A Study on Customer's Satisfaction Towards Services Provided by State Bank of India With Special Reference to Coimbatore City

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Abstract- The study is conducted to know the consumer satisfaction towards the banking services rendered by SBI. SBI is an Indian, multinational, public sector, banking and financial services statutory body. It has over 45 crore customers and more than 22000 branches spread over the country. It has acquired various banks over its period and it has acquired a huge share in the Indian banking industry. This study is undertaken to ascertain the customer's satisfaction levels, towards various services, such as services provided in local branches in Coimbatore city, services through its internet banking website &its three mobile banking apps, satisfaction levels towards its ATM infrastructure, debit cards & customer complaint resolving through phone call by its customer care executives. For this purpose, a sample of 120responses were collected using questionnaire and the data was analyzed using simple percentage analysis tool. It is concluded that SBI customers are satisfied with its online and offline banking services.

Keywords- State Bank of India, Services Provided, Customer Satisfaction, Online Banking Awareness.

I. INTRODUCTION

Customer satisfaction refers to a product or a service provided by a business either meets or surpasses the expectation of a customer. Satisfaction of the customers is always an important factor for any business to attract and retain its customers.

It also works as a feedback or result for evaluating the performance of the bank and to analyze the efficiency of various services that are offered by them. It is evident that an increase in the quality of services provided will result in a greater customer satisfaction and a bigger customer base.

Customer satisfaction can be defined as "an emotional response, which results from a cognitive process of evaluating the service received against the costs of obtaining the service".

This study mainly focuses on the customers level of satisfaction on the quality of services provided by the State Bank of India in Coimbatore City.

II. OBJECTIVES

1. To study the degree of convenience of the customers in carrying out their in-branch banking activities.
2. To examine the customers satisfaction towards the internet banking and mobile banking services provided by the bank.
3. To ascertain the customer's preference of online banking compared to offline banking
4. To find out the customer satisfaction with the ATM, Debit card and customer care services provided by the bank.

III. STATEMENT OF PROBLEM

In this day and age of rapid growth in competition and technology, the newer generations need more convenience, security and reliability from their banks. They should also be able avail basic services and other important security services 24*7 from the bank. Banking is a highly competitive sector in any country in which all the bankers search for newer ways to find and attract new customers and retain their existing customers. So, among improving the other important factors like technology, internet banking etc. providing satisfactory services to the customers proves to be an important way to retain and gain customers. So, this study is conducted to know the satisfaction levels of customers towards various services provided by the State Bank of India.

IV. NEED OF THE STUDY

This study is undertaken to study the satisfaction of various services provided by State Bank of India. It is a result of the opinions from the customers of SBI. A survey with the help of questionnaire was conducted to know the users view on the services provided by SBI in Coimbatore City.

V. RESEARCH METHODOLOGY

This research follows the survey research methodology based on previous research in related area, a questionnaire was constructed to study the customer satisfaction about services provided by SBI from account holders in Coimbatore City. After pilot testing, the questionnaire was administered to 120 persons who have account in SBI. The data were analyzed with the simple percentage method. The present study is analytical and exploratory nature.

VI. AREA OF THE STUDY

The collection of survey was conducted with customers of SBI in Coimbatore City.This research is conducted in 5 different zones from 120 customers in Coimbatore city.

VII. SAMPLING DESIGN

The study proposes to cover the satisfaction of the customers of State Bank of India. As the study is based on customers of a bank, the samples don't have criteria and for this purpose convenience sampling is used for the research.

VIII. DATA SOURCES

Primary data was collected through structured questionnaire of 15 questions were collected in the study area. Demographic information such as age, income, gender, educational qualification and occupation were collected. First-hand information was collected from 113 customers to know about the levels of satisfaction on various service provided by the bank. In this research, both primary data and secondary data were used. Secondary data was collected from various published and unpublished reports including magazines, government reports, journals and websites like Wikipedia, money control etc. Qualitative data refers to data that refers to the quality in a thing. Data pertaining to qualities such as gender can be termed as qualitative data. Quantitative data refers to data in quantity, referring to numbers such as age, income etc. Both qualitative and quantitative data are used in this research study.

IX.TOOLS USED FOR ANALYSIS OF DATA

Simple percentage analysis was use to analyze and interpret the data to draw conclusions. are used in making comparison between two or more series of data. Percentage is used to determine relationship between the series.

$$Percentage = \frac{Class\ frequency}{Total\ frequency} \times 100$$

X. SCOPE OF STUDY

This study is descriptive research conducted on the customers of SBI. This study focuses about all the main factors that determine the satisfaction of the customers of SBI. I hope this study will be useful to future research scholars and academicians.

XI. LIMITATIONS OF THE STUDY

There are a few limitations in this study. The primary data collected directly from respondents. The findings of the study depend upon the correctness of the responses provided by the respondents. Unwillingness of some respondents to provide information is another limitation. Findings of this study may be influenced by personal bias of the respondents. Since this study is conducted only in Coimbatore city, it may not be applicable to all the branches of State Bank India's in India or outside India. Also, there may be a bias in collecting the primary data from the customers. Due to time constraint, the study is limited to 112 respondents. Out of 112 responses, approximately12 responses were incomplete in information, and hence were discarded for the purpose of maximum accuracy.

XII. REVIEW OF LITERATURE

- **R. Muralidharan and Dr. D. Suthamathi;Journal of Interdisciplinary Cycle Research Volume XII, Issue VIII, August 2020; ISSN NO: 0022-1945; Pages 1108 and 1109.** Bank officials in all branches of the bank must be given customer service training to get the understanding of how important customers are to the bank and also, an independent unit should be created to handle creation, implementation monitoring and control of customer service strategies of SBI.

- **P. Roselin;SSRG International Journal of Economics and Management Studies (SSRG-IJEMS) – ICIMCEH (2020), ISSN: 2393 – 9125, Pages 16-19.** Public sector banks need to improve their speed and efficiency of service delivery in a secure environment. There is also a need to improve the quality-of-service delivery such areas as accuracy in customer account management and excellent and cordial banker- customer relationship by public sector banks.

- **Mrs. S. Chitra; The International journal of analytical and experimental modal analysis; Volume XII, Issue**

XI, November/2020; ISSN NO:0886-9367; Pages 306-314. SBI should increase the level of providing personal attention to individual customers. The author has also observed that many customers are not aware of all sorts of facilities provided by SBI. Thus, SBI should try to do more advertisements and awareness campaigns.

- **Saravanan; Special Issue Published in International Journal of Trend in Research and Development (IJTRD)2017, ISSN: 2394-9333.** It suggested to increase the daily withdrawal limits. It said that the availability of ATM services of SBI must be made available to the rural population and education programs must be made for the knowledge of the customers. It also explained that respondents were not satisfied with the non-availability of complaint book, location aspect and number of ATMs in the town.

XIII. INTRODUCTION TO BANKING IN INDIA

Banking history in India dates back to 1770s when Bank of Hindustan was established. It was later liquidated in 1832. Another old bank that was established was in 1786, The General Bank of India, which failed in 1791. Bank of Calcutta is the oldest bank in India, established in 1806. It was one of the three banks founded by the presidency government, the other two banks were The Bank of Bombay, in 1840 and The Bank of Madras in 1843. The Central bank of India, Reserve Bank of India was established in 1935. It is owned by the Ministry of Finance. It is responsible for the issue and supply of the Indian rupee. It is the apex bank that regulates all the other commercial banks in the country. It works for the financial and economic stability of the nation and sets the bank rate and interest rate for all the other banks.

TYPES OF BANKS

There are various types of banks in India. Each bank has different set of motives. Some banks focus on developing rural areas whereas some other banks focus on improving the economy city areas and large industries. Various types of banks in India are,

- Co-operative Banks
- Commercial Banks
- Regional Rural Banks
- Local Area Banks
- Specialized Banks
- Small Finance Banks
- Payments Banks

STATE BANK OF INDIA HISTORY

- State bank of India is the oldest bank in India. Its origin goes back to 1806 when Bank of Calcutta was established. In 1921, the three presidential banks, Bank of Calcutta, Bank of Bombay and Bank of Madras, amalgamated to form a new bank called Imperial Bank of India under the Imperial bank of India Act, 1920.

- On 1st July 1955, State Bank of India was constituted under the State Bank of India Act 1955, for the purpose of undertaking the business of the Imperial Bank of India. It was nationalized in the same year. It is now fully controlled by the government of India. It has acquired more than 20 banks over the time. In 2008 the Indian Government acquired 59% stake in state bank of India. SBI is governed by its chairman and board of directors.

- Regarding management, until the 2000s all branches of State Bank of India were only following the traditional manual procedures of banking. Only after 2000s it started implementing technology in its processes. In 2000s, it started computerizing its banking procedures. In 2008 more than 95% of the branches changed to computerized core banking solutions (CBS). It has total assets worth ₹4,845,619 crore in 2021. It has over 45 crore customers. Its network is spread vast in the country with nearly 22,000 branches and 62617 ATM/ADWMS (Automated Deposit and Withdrawal Machines).

- It is the largest commercial bank in India and has a 25% market share in the Indian banking industry. It is vast spread with branches in over 35 foreign countries. It provides invaluable services to people of the Nation. It provides loans for agriculture and business people at low rates of interest and has a lot of agricultural development branches (ADB) in major cities and towns.

SERVICES PROVIDED

- State bank of India provides a wide range of products and services for the benefit of the public. It launched SBI Card credit cards for its customers in 1998. SBI credit cards can also be used as ATM Cards. The SBI Card now has over 1.3 crore customers.

- From 1999, it started to expand its ATM Machines. Soon, its branches were connected with ATMs for the convenience of the customers. Now it has over 62000 ATMs spread across the country.

- In 2008, it launched internet banking services to its corporate customers. It also provides various loan products ranging home loans, vehicle loans, gold loans, personal loans, education loans etc. It also

provides various investment options to its customers ranging fixed deposits, recurring deposits, PPF account investments, SBI Mutual funds, SBI life Insurance etc.

- Through the bank's net banking website and its mobile app, all corporate, retail and individual customers can now avail a lot of services conveniently. They can create new deposit accounts, demat accounts, transfer funds to their own accounts or to third party accounts, set up standing instructions, generate account statements, check their passbooks, file for 15G/H, pay bills etc. They can also avail important services in emergency situations such as blocking their cards or blocking transactions from their transaction accounts.
- SBI also owns SBI Mutual funds. It is a joint venture between SBI Funds management limited and AMUNDI formed in 1987. Customers can also invest in SBI mutual funds and SIPs through all their bank branches.
- SBI also owns SBI Life, an insurance company providing life insurance policies, investment policies and insurance cum investing products.

XIV. ANALYSIS AND INTERPRETATION OF DATA

1. Age of the respondents

S. No	Age (In years)	No of Respondents	Percentage
1.	Below 20 years	26	26%
2.	21-30	47	47%
3.	31-50	20	20 %
4.	Above 50	7	7 %
Total		100	100

Source: Primary Data

This table shows that 47% of the respondents are belonging to the age group of 21-30 years. 26%of the respondents are below the age of 20 years. Next 20% of the respondents belongto the age group of 31-50 years and7% of the respondents are above the age of50 years in the study area.

Majority 47% of the respondents are belonging to the age group of 21-30 years.

2. Gender of the Respondents

S. No	Sex	No of Respondents	Percentage
1.	Male	70	70 %
2.	Female	30	30 %
	Total	100	100

Source: Primary Data

The above table reveals that the majority of the respondents (70%) are male and rest of the respondents (30%) are female in the study area.

It is finished that the majority of the respondents (70%) are male.

3. Educational Qualification of the Respondents

S. No	Educational qualification	No of Respondents	Percentage
1.	SSLC	4	4%
2.	HSE	8	8%
3.	Diploma	7	7%
4.	UG	53	53%
5.	PG	19	19%
6.	Professional	9	9%
	Total	100	100

Source: Primary Data

Majorityof the SBI customers who responded to the questionnaire are students pursuing undergraduate and postgraduate programs whereas, 9% of the respondents are qualified professional people.

4. Occupation of the Respondents

S. No	Occupation	No of Respondents	Percentage
1.	Student	52	52%
2.	Employed	26	26%
3.	Professional	9	9%
4.	Business	11	11%
5.	Unemployed	2	2 %
	Total	100	100

Source: Primary Data

Nearly fourth of the respondents are employed people,whereas nearly half the respondents are students pursuing college.

9% of the respondents are professional people and 11% are businessmen.

5. Income of the Respondents

S.No	Income (Rs.)	No of Respondents	Percentage
1.	Below Rs.10000	46	46 %
2.	Rs.10,000 to Rs.20000	15	15%
3.	Rs.20000 to Rs.30000	10	10%
4.	Rs.30000 to Rs.40000	8	8%
5.	Above Rs.40000	21	21%
	Total	100	100

Source: Primary Data

From the responses, income of 46% of the respondents is below Rs. 10,000, income of 15% of the respondents is between Rs. 10,000 and Rs. 20,000, income of 10% of the respondents is between Rs. 20,000 and Rs. 30,000 and 21% of the respondents earn more than 40,000 per month.

Since majority of the respondents are students, mostbelong to the income group of below Rs. 10,000.

6. Convenience levels of the respondents in visiting the branch to carry out their banking activities

S.No	Convenience level	No of Respondents	Percentage
1.	Very Convenient	47	47 %
2.	Neutral	43	43%
3.	Not so convenient	10	10%
	Total	100	100

Source: Primary Data

From the above table, it is found out that most the customers feel convenient in branch to carry out their activities. But some of the customers feel that it is not that very convenient in the branch to carry out their required banking activities. It may be due to some complicated procedures.

7. Satisfaction level of the respondents towards the bank staff's explanation towards the bank's investment products and services

S.No	Satisfaction level	No of Respondents	Percentage
1.	Very Satisfied	30	30
2.	Satisfied	37	37
3.	Neutral	30	30
4.	Dissatisfied	2	2
5.	Very Dissatisfied	1	1
	Total	100	100

Source: Primary Data

From the above table, it is evident that most of the respondents feel that they are very much satisfied in receivinginformationabout various products and services of the bank from its employees.

8. Satisfaction level of the respondents towards the performance of bank employees in areas of customer relationship and responsiveness

S.No	Satisfaction level	No of Respondents	Percentage
1.	Very Satisfied	30	30
2.	Satisfied	31	31
3.	Neutral	27	27
4.	Dissatisfied	11	11
5.	Very Dissatisfied	1	1
	Total	100	100

Source: Primary Data

The above table show that majority of the respondents are satisfied in the employees' relationship with the customers and responsiveness towards the customers queries.

But a significant 10% of the respondents are quite dissatisfied with the employees' relationship with the customers and responsiveness to the customers.

9. Respondents usage of internet and/or mobile banking services provided by the bank vs age of the respondents

87% of the respondents responded that they use Internet banking and E-banking services provided by the bank.

This table shows how many respondents belonging to each age group use online banking services

S.no	Age	Answer	No. of Respondents	Percentages	
1.	Below 20	Yes	24	89	
		No	3	11	100
2.	21 to 30	Yes	48	91	
		No	5	9	100
3.	31 to 50	Yes	18	85	
		No	3	15	100
4.	Above 50	Yes	5	71	
		No	2	29	100
		Total	100		

Source: Primary Data

Upon the analysis of data, it is found that nearly 90% customers aged below 30 years use online banking services provided by the bank. Only a small amount of youth customers do not use internet banking services.

85% of the customers above 30 of age use online banking services. It is slightly lesser than customers below 30 years of age. Only 71% of the customers above 50 years of age use online banking services. It is very less compared to younger customers.

So, it is evident that younger people prefer using online services whereas older people do not prefer using online services as much as the youngsters.

10. Websites and applications provided by State bank of India that are used by the respondents

S.no	Website/App	No. of Users	Percentage
1.	Onlinesbi.com	43	32
2.	YONO LITE SBI	14	10
3.	YONO SBI	42	31
4.	BHIM SBI PAY	36	27
	Total	135	100

Source: Primary Data

From the apps and websites listed above, Onlinesbi.com can be accessed for use from both desktops and mobile phones whereas, YONO SBI, YONO Lite SBI and BHIM SBI pay are applications that can be used from mobile phones only.

Nearly equal number of respondents (32% and 31%) use Onlinesbi.com and YONO SBI. They can be accessed from PC and mobile phones respectively. Next majority 27% of the respondents use BHIM SBI PAY application. It is an application based on UPI interface. Only 10% of the respondents use YONO Lite SBI app.

It is found out that **ONLINESBI.COM** and **YONO SBI** are equally preferred by the customers.

11. Respondent's likeability of the interface and usability of website and all the applications

	LIKEABILITY					
S.no	Application	Yes	No	Convenient Enough	Not so convenient	Total
1.	Onlinesbi.com	45	9	7	3	64
	Percentage	70	14	11	5	100
2.	YONO LITE SBI	15	25	13	0	53
	Percentage	28	47	25	0	100
3.	YONO SBI	25	12	25	3	65
	Percentage	38	19	38	5	100
4.	BHIM SBI PAY	27	12	16	5	60
	Percentage	45	20	27	8	100

Source: Primary Data

70% users of ONLINESBI.COM website like the interface and usability of the website and feel it convenient to use it. Nearly 10% of the respondents feel that it convenient enough to use it for their online requirements. 5% of the respondents feel that it is not that convenient to use the website and 15% of the users responded that they do not like the interface of the website.

YONO LITE SBI is an application available for download from Play Store. 28% users of the application like the interface and usability of it and feel it convenient to use it. Nearly 25% of the respondents feel that it convenient enough to use it for their banking requirements. Majority 47% of the users responded that they do not like the interface of the website.

YONO SBI is an application available for download from Play Store. 38% users of the application like the interface and usability of it and feel convenient to use it. Nearly 38% of the respondents feel that it convenient enough to use it for their online requirements. 5% of the respondents feel that it is not that convenient to use the website and 12% of the users responded that they do not like the interface of the website.

Most of the users seem to like the interface of the mobile based application.

BHIM SBI PAYis an UPI based application available for download from Play Store. 45% users of the application

like the interface and usability of it and feel convenient to use it. Nearly 20% of the respondents feel that it convenient enough to use it for their online requirements. 27% of the respondents feel that it is not that convenient to use the website and 8% of the users responded that they do not like the interface of the website.

Even thoughthe majority 45% of the users like the interface, the next majority of 27% people feel that it is not that convenient for them to use.

12. General preference of respondents in using online vs offline methods of banking for various banking activities

For the following banking activities, majority of the respondents prefer to use online banking services of the bank: Transfer of funds, blocking the use of debit cards, getting transaction statements of their account.

They prefer online banking for basic services and activities that are urgent at the moment.For the following banking activities, majority of the respondents shared that they would rather visit the branch than use online banking: Requisition of cheque book, opening of a deposit account, appointment of nominees, submission of 15G/H, investments in SBI Mutual funds and buying its insurance policies. Respondents prefer going to branch for activities that are slightly complex.

Some of the respondents are not sure if they would visitthe branch or use online banking to carryout their required activities, because they may not be aware of the online banking procedures, or they may not be sure if they can rely on online banking or not.

13. Awareness level of the respondents compared with age that they can avail all such services using online banking

S. No	Scale of Awareness	1	2	3	4	5	TOTAL
1.	Below 20	0	1	7	14	4	26
	Percentage	0	4	27	54	15	100
2.	21 to 30	1	4	12	20	12	49
	Percentage	2	8	25	41	24	100
3.	31 to 50	0	4	2	6	5	17
	Percentage	0	24	11	35	30	100
4.	Above 50	1	1	2	2	2	8
	Percentage	12.5	12.5	25	25	25	100

Source: Primary Data

More than half of the respondents below 20 years of age are highly aware that all the above services can be availed

online. 15% of them are fully aware and other 31% are somewhat aware.

Among the respondents aged from 21 to 30 years, 24% are fully aware that they can avail these services online. 41% of the respondents are highly aware and 25% of the respondents are somewhat aware about online services.

Respondents from age 31 to 50 seem to be aware enough of using services using online services but seem to be less aware than younger respondents

Among the respondents aged above 50, 25% respondents seem to be fully aware, 25% respondents seem to be highly aware, 25% respondents seem to be somewhat aware, the rest 25% of the respondents are not so aware that they can avail banking services online from the ease off their home.

It can be concluded that youngsters are more aware that they can use online services more than older customers.

14.Satisfaction levels of the respondents on ease of using the atm and debit card services provided by the ban

S. N o	Satisfaction level	No of Respondents	Percentage
1.	Very Satisfied	31	31
2.	Satisfied	39	39
3.	Neutral	17	17
4.	Dissatisfied	9	9
5.	Very Dissatisfied	4	4
	Total	100	100

Source: Primary Data

The above table reveals that 31% of the respondents are very satisfied in debit card and ATM machine services followed by 39% of the respondents that are satisfied in debit card and ATM machine services. The next 17% of the respondents are neutral about their satisfaction level, 9% of the respondents dissatisfied and 4% of the respondents are highly dissatisfied about the debit card and ATM machine services.

Hence, majority of the respondents are satisfied about the ATM and debit card services provided by the bank. But a small 10% of the respondents are dissatisfied with the services

provided and hence SBI may take necessary concern for the convenience of the customers.

15.Satisfaction levels of the respondents on the bank's complaint resolving services through customer care

S.No	Satisfaction level	No of Respondents	Percentage
1.	Very Satisfied	29	29
2.	Satisfied	33	33
3.	Neutral	29	29
4.	Dissatisfied	8	8
5.	Very Dissatisfied	1	1
	Total	100	100

Source: Primary Data

The above table reveals that 29% of the respondents are very satisfied in the bank's customer care services followed by 33% of the respondents that are satisfied the bank's customer care services. The next 29% of the respondents are neutral about their satisfaction, 8% of the respondents dissatisfied and 1% of the respondents are highly dissatisfied about the bank's customer care services.

Hence, majority of the respondents are satisfied about the bank's complaint resolving services through customer care.

But a 9% minority of the respondents are dissatisfied with the customer care services provided and hence SBI may take necessary concern for the convenience and requirements of those customers

XV. FINDINGS

- Majority 47% of the respondents are belonging to the age group of 21-30 years.
- It is finished that the majority of the respondents (70%) are male
- Majority of the respondents are students
- Majority of the respondents belong to the income group of below Rs. 10,000.
- Majority of the respondents feel convenient in branch to carry out their activities
- Most of the respondents feel that they are very much satisfied in receiving information about various products and services of the bank from its employees.

- Majority of the respondents are satisfied in the employees' relationship with the customers and responsiveness towards customers' queries
- 87% of the respondents responded that they use Internet banking and E-banking services provided by the bank.
- It is evident that younger people prefer using online services whereas older people do not prefer using online services as much as the youngsters.
- ONLINESBI.COM and YONO SBI are equally preferred by the customers.
- ONLINESBI and YONOSBI are liked by nearly three fourth of the users but YONO LITE SBI is not liked by many of the respondents and BHIM SBI PAY is liked only by approximately 45% of the respondents
- Respondents prefer online banking for basic services and activities that are urgent at the moment.
- Respondents prefer going to branch for activities that are slightly complex.
- Younger respondents are more aware than older people about online banking services.
- Majority of the respondents are satisfied about the ATM and debit card services provided by the bank
- Majority of the respondents are satisfied about the bank's complaint resolving services through customer care.

XVI. SUGGESTIONS

- SBI can create awareness programs about usage of online services to people above 50 years of age. They may effectively use online services at the convenience oof their homes.
- YONO LITE SBI is not very much used. Also, many respondents are not satisfied with the interface and usability of the application. So, SBI has to make some updating and improvements to the app to increase its user base. It also has to advertise more for that application to gain more users.
- A small 11% of the customers are not satisfied with the behavior and responsiveness of Bank's employees. So, SBI may try to improve in that are for the satisfaction of those customers.
- A lot of respondents still prefer visiting branch to carry out many of their banking activities. So, SBI can make more advertisement for various online applications to motivate people to avail services online.
- It is safe and reliable and also convenient for all the customers, especially older people. So, it must advertise customers of all age range and specially target older customers.

XVII. CONCLUSION

The survey is conducted in and around Coimbatore City. The study has been undertaken to evaluate the customer satisfaction of SBI, the customers are very much satisfied of almost all of the services provided by the bank. SBI has to improve its YONO LITE SBI application. It also has to improve its employees in the areas of customer relationship. It has to improve its ATM card services. It is concluded that SBI customers are satisfied with its online and offline banking services.

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