

# A Study on Customer Satisfaction on Banking Facilities and Services Providing in East Godavari District of Andhra Pradesh

**\*Dr.AJJARAPU ALIMELU ANNAPURNA**

**\*Dr.VVV.SATYAVATHI**

\*Lecturer in Commerce, Government College (Autonomous), Rajahmundry, East Godavari district

\* Lecturer in Commerce, Government College (Autonomous), Rajahmundry, East Godavari district

A bank is a financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it. This chapter includes meaning and definition of bank, history of the banking sector and the work area of banking sector, also define how the banking and bank has been started and the word (banco) becomes bank. The satisfaction is something that can have in the state of mind and individual customer have their different satisfaction level with the changing scenario there are so many parameters that defines or measures satisfaction of different point of time at different edge of the competition. Satisfaction of working women and house wife is different so researcher has try to simplified all the factors which are relates to the satisfaction of working person or the satisfaction of non working person.

Now a days banking has changed because banking services are no more based on Brick and mortar structure. Due to Continues growth of technology, increasing customer base, evolution of alternate banking channels, has changed the way of banking services, so hence the customer satisfaction.

**Key words:** Banking facilities, Customer services, Customer satisfaction, Digital services.

## 1. Introduction

Banking is a customer oriented service industry and customer satisfaction has become the most important aspect of any banking business due to immense competition. Banks are more determined to retain their existing customers by providing quality services leading to Customer satisfaction. The concepts and determinants of customer satisfaction has changed significantly as transition has taken place from traditional to modern banking. This could be witnessed by exploring the literature regarding customer satisfaction in banking industry. This paper is based on extensive literature review and attempts to investigate how the concepts and determinants of customer satisfaction has changed significantly during the transition from traditional to modern banking. The findings of the study will provide an important insight into the past trends

of customer satisfaction and will provide a base for the bank managers to devise customer satisfaction strategies in near future

## 2. Review of Literature:

Mama Z. and Zhao J. (2012) investigated that the proof on e-managing an account consumer loyalty in the china business bank division. The objective of the investigation is to break down components of site quality that could impact e-keeping money consumer loyalty in the Chinese business saving money industry. Additionally, the paper likewise endeavors to clarify the connection between site quality and consumer loyalty, and to locate some significant factors for keeping abnormal state e-saving money consumer loyalty. The information exhibited that site quality have immediate and huge impact to e-keeping money quality in the Chinese business managing an account industry. Other than this, the creators found that site quality is emphatically identified with e-managing an account consumer loyalty. At last, it is watched that productivity, intelligence, security, data, convenience and substance are key elements to influence consumer loyalty in the e-saving money benefit. After the approval of estimation scales, the speculation is differentiated through auxiliary demonstrating. The creators approve the speculation and an estimation display. The paper proposes a model for dissecting observationally the connection between site quality and emanaging an account consumer loyalty in Chinese e-keeping money industry.

Mehta R.(2013) examined the Banking Services and Customer Satisfaction – A Study of Public and Private Sector Banks in Navsari City. In the present research an endeavors has done to gauge fulfillment level of the clients by looking at different elements that can affect on fulfillment of client to bank situated in Navsari city of Gujarat. The principle center is done around whether private bank bring more fulfillment then open part banks to the general population and what are those components which are considered when individuals say they are fulfilled. To get together with the targets of concentrate 300 clients were chosen as test unit. Along these lines, the polls were filled by 300 respondents which were organized with inquiries of statistic profile, fulfillment level and measurement which determines fulfillment to the clients. To do the examination in more precise comfort arbitrary non likelihood testing technique was chosen. Covariance and standard deviation were utilized as instrument for measurable examination and to bring elucidations.

Sakthi K. and Eswaran R. (2016) examined the customer satisfaction towards service provided by state bank of India - with special reference to erode district. The main objective of the study is to study the level of customer satisfaction towards services provided by SBI and to estimate the performance of SBI based on the service provided. For this purpose a sample of 80 was collected were convenience sampling was used to analyze the data with percentage analysis or frequency analysis and chi-square as tools. The researcher concluded that there is a need for SBI staff to have training in the areas of technology and interactive skills

### 3. Objective of the study

To study through analyzing customer's satisfaction, knowledge and awareness about bank's products and services,

### 4. Data analysis

#### A. Which type of bank major respondents

Table4.1

Type of banks	East Godavari district					
	Male	%	Female	%	Total	%
Private	104	34.32%	29	29.90s%	133	33.25%
Public Sector	199	65.68%	68	70.10%	267	66.75%
Total	303	100%	97	100%	400	100%

Source: Primary data

Chi- Square: 146.205

df:1

sig: .000

#### Interpretation

The data reveals that table 4.1 shows the distribution of respondent based on types of their bank. Out of total 400 respondent 66.75% respondent have account in public sector banks. Among them 303 respondents are Male and 97 respondents are Female. The table clearly shows those Male respondents are higher in comparison with Female respondents

#### B. Satisfaction through core banking facility of respondents

Table 4.2

Particulars	East Godavari district					
	Male	%	Female	%	Total	%
Yes	278	91.75%	83	85.57%	361	91.00%
No	25	08.25%	14	14.43%	39	09.00%
Total	303	100%	97	100%	400	100%

Source: Primary data

Chi- Square: 226.366

df:1

sig: .000

**Interpretation**

The table no 4.2 shows the distribution of respondent based on opinion about core banking facility of entire district under my study. Majority of 91% respondents gave their opinion in positive manner in which 278 male and 83 female. Other 9% respondents gave their negative judgment.

**C. Respondents according to their satisfaction for banking service to allow customers to talk with manager**

Table 4.3

Particulars	East Godavari district					
	Male	%	Female	%	Total	%
Yes	288	95.05%	88	90.72%	376	94.00%
No	15	04.95%	09	09.28%	24	06.00%
Total	303	100%	97	100%	400	100%

**Interpretation**

The data indicates the response regarding banks allow respondents to talk and meet with manager for enquiry of all cities under study. Majority of 94% respondents gave their positive opinion in which 95.05% were male and 90.72% were female. Other 6% respondents gave their negative opinion. (Table no. 4.3)

**D. classification according to satisfaction through digital services provided by banks in East Godavari district**

Table 4.4

Particulars	East Godavari district					
	Male	%	Female	%	Total	%
Yes	256	84.49%	69	71.13%	315	78.75%
No	47	15.51%	28	28.87%	85	21.25%
Total	303	100%	97	100%	400	100%

Source: Primary data

Chi- Square: 4.336                      df:1                      sig: .000

## Interpretation

The above table 4.4 represents the responses regarding banks provide digital service to its customers of all the cities which are under study. 78.75% respondents gave their positive opinion in which 84.49% were male and 71.13% were female. Other 21.25% respondents gave their negative opinion.

## 5. Conclusion

Majority of the customers are satisfied with banks and some are not that much satisfied with performance of banks. So there is again a gap to study satisfaction level and time period of banks As day by day new technology introduced new features and new advance platforms of having deal with customers like now a days online banking is normal thing to do. And in nearer future mobile banking will take over the charge of all banking faction. further number of customers are now a day use the internet banking facility, government also promote and awareness programs of banking facilities and e banking facilities in banking sector.

## References:

1. M. Kailash, A Study on Customer Satisfaction with Service Quality in Indian Public and Private Sector Banks: Golden Research Thoughts (March 2012)
2. Hummayoun Naeem, Asma Akram and M. Iqbal Saif, "Service Quality and Its Impact on Customer Satisfaction: An Empirical Evidence from The Pakistani Banking Sector", International Business & Economics Research Journal–December 2009 Volume 8.
3. Uma Sankar Mishra, Bibhuti Bhusan Mishra, Saroj Kanta Biswal and Bidhu Bhusan Mishra, —Employee Evaluations of Customer Satisfaction: A Comparative Study between Public and Private Banks in India, International Research Journal of Finance and Economics ISSN 1450-2887 Issue 59 (2010).
4. Ushad Subadar Agathe —An Assessment on Service Quality in the Mauritian Banking Sector International Research Symposium in Service Management ISSN 1694-0938,(2010).
5. Kajal Chaudhary and Monika Sharma, —Performance of Indian Public Sector Banks and Private Sector Banks: A Comparative Study, International Journal of Innovation, Management and Technology.