

A STUDY ON CUSTOMER SERVICE QUALITY OF PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE TO YELAGIRI HILLS IN TIRUPATTUR DISTRICT

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Abstract - The development of this institution depends upon their capability to generate or create a center of attention new regular customers and maintenance of fulfilled customers leading to their continued existence in the long run. Achievement is the sum entire of customer's expressions of service quality of public sectors banks and depends upon customer's have possession of perception and prospect. Service Quality of the customers is a very useful asset for banking institution provided that matchless aggressive edging. It helps in structure long term connection as well as variety equity. The best move toward to customer preservation is to deliver high level of customer fulfillment that outcome in strong customers' loyalty. Customer fulfillment is a very vital construct in today's world. An institute cannot continue to exist in the long run if its regulars are not fulfilled. Customers are a very important person in this new world. Infact, customers are emperor of the world.

Key Words

Achievement, expressions, depends, Service, Customer, fulfillment, development.

I INTRODUCTION

The Service Quality of the Customer's is exceedingly main thing in all service industry to develop and progress the productivity and economic presentation of the concern. Banking sector is entirely monetary service business and the customer's fulfillment is greatly more significant important to run banking industry effectively. The Service Quality level of the customer's is changeable due to different kind of bank services and their advantage to the customer's. There are so lots of factor those are liable in the favoritism of the services for different type of banks customer's and direct to irregular Service Quality level. In India, public sector banks are provided that economic to the different type of customer's in country and city areas. The offices of the Public Sector Banks are ever-increasing rapidly.

“Public Sector Banks In India – Public Sector Banks (PSBs) are the banks where a popular Percentage (more than 50%) undertaking is detained by a government. The share of these banks is planned on stock exchanges. In India, there are 27 Public Sector Banks in India.

Since, There are 27 Public Sectors Banks(PSBs) in India – From 27 Public Sector Banks, there will be a 21 Nationalized banks + 6 state bank group (SBI + 5 associates) and have a rest two are IDBI Bank and Bharatiya Mahila Bank, which are categorize as other Public Sector Banks.”

Fulfillment is the sum entire of customer’s expressions of service quality of public sectors banks and depends upon customer’s have possession of perception and prospect. Service Quality of the customers is a very useful asset for banking institution provided that matchless aggressive edging. It helps in structure long term connection as well as variety equity. The best move toward to customer preservation is to deliver high level of customer fulfillment that outcome in strong customers’ loyalty. Customer fulfillment is a very vital construct in today’s world. An institute cannot continue to exist in the long run if its regulars are not fulfilled. Customers are a very important person in this new world. Infect, customers are emperor of the world.

Hence, it is the highest task of banks to maintain his interests and meet his prospect by way of the services presented. The development of this institution depends upon their capability to generate or create a center of attention new regular customers and maintenance of fulfilled customers leading to their continued existence in the long run. In sort to be victorious, public sectors are opposing with personal and foreign banks to make happy their regulars and thus to catch the attention of and retain loyal customers which eventually helps public sector banks to receive higher profits in upcoming Service quality fulfillment is the result of resources and tricks extended to offer services against the expectations’ of user from same. Unacceptable customer’s service will direct to rise in the rate of switch by customers.

SIGNIFICANCE OF THE STUDY

Greater than before competition, very highly in educated customers and enlarge in normal of income are forcing a lot of business to assessment their customer’s service approach. A number of big business firms are channel more hard work to maintain existing customers rather than to get new ones, since the cost of acquire fresh customers is better than cost of retain existing

customers. There is sufficient proofs that demonstrate the strategic profit of quality in contribute to market share and go back on investment.

Maximizing the customer fulfillment through customer service quality has described as the final weapon by Davidson. According to him, as a whole industry while competitors are generally matched that stress on customer's service will be successful. In vision of these truth an analysis of service quality, the opinion from customer viewpoint, may be sound fascinating at this occasion. Such an investigation will make available banks, a qualitative estimation of their services life form perceived with complicated information such as whether banks are gathering the customer's expectations or not.

STATEMENT OF THE PROBLEM

Customers is very important for the progress of do business, industry and service Sector, mainly in economic. For that reason, the implications of customer quality service in the banking sector come to force to participate in a market drive atmosphere. Measure customer's service quality in the sector, mostly in the banking sector is more complicated than measure the quality of man-made goods. The service sector entire is very homogeneous .what is homogeneous may hold proper for one service and may hold for one more service sector. Every bank is having a multiplicity of services. Due to this separation, services in industry could not be uniform, furthermore these services are intangible in natural world which would not be compare or see. As customer's service quality reflect the way the banks are performing arts, the entry public banks nature of running of this banks and the promotional attempt of this banks altered the background of the banking sector in India. In respect to customer services there are seeing variation.

OBJECTIVES OF THE STUDY

The subsequent are the major intention of the study.

1. To find out the customer opinion of Public Sector Banks on their Service Quality.
2. To categorize a variety of service quality extent for evaluate the customer's opinion.
3. To know the Service Quality level of customers from public sector banks.
4. To find out the virtual importance of Service Quality determinants.
5. To know the service quality level of public sector customers of banks taking into consideration a variety of aspects of satisfaction.

6. To know the factors dependable for the low service quality level among the banking customers.
7. To provide suggestion to improving customer services quality of Public sector Banks in yelagiri hills.

Scope of The Study

The Current study entitled “Customer services quality of Public sector Banks in Yelagiri Hill- A study” aim to evaluate the opinion of customers in the services quality of banks in Yelagiri hills.

Hypotheses

The subsequent null hypotheses have been formulated.

1. There is no link between socio-demographic variables and customer services quality of Public sector Banks on Tangibility services.
2. There is no connection between socio-demographic variables and customers services quality of Public sector Banks on Reliability Services.
3. There is no interaction between socio-demographic variables and customers services quality of Public sector Banks on responsiveness.
4. There is no connection between socio-demographic variables and customers services quality of Public sector Banks on assurance.
5. There is no contact between socio-demographic variables and customers services quality of Public sector Banks on empathy.

METHODOLOGY

This part describe the do research design and methodology adopted in the current study, which cover four aspect specifically, collection of data, sampling design, measuring appliance and method of data analysis.

Measuring Instrument and Pilot Study

The tools for collecting primary information were constructed by the researcher herself later than review the related journalism, earlier studies conduct in the area under discussion topic by different researcher as well as conversation with expert in the field. Design of the interview schedule, a draft questions pre-tested from the study area. As a outcome of the pre-test, necessary corrections and revisions be made earlier than the interview schedule be administered and finalized. The ultimate interview schedule consists in three parts.

1. Demographic Information of the Respondents

Seven questions are considered to explain the sample characteristic. The sequence follows.

1. Age

2. Gender
3. Education
4. Occupational Status
5. Monthly income
6. Type of Account
7. Usage of Technology

2. Service Quality of customer

Service Quality of Customer consists of thirty statements belonging to five most important dimensions. That dimensions are

1. Tangibility
2. Reliability
3. Responsiveness
4. Assurance
5. Empathy

Suggestion of the Respondents intended for pleasing actions to develop customer service quality in public sector bank at yelagiri hills.

Measurement Scale

In the current study, Interview schedule for analyze the customer opinion towards Customer services quality of Public sector Banks. The study area is designed as helpful statements. Five point scaling techniques consists of response from strongly be in agreement to strongly oppose has been use to verify the view of customers towards Customer services quality of Public sector Banks in yelagiri hills.

Methods of Data Analysis

The primary Sources collected from customers by Researcher. In the study area correctly sorted, confidential, tabulated, edited in accurate format and analyze by deploying suitable statistical tools. The following s tools are used.

1. Descriptive Analysis
2. Chi-Square Test

LIMITATIONS OF THE STUDY

Maximum care and hard work have taken by the researcher in the direction of keep away from Shortcoming and faults in the method of data collection. Some limitations are mentioned under in this study,

1. The study is subject matter to the well-known boundaries of survey method there is a lack of chance to search the respondents away from the given answer.
2. The limitations connected with the statistical tools what are applied employ in the study.
3. Data deliver by the respondents not totally free from bias.
4. As the current study enclosed only the customers of banks in yelagiri hills, the finding of the present study can't be applied to all area.

II REVIEW OF LITERATURE

According to Tran Van (2015). “This study area participation to the prose by thinks about a model for test the worth of put down in the bank industry. The outcome indicative of carry for the hypothesis propose that five service value factor be able to used banks service base on the entire system. On the other hand, dependability had only limited support, age and experience didn't forecast customer fulfillment. The suggestion of these outcomes and the drawback of this study are discuss for prospective avenues for upcoming research”.

According to Asif Akhtar (2014). “The intention of this study is to classify the key in dimension of the customer's Service Quality of a public sector's banks. An alteration Service Quality level base on five dimensional moves toward is administered to decide the opinion of customer Service Quality in banks. The fundamental point of the study is to grow up a scale for this intention. A junk mail survey help out of online questionnaire is carry out. The responses were collect from public sector banks in the yelagiri hills. Data analysis is completed in the structure of principal Comments”.

According to L . Frnaklinand (2014). “the study focus on the customer's fulfillment in customer's Service Quality dimension public sectors banks in Chennai. The outcome of this study give you an idea about that the service space is lesser I public sectors banks which indicate with the aim of the public sector banks customer's as to highly satisfaction when compared with

private sector banks Customer's. Each and every one the Service Quality dimension more conquered by private sectors banks excluding in the container of guarantee in which the public sectors banks cover outcome. One and the same the kinds of banks necessity of find clarification to reduce the existing service gap and develop their Customer's fulfillment. The hope of Customer's are increasing in a high rate, therefore banks be supposed to give better effort to meet up it".

III RESEARCH METHODOLOGY

In this chapter Methodology the researcher explain regarding the association where the study carry out, the method used to choose sample, kind of tool used for data collection, method of data collection analysis planning for the gather data and the restriction rise above at some stage in the data collection.

CUSTOMER SERVICE QUALITY OF BANKING INDUSTRY IN INDIA

The Indian banks have been crucial change in the post-independence ear. It has witness a noteworthy shift in service environment for the duration of the last decade. A variety of reform events, both quantitative and qualitative, be introduced with a purpose to invigorate Indian banks sector and meet up the upcoming challenges. Each every aspect of the performance of the Indian banks industry, be alive it a customer service, credit management, source mobilization, asset-liability management ,human resource development, investments and fore administration are undergo dramatic change among the reform gathering the impetus and speed. More than a few inventive IT-based services, such as Automatic Teller Machines (ATMs), anywhere-anytime banking, internet banks, smart cards are no longer alien concept to Indian bank customer's (**Gupta and Gupta, 2000**). The markets have changed radically and have become basically customer centric. Beginning seller's market the banks have been enforced to activate in the buyer's market. Modify has complete the customer a king.

CUSTOMER SERVICES

The significance of customer services for capture big business in banks has developed into a focal point in all stage of promotion of banking services to attain the target. Since approximately all the banks offer more or less same products with small changes in taxonomy. Therefore, the concept f attractive customer fulfillment is a fundamental point to pull towards you more and more people to administer at a particular bank. These days, customers are

appropriate more and more challenging thus forcing the bankers to go forward new strategy as well as new and inventive products to keep pace with the upward customer anticipation. With the opening up of the cost-cutting measure, customer fulfillment has acquired new meaning and different dimension. Furthermore, the customer preferences are altering at a rapid pace and their anxiety are Turing voracious. In order to cater to the altering preference and to stay alive in the midst of powerful competition, bankers are bound to make available appropriate services as per the customer wants. Concurrently, customers are not prepared to allow delay in service charge deliverance and need of information for taking instantaneous decisions. Hence providing customer fulfillment has become more vital than mere delivery of service charge.

IV SUGGESTION.

1. The viewpoint of the customer's on Services quality is ever-increasing, particularly among young's age group. Therefore the banks have to modify traditional practices themselves to make happy the customer's.
2. There are different of opinion among the customer's of public sector banks as regards the Service Quality Dimensions. Customers are the kings of the current day market. Their opinion is more significant compared to prosperity of the bank.
3. The banks be supposed to try to take extra efforts in accomplishment to customers and give information about mobile banking then new customers will use mobile banking. Mobile banking will also trim down the cost of banks so that the banks create awareness among customers to know about truth.
4. There is a demand to give the impression of being up the Quality of Service rotate into such area as rightness in customer's accounts supervision, outstanding and friendly banker-customer's relationship by the Public Sector Banks.
5. The necessitated for retail banking services provide by public sector banks is to build up their speed and effectiveness of service delivery in a make safe environment.
6. The new spirited environment has result in new challenge for the public sector banks to maintain their share. Enduring changes in the constitution of India Banking industry are obviously visible. The new-fangled private sector banks have succeeded in enhancing their location as retail banks.

7. The public sector banks necessitate recasting their strategy model for the different measurement of service quality so that they are capable to select the right measurement and tool to present competitive services for the sake of hold sustainable enlargement and profitability for the group.
8. Internet banking facility should be made accessible in all the banks. At the appointed time dealing with eternal customers and quick transaction without troublesome the customers would enhance the image of the banks.
9. Every section of each bank should be automated even in rural area also. Authentic Time Gross payment is able to play a very vital role to augment the retail services by public sector banks.
10. Supplementary ATM coverage should be providing for the expediency of the customers. No boundary is placed on each one on cash withdrawals on ATM cards.
11. The public sector banks are supposed to carry out new scheme from time-to-time so that more people tin can is attracted. Even some gifts and prize may be presented to the customers for their preservation.

V CONCLUSION

Banking is the overexcited strong-willed industry. Achievement in banking sector inevitable depends on customer fulfillment. The banks living being in opposition to meet opportunity of their customer's will be regularly go-getting away from competition service quality dimensions are appliance focus, customer prospect and perception and gap among two is the mainly accepted method used in Public Service Sector Banks. The current study have find out that the opinion of customers on the subject of the service quality measurement of banks in yelagiri hills and draw the winding up that there be present variation in the opinion of customers about service quality provide by the banks. These gaps vary crossways the banking sectors. Therefore the manager and marketers of banking services in particular and service organization in all-purpose, should be familiar with the need of invest in member of staff training programs with most important focal point on interpersonal communication and modified customer concern factor in order to make available the service with an energetic approach. Banks need to develop person's employee-related attribute of service quality ever since they are the most important sources of the aggressive advantage.

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