposits, loans and advances, technology innovation, behavior / knowledge efficiency of staff, pattern of advertising and promotion campaigns and relationship with customers. The study concludes with a revelation that suggests some measures and strategies on the part of banks to lure the customers

41. RengaswamyElango& Vijay Kumar Gudep (2008) in the article entitled, “A Comparative Study on the Service Quality and Customer Satisfaction among Private, Public and Foreign Banks”, referred to the recommendations on customer service by several committees of Government of India which urged the Public Sector Banks to design effective customer service systems. The study involved various dimensions of quality of customer services in banks i.e banking personnel, convenience of working hours, web based services, error free value added services and efficient grievance redressal mechanism. The study was considered necessary in view of the change in customer’s needs like access to deposits anywhere, anytime, speedy transfer of funds, quick remittances and bill collections fast screening of credit proposals without involving paper work. The results of the study indicated that the level of awareness of customers improved. It further revealed that the new generation private sector and foreign banks are fore-runners in customer services and the implications are for the public sector banks, who should improve their approach towards customers to perform better.

42. Bahia and Natel (2009) proposed a specific scale, the BSQ (Bank Service Quality) for measuring perceived service quality in retail banking consisting of size dimensions:

effectiveness and assurance, access price, tangibles, service portfolio and reliability.

43. DaniousDiliJonas (2009) in the article entitled as, "Sustainability Based Service Quality Approach for Automated Teller Machine Network", presents the self service systems quality management and evaluation framework. The framework describes these groups of imperatives aimed to ensure sustainable service provision for self-service banking clients by increasing quality of the operational resource and marketing services. As the outcome of the research, based on principal components analysis, the study presents three factors for evaluation operational service quality for automated teller machine network; ATM replenishment specifies ATM service quality delivery and ATM service delivery structure.

44. Sultan Singh (2009) in his paper entitled as, "Impact of ATM on Customer Satisfaction" highlights the impact of ATM on customer satisfaction. It is a comparative study of three major banks i.e. SBI, ICICI Bank and HDFC Bank. It includes the review of the various services provider by the three banks. A sample of 360 respondent's equally representing each bank has been taken through questionnaire which shows the level of satisfaction among different customers.

45. Mallika Kumar & Aftab Khan (2010) in the study entitled as "Service Quality Analysis of Cooperative Banks" identifies ten factors in the choice of the Cooperative Bank, gives an insight into members perception about the Cooperative Bank Service Quality (CBSQ), ranks overall factors influencing customer satisfaction with cooperative banks service, and assess the importance of each of these. The study compares the different heirs of rural credit cooperatives on these dimensions and draws important conclusions and policy implication for their sustainability in the competitive environment.

46. H.Emari& S. Iranzadeh (2010) in the study entitled as, "Determining the Dimension of Service Quality in Banking Industry: Examining the Gronroos's Model in Iran", was to determine the dimensions of service quality in the banking industry of Iran.The study empirically examines the European perspective (i.e. Gronroos's model) suggesting that

service quality consists of three dimensions, technical, functional and image. This research is an applied research and the results of the study showed that in case of a banking service the overall service quality is influenced more by a consumer's perception of technical quality than functional quality.

47. Muhammad Asif Khan (2010) in the article entitled as, "An Empirical Study of Automated Teller Machine Service Quality and Customer Satisfaction in Pakistani Banks" investigate significant dimension of ATM (automated teller machine) service quality and its effect on customer satisfaction. Questionnaire was used to collect the data from a convenient sample of 500 customers of multinational and national banks. The results indicate that convenience, efficient operation, security and privacy, reliability and responsiveness are significant dimensions of ATM service quality and that ATM service quality positively and significantly contributes towards customer satisfaction.

48. Sandip Ghosh & Kailash B.L. Srivastava (2010), in their study "Impact of Service Quality on Customer Satisfaction, Loyalty, and Commitment in the Indian Banking Sector", examined the strength of association among the independent variable, namely service quality perception and dependent variable namely customer satisfaction, customer loyalty and customer commitment. The results showed that customer value four dimensions of perceived service quality: assurance, empathy, tangibles, security and reliability. The result also showed significant differences between public and private sector banks with regard to customer satisfaction, commitment and two dimensions of loyalty namely, loyalty to company and willingness to pay. Public sector banks should focus on assurance – empathy, tangibles and the private sector banks should focus on providing reliable services.

49. Markus & Vikas (2008), in their study entitled as, "Internationalization of Retail banks: A Micro-level Study of the Multinationality Performance Relationship" discuss the reason for the variant nature of relationship between multinationality and performance of service industry. This explorative study of retail banks shows that the multinationality-performance

relationship varies significantly depending on banks strategic decision regarding branch network configuration, product portfolios, branding strategies, organizational architecture (HQ-subsiidiary relationship), and social network. The main contribution of the study is the theoretical discussion of the effect of service characteristics (inseparability, heterogeneity, intangibility and perishability) on the M-P relationship, and the identification of firm level strategic initiatives that moderate such an effect in the context of retail banking.

50. Ishfaq Ahmad & Shafiq Gul (2005) in the study entitled, "The Influence of Customer Perceived Service Quality on Customer's Behavioral Intentions," identify service quality, service feature and customer complaints handling as the major determinants of customer satisfaction in banking sector. It examines the customer satisfaction and retention for retail banks, and investigates, the major determinant of customer satisfaction and future intentions in the retail banking sector. The study also identifies the determinants which include service quality dimensions (e.g. getting it right the first time), service features (e.g. competitive interest rates), service problems, service recovery and product used. It finds that service problem faced by the customers and the bank's service recovery ability have a major impact on customer satisfaction and intentions.

51. SafiekMokhlis (2009) in his article, entitled as, "Determinants of Choice Criteria in Malaysia's Retail Banking: An analysis of Gender Based Choice Decision", examines the gender differences and the relative importance of choice criteria in respect of selecting a retail bank. The study adopted quantitative methodology, using responses given by 368 Malaysia's undergraduates. The findings of the study show that there are some differences in the choice factors employed by male and female customers in selecting a bank for patronage. The factor of which both male and female had variation are attractiveness, marketing promotion, ATM service, proximity, people influences and financial benefits. It is recommended that bank marketers should treat male and female customers as distinctive segments when designing their marketing strategies.

52. Groeneveld &Wagemakers (2004) in their article entitled as, "Retail Banking Strategies in

Europe”, focuses on retail banking strategy and lays emphasis on retail banking in the broadest sense of the world. Many banks ‘rediscovered’ retail banking after the collapse of corporate and investment banking activities and the drop in stock prices in the last few years. The study describes retail banking strategies in general and deals with the strategic positioning of Rabobank group and explains how Robobank group cope with these general challenges and trends.

53. A Krishna Kumar (2010) in his presentation entitled, “Customer satisfaction vs. Service Quality” focuses on the customer satisfaction which is the foremost key to remain in business in the Indian banking industry. The study compares the satisfaction level of customer with the quality services provided by the Indian banks with special reference to the State Bank of India. The presentation also lays emphasis on the excellence with customer service to improve the customer satisfaction.

54. R. Nagesh (2010) in his study entitled “A Study on Quality of Services as a Tool from Enhancement of Customer Satisfaction in Banks”, assesses the quality of services offered by two banks in Chennai and compares the service performance of these two banks respectively. The study has also focused on identifying the changes to be brought about at these banks in their service quality so that they act as a major delivery vehicle for service and play a vital role in enhancing customer satisfaction. The study has also concentrated on finding the discrepancy between customer’s service experiences and expectations, which acts as essential catalyst to enhance the customer satisfaction so that a better relationship is created between the service provider and the customer.

55. Kallol Jitesh and Vijay (2009) in their study entitled as, “Customer Relationship Management (CRM) Best Practices and Customer Loyalty – A Study of Indian Retail Banking Sector”, explore the association between development of customer relationship management (CRM) best practices and loyalty of profitable customers in Indian retail banking sector. The study comprises two parts. The first part called the CRM best practice survey involves the use of descriptive research design; the second part which is based on

case study research involves the use of embedded customer loyalty survey. The result implies that going for CRM deployment may not be a profitable strategy for retail banks, particularly in the Indian banking.

56. Suresh Chandar, Rajendran & Anantharaman (2002) in their study entitled as, "Determinant of Customer Perceived Service Quality - A Confirmatory Factor Analysis Approach" aspired to develop an empirical model of service quality with a specific focus on the banking sector. The students identify the critical factor of service quality from the customer's perspective and proposed the 5 critical factors of service quality from the customer's perspective i.e. human elements or service delivery, core services or service product, systematization of service delivery, tangibles (services scapes), and corporate social image. These factors resulted from modifying the original SERVQUAL instrument, by adding or reducing other relevant factors.

57. Reinhold Leichtfuss, (2010) in the study entitled as, "Retail Banking – Winning Strategies and Business Models Revisited", analyzed the performance of retail banking in different western countries of the world. It highlight the strategies followed by different bank groups in the western countries. It also aims to help banks reassess their strategies, business models and plans for emerging from the crisis faster and in a stronger position than their peers. It also includes insight into the performance of retail banks for 2001 to 2008 and in the first three quarters of 2009, based on data of more than 140 banks around the globe.

58. Thomas M. Hoening (2009) in his study entitled as, "The Future of Retail Banking and Payments - Developments in Global Market, the Role of Central Banks", points out that the retail payments in the United States and worldwide have an enormous transformation over the past decade driven by technology and change in consumer preference. Federal Reserve study indicated that electronic payments now exceed two-third of all non cash payments in the United States. The major factor of the transformation banking system is efficiency convenience, speed and ease of use and will continue to do so.

59. Tantakaseem & Lee (2005) in their study entitled as "Service Quality and the Customer Satisfaction Chain in the Retail Banking Industry", attempt to create a better understanding of the relationship between different types of service quality attributes and customer satisfaction by focusing on the retail banking industry in Thailand. The study finds that there are three types of quality attributes that affect customer satisfaction: (1) basic factors (2) performance factor, and (3) excitement factors, and that these factors will vary in their impact on customer satisfaction.

60. O.V. Safakali (2007) in his book entitled as, "Testing Servqual Dimensions on the Commercial Bank Sector of Northern Cyprus" examines the sustainability of Servqual dimensions towards the service quality of commercial bank of Northern Cyprus. In the study, factor analysis as the principal method of the research has necessitated the revision of Servqual dimensions so as to reflect unique customer preference in Northern Cyprus.

61. Istvan Szuts (2008), in the report entitled as, "Customer Loyalty Problems in Retail Banking" explains that to achieve higher business growth, banks must increase customer loyalty by delivering a distinctive experience that combines the right mix of convenience, value and service and forge an emotional bond with consumers.

62. Sultan Singh & Komal (2009), in their study entitled as, "Impact of ATM on Customer Satisfaction", make a comparative study of three major banks viz. State Bank of India, ICICI Bank and HDFC Bank. The study discusses the introduction of ATM in the banking industry. It also includes the review of the various services provided by the three banks. It also analyses the data collected for the banks which shows the service quality of the banks.

63. Reena & Maha Lakshmi (2007) in their article entitled as "An Empirical Study of Service Quality Gap in Banking Sector Using PZB Services Quality Model" analyze the customer satisfaction level and investigate factors associated with customer satisfaction among the customers of Indian foreign banks (with special reference to standard chartered bank, Chennai) using the gap model of service Quality as proposed by Parsuraman, Zeithaml and

Berry. The gap between the expected and perceived service forms the basis of consumer's perception of Service Quality.

64. Angur (et. al.) (1999) in their study entitled as "Service Quality in the Banking Industry: An Assessment in a Developing Economy" examined the applicability of alternative measures of service quality in the banking Industry in India. Data were gathered from customers of two major banks in the retail banking industry (a leading public sector bank and a leading private sector multinational bank). The results suggested that the service quality concept in the retail banking of India as one of the developing economy is a multidimensional construct of service quality

65. Rafiqul Islam, Samir and Pallab (2005) in their article entitled as," Customer Satisfaction of ATM Service: A Case Study of HSBC ATM" investigate the satisfaction levels of HSBC ATM card holders (both staff and non-staff) with respect to various aspects (promptness of card delivery, the performance of HSBC ATM, (service quality of ATM personnel etc.) of using HSBC ATM and elicit their The above factors could be widely classified under two categories. The first category is regarding engineering & technological aspects of product and service, quality, cost and performance of the product and service. The second category depends on the behavior of senior managers and other employees and all other functional activities like customer response, maintenance services, complaint management etc.

It is practically impossible for the market to provide all the above features. There are always some positive as well as negative features in product and service which will influence level of customer satisfaction. The final opinion is the sum of overall experiences which a customer percept.

66 . Manish Mittal and Arunna Dhademad (2005) they found that higher profitability is the only major parameter for evaluating banking sector performance from the shareholders point of view. It is for the banks to strike a balance between commercial and social objectives. They found that public sector banks are less profitable than private sector banks. Foreign banks top the list in terms of net profitability. Private sector banks earn higher non-interest income than public sector banks, because these banks offer more and more fee

based services to business houses or corporate sector. Thus there is urgent need for public sector banks to provide such services to stand in competition with private sector banks.

67 I.M. Pandey (2005): An efficient allocation of capital is the most important financial function in modern times. It involves decision to commit the firm's funds to the long term assets. The firm's value will increase if investments are profitable and add to the shareholders wealth. Financial decisions are important to influence the firm's growth and to involve commitment of large amount of funds. The types of investment decisions are expansion of existing business, expansion of new business and replacement and modernization. The capital budgeting decisions of a firm has to decide the way in which the capital project will be financed. The financing or capital structure decision. The assets of a company can be financed either by increasing the owners claims on the creditors' claims. The various means of financing represent the financial structure of an enterprise.

68. Medhat Tarawneh (2006) financial performance is a dependent variable and measured by Return on Assets (ROA) and the intent income size. The independent variables are the size of banks as measured by total assets of banks, assets management measured by asset utilization ratio (Operating income divided by total assets) operational efficiency measured by the operating efficiency ratio (total operating expenses divided by net income)

69 Vasantdesai (2007): The Reserve Bank of India plays a very vital role. It is known as the banker's bank. The Reserve Bank of India is the head of all banks. All the money formulations of commercial banks are done under the Reserve Bank of India. The RBI performs all the typical functions of a good central bank as it is involved in planning the economy of the country. The main function is that the RBI should control their credit. It is mandatory for the Bank to maintain the external value of the rupee. Major function is that it should also control the currency

. 70 . K. C. Sharma (2007) Banking has entered the electronic era. This has been due to reforms introduced under the WTO compliances. Private sector banks have been permitted to open their shops in the country. These banks are either foreign kapoor or domestic banks with foreign partnerships. Some of them have been set up by Development Financial Institutions in order to embrace concept of universal banking, as practiced in advanced countries. The private sector on the other hand have began their high tech operations from the initial stage and made the elite of the country to taste the best banking practices that happens in the western countries. They have foreseen the digital world and have seen the emerging electronic market, which has encouraged them to have a better customer service strategy that would be able to deliver the things as per customer's requirement. 6. HrMachirajn international publishers (2009): Efficiency can be considered from technical, economical or empirical considerations. Technical efficiency implies increase in output. In the case of banks defining inputs and output is difficult and hence certain ratios of costs to assets or operating revenues are used to measure banks efficiency. In the Indian context public sector banks accounts for a major portion of banking assets, it is necessary to evaluate the financial decisions of these banks and compare them with private sector banks to know the quality of financial decisions on its impact or performance of banks in terms of efficiency, profitability, competitiveness and other economic variables.

71. DR.S. Gurusamy (2009): One of the key elements of importance for shaping the financial system of a country is the pension fund. The fund contributes to the development of social security systems of a country is the pension fund. The fund contributes to the development of social security system of a country. A fund is established by private employers, governments, or unions for the payment of retirement benefits. Pension funds are designed to provide for poverty relief, consumption smoothing etc. Pension funds not only provide compensation for the loyal service rendered in the past, but in a broader significance. Works as a measure of socio- economic justice. Pension system refers to the framework of arrangement under which individuals gain specified entitlements to a regular income in

retirement called pension.

72 .Dangwal and (2010) also undertook the study on financial performance of nationalized banks in India and assessed the growth index value of various parameters through overall profitability indices. They found that out of 19 banks, four banks had excellent performance, five banks had good performance and six banks had poor performance. Thus the performance of nationalized banks differ widely

73 .Prasana Chandra (2010): Fundamental of financial management covers all the aspects of the subject from the basics overview of the financial environment to the financial analysis and financial planning. The basic consists of forms of business organization which gives detailed information about the financial management of the organization. After the analysis part budgeting of capital and fundamental valuation of concept is in detail. It provides an introduction to the financial management and to the financial environment. The fundamental of financial management provides a good coverage of the basic concepts relating to the financial environment. The topics are explained with various examples like the tax system, financial institution, banking arrangement & the regulatory framework. All the concepts are explained using numerous examples & illustration besides the illustration given within the chapter, additional concepts, tools & technique with illustration are provided at the end of chapter section. The book takes an analytical approach and explains the various analytical methods in context.

74 . Jha DK and D S Sarangi (2011): The financial performance of seven public sector and private sector banks during the period 2009-

75. They used three sets of ratio, operating performance ratio, financial ratio and Efficiency ratio. The study revealed that Axis bank was on the top of these banks followed by ICICI,

BOT, PNB, SBI, IDBI and HDFC

76. NeeruMundrai, Kamni Tandon, Nidhi Malhotra (2011) excel books found that there is significant impact on the SBI's performance due to entry of new private sector banks as the new banks are profit oriented institutions while traditional banks are operating with the shackles of social responsibility towards the society. The other reasons that can be attributed are slow technological up gradation, poor staffing and employment practices which affect long term profitability of public sector banks. The study revealed that profitability of SBI is lower than that of private sector banks even predicting of private sector banks (business per employee) is higher than state banks.

77. Fernando Ferreng (2012) it is generally agreed that recent economic crisis intensified worldwide competition among financial institution. This competition has direct impact on how bank deal with their customer and achieve its objectives performance evaluation of banks is the key function for improving banks performance. Banks profitability and success to a large extent depends on bank branch financial performance

78. Ramchandanazhagasahi and SandanvanGejalakshmi (2012): In their study found the impact of assets management operational efficiency and bank size on the financial performance of the public sector and private sector bank. The research revealed that bank with higher total capital deposits and total assets do not always mean that they have better financial performance. The overall banking sector is strongly influenced by assets utilization, Operational efficiency and interest income.

79. NutanTroke and P K Pachorkar (2012): The study related that the private sector bank the percentage of other income in the total income is higher than public sector bank. Public sector bank depend on interest income for their efficiency and performance. The operational efficiency of private sector banks is better than public sector banks. Private sector bank use their assets quality better than public sector banks.

80. Dr.Dhanabhakya&M.kavitha (2012) in their research used some important ratio to analyses the financial performance of selected public sector banks such as ratio of advances to assets, ratio of capital to deposit, ratio of capital to working fund, ratio of demand deposit to total deposit, credit deposit ratio, return on average net worth ratio, ratio of liquid assets to working fund etc. The ratio of advances to assets shows an increasing trend for most of the public sector bank. It shows aggressiveness of bank in lending which ultimately result in high profitability. The ratio of capital to deposit also indicates an increasing trend in the capital of banks. This ratio enables the bank to meet the contingencies of repayment of

deposit. The ratio of capital to deposit in decline. The ratio capitals to working fund also indicate that the overall efficiency of the selected public sector banks are good. On the other hand the ratios of demand deposit to total deposit is declining. This indicates better liquidity position of bank. The credit deposit ratio of most of the bank show an increasing trend. It shows that the profitability of the banks in government. The return on average net worth also shown an increasing trend.

81. Debashish Sur (2012) a financial statement is a collection of data organized interims of some laid down accounting procedures. Financial statements are blue print of the working or performance of any organization. The users of financial statements are direct users and indirect users The direct users are Owners of business— Management— Creditors— Tax authorities— Customers— Indirect users are Stock exchanges— Financial analysis— Trade associations— Competitors— Financial press— General public.—

82. Ravinder Kaur (May 2012): A comparative study of SBI and ICICI Bank, the author has written an International Multidisciplinary Research Journal. Due to globalization, banking sector has developed a lot. The banking sector in India has very large network. One of the popular banks is the State Bank of India. The SBI has over 16,000 branches over a wide range of banking. The main objective of study is to examine the financial performance of SBI and ICICI Bank. SBI is a public sector bank and ICICI bank is a private sector bank . Ratio analysis was applied to analyze and to compare the trends in banking business and financial performance.

83. Dr. Anurag B Singh and Ms.Priyanka Tandon (2012): The researcher has mentioned the importance of the banking sector in the economic development of the country. In India banking system is featured by large network of Bank branches, serving many kinds of financial services of the people. The research Methodology used by there is a comparative analysis of both the banks based on the mean and compound growth rate (CGR). The study is based on secondary data collected from magazines, journals & other published documents. Which was a limitation since it's difficult to prove the geniuses of the data.

84. PawankumarAvdhanam and SrinivasKolluru, RamkrishneFonnd, (2013) in their study that state bank group other than SBI home finance has performed better throughout the period of study. Though there was a decline in PAT for the year 2000-01 but then there was continuous rise in PAT. Most public sector banks have performed better over year. 20. Vasant Desai, (2013): The performance of a bank can be assessed in there broad dimension viz. business development, customer service and housekeeping. The resources that a branch has are manpower, premises, planning, system procedure, organizational structure and general administration. The efficiency of a branch would be measured by the extent which it has balanced between three parameters

85 . William George A J and Dr. Manoj P K (2013): This research paper is a study of the modern management philosophy of customer relationship management (CRM) which deals with the maintenance of a sound relationship with the customers. The study is carried out in the Kerala based commercial banks. Also this study compares the CRM between the public and private sector banks of the same region. Kerala has been very conducive and of great benefit for the development of banking sector. The Indian banking sector is undergoing many changes and the banks are facing many challenges. Customers switch banks and go to other banks where they find better services and thus they find it difficult to retain their old customer

86. . MS. Foiza (2013): The development of electronic commerce is growing at a fast pace because of advancing global infrastructure. To meet these demands businesses need innovative ways to create value such as different IT infrastructure, different enterprise architectures and different ways of thinking about doing business. By adopting technology in banks it has established the use of different technology tools in banking. Which enables bank to reduce transaction cost, saving money and also saving time's E-Banking refers to deploying banking services over electronic and communication networks directly to customers. Internet banking provides benefits such as cost saving reaches new segment of population, efficiency, enhancement of the banks reputation and better customer service.

87. Cheenu Goel, Chitwan Bhutani Rekhi, (2013) The commercial banking system provides a large portion of the medium of exchange of a given country and is the primary instruments through which monetary policy is implemented.

Commercial banks make the productive utilization of idle funds and thus assist the society to produce wealth. Berry, Kehoe and Lindgreen's study (1980) revealed that the most frustrating aspects of bank marketing were lack of management support, lack of interdepartmental co- operation, crisis management and government intrusion. It shows that during the earlier period there was not much focus on marketing of financial services.

There was hardly any marketing done by banks but after 1991 there are tremendous changes in the banking sector in India competition among banks emerged due to entry of private sector banks and foreign banks.

88. E. Gordon and K. Natrajan (2014): The economic development of any country depends on the existence of a well-organized financial system. It includes financial markets and financial institutions which support the system.

Financial system provides the intermediation between savings and investment and promotes faster economic development.

89. Garimachoudhary(2014): used network of banks, productivity of banks, capital adequacy ratio, growth of banks as an indicator of measuring banks performance. The study related that private sector banks have expanded faster than public sector banks.

The capital adequacy of new private sector banks is above RBI minimum requirements. However the assets base of public sector banks rise faster than private sector banks.

2590 . Dr. (Mrs.) Anita (2014): It is very important for the customer to spend some of their time in banks to avail all services. Relationship marketing should be emphasized on the co-operate staff members and special training should be provided also private banks are ahead of public banks in the strategic intent. Also in order to keep the customer satisfied the infrastructure of the banks decor sitting facility are adequate also overall improvement of the banks is necessary by making the customers available with the latest technology and services. Naloni studied the service quality model for customers in PSB's she stated that the entry of new private sector banks has led to improve customer service and products.

91 .RenuBagoria (2014): The main objective of this paper is to make a comparative study between private sector banks and public sector banks and the adoption of various services provided by this bank. The different services provided by these banks are M-Banking, Net banking, ATM, etc. One of the services provided by the bank i.e. Mobile banking helps us to conduct numerous financial transactions through mobile phone or personal digital assistant (pda). Data analysis had been made in private sector banks like ICICI Bank, INDUSIND Bank, HDFC Bank, Axis Bank and public sector banks like SBI Bank, SBBJ, IDBI and OBC Bank. These banks also provide Mobile Banking service. The overall study showed that the transaction of Mobile banking through public sector bank is higher than private sector.

POST SALES SERVICE

Almost all consumer electronic goods need post sales servicing. Post sales service is an important aspect of a marketing transaction. Such service covers repairs, spare parts and smooth maintenance at lower charges post the product has been sold and being used. The need for such services arises to prevent dissatisfaction, frustration and ill will among customers against the manufacturer's product (Memoria C. B, Suri R. k & Memoria Satish, 2006).

Market Research emphasizes the importance of Post sales service for marketing of costly

and durable goods. If company provides prompt and effective post sales service than the buyer takes decision to purchase that product. Post Sales Service is common for costly and durable goods such as electrical appliances, refrigerators, coolers, TV sets, stabilizers, computers, Washing machines, Automobiles and other costly domestic appliances.

CHAPTER-3

Research Methodology

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically.

In it we study the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them.

It is necessary for the researcher to know not only the research methods/techniques but also the methodology.

Researchers not only need to know how to develop certain indices or tests, how to calculate the mean, the mode, the median or the standard deviation or chi-square, how to apply particular research techniques, but they also need to know which of these methods or techniques, are relevant and which are not, and what would they mean and indicate and why.

Researchers also need to understand the assumptions underlying various techniques and they need to know the criteria by which they can decide that certain techniques and procedures will be applicable to certain problems and others will not.

All this means that it is necessary for the researcher to design his methodology for his problem as the same may differ from problem to problem.

For example, an architect, who designs a building, has to consciously evaluate the basis of his decisions, i.e., he has to evaluate why and on what basis he selects particular size, number and location of doors, windows and ventilators, uses particular materials and not others and the like. Similarly, in research the scientist has to expose the research decisions to evaluation before they are implemented. He has to specify very clearly and precisely what decisions he selects and why he selects them so that they can be evaluated by others also.

According to Clifford Woody, research comprises defining and redefining problems, formulating hypothesis or suggested solutions, collecting, organizing and evaluating data, making deductions and reaching conclusion and further testing the conclusion whether they fit into formulating hypothesis.

Moreover, research methodology describes the methods used to collect the data and analyzed it by following there search design, sampling technique, measurement and instrumentation, data collection, conceptual frame work and data analysis. It also comprised

of a number of alternative approaches and inter-related and frequently overlapping procedures and practices.

Since there are many aspects of research methodology, the line of action has to be chosen from a variety of alternative. The choice of suitable method can be arrived at through assessment of objectives and comparison of various alternatives. Thus for any systematic research study, a scientific approach is necessary.

It is therefore, essential to conceive and plan a systematic design to arrive at an appropriate conclusion. All the business undertakings are operating in the world of uncertainty, but research design, more than any other procedure, can minimize the degree of uncertainty to a greater extent.

3.1 NEED FOR STUDY

After more than a decade of financial sector reforms, a reasonable duration of time has passed which demands a meaningful evaluation of how commercial banks have performed in the changed liberalized policy environment) Has the performance of commercial banks in India improved since the setting of financial sector reforms? It is important to know whether the objectives of liberalisation i.e. to increase profitability, efficiency, and productivity have been fulfilled or not.

It is also important to know how the banking sector reforms have affected the performance of commercial banks.

Though a large number of studies, evaluating the performance of commercial banks in the reform period have come up, certain important aspects of performance have remained untouched. By and large these studies are confined to specific aspects of their performance. In most of these studies, analysis is based upon a very limited number of performance indicators. In order to be more effective it is important to add adequate bank performance indicators to evaluate the performance of banks.

Therefore, one such study, which analyses profitability, efficiency, and productivity of the banks on the basis of various parameters, is necessary. All the important aspects of the performance of banks should be considered while evaluating bank performance. In the past no such comprehensive study, which tries to rank different public sector and private sector banks has been undertaken.

The performance of a bank group taken together need not represent the position of each bank included in it. Therefore, it is relevant that each and every bank in the Res active group should also be analysed separately. With this background, a comprehensive study evaluating

and comparing the refinancing of different aspects related to profitability, efficiency, and Productivity of commercial banks in India becomes necessary

3.2 SCOPE OF THE STUDY

Scope of the study is limited to Private sector banks and Public sector banks. While the foreign

bank is excluded from the study as the policies and regulations of foreign banks are different from

the other Indian banks. It is used to get first-hand knowledge about the home loans facilities of Private and Public banks in India. The scope of the present study is to know about the procedures of home loan, the problems faced by the customers while taking loans from either public or private banks, to know about the awareness of the home loan facility in India. The study of this kind will help the respondents to get the ideas about the various problems and the ways to deal with the problems that arise while taking a home loan.

3.3 OBJECTIVE OF THE STUDY

PRIMARY OBJECTIVE

To understand the satisfaction of customers towards private banks

SECONDARY OBJECTIVE

1. To identify the factor that influence customer satisfaction
2. To evaluate the process of service delivery for better customer

Satisfaction

3. To investigate the need and significance of customer satisfaction to

wards brand of the bank

- 4.To identifythe CRM (customer relationship management) practice that hasbeen adapted by private bank

3.4 RESERCH DESIGN

The research design is descriptive as the study aims to find out the characteristics of consumers as well as the employees. The problem is already known and we are defining the population characteristics using sample. So it is a detailed study which defines the 5W and 1H (who is buying, when is he/she buying ,where is he/she buying, why is he/she buying and what is he buying and how is he/she buying)

3.5 SOURCES OF DATA

The sources of data may be classified into

- Primary data
- secondary data

PRIMARY SOURCES

primary sources are original sources from which the researcher directly collects data that have not been previously collected primary data are first hand information collected through various methods such as observation inter viewing mailing through questionnaire etc. In this study primary sources of data is collected through questionnaire .

Secondary sources

These are sources containing data which have been collected and compiled for another purpose the secondary sources consist readily available compendia and already compiled statistical statements and reports whose data may be used by researchers for the study example annual reports bank

3.6 POPULATION

The aggregate of all the unites pertaining to a study is called population or universe population is the target group to be studied in this study is banking sectors refers to the

population

3.7 SAMPLE SIZE

The sample size of 120 respondents is collected by way of questionnaires Study on factor affecting customer satisfaction towards home loan in private bank

3.8 SAMPLE TECHNIQUE

The techniques and tool used for data collection for surveying was Questionnaire and statically tool used was pie diagram

3.9 PERIOD OF STUDY

The period of time taken to conduct the survey and prepare the research paper is 3 months

3.10 STRUCTURE OF QUESTIONNAIRE

In this study, the primary data is collected through questionnaire from the respondents directly. A questionnaire consists of a number of questions printed or typed in a definite order on a form. Here, open ended and close ended questions;

rank order and rating scale are used in the questionnaire.

3.11 ANALYTICAL TOOLS

The data has been analyzed using the following methods,

➤ Simple Percentage method.

➤ Friedman test

➤ Independent t-test

➤ One way ANOVA

3.12 LIMITATION OF THE STUDY

The study covers only in Bihar

The response of the respondent nature of study

The study population is limited to 120 respondents because of the lack of availability of time for the data collection

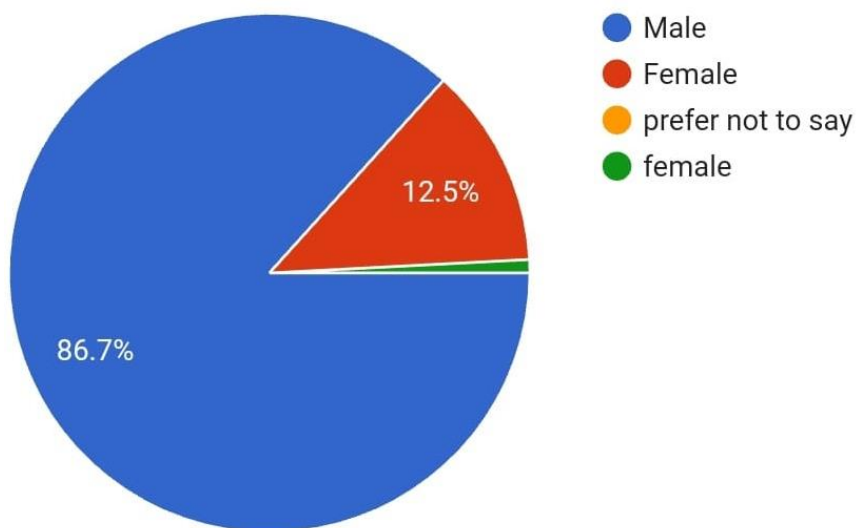
CHAPTER- 4

DATA ANALYSIS AND INTERPRETATION

4.1 PERCENTAGE ANALYSIS

TABLE NO. 4.1.1 TABLE SHOWING RESPONSE FOR GENDER EXISTING

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
MALE	104	86.7
FEMALE	15	12.5
PREFER NOT TO SAY	1	0.8
TOTAL	120	100



**Chart no. 4.1.1 chart showing gender existing
INTERPRATION**

From the above table is interpreted that 86.7 of the responds of belong to Male people 12.5 % belong to female and 0.8% prefer not to say

TABLE NO. 4.1.2 TABLE SHOWING RESPONSE FOR DIFFERENT AGE GROUP

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
UNDER 20 YEAR	42	35%
20-30 YEAR	69	57.5%
30-40 YEAR	4	3.75%
40 AND ABOVE	5	3.75%
TOTAL	120	100

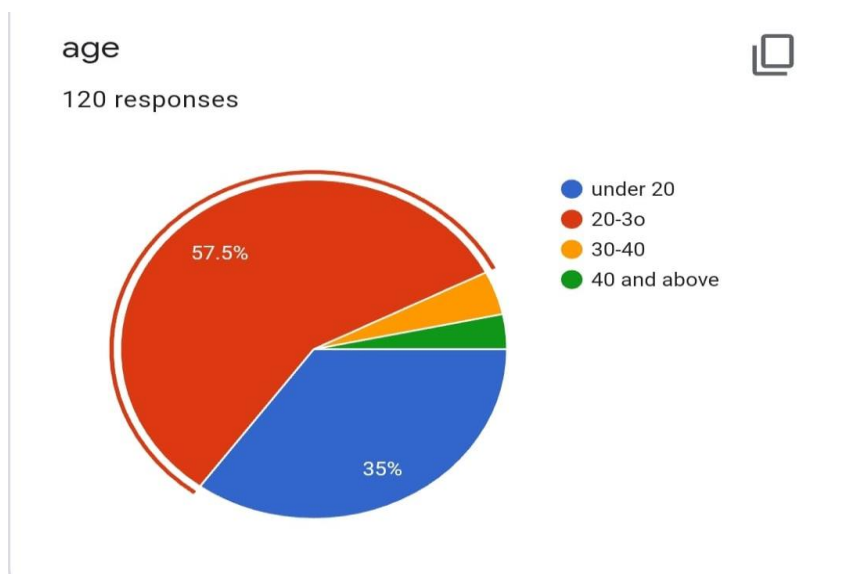


CHART SHWOING 4.1.2 DIFFERENT AGE GROUP INTERPRATION

From the above table is interpreted that 35%OF RESPONDES BELONGS TO UNDER 20 YEARS 57.5% BELONGS TO20_30 YEARS AND 3.75 FROM 30_40 YEARS AND 3.75% FROM 40 AND ABOVE

TABLE NO. 4.1.3 TABLE SHWOING RESPONSE FROM DIFFERENT PROFESSION

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
EMPLOYEE	21	17.5
BUSINESS	17	14.2
OTHER	82	68.3
TOTAL	120	100

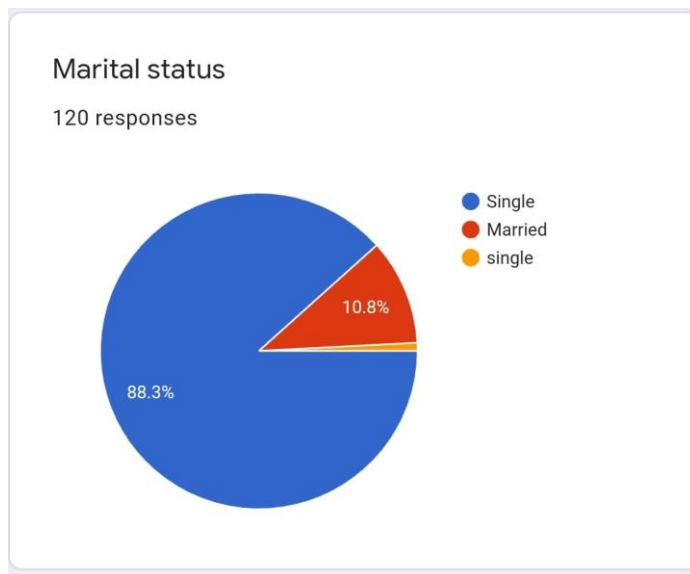


Chart no. 4.1.3 chart showing DIFFERENT PROFESSION

INTERPRATION

FROM THE ABOVE TABLE IT IS INTERPRATED THAT 17.5% OF RESPONDS BELONG FROM EMPLOYEE 14.5% OF RESPONSE FROM BUSINESS AND 68.3 FROM OTHER

TABLE NO. 4.1.4 TABLE SHWOING RESPONSE HAVING DIFFERENT EXPERIENCE

PARTICULAR	NO OF RESPONDENT	NO OF RESPONDENT (%)
0-2	99	82.5
2-4	11	9.2
4-6	3	2.5
6- ABOVE	7	5.8
TOTAL	120	100

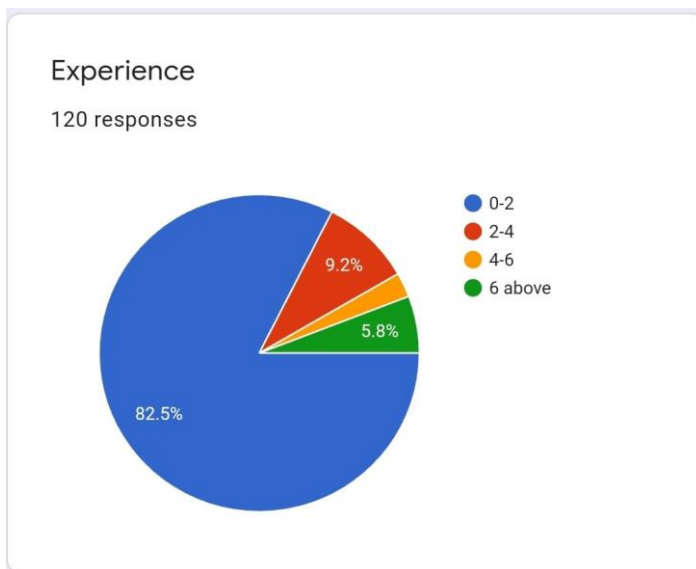


Chart no. 4.1.4 chart showing DIFFERENT EXPERIENCE

INTERPRATON

FROM ABOVE TABLE IT IS INTERPRETED THAT 82.5 % OF RESPONDS BLONG 0-2 9.2 FROM 2-4, 2-5 % FROM 4-6 AND 5.8 % FROM 6- ABOVE

TABLE NO. 4.1.5 TABLE SHWOING RESPONDS FROM DIFFERENT EDUCATION QUALIFICATION

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
DIPLOMA DEGREE	41	34.2
BACHELORS DEGREE	51	42.5
MASTER DEGREE	25	20.8
DOCTOR DEGREE	3	2.5
TOTAL	120	100

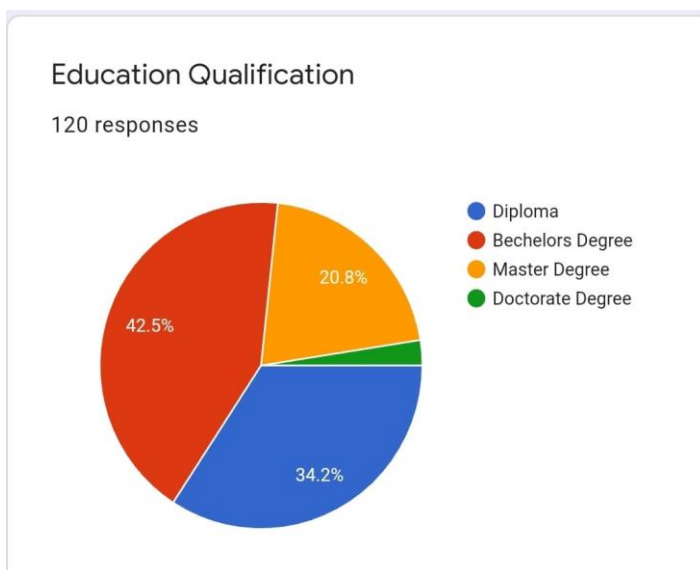


CHART SHOWING 4.1.5 DIFFERENT EDUCATION QUALIFICATION

INTERPRATION

FROM THE ABOVE TABLE IT IS INTERPRETED THAT 34.2 % OF RESPONDS BELONG TO DIPLOMA 42.5 % FROM BECHELORES, 20.8 % FROM MASTER AND 2.5 FROM DOCTORATE DEGREE .

TABLE NO. 4.1.6 TABLE SHWOING RESPONDS FROM DIFFERENT BANK CUSTOMBER

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
AXIS BANK	8	6.7
HDFC BANK	9	7.5
ICICI BANK	6	5
OTHER	97	80.8
TOTAL	120	100

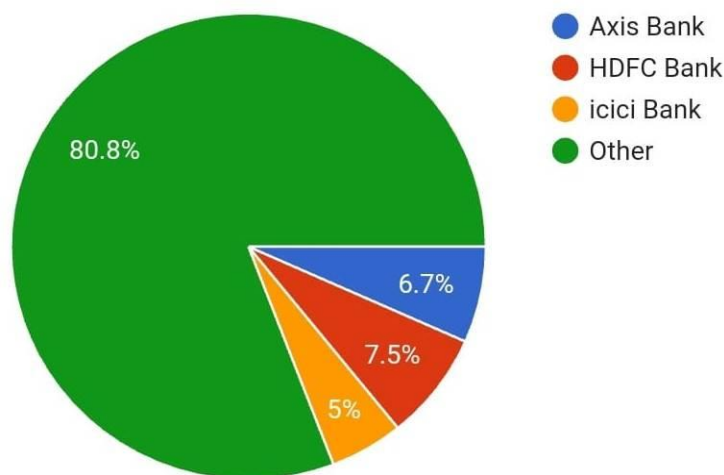


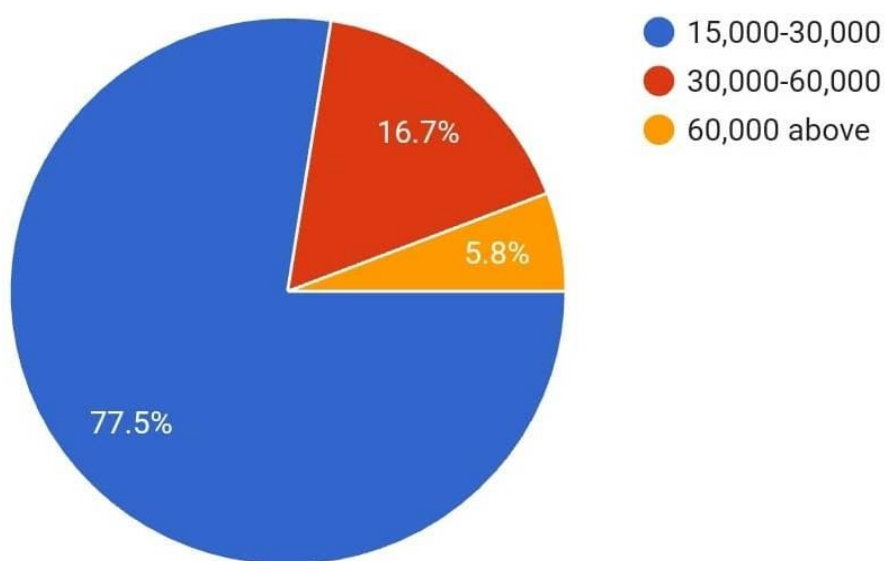
CHART SHOWING 4.1.6 DIFFERENT BANK CUSTOMBER INTERPRATION

FROM THE ABOVE TABLE IT IS INTERPRETED THAT 6.7 % OF RESPONDS BELONG FROM AXIS BANK 7.5 % FROM HDFC BANK, 5 % FROM ICICI BANK AND 80.8 %

FROM OTHER .

TABLE NO. 4.1.7 TABLE SHWOING RESPONDS FROM DIFFERENT SALARIED PEOPLE

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
15000-30000	93	77.5
30000-60000	20	16.7
60000- ABOVE	7	5.8
TOTAL	120	100

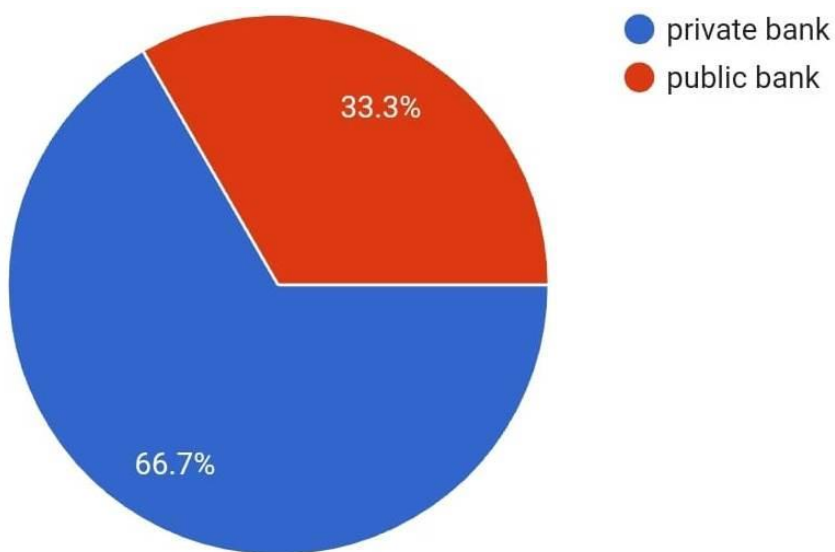


**CHART SHOWING 4.1.7 DIFFERENT SALARIED PEOPLE
INTERPRATION**

FROM THE ABOVE TABLE IT IS INTERPRETED THAT 77.5 % OF 15,000-30,000,
16.7 % FROM 30,000- 60,000 AND 5.8 % FROM 60,000- ABOVE .

TABLE NO. 4.1.8 TABLE SHWOING RESPONDS FROM DIFFERENT CATEGORY OF BANK ACCOUNT HOLDER

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
PRIVETE BANK	80	66.7
PUBILC BANK	40	33.3
TOTAL	120	100



CHAT SHOWING 4.1.8 DIFFERENT CATEGORY OF BANK ACCOUNT HOLDER

INTERPRATION

FROM THE ABOVE TABLE IT IS INTERPRETED THAT 66.7 % OF RESPONDS

BELONG FROM PRIVATE BANK ACCOUNT HOLDER AND 33.3 % FROM PUBLIC BANK ACCOUNT HOLDER .

TABLE NO. 4.1.9 TABLE SHWOING RESPONDS FROM DIFFERENT RATE OF INTEREST FOR HOME LOAN

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
10 %	89	74.2
12 %	20	16.7
14 %	6	5
16 %	5	4.1
TOTAL	120	100

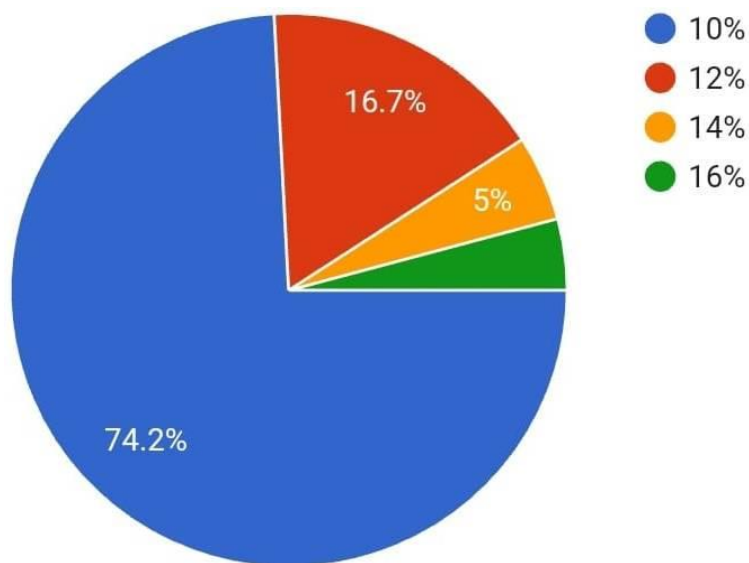


CHART SHOWING 4.1.9 DIFFERENT RATE OF INTEREST FOR HOME LOAN

INTERPRATION

FROM THE ABOVE TABLE IT IS INTERPRETED THAT 74.2 % OF THE RESPONDS BELONG TO 10 % INTREST ,16.7 FROM 12%RATE AND 5% FROM 14% RATE AND

4.1 FROM 16%.

TABLE NO. 4.2.0 TABLE SHWOING RESPONDS FROM LOANEE AND NON-LOANEE PEOPLE

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
YES	31	29.2
NO	89	70.8
TOTAL	120	100

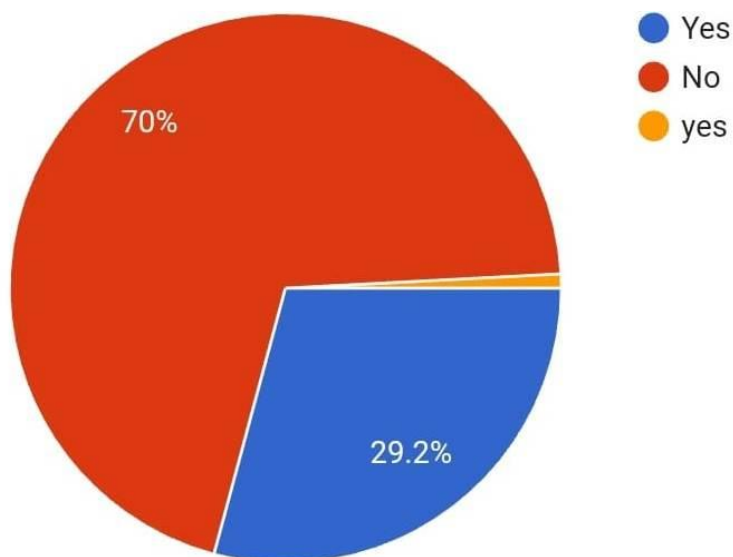


CHART SHOWING 4.2.0 LOANEE AND NON-LOANEE PEOPLE

INTERPRATION

FROM THE ABOVE TABLE IS INTERPRETED THAT 29.2 % OF

RESPONDS BELONG TO LOANEE PEOPLE AND 70.8 % FROM NON LOANEE PEOPLE.

TABLE NO. 4.2.1 TABLE SHWOING RESPONDS FROM DIFFERENT APPROACH FOR HOME LOAN

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
DIRECT BARNCH	41	34.2
BUILDER	6	5
AGEENT	6	5
OTHER	66	55
AGENT COUNSELOR	1	0.8
TOTAL	120	100

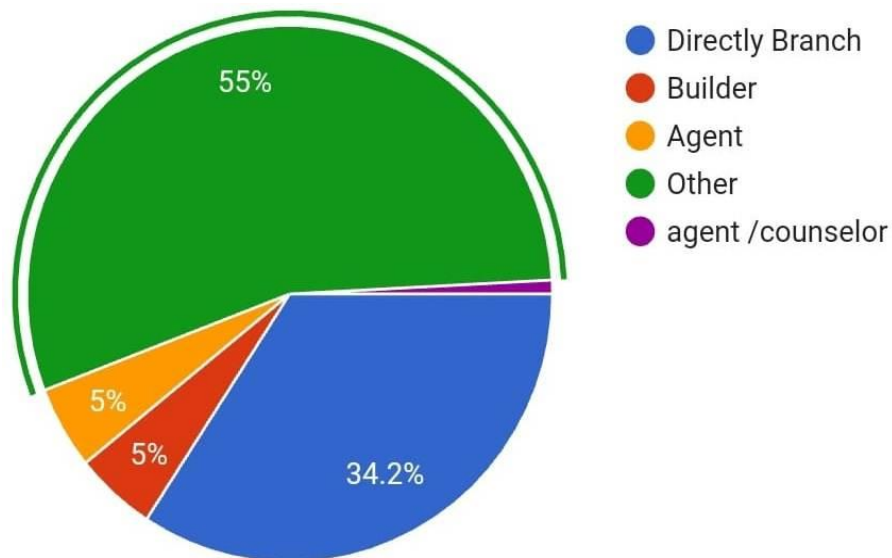


CHART SHOWING 4.2.1 DIFFERENT APPROACH FOR HOME LOAN

INTERPRATION

FROM THE ABOVE TABLE IT IS INTERPRETED THAT 34.2 % RESPONDS BELONG FROM DIRECT BRANCH 5 % FRO BUILDER, 5 % FROM AGENT, 0.8 % FROM AGENT COUNSELOR AND 55 % OTHER.

TABLE NO. 4.2.2 TABLE SHWOING RESPONDS FROM DIFFERENT PEOPLE HAVING LOAN FOR HOME ANYTHING ELSE

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
I HAVE NOT	75	62.5
YES I HAVE	45	34.5
TOTAL	120	100

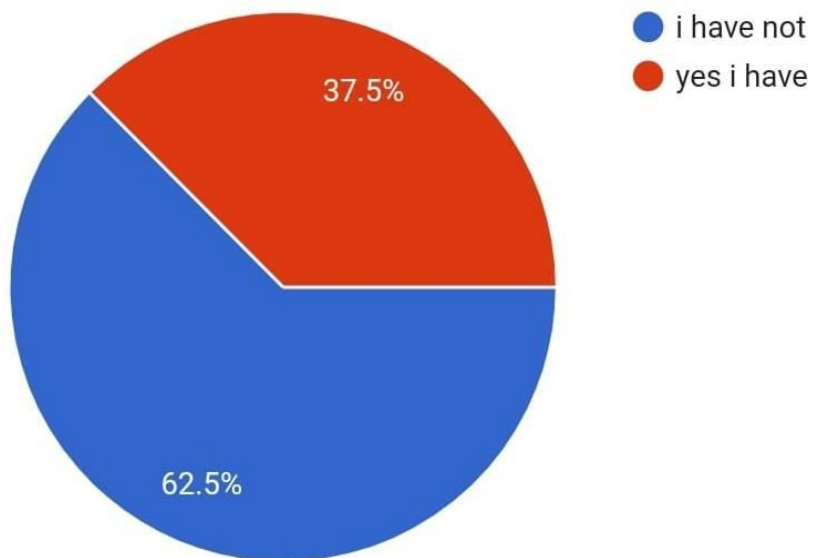


CHART SHOWING 4.2.2 DIFFERENT PEOPLE HAVING LOAN FOR HOME ANYTHING ELSE

INTERPRATION

FROM THE ABOVE TABLE IT IS INTERPRETED THAT 62.5 % OF RESPONDENTS BELONG TO THE PEPOLE WHO HAVENT TAKAN ANY LOAN FOR HOME THAN ANYTHING ELSE AND 37.5 % BELONG TO THE WHO HAS TEKEN THE LOAN FOR

OTHER THINGS HOME TO.

TABLE NO. 4.2.3 TABLE SHWOING RESPONDS FROM DIFFERENT RELIABLE HOME LOAN BANK

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
HDFC	17	14.2
AXIS	15	12.2
OTHER	88	73.5
TOTAL	120	100

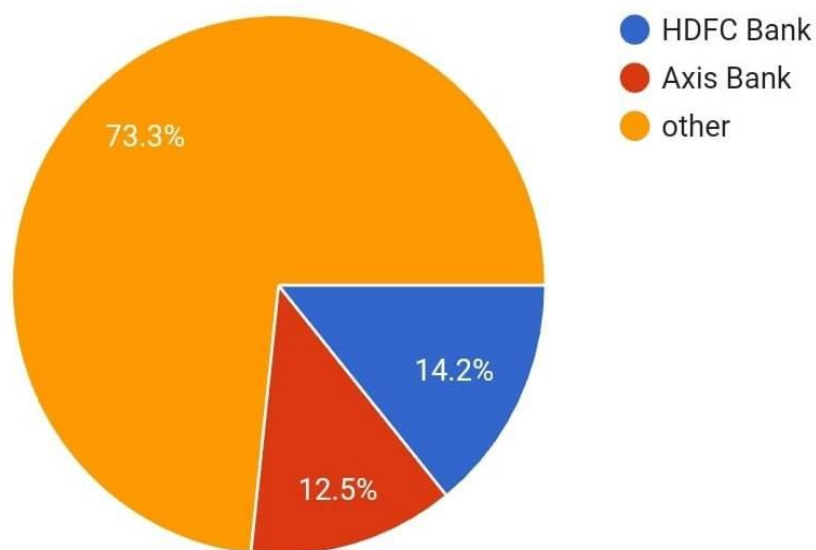


CHART SHOWING 4.2.3 THAT DIFFERENT RELIABLE HOME LOAN BANKS

INTERPRATION

FROM THE ABOVE TABLE IT IS INTERPRETED THAT 14.2 % OF RESPONSE FIND HDFC BANK RELIABLE 12.5 % AXIS BANK RELIABLE AND 73.3 % FIND OTHER MOST RELIABLE.

4.3 INDEPENDENT T-TEST

The classification of satisfaction of the service provided the period of guarantee offered HYPOTHESIS H_0 = There is no significance difference between satisfaction of the service provided the period of guarantee offered H_1 = There is significance difference between satisfaction of the service provided the period of guarantee offered.

4.3 ONE-WAY ANOVA

H_0 : the observed frequency of professions variable matches the expected frequency of which bank home loan product do you find reliable variable

H_1 : the observed frequency of professions variable doesn't matches the expected frequency of which bank home loan product do you find reliable variable

P : 0.00095

Dof : 4

Alpha : 0.05

H_0 rejected

Ho : the observed frequency of professions variable matches the expected frequency of which bank home loan product do you find reliable variable

H1: the observed frequency of salary per month variable doesn't matches the expected frequency of which bank home loan product do you find reliable variable

P : 4.315e-09

Dof : 4

Alpha : 0.05

Ho rejected

CHAPTER – 5

FINDING

- From above analysis about 86.7% of respondents are male and 12.5% of the respondents are female and 0.1 respondents are not preferred to say.

- From the above analysis about 57.7% of the respondent are 20-30 age group and 35% of the respondent are under 20 and 3.7% of the respondent 30 to 40 and 3.75% respondent are 40 and above.

- From the above analysis about 17.5% of the respondent are employee and 14.2% of the respondent are business and 68.3% of the respondent are other.
- From the above analysis about 82.5% of the respondent are 0-2 and 9.2 %of the respondent are 2-4 and 5.8% of the respondent are 6 above and 2.5% of the respondent are 4-6.
- From the above analysis about 34.2% of the respondent are diploma and 42.5% of the respondent are bachelor and 20.8% of respondents are master and 2.5% of the respondent are doctorate.
- From the above analysis about 6.7% of the respondent are Axis bank and 7.5% of the respondents are HDFC bank and 5% of the respondent are ICICI Bank and 80.8% of the respondent are other bank.
- From the above analysis about 77.5% of the respondents are 15,000 to 30,000 and 16% of the respondent are 30,000 to 60,000 and 5.8% of the respondent are 60,000 above.
- From the data analysis about 66.7% of the respondent are private bank and 33.3% of the respondent are public Bank.
- From the above data analysis about 74.2% of the respondent are 10% and 16.7% of the respondent are 12 and and 5% of the respondent are 14 and 4.1% of the respondent are 16.

- From the above data analysis about 70.8% of the respondent are no and 29.2% of the respondent are yes.
- From the above data analysis about 34.2% of the respondent are direct branch and 5% of the respondent are builder and 5% agent and 55% of the respondent are other and 0.8 % of the respondent are agent counselor.
- From the above data analysis about 62.5% of the respondent. I have not and 37.5% of the respondent are yes.
- From the above data analysis about 73.3% of the respondent are other and 12.5% of the respondent are Axis bank and 14.2% of the respondent are HDFC.

5.2 SUGGESTIONS

- Customer satisfaction towards Home loan in private bank the important role of customer find loan to easy way.
- Customer best service provide to bank.

- Bank always provided easy way to gives loan for customer.
- Customerbenefits to find easy way loan.

5.3 CONCLUSION

The survey is conducted to find the customer satisfaction towards home loan in private bank the survey revealed the major of the customer didn't take a loan because of the region percentage rate of high.

APENDIX-(QUESTIONNAIRE)

As a part of my MBA curriculum at sathyabama institute of science and technology, I am doing a project on study on factor affecting customer satisfaction to wards home loan in private bank Kindly spend your valuable time in filling the questionnaires and I assure you that the information will be used only for academic research analysis and will be kept highly confidential.

1. Name.....

- (a) Mr.
- (b) Mrs.

2.Kindly choose the age group which you belong to

- (a) 20 to 25
- (b) 25 to 35
- (c) 35 to 45
- (d) Other

3. What is your gender?

- (a) Male
- (b) Female

4. What is your place residence?

- (a) Delhi
- (b) Bombay
- (c) Chennai
- (d) Other (Please specify)

5. What is your highest level of education ?

- (a) Bechelore degree
- (b) Primary
- (c) Master degree
- (d) Other (please specify)

6. What is your martial status

- (a) Unmarried
- (b) Married
- (c) Widow
- (d) Widower

7. Are you employed ?

(a) Yes

(b) No

8. What is your status?

(a) Student

(b) Farmer

(c) Home maker

(d) Other (please specify)

9.What is your occupation?

(a) Teacher

(b) Marketer

(c) Civil servant

(d) Banker

10. What is your average monthly expenditure

(a) Below 10000

(b) 10,000 - 15,000

(c) 16,000 -20,000

(d) Other

11. Are you client of any bank?

(a) Yes

(b) No

12. How many banks are you a client to?

(a) One

(b) Two

(c) Three

(d) More than three

13. What is the name of your bank?

(a) AXIS Bank

(b) HDFC Bank

(c) ICICI Bank

(d) Other (please specify)

14. Which income group do you belong ? per annum

(a) Below 2 lakh

(b) 2-4 lakh

(c) 4-6 lakh

(d) 6 lakh above

15.do you own a home?

(a) Yes

(b) No

16. Are you aware of the home loan product of any of the following bank?

(a)HDFC Bank

(b) AXIS Bank

(c) ICICI Bank

(d) Other

17. Which bank home loan product do you find most reliable

(a)PNB Bank

(b)HDFC Bank

(c)AXIS Bank

(d) Other

18. Which category of bank do you hold a account in?

(a) Private bank

(b) Public bank

19. Have you considered taking a loan for the purchase?

(a) Yes

(b) No

20. Have you ever taken a loan for anything else than buying a home?

(a) Yes i have

(b) I have not

21. In near future would be interested to take home loan?

(a) yes

(b) No

(c) Cont say

22. Approach for home loan through

(a) Directly Branch

(b) Builder

(c) Agents/Counselor

(d) Other

23. Type of loan taken

(a) Home loan

(b) Gold loan

(c) Car loan

(d) Other

24. What is source of information about homeloan product/schemes?

(a) News paper

(b) Television

(c) Internet

(d) Other

25. Value of interest charge of home loan

(a) 14%

(b) 12%

(c) 10%

(d) Other

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APPENDIX II

ARTICLE

STUDY ON FACTOR AFFECTING CUSTOMER SATISFACTION TOWARDS HOME LOAN IN PRIVATE BANK

1 NAVEEN KUMAR YADAV AND 2 JOHN PAUL .M

1 Student, School of Business Administration

2 Assistant Professor, School of Business Administration

Sathyabama Institute of science and Technology. Chennai 600119, Tamil Nadu, India.

ABSTRACT

Study on factor affecting customer satisfaction towards home loan in private bank there was so many things the rule and regulation on private bank there was some rule for taken a home loan depend on the area rural area and urban area and the basic of your income the given amount of loan . if someone taken a loan there was coming staff and check your land. after that he decide how much value of you land .accordingly land value the gives loan amount the loan amount finance that time the gives some surety paper and took the loan .after that the loan was clear people how can return the money to bank that time . the period of time like basic of the income that time you decide 2year 4ear etc to convert EMI and return the money . private bank prioritize the loan scheme towards customer satisfaction based on the material research. Customer satisfaction achieves when bank staff reconcile with the loan private bank what I experience that most of the time wants benefits from customer

Key words : customer satisfaction, scheme research benefits

INTRODUCTION

Study on factor affecting toward home loan in private bank urban people are mostly educated and having awareness towards home bank and economics they are well document and well settled. people having less difficulty in living lives rural area now we have private bank and one hand and people living their lives in urban area private bank have high interest rate towards loan so the rural and urban area divides have based on their income . rural people cant to effort the high interest rate but the urban people cant face these kind of problem the can easily fill out their EMI and lives peacefully in a days contemporary

In my area the only things a bank employee wants is to benefits the bank not the factor effect customer that most In private bank and they don't wants a branch from these kind of greedy bank. Private bank don't have any kind of any public scheme like student credit card the just focus on their benefits

Bank employee are mostly rude to the people having less income in private bank . there are no such things as social service and social benefits to poor people in private bank .most of the time exploit people based on their income the rich gets rich and poor gets poor by these most bank service

Home loan are difficult in both the rural area and urban bank loan never provided on trust but on the basis of pulled strings by rich private bank are mostly exploitive in nature most of the time these bank exploit poorer and gives benefits to richer

Private bank having interest rate than public sector bank are generally towards all kind of people but private bank decides who is rich and who is poor so who gets the lack from bank

REVIEW OF LITERATURE

ALLISON TAYLOR and LSTA (2006) found in the very subtle from that professional money manager manages the home loan at very ease stage , while the basic people most of the time don't manage to take loan

JACK M.GUTTENTAG (2004) in their research found glimpses of real estate and home loan service are connected with the trust of bank

JOHN MICHAEL SHEEHAN (2011) most of the time dealt with distressed loan in different banking sector and the banking technique which gives loan problematic paths

CHARLES H. GGEEN (2009) dwelled in obama presidency and his research found the loan through private are quite hard to get

W.FRAZIER BELL. (1992) found in their research that book guidelines and quite

effective like save time and money and get money but at ground level these rule are never followed the public bank but private are punctual in it.

OBJECTIVE OF THE STUDY

PRIMARY OBJECTIVE

To understand the satisfaction of customers towards private banks

SECONDARY OBJECTIVE

To identify the factor that influence customer satisfaction

the process of service delivery for better customer satisfaction

To evaluate

To investigate the need and significance of customer satisfaction towards brand of the bank

To identify the CRM (customer relationship management) practice that has been adapted by private bank

RESEARCH METHODOLOGY

Sample size: the sample size of the research is 120

Sources of data : based on the both primary and secondary

Sampling technique : we questioned our sources and the technique were quit simple sample

Stractur of questionare: we formed some basic question and forwarded it to collect our primary data Multiple choice question Some subjective to and mostaly object and direct question

DATA ANALYSIS AND INTERPRETATION

TABLE SHOWING RESPONSE FOR GENDER EXISTING

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
MALE	104	86.7
FEMALE	15	12.5
PREFER NOT TO SAY	1	0.8
TOTAL	120	100

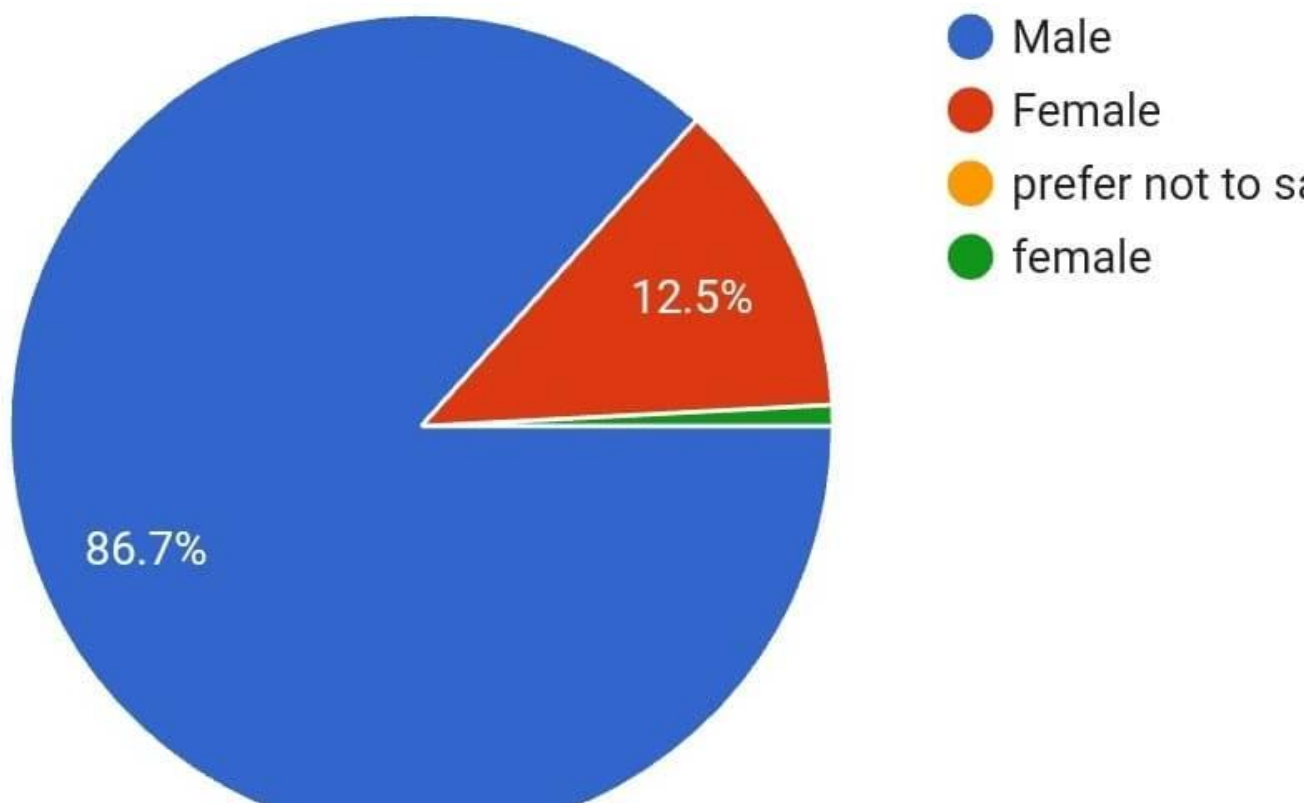
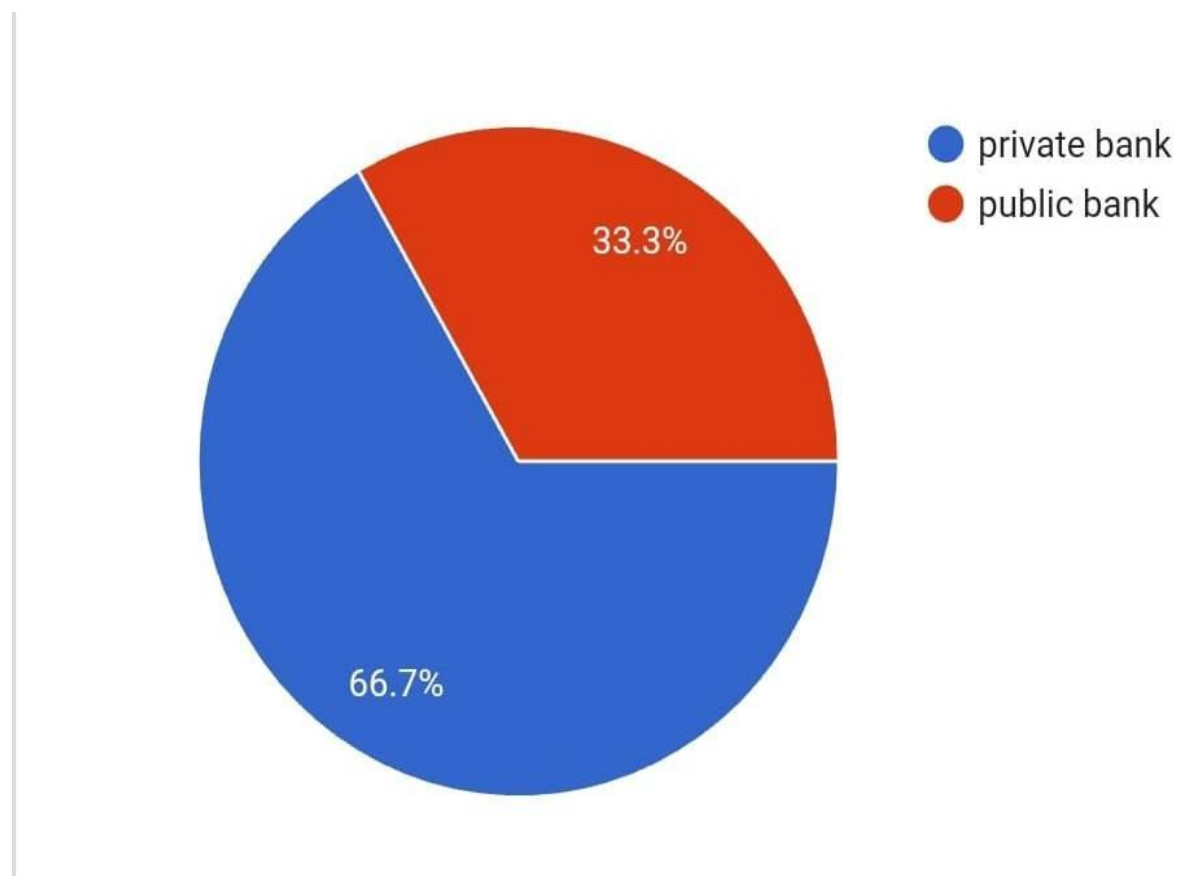


chart showing gender existing

INTERPRATION : From the above table is interpreted that 86.7 of the responds of belong to unmarried people 12.5 % belong to female and 0.8% prefer not to say

Table SHWOING RESPONDS FROM DIFFERENT CATEGORY OF BANK ACCOUNT HOLDER

PARTICULARS	NO OF RESPONDENT	NO OF RESPONDENT (%)
PRIVETE BANK	80	66.7
PUBILC BANK	40	33.3
TOTAL	120	100



CHAT SHOWING : DIFFERENT CATEGORY OF BANK ACCOUNT HOLDER

INTERPRATION: FROM THE ABOVE TABLE IT IS INTERPRETED THAT 66.7 % OF RESPONDS BELONG FROM PRIVATE BANK ACCOUNT HOLDER AND 33.3 % FROM PUBLIC BANK ACCOUNT HOLDER

INDEPENDENT T- TEST

The classification of satisfaction of the service provided the period of guarantee offered
HYPOTHESIS H_0 = There is no significance difference between satisfaction of the service provided the period of guarantee offered
 H_1 = There is significance difference between satisfaction of the service provided the period of guarantee offered.

ONE-WAY ANOVA

do you find reliable variable H_0 : the observed frequency of professions variable matches the expected frequency of which bank home loan product

H_0 : the observed frequency of professions variable matches the expected frequency of which bank home loan product do you find reliable variable

P : 0.00095

Dof : 4

Alpha : 0.05

H_0 rejecte

product do you find reliable variable H_0 : the observed frequency of professions variable matches the expected frequency of which bank home loan product do you find reliable variable

H_1 : the observed frequency of salary per month variable doesn't matches the expected frequency of which bank home loan

P : 4.315e-09

Dof : 4

Alpha : 0.05

H_0 rejected

FINDING

- From above analysis about 86.7% of respondents are male and 12.5% of the respondents are female and 0.1 respondents are not preferred to say.
- From the data analysis about 66.7% of the respondent are private bank and 33.3% of the respondent are public Bank

CONCLUSION

The survey is conducted to find the customer satisfaction towards home loan in private bank the survey revealed the major of the customer didn't take a loan because of the region percentage rate of high.

Our research primary source are 67.3 %hold on the private bank account and 33.3% belong to public bank our source are mostly lone taken 62.5% and 37.5% are non loanee

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