

**A PROJECT ON  
CUSTOMER SATISFACTION  
IN THE INDIAN BANKING SECTOR**

**SUBMITTED FOR**

**The fulfilment of the project for the degree of B.com  
(hons)**

**BY**

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**SAGAR KHARI**

## **DECLARATION**

**I, Sagar khari student of Galgotias University ,I hereby declare that I even have completed Dissertation on “Customer satisfaction within the Indian Banking Sector” as a component of the course requirement**

**.I further declare that the knowledge presented during this project is true and original to the only of my knowledge.**

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## **INTRODUCTION**

The Reason for this examination to explores relationship measurements and studies the varieties in view of clients concerning administrations gave by 5 Indian banks. the association measurements that cause customer fulfillment region unit known. In the investigation there is a fulfillment of the customer towards the both the banking sectors private as well as public banks.

The govt of indian takes many inititave for the betterment of the banking sector in india as we seen the other country banking system is much more good if we compaired to our system .

The utilization drove blast in India has fuelled solid interest for fiscal item especially among the financial space. rising rivalry has created new desires from existing and new clients. there is A squeezing must be constrained to present new and extra luring client benevolent item and administrations. The financial part by and by is at AN expression reason. Existing item must be constrained to be conveyed in AN inventive and cost-proficient way by exploiting rising innovations. . that part had saw unprecedented development as far as innovation imbueement and appropriation among the ongoing past, for example, web and Versatile Banking, CRM, and so forth. With expanding rivalry and alteration of judicious standards by the FRS Bank, the players among the business, every. In the indian banking the people or you can say the customer are are facing problem in the banking service and the public and private banks are compete with each other but both don't satisfy the customer needs.

## **CUSTOMER SATISFACTION**

“Consumer fulfillment, a business term, might be a proportion of how items and administrations provided by a partnership meet or outperform client desire. it's

viewed as a key presentation marker inside business and is a segment of the four viewpoints of a Decent Scorecard”.

The customer needs good services so if the banks could not give them properly they they can get dissatisfied with the banks the customer needs innovative things just like internet banking and other stuff like facility to online payments to the online merchants shops.

### **LITERATURE REVIEW-**

Consumer loyalty might be a vital hypothetical conjointly as reasonable issue for a few advertisers and consumer analysts. consumer fulfillment are regularly contemplated the quintessence of achievement in the present incredibly serious universe of business. so the significance of consumer fulfillment and consumer maintenance in technique improvement for a market orientated and consumer focused business can not be misrepresented. Thus customer fulfillment is a great deal of transforming into an association objective as extra and more firms pursue quality in their item and administration . customer fulfill the sensation or point of view of a customer towards an item or administrations when it has been utilized and is now and again portrayed as entire gathering of one’s desires . consumer fulfillment is additionally a genuine result of trade action whereby it’s a connection between the distinguish phases of customer looks for conduct. for instance, on the off chance that clients are happy with explicit assistance giving when its utilization, at that point they are certainly to act in rehash buy and investigate line augmentations .

There are regularly certainly a few forerunners of consumer fulfillment because of the size fundamental fulfillment judgment are world as opposed to explicit . Notwithstanding, some contend that clients create standards for item execution upheld general item encounters, and these, as opposed to desires from a brand’s presentation, affirm the affirmation disconfirmation technique . more up to date work has contended that to boot to the mental element parts, fulfillment.

## **NEED FOR RESEARCH**

The relationship of the banking sector of various contents like AMERICa, UK , AUSTRALIA as well as EURPOE .the marketing channels and industrail settings showing prefrences towards the western culture.the study of the banks in india relatively low as we all know that the banks of country play a vital role in economic growth so I attractive towards the banking sector wants to know the percentage of the both the banking sector private as well as public sector role in the indian economic growth . the share of the private ector increase day by day compared to the public sector.

## **OBJECTIVES OF THE RESEARCH**

The main objective of this study are-

- A. to find the relationship variables between the banks and the consumer on the various factors factors
- B. study on the services provided by the banks to their consumers .
- C. study on the satisfaction of the consumer towards the banking services or facility provide by them
- D. study on the marketing streatgies towards the fulfillment of the consumers demand

## **RESERCH METHODOLOGY**

## **RESEARCH DESIGN: Exploratory design**

### **RESEARCH STRUCTURE:**

- Sample size 100 responded
- Convenience sampling has been used
- This study is based on secondary analysis
- Statistical too frequency & percentage sample area greater noida
- Statistical Tools- Diagram ,Table,graphs & charts

### **METHODS OF DATA COLLECTION**

**Primary Data** through self observation.

**Optional Data** comprises of data that is aggregate from certain current writing.

It is now one by others prior and is gotten from that source. Optional Data that utilized in the investigation are –

- Newspapers
- Websites
- Books

### **DATA ANALYSIS AND INTREPETION**

profile of the buyers

Male	<b>70%</b>	
female	<b>30%</b>	



conclusion- in this study there are approx 70% of male and 30% female.

Married	50.8%
Unmarried	48.5%
Other	0.7%

conclusion- in the study 51% are male and 49% are female respectively.

-Monthly Family income

0 to 10000	20%
10000 above	29%
20000above	27.0%
30000 above	17%
40000 above	7%

In this I find the people having 10000 are 20%,above 10000 are 29 %,above 20000 are 27%, above 30000 are 17% and above 40000 are7%

### **PUBLIC SECTOR BANKS**

Public banks are those banks which are run by the government.these banks are run by the governmen which ruling the nation, in this the share of government sector is more thant 50 % so that the ownership is in the hand of government sector. the first public banks introduced in 1770 which is bank of hindustan. In nowadays we saw many public banks in india like wise SBI ,PNB , BOI ETC The public sector banks provided a great role in the banking sector and also in economy of the india .the govt banks provided the employment to the indian citizens. The public banks gives lower interest In saving account as we compared to the private sector banks .the security of public banks Is much higher they can not go in any circumstances .likewise in the situation of covid-19 the govt had a control over only public banks so they can use for transaction the public banks or use the fund of banks to give to the public to fight covid- 19.

## **PRIVATE SECTOR BANKS**

Private sector banks are those banks which are run by the private sector . there is no role of public banks or government but they have to follow the guidelines of the reserve bank of india. Such as they have to maintain CRR and SLR and the government can buy the share of private banks but not more than 49% . the private sector is one of the most profitable sector in banking sector because they charged much more in loan provided to the customer . but there is also beneficial to the customer because they provide good interest rate than the public ones.

## **FINDINGS**

While study of the banking sector in the pvt and public banks customer satisfaction is much more in the private banks comparison between in the public sector banks due to many factors ,such as the behaviour of the employs towards the customer, delay in the work , interest rate provided by these banks are very low as compare to the private banks

- ❖ The infrastructure of public banks are not good as compare to private banks.
- ❖ The public banks employs are not good in communication.
- ❖ The public banks are low in services .
- ❖ The private banks provided the many facility which the public are not so good .
- ❖ Public banks remedial services are very low as we compared to the private banks
- ❖ the public banks server are always busy many times the system of the banks don't work for 2-3 days but in the private sector banks mostly not happen .
- ❖ There are more security of your money in the public banks as we compare to the private banks because I crisis the private sector banks says they don't have money to give but this can not happen in the public banks.

## **SUGGESTATIONS**

- the staff of every banks should behave properly with the customer
- The infrastructure of public banks should improve as to see the environment and coming technology.
- Services provided by the banks need improvement like internet banking ATM facility
- the staff of the banks are good so they can accept challenges of the banking environment
- Staff should be friendly and approachable.
- the banks should clarify the terms and conditions and guidelines of any agreements.

## **. CONCLUSION & SUMMARY-**

The Financial part in India is experiencing significant changes as a result of rivalry and along these lines the appearance of innovation. The client is attempting to search out good quality and administrations which can give the fulfillment. This examination uncovers the changed degrees of fulfillment that client had with their banks and recognizes the variables (or relationship measurements) answerable for fulfilling the client. This is regularly prepared to help in improving the association between the two, and along these lines help chiefs in banks to recognize the most factors that decide fulfillment. Many help firms, including retail banks are estimating consumer loyalty and quality to make sense of how well they are addressing client needs. This investigation determines its essential discoveries and is moreover in accordance with exact discoveries as to consumer loyalty by different analysts.

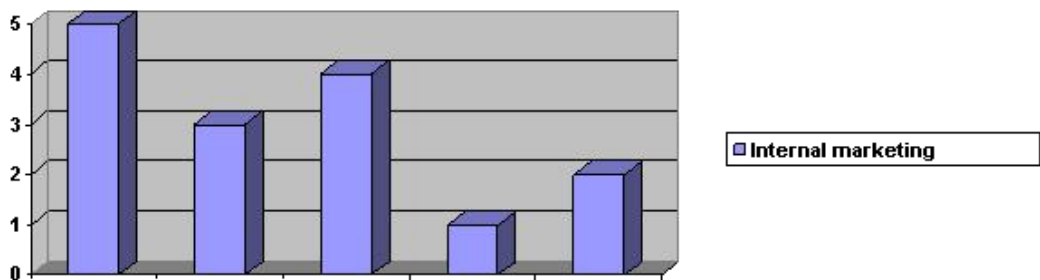
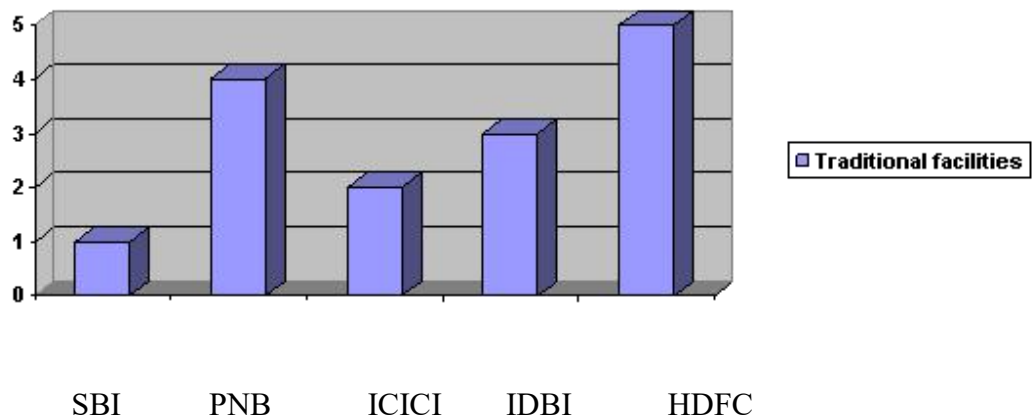
TRADITIONAL FACILITIES GRAPH AND MULTI- CHANNEL BANKING AND INTERNAL MARKETING BANKING

CONCLUSION- IN THIS THERE ARE 5 INDIAN BANKS

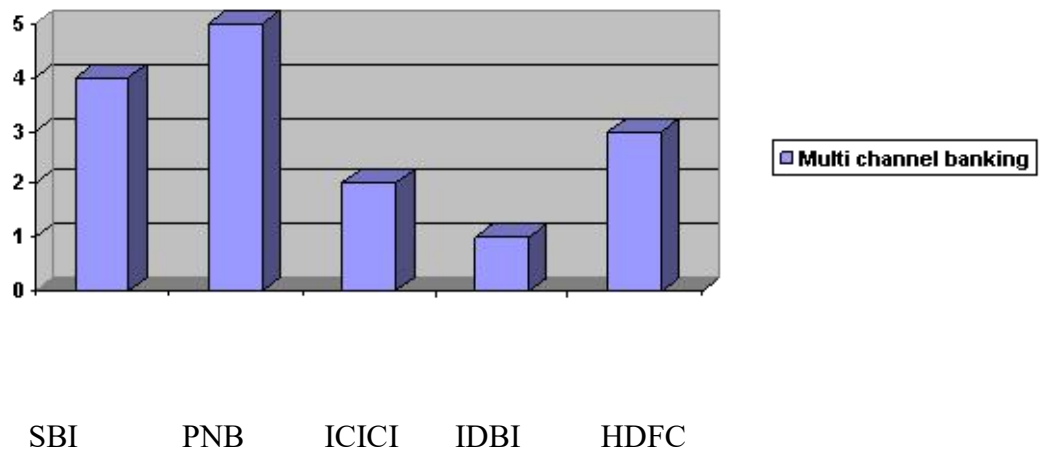
According to traditional facilities the HDFC is on top and the SBI is in the 5 position

As per the multi- channel banking the PNB is on the top and the ICICI is having the 5 position.

As per the internal marketing banking the SB is t the top and the ICICI is at the 5 position.



SBI      PNB      ICICI      IDBI      HDFC



## **. LIMITATIONS**

THERE ARE SOME TINY LIMITATION OF THE STUDY

The sample taken is small so there are chances of of the data little bit inaccuracy.

The study is not whole of india it is limited within city so overall result is not matched and accuracy is not correct.

The sample taken from the response/dent can be wrong due to many factors .

While taking samples from the responsedents they did not give the correct information.

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## **“QUESTIONNAIRE ON CUSTOMER SATISFACTION IN BANKING SERVICES”**

1.name \*

Your answer -

2.email \*

Your answer-

3.phone number

Your answer-

4.do you have a bank account?

Yes

No

5.in which bank your account is?

Public banks

Private banks

6..which type of checking account does one have?

Current a/c

Saving a/c

Fixed deposit a/c

Other:

7.how would you rated the standard of banking services you currently use?

High quality

Medium quality

Low quality

Other:

8.how innovative is that the service?

Extremely innovative

Somewhat innovative

Not in the least innovative

Other:

9.do you think that there's adequate staff at the bank to satisfy your requirements?

Yes

No

10.staff behaviour with the customer ?

Superior

Good

Just good

Other:

11.what sort of facilities does one currently enjoy with this bank?

Loan

Cash credit

Overdraft

Bills

Any other

Other

:

12.is there any a.t.m. Facility within the branch?

Yes

No



13.do you get sms alerts from the bank for each transaction with the bank?

Yes

No

14.do you avail safe deposit lockers offered by the bank

Yes

No

15.through the using of the banking service how wold you wish to recommend to your friends ?

Your answer

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