

Customer Satisfaction on Banking Services with special reference to Kangra District Himachal Pradesh

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ABSTRACT

Finance is the energy of each and every business whether it is benefit making or misfortune making business and money are required. Economy develops with the creating individuals of his country. It is basically impossible to develop the country economy without monetary developing of his inhabitant people groups and banking area assume a significant part to offer monetary types of assistance. Banks assume a significant part in the development of the economy by offering their types of assistance. Consumer loyalty is fundamental for the future development of both bank and country economy development too. This study made to decide consumer loyalty level on financial administrations. This study in light of essential information. Essential information gathered through survey. The survey gathered from 100 individuals from Region Kangra of Himachal Pradesh. A wide range of individuals remembered for test assortment Understudies, Workers, Self Representatives, and resigned people. To evaluate consumer loyalty utilized the pre tested five point Likert's scale test. Based on the examination, it is inferred that the client assistance fulfillment level of banks is 74%.

Key Words: Consumer loyalty, Banking administrations, In general fulfillment.

I. INTRODUCTION

The bank is a monetary help organization laid out with two essential targets i.e, accepting deposits and give credits. Bank offers types of assistance to its clients and consumer loyalty is fundamental for the future development of the bank.

Banks assume a significant part in the development of the economy by offering their types of assistance. Consumer loyalty is fundamental for the future development of both bank and country economy development moreover. This study made to decide the consumer loyalty level on financial administrations. Client is remaining on line to stand by his number since all banks need to sit tight for his number on generally counter. It is make responsibility on laborers of bank and responsibility adversely change the way of behaving of bank staff and holding up line likewise make negative way of behaving of clients additionally make disappointment of client from administrations. Consumer loyalty has two aspect one's assumption for clients and second great and opportune administrations given by the bank and both impact the consumer loyalty. By this study we will recognize the general consumer loyalty level.

"Consumer loyalty alludes to how fulfilled the clients are, with the item or administration they get from a specific office particularly banking industry. The banks like other business association creates imaginative deals

strategies and high level promoting apparatuses to acquire matchless quality in particular ATM, Versatile banking, net banking and through banking applications intended for each banks. Presently a-days, banks plan to give all financial item and administration under one rooftop and their undertaking is to be client discernment and assumption, consequently the current review is conveyed out"⁽¹⁾

REVIEW OF LITERATURE

Herath H.M.A.K (2019), Bankers and policy makers will be able to understand the level of customer satisfaction regarding different aspects of green initiatives. Most importantly, they will be able to understand the level of impact generated by each category on overall green customer satisfaction. Hence they can decide necessary actions to be done regarding their green initiatives, in order to uplift customer satisfaction on overall green banking. ⁽²⁾ **Singh Inder Pal, Bassi Payal (2017)**, To satisfy the need of the customers, public and private sector banks provide various internet services to their customers. In this paper we have provided the various internet services provided by the banks. Literature of various authors has been presented in this paper. It is concluded that for proper use of internet services a bank should provide a attractive and easy to use interface. Proper security concerns should be provided by the banks to the customers so that customers can easily use the these internet services provided by the banks. ⁽³⁾

Gupta Vijay Prakash, Agarwal P. K.(2013), The Researcher found in their research the highest customer satisfaction is demonstrated in the responsiveness area such as willingness to help customer, friendly attitude of staff, followed by the reliability area such as customer guidance, customer support and other hand, the moderate satisfactions are in the tangibles area, such as infrastructure facilities, decor, followed by empathy area such as banks business timing and return on investment. ⁽⁴⁾

Salma Umma, Shahneaz Mir Abdullah (2013), Analysis shows that customer satisfaction vary according to the nature of the services and in this case, highest customer satisfaction is shown in such areas like price charged by banks is nominal, convenient location of bank branches and staff attitude toward problem solving of customers. When the private sector banks are compared with public sector banks, private bank customers were more satisfied with their bank because of their multiple branches at convenient locations and technology (like check deposit machines, utility bill accepting machines etc.) which were not even seen in public sector banks. But when we talk about public sector banks customers of public sector banks were more satisfied with reputation, reliability and the prices which public sector banks impose on services like cheque/cash deposit and cheque/cash withdraw (it has been shown that price charges are lower in public sector banks than in private sector).. ⁽⁵⁾

III. OBJECTIVES OF THE STUDY

The main objectives of carrying out the research are as follows:

- To identify customer Satisfaction from Banking Services.
- To identify the most services avail by banking customers.

IV. RESEARCH METHODOLOGY

This exploration is simply founded on the essential data's gotten from the financial clients of various areas of Himachal Pradesh. There were 100 financial clients, who answered well the all data's containing in the poll. Poll to get the fulfillment levels of clients of banks in different terms. Poll plan after the sensible audit got from certain clients of different Banks. Survey comprises of 13 help related questions. Some data additionally gathered connect with demographical data of the respondent. It is intended to notice the fulfillment of different clients from different administrations of Public and Confidential area Banks.

Sample Design and Data Collection

- This study based on primary data.
- Primary data collected through questionnaire.
- Questionnaire collected from 100 people of Himachal Pradesh.

Questionnaire Design

Questionnaire design after the reasonable review received from some customers of various Banks. Questionnaire consists of 13 service related questions. Some different question also includes relating to demographical information of the respondent. It is designed to observe the satisfaction of various customers from various services of Banks.

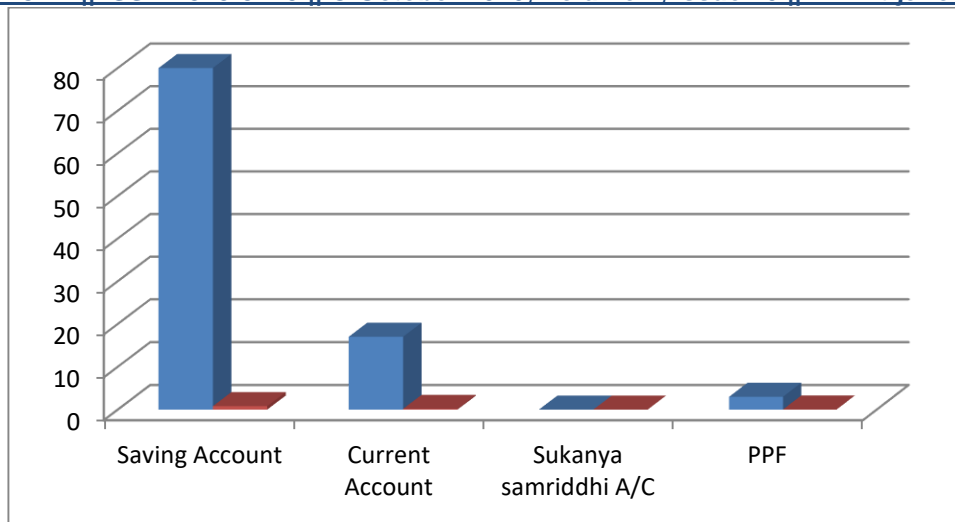
V. DATA ANALYSIS

Classification of the respondents according to Bank Account Type

Account Type	No Respondents	% of Total Respondent
Saving Account	80	80%
Current Account	17	17%
Sukanya samriddhi A/C	0	0%
PPF	3	3%
Total	100	100%

(Source: Primary data)

In the total collection of data 80% customers have saving bank a/c and 17% customer has current bank a/c where as 3% have PPF a/c.



Five point likert’s scale and Percentage of Customer satisfaction on Individual Banking Services

	Service or Facility name	Customer Satisfaction Level	
		point likert’s scale	Percentage
1	Availability of Forms	4.10	82%
2	Help provided by the staff in filling forms	3.70	74%
3	Passbook and Bank statement Printing Facility	3.90	78%
4	ATM Card, Passbook, Cheque Book distribution service	4.20	84%
5	Secured Bank transaction	4.04	80.8%
6	Cash deposit and cash withdrawal waiting line is Justified	3.60	72%
7	Providing service within reasonable Time	3.70	74%
8	ATM Machines availability and cash available in machine	3.90	78%
9	Bank Branch infrastructure	4.00	80%
10	Parking facility	3.00	60%
11	Service charge	2.50	50%
12	Behavior of Bank staff	3.60	72%
13	Safety in the Bank	3.90	78%
Average mean of all services		3.70	74%

All above likert's scale show satisfaction level out of 5 scales by using five point likert's scale and Overall satisfaction of banks customer is 74%.

VI. CONCLUSION

It was an attempt to study customer service from thirteen different dimensions. Dimensions included Availability of Forms, Help provided by the staff in filling forms, Passbook and Bank statement Printing Facility, ATM Card, Passbook, Cheque Book distribution service, Secured Bank transaction, Cash deposit and cash withdrawal waiting line is Justified, Providing service within reasonable Time, ATM Machines availability and cash available in Machine, Bank Branch infrastructure, Parking facility, Service charge, Behavior of Bank staff, Safety in the Bank and satisfaction level of customers belonging to different types of accounts, account holding time, gender, occupation, marital status, age group, Qualification. In our respondents, 80% of customers have saving bank A/C On the basis of the analysis, it is concluded that the customer satisfaction level on service of banks is 74%.

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