

A Study On Customer Satisfaction Towards State Bank Of India At Dharmapuri Town

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Abstract- Banking in India is as old as the mountains and rivers. Money was accepted as deposits and given in the form of advances. They were also engaged in the profitable business like money changing etc, these people how performed a number of banking functions are operating even now in almost every town and village of the country. The relationship between and customer is of great practical significance, through it is contractual in nature. The various statutory requirements and protections hinge directly on this question to be asked is as to what constitutes a “customer”. In this objectives of the study, to know the various loans schemes towards SBI bank at Dharmapuri town, to know about the customer satisfaction in various bank employees service and to know about the customer satisfaction in various SBI ATM facilities. The research methodology used in this study is both analytical and descriptive in nature. The study is primarily based on the secondary data collected from the annual report of the bank. In this limitation of study, the results are not accurate, the study personal bias are involved, so results are not accurate, this study is restricted to place only in Dharmapuri District, and then the sample size is restricted to 100 respondents. The find out study, 90% of the respondents are used ATM card, and then, 70% of the respondents are high level satisfaction towards SBI ATM service.

Keywords- Banking and Customer Relationship, SBI Banking Services in India

I. INTRODUCTION

Banking in India is as old as the mountains and rivers. Money was accepted as deposits and given in the form of advances. During the earlier days indigenous bankers played a crucial role in lending money and financing, trade and commerce. They were also engaged in the profitable business like money changing etc, these people how performed a number of banking functions are operating even now in almost every town and village of the country. Through they call themselves as bankers they are only lenders. Most of the money employed in the business is their own and hardly had they accepted deposit. The rate of interest charged by them is very high as their advances are mostly unsecured and risky and repaid after a period of time. However, the future of

these moneylenders is bleak. The development of modern banking has started in India. Since the days of east India company.

Banker-Customer Relationship

The relationship between and customer is of great practical significance, through it is contractual in nature. It arises out of a contract made between the banker and customer, involving obligation on both sides. The contract of debt if at the back of most of the dealings. Whatever it may be, the legal basis of relationship between banker and customer is of many dimensions. The various statutory requirements and protections hinge directly on this question to be asked is as to what constitutes a “customer”. Since the term has not been defined by law, reliance has to be placed on judicial decisions and comments of theorists in the field.

Objectives of the study:

- To know the various loans schemes SBI bank at Dharmapuri district.
- To know about the customer satisfaction in various bank employee’s service.
- To know about the customer satisfaction towards SBI ATM facilities.

II. DATA COLLECTION OF THE STUDY

The primary data has been collected through questionnaires. The information has been collected only through the questionnaires. This data has been collected from 100 people with the help of 20 questions. Which give us the relevant information about the product to achieve the objectives of our market research. We have satisfied convenient sampling for the study.

Tools for analysis:

The tools for analysis used in the study are mainly analytical and partly descriptive in nature. For the financial analysis, the financial statement of the Bank has been used. The accounting ratio technique was applied to analyze the

performance of the bank. Ratio were calculated and interpreted by comparing them with standard norms of historical ratios of the Bank.

Limitation of study

- This study is restricted to place only in Dharmapuri District
- The results are based on 100 respondents, so the results are not accurate
- In this study personal bias are involved, so results are not accurate.

III. REVIEW OF LITERATURE

Crowther defines a bank as ,”one that collects money from those who have it to spare or who are saving it out of their income and lends the money so collected to those who require it.”

Sir jhonpagetssays that,” no person or body corporate otherwise can be a banker who does not, [i] take deposit accounts , [ii] take current accounts, [iii] issue and pay cheques , and [iv] collect cheques , for his customers” **sir kindly**,” a bank is an establishment .which makes to individuals such advances of money as may be required and to which individuals entrust money when not required by them for use” **According to section 5[1] [b]**,”banking means accepting for the purpose of lending or investment , of deposits of money from the public , repayable on demand or otherwise and withdrawable by cheques , draft , order or otherwise” **Section 5[1][c]** defines banking company as, “any company which transacts the business of banking in India”. **Jadhav Anil (2004)** described various channels of e-banking services such as ATM, Telephone banking (Tele-banking), Mobile banking, Internet banking and its features.The focus is also given on e-banking opportunities, challenges and security aspects while performing the banking transactions on the internet. Comparison of public, private,foreign and co-operative banks and barriers to the growth of e-banking in India are also discussed. Finally the paper discusses an overview of the major private sector banks such as ICICI, HDFC, IDBI, UTI & GTB banks which provides e-banking services.

SBI BANKING SERVICES IN INDIA

Is the largest state-owned banking and financial services company in India. The bank traces its ancestry to British India, through the Imperial Bank of India, to the founding in 1806 of the Bank of Calcutta, marking it the oldest commercial bank in the Indian subcontinent. Bank of

madras merged into the other two presidency banks, Bank of Calcutta and Bank of Bombay to form Imperial bank of India, which in turn became State Bank of India. The government of India nationalized the Imperial Bank of India in 1995, with the Reserve Bank of India taking a 60% stake, and renamed it the State Bank of India in 2008, the government took over the stake held by the Reserve Bank of India. SBI provides a range of banking products through its vast network of branches in India and overseas, including products aimed at non-resident Indians The State Bank Group, with over 16,000 branches, has the largest banking branch network in India. It also considered as the best bank even abroad, having around 130 branches overseas and one of the largest financial institution in the world. With an asset base of \$285 billion in deposits, it is a regional banking behemoth. It has a market share among Indian commercial banks of about 20% in deposits and advances, and SBI accounts for almost one-fifth of the nation’s loans. The State Bank of India is the 29th most reputed company in the world according to *Forbes*. Also SBI is the only bank to get featured in the coveted “top 10 brands of India” list in an annual survey conducted by Brand Finance and The Economic Times in 2010. The State Bank of India is the largest of the Big Four of India, along with ICICI Bank, Punjab National Bank and HDFC Bank its main competitors and “GUINNESS BOOK OF WORLDRECORD” that 56 million transactions happening per day all over the world is definitely achievement.

IV. DATA ANALYSIS AND INTERPREERATON

Using SBI ATM card

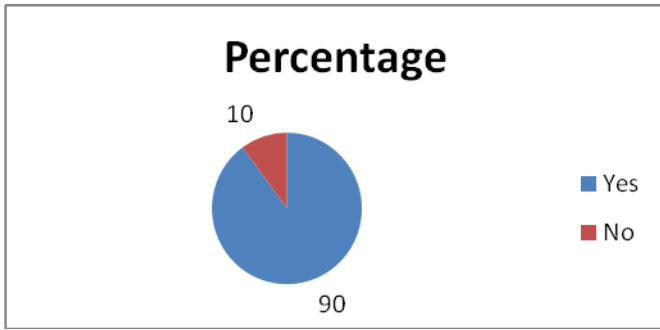
S.No	Used	No. of Respondents	Percentage
1	Yes	90	90
2	No	10	10
	Total	100	100

Sources: Primary Data

Inference:

From the above table shows that the used by ATM card or not, among the 100 of the respondents, 90% of the respondents are used ATM card and only 10% of the respondents are not used in ATM card.

UsingSBI ATM card



Inference:

From the above table shows that the satisfaction about the ATM service among the 100 of the respondents, 70% of the respondents are says that high level satisfaction , 25 % of the respondents are says that medium level satisfaction and only 5% of the respondents are says that low level satisfaction.

SATISFACTION TOWARDS SBI BANKING EMPLOYEE SERVICE

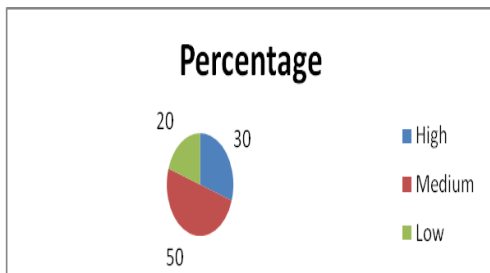
S.No	Level of satisfaction	No. of Respondents	Percentage
1	High	30	30
2	Medium	50	50
3	Low	20	20
	Total	100	100

Sources: Primary Data

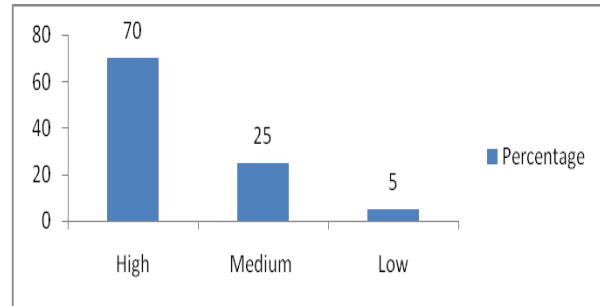
Inference:

From the above table shows that the satisfaction about the employee service among the 100 of the respondents, 50% of the respondents are says that normal level satisfaction , 30 % of the respondents are says that high level satisfaction and remaining 20% of the respondents are says that low level satisfaction.

SATISFACTION TOWARDS SBI BANKING EMPLOYEE SERVICE



SATISFACTION TOWARDS SBI ATM SERVICE



SATISFACTION TOWARDS SBI LOAN FACILITIES

S.No	Level of satisfaction	No. of Respondents	Percentage
1	High	50	50
2	Medium	35	35
3	Low	15	15
	Total	100	100

Sources: Primary Data

Inference:

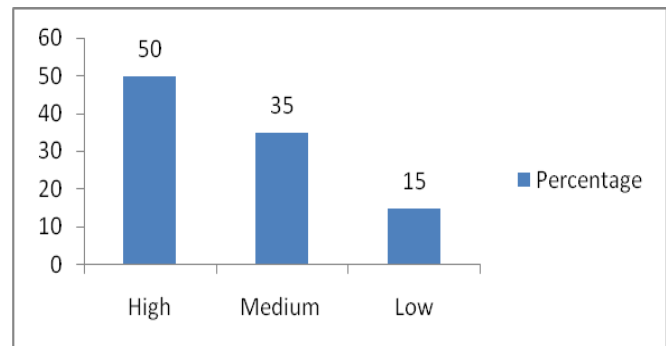
From the above table shows that the satisfaction about the loan system for among the 100 of the respondents, 50% of the respondents are says that high level satisfaction, 35 % of the respondents are says that medium level satisfaction and only 15% of the respondents are says that low level satisfaction.

SATISFACTION TOWARDS SBI ATM SERVICE

S.No	Level of satisfaction	No. of Respondents	Percentage
1	High	70	70
2	Medium	25	25
3	Low	05	05
	Total	100	100

Sources: Primary Data

SATISFACTION TOWARDS SBI LOAN FACILITIES



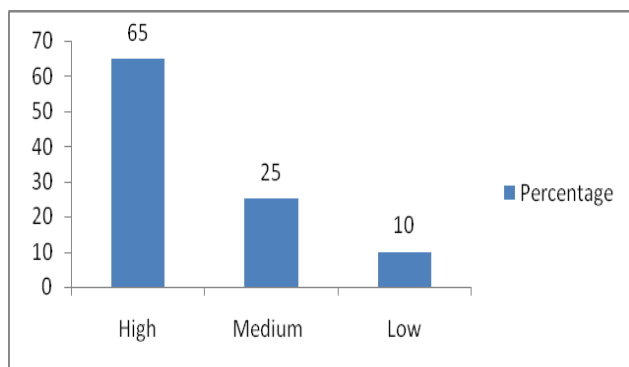
SATISFACTION TOWARDS SAFETY LOCKER

S.No	Level of satisfaction	No. of Respondents	Percentage
1	High	65	65
2	Medium	25	25
3	Low	10	10
	Total	100	100

Sources: Primary Data

Inference:

From the above table shows that the satisfaction about the safety to locker among the 100 of the respondents, 65% of the respondents are says that high level satisfaction, 25 % of the respondents are says that medium level satisfaction and only 10% of the respondents are says that low level satisfaction.

SATISFACTION TOWARDS SAFETY LOCKER**FINDINGS OF THE STUDY:**

- 90% of the respondents are used SBI ATM card.
- 50% of the respondents are medium level satisfaction about employee service.
- 70% of the respondents are high level satisfaction about ATM service.
- 40% of the respondents are high level satisfaction about token system for remittance and encased.
- 70% of the respondents are highly satisfaction about collection of cheque.

SUGGESTION OF THE STUDY:

- State bank attract more savings from public
- State bank gives more rate of interest for deposits.
- Farmer get easy for agricultural loan.

- State bank provide various consultancy service.
- Provide low percentage of interest compare to other banks.
- Start different branches as well as services spread throughout the country
- Provide more E-banking services.

V. CONCLUSION OF THE STUDY

Every consumer important for all banks because without customers there is no operate the bank. So the bank provides more facilities to all customers.

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