

# A Study on Customer's Satisfaction towards Banking Services of State Bank of India in Kanyakumari District

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**Abstract:** The purpose of this research article is to evaluate the customers' satisfaction towards the banking services rendered by the SBI in Kanyakumari District. The author conducted a literature search on banking services of SBI interviewing of its 150 customers and thoroughly scrutinized how it caters to the banking needs of the inhabitants of Kanyakumari district. The study also focused on various factors that determine the customers' satisfaction like employees' behaviour, banking services, banking performance, infra- structure facility, loan oriented services and other value added services. Analysis was made by using various tools like percentage Analysis, Chi- Square Test and charts. The result showed that there is a significant relationship between the variable of customer satisfaction and banking services of the SBI and the customers have a medium level of satisfaction. The SBI could consider the researcher's suggestions in order to alleviate its reputation and customer satisfaction.

**Keywords:** Customer satisfaction, Banking Services and services of SBI.

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## I. INTRODUCTION

The business of banking is as old as the civilization itself. The mere fact that the Babylonians, in 200 BC, lent money at higher rates of interest against gold and silver under the temple's safe custody stands proof for banking history. In ancient days, the main function of banks was granting loans to individuals or the state in times of crisis.

Banking in India originated in the last decades of the 18<sup>th</sup> century. The first banks were the General Bank of India, which started in 1786 and the Bank of Hindustan. The oldest bank in existence in India is the State Bank of India, a government owned bank that traces its origin back to June 1806 and that is the largest commercial bank in the country. The passing of the Joint Stock Company act in 1850 greatly helped in the establishment of many commercial banks. Later in 1921, the Imperial Bank of India and in 1935 the Reserve Bank of India were also established. After independence in 1947, the RBI was nationalized enabling it with broader power. The government of India nationalized 14 large commercial banks in 1969 and six more banks were added to the list in 1980.

Today customers are now becoming increasingly conscious of their rights and are demanding ever more than before. The recent trends show that most of the banks are shifting from a "product –centric model" to a "customer –centric model" since customer satisfaction has become one of the major determinations of business growth. In this context, prioritization of performance and close monitoring of the customer satisfaction are indispensable.

## II. REVIEW OF LITERATURE

**Aurora and Malhotra (1997)** studied the level of customer satisfaction and marketing strategies in both private and public sector banks in India. It revealed six factors of customer satisfaction in public sector banks viz, routine operations, price, situational environmental technology and interaction. But in private banking sector, they found seven factors in total, having staff factors as the top ranked and situational factors as the lowest ranked items. Instead of price factor,

promotional factors have been explored by researchers. In private sector banks the customer level of satisfaction is comparatively more.

**Dutta K. and Dutta A. (2009)** investigated the perception of expectation of customers across all the banks in India. This study showed that customers are most satisfied with the services of foreign banks followed by private and public banks. This study suggested that Indian public banks should improve their banking services.

**Edwin M. & Fathima S. (2011)** conducted a study on the impact of service quality and customer satisfaction in commercial banks. This study shows that there is close link between the customers' perception on the service quality factor and customer satisfaction. It further showed that the impact of the service quality factor on customer satisfaction is unique. It brought the suggestion that bank managers have to formulate appropriate marketing strategies to satisfy their customers.

**Hallowell Roger (1996)** carried out a study on customer satisfaction in banks and suggested that banks should target service to only those who need it most. By adopting this strategy customers will be retained for longer periods since the bank can satisfy customers better than competitors.

**Kotovalas and Siomkos (2006)** conducted studies on customers' satisfaction in Greek banks. It revealed that there was a direct and positive correlation between perceiving service quality and customers' loyalty in the case of both private and public sector banks. The significant relationship has recorded demographic characteristics and perceived qualities of both types of banks. Customers of both banks were willing to express their complaints to the bank employees. The result revealed that bank's promotional efforts, aimed at providing relevant information to the public might increase loyalty level.

**Naveen Kumar and V.K. Gangal (2011)** examined customer satisfaction in new generation banks showing customers' expectations increasing rapidly in the banking industry of India. New customers looked the best services at a reasonable price. The result revealed that, the majority of Indian banks were not very diversified in terms of the product and services they offer. Further, it suggests that, in the competitive banking industry, banks have to implement strategic focus customer satisfying aspects for retaining as many customers as possible.

**Nirmaljeet Virk and Prabhjot Kaur Mahal (2012)** carried out a study on customer satisfaction in public and private banks of India. Private Bank managers maintain better personal relationship with customers than the public bank managers and this factor determines the customers' satisfaction to a large extent.

**Mahalakshmi and Sarvanaraj (2011)** studied the customers' satisfaction towards the banking services in Trichy. This study showed the key factors influencing customer's selection of a bank are range of service, rates, fees and prices charged. It further showed that not only superior service is sufficient to satisfy customers but also excellent front office services, value added services, deposit oriented services and providing innovative products will satisfy the clients' need.

**Tyler K and Stanley (2001)** in their research show that customer satisfaction in banking depended on the customers' relationship with officer or manger rather than the bank they represented. Further this study shows that the attitude of bank officers or managers and their relationship with customers lead to customer retention and satisfaction.

**Uppal R.K. (2010)** conducted studies on customer complaints and this research showed that excellent customer service and customer satisfaction help to sustain business growth. Furthermore it showed that customer complaints are continuously increasing in the public sector banks adversely affecting customers' satisfaction and performance. This research also suggested that establishing a customer care center in all banks would help solve customer complaint on a priority basis.

### **III. RESEARCH METHODOLOGY**

Respondents were asked to give on different aspects of customer satisfaction towards the services provided by the SBI bank on a five- point scale ranging from "strongly agree" "strongly disagree" and on ranking.

#### **Objectives of the Study:**

The main purpose of this study is to evaluate customer satisfaction of banking service in the State Bank of India. The other objectives are:

- To examine the various services provided by SBI in Kanyakumari District.

- To identify the factors those influence the selection of SBI banking services in Kanyakumari District.
- To study the level of customer satisfaction towards the services provided by the SBI banks in Kanyakumari District.
- To examine the expectations and the level of satisfaction of the customers towards the service rendered by SBI.
- To make suggestions for improving the bank's customer services.

**Scope of the study:**

- This research focuses the level of customer satisfaction derived from banking services of SBI in Kanyakumari District.
- The study also involves in identifying and analyzing the customer satisfaction towards selection of a bank.

**Limitation of the Study:**

- The survey has been conducted only on 150 respondents.
- The accuracy of the findings of study depends 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.

**Problem Statement:**

In the current competitive world banks have to struggle their might to offer the best of the customer satisfaction through various innovative strategies in order to survive in industry. This study would stand as a sincere attempt to evaluate customer satisfaction of SBI in Kanyakumari District.

**Significance of the Study:**

It's highly essential for banks to collect customers feedback on the varied banking services; this would stand useful in enabling banks take positive steps to maintain a competitive edge in today's banking industry. Indeed, the bank's overall efficiency in future will definitely count on the self-evaluation of their performance.

**Method of data Collection:**

A descriptive research design was adopted for the study. It accounts for both primary and secondary data. **Primary source of data** were collected from customers through structured interview schedule by way of personal interview.

**Secondary data** were collected from books, journals and Websites.

**Sampling Techniques and Size:**

Sampling is a technique or method of selection of samples. Convenient sampling method is used. The researcher has taken 150 samples from customers of SBI in Kanyakumari District.

**Sampling Area and Period of the Study;**

This study has undertaken in the period from August 2012 to June 2013 and has covered the entire Kanyakumari District.

**Tools used:**

The primary data were analyzed with the help of percentage, chi-square test and charts

#### **IV. ANALYSIS AND INTERPRETATION OF DATA**

The required data has been collected by way of a questionnaire and it has been analyzed and interpreted with the help of tables with relevant descriptions. Appropriate treatment has been done to the raw data and logical conclusions were drawn based on the findings.

Table 1: Demographic variable

Demographic variables	No of Respondents	Percentage
<b>Sex</b>		
Male	61	41
Female	89	59
<b>Age</b>		
Below 25 Years	23	15.3
25 to 35 years	36	24
36 to 45 years	34	22.7
Above 45 years	57	38
<b>Marital Status</b>		
Married	62	41
Un married	88	59
<b>Educational Level</b>		
Below HSC	25	16.66
Graduate	54	36.0
Post Graduate	30	20.0
Professional	41	27.33
<b>Occupation</b>		
Government	70	46.66
Private	24	16.0
Self- employee	32	21.33
Professionals	17	11.33
Others	7	4.67
<b>Monthly Income (Rs)</b>		
Up to 10,000	10	6.66
10,000 to 20, 000	13	8.66
20,000 to 30,000	51	34.0
Above 30,000	76	50.66

Out of the 150 respondents surveyed 61 (41%) were males and 89 (59%) were females. 23 (15.3%) were in the below 25 year group while 36 (24%) belonged to the 25 to 35 year group. A 34 (22.7%) were categorized in the 36 to 45 year group and 57 (38%) respondents fall under the above 46 year group.

A total of 62 respondents were married which showed a (41%) and the unmarried 88 respondents accounted for 59%.

The literacy level speaks the full facts a) HSC level -25 (16.66%), b) Graduates -54 (36%), c) post- graduate level and d) Professional level 41 (27.33%).

Among the occupational categories, 70 (46.66%) respondents were government servants, 24 (16%) were private employed, 32 (21.33%) were self-employees, 17 (11.33%) were professionals and 7(4.67%) belonged to other categories. The income wise classification showed that the 10 (6.66%) were in below Rs 10,000 group. 13 (8.66%) were in the 10,001 to 20, 000 group, 51 (34%) were in the 20,001 to 30,000 group and 76 (50.66%) were in the above 30, 000.

Table 2: Source of getting information about SBI

Source	Respondents	Percentage
Advertisement	40	26.67
Friends	40	26.67
Relatives	31	20.67
Bank representatives	30	20.00
Other sources	9	6.00

Source: Primary data

Table 2 above reveals that, out of 150 respondents, 40 (26.67%) came to know about SBI through advertisements, 40 (26.67%) through friends, 31 (20.67%) through relatives, 30(20%) through bank representative and 9(6%) through other sources.

**Table 3: Reason for the Preference of SBI**

Reasons	Respondents	Percentage
Customer service	20	13.33
Easy accessibility	60	40.00
Favourable interest rate	20	13.33
Quick service	40	26.67
Goodwill	10	6.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

From the above table 3 it is clear that 20(13.33%) respondents had selected SBI because of customer service, 60 (40%) due to easy accessibility, 20 (13.33%) preferred because of a favorable interest rate, 40 (26.67%) opted due to quick service and 10 (6.67%) because of goodwill.

**Table 4: Types of Accounts Maintained by Respondents in the Bank**

Types of account	Respondents	Percentage
Current account	20	13.33
Savings bank account	55	36.67
Fixed deposit account	10	6.67
Recurring deposit account	15	10
Loan account	50	33.33
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary Data

The above table 4 it reveals that 20(13.33%) respondents were current account holders, 55 ( 36.67%) were saving bank accounts holders, 10 (6.67%) were having fixed deposit accounts, 15(10%) were recurring deposit account holders and 50(33.33%)were loan accounts holders.

**Table 5: Duration of Bank Accounts Operated by the Respondents**

Period	Respondents	Percentage
Below One year	28	18.67
1 to 3 years	26	17.33
3 to 6 years	64	42.67
6 to 8 years	20	13.33
More than 8 years	12	8.00
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

The above table 5 reveals that 28(18.67%) respondents were dealing with this bank for less than one year, 26(17.33%) were having account between 1-3 year, while 64(42.67%) were dealing with this bank for 3 to 6 years. 20(13.33%) were account holders for 6 to 8 years and 12(8%) were dealing with the bank for more than 8 years.

**Table 6: Frequency of Using Banking Services**

Frequency of banking	No. of Respondents	Percentage
Daily	19	12.67
Once to thrice a week	56	37.33
Once in two weeks	42	28.00
Once in a month	20	13.33
Once in two months	13	8.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary Data

From the above table 6 it is clear that, out of the 150 respondents selected for study, 19(12.67%) were using - banking services daily, 56 (37.33%)were banking once to thrice a week, 42(28%) were banking once in two weeks, 20 (13.33%) were banking once in a month and 13 (8.67%) were banking once in two months.

**Table 7: Mode of Dealing with Bank**

Dealing	Respondent	Percentage
E-Banking	72	48
Traditional Banking	78	52
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 7 shows that, out of the total 150 respondents 72(48%) opted the E- banking and 78 (52%) opted the traditional banking.

**Table 8: Opinion on Saving Bank Account**

Opinion	Respondents	Percentage
Highly Satisfied	24	16.00
Satisfied	80	53.33
Dissatisfied	30	20.00
Highly dissatisfied	4	2.67
Others	12	8.00
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 8 scrutinizes the opinion of respondents procedure relating to opening an SBI account. From the total 150 surveyed, 24(16%) were highly satisfied, 80 (53.33%) were satisfied, 30(20%) were dissatisfied, 4(2.67%) were highly dissatisfied whereas 12(4%) were unwilling to reveal their opinion.

**Table 9: Opinion on Formalities to Open an Account**

Opinion	Respondents	Percentage
Highly Satisfied	42	28.00
Satisfied	70	46.67
Dissatisfied	12	8.00
Highly satisfied	13	8.67
Others	13	8.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 9 was formulated on the basis of the study on satisfaction of customers towards formalities in account opening. 42(28%) respondents were highly satisfied with the formalities, 70(46.67%) were satisfied, 12(8%) were dissatisfied, 13 (8.67%) were highly dissatisfied and 13(8.67%) were did not disclose their satisfaction level.

**Table 10: Customers' Satisfaction Level on Local Cheque Clearance**

Opinion	Respondents	Percentage
Highly Satisfied	24	16.00
Satisfied	100	66.67
Dissatisfied	6	4.00
Highly dissatisfied	10	6.67
Others	10	6.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 10 points out that among the 150 respondents 24(16%) were highly satisfied in clearing of local cheques, 100(66.67%) were satisfied, 6(4%) were dissatisfied, 10(6.67%) were highly dissatisfied and 10 (6.67%) were denied to disclose their satisfaction level.

**Table 11: Customers' Satisfaction Level on Outstation Cheque Clearance**

Opinion	Respondents	Percentage
High satisfied	25	16.67
Satisfied	100	66.67
Dissatisfied	7	4.67
Highly dissatisfied	8	5.33
Others	10	8.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

The following were derived from table 11, 25(16.67%) were highly satisfied in out station cheque clearing, 100 (66.67%) satisfied, 7 (4.67%) dissatisfied, 8 (5.33%) highly dissatisfied and 10 98.67%0 have not disclosed their opinion.

**Table 12: Respondents' Opinion on Sanction of Loans**

Opinion	Respondents	Percentage
High satisfied	34	22.67
Satisfied	70	46.67
Dissatisfied	15	10.00
Highly dissatisfied	12	8.00
others	19	12.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 12 clearly shows that 34 (22.67%) respondents were highly satisfied with loan sanctioning process, 70(46.67%) were satisfied, 15(10%) were dissatisfied, 12 (8%) were highly dissatisfied and 19 (12.67%) were did not disclosed their satisfaction level.

**Table 13: Commutance to Bank Premises**

Opinion	Respondents	Percentage
Very far	38	25.34
Far	60	40.00
Near	20	13.33
Transport Available	23	15.33
No frequent transport Available	9	6.00
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 13 speaks of satisfaction level of customers in relation to commutance to bank premises 38(25.34%) had to commute very far, 60(40%) had to travel quite a long distance, 20(13.33%) were near to the bank, 23(15.33%) were having transport facility to the bank and 9 (6%) complained of a lack of frequent commutance to bank.

**Table 14: Availability of Service Materials at Bank**

Opinion	Respondents	Percentage
Available	20	13.33
Not Available	30	20.00
Rarely	36	24.00
Very scarce	52	34.67
Available but not given to customers	12	8.00
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Regarding the availability of service materials at bank, customer views are summarized in table 14. 20(13.33%) respondents felt that service materials were available at the bank, 30(20%) reported the unavailability of service materials, 36(24%) opined that materials were rarely available, 52(34.67%) complained that it was very scared and 12 (8%) said that service materials were available but not given to the customers.

**Table 15: Discharge of Banking Services in Time**

Performance	Respondents	Percentage
Always	59	39.33
Not at all	45	30.00
Some services	19	12.67
Sometimes	11	7.33
To selected customers	16	10.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

From the above table 15 it is clear that out 150 respondents 59(39.33%) enjoyed services consistently at appropriate time, 45(30%) did not enjoy services at the appropriate time, 19 (12.67%) were getting some services in time, 11 (7.33%) were sometimes getting services in time and 16 (10.67%) were of the opinion that the bank provided services in appropriate time only for selected customers.

**Table 16: Priority Allowed by the Bank to Customers**

Priority	Respondents	Percentage
Available	10	6.67
Some times	29	19.33
From Some staff	18	12.00
Very rarely	43	28.67
Never	50	33.33
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 16 reveals that out of 150 respondents 10(6.67%) were availing priority treatments, 29 (19.33%) were sometimes enjoying priority treatment, 18 (12%) enjoyed from some staff of the bank, 43(28.67%) received priority treatment very rarely and 50(33.33%) were never offered any priority treatment from the bank.

**Table 17: Individual Attention Enjoyed by Customers**

Attention	Respondents	Percentage
Not at all	33	22.00
Always	42	28.00
Sometimes	35	23.33
From some staff	30	20.00
For selected customers	10	6.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 17 above reveals that 33(22%) respondents were not at all getting individual attention from the bank, 42(28%) were always getting individual attention, 35 (23.33%) sometimes got individual attention, 30 (20%) were getting individual attention from some staff of the bank and 10 (6.67%) were of the opinion that individual attention was provided only for selected customers.



**Table 18: Availability of Modern Amenities at the Bank**

Modern equipment	Respondents	Percentage
Not many	73	48.67
Many	21	14.00
Nothing	56	37.33
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

From table 18 it is clear that out of 150 respondents 73(48.67%) respondents felt that banks do not have many modern equipment and tools, 21(14%) said banks have a good supply of modern equipment and tools whereas 56(37.33%) said the bank had no modern equipment or tools at all.

**Table 19: Promptness of Services from Customers' Perspective**

Services	Respondents	Percentage
Receiving	37	24.67
If un crowded	32	21.33
Some times	20	13.33
Usual time	30	20.00
Never	31	20.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 19 show clearly that out of 150 respondents 37 (24.67%) of them were receiving prompt services from the bank, 32(21.33%) received were getting prompt services if it not crowded, 20 (13.33%) received prompt services sometimes, 30 (20%) enjoyed prompt service usually and 31 (20.67%) were never served promptly.

**Table 20: Convenience of Bank Working Hours to Customers**

Convenience	Respondents	Percentage
Always	40	26.67
Not at all	47	31.33
Sometimes /Usually	44	29.33
In some seasons	9	6.00
In some days	10	6.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Customer's views on bank timings are formulated in table 20. It shows that 40( 26.67%) felt bank operating hours were convenient always, 47 (31.33%) complained of inconvenient banking hours, 44(29.33%) suggested that it was sometimes convenient, 9(6%)bank operating hours were convenient in some seasons and for 10 (6.67) it was not convenient always.

**Table 21: Bank's Awareness in Solving Customers' Issues**

Problems	Respondents	Percentage
Always	54	36.00
Not at all	25	16.67
Occasionally	40	26.67
Frequently	20	13.33
Some staff	11	7.33
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

From table 21 it reveals that 54(36%) respondents felt that bank always solved their issues while 25 (16.67%) said that their issues were never solved. 40 (26.67) opined that the bank occasionally solved their issues, 20 (13.33%) said that their issues were frequently solved and 11 (7.33%) were of the opinion that some staff of the bank solved their issues.

**Table 22: Opinion on Bank Staffs' Behaviour**

Opinion	Respondents	Percentage
Yes	39	26.00
No	30	20.00
Sometimes	37	24.67
Some staff	23	15.33
Never	21	14.00
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 22 points out the confidence respondents had towards staff behavior. 39(26%) were confident about bank staff's behavior, 30 (20%) were not confident, 37 (24.67%) were confident sometimes, 13 (15.33%) were confident about selected staff of the bank and 21 (14%) lack total confidence on staff behaviour.

**Table 23: Availability of Updated Physical Facilities in Bank**

Facilities	Respondents	Percentage
not very recently	79	52.67
It is very out-dated	44	29.33
updated recently	27	18.00
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 23 indicate that out of 150 respondents 79(52.67%) felt that their bank were not updated very recently, 44(29.33%) respondents said that bank physical facilities were very out dated and 27(18%) respondents accepted that they were updated recently.

**Table 24: Safety in the Banking Business**

Opinion	Respondents	Percentage
Very much safe	55	36.67
Not safe	20	13.33
not so much safe	34	22.67
sometimes safe	22	14.67
Others	19	12.66
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 24 clearly states the level of secured feeling of customers in their banking operations. 55(36.67%) respondents felt much safe in their transactions, 20(13.33%) did not feel safe, 34 (22.67%) expressed a mediocrity in secured level, 22(14.67%) felt safe sometimes and 19(12.66%) did not disclose their safety feeling.

**Table 25: Courtesy of Bank Staff to Customers**

Opinion	Respondents	Percentage
Never	57	38.00
Some staff	49	32.67
All staff	44	29.33
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary Data

Table 25 highlights the customers’ feedback on courtesy of bank staff. 57(38%) respondents complained that bank staffs were never courteous to them while 49(32.67%) were of the opinions that some staffs were courteous and 44(29.33%) remarked that all staff were courteous to them.

**Table: 26 Briefing of timings/ services by bank staff**

<b>Opinion</b>	<b>Respondents</b>	<b>Percentage</b>
Sometimes	67	44.67
Never	53	35.33
Always	30	20.00
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 26 throws light on briefing of time/ services by bank staff. 67(44.67%) were sometimes informed the service time, 53(35.33%) were never informed and 30(20%) always received information regarding the service time.

**Table 27: Appearance of Bank Employees**

<b>Opinion</b>	<b>Respondents</b>	<b>Percentage</b>
Yes all of them	53	35.33
Never	48	32.00
Some of them	49	32.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

The above table 27 reveals that out of 150 respondents surveyed 53(35.33%) felt that bank employees had pleasing appearances, 48(32%) said that they were not and 49(32.67%) said that some of them had pleasing appearances.

**Table 28: Willingness of Bank Staff to ever Assist Customers**

<b>Opinion</b>	<b>Respondents</b>	<b>Percentage</b>
Yes, always	87	58.00
Not at all	32	21.33
Some of them	31	20.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

As per table 28 it is obvious that 87(58%) respondents opined that bank’s staffs were always willing to assist them, 32(21.33%) said that staff were unwilling to assist them while 31(20.67%) remarked that some of the bank’s staffs were willing to assist them.

**Table 29: Maintenance of Error Free Records**

<b>Opinion</b>	<b>Respondents</b>	<b>Percentage</b>
Yes	82	54.67
No	43	28.67
Sometimes	25	16.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

Table 29 speaks of the error free record maintenance, pointing that 82(54.67%) respondents’ bank maintain error free records, 43(28.67%) were disagree with it and 25 (16.67%) responders’ bank were maintaining error free records sometimes.

**Table 30: Access to Top Level Officials of the Bank**

Opinion	Respondents	Percentage
No access at any time	10	6.67
Access for specified customers	73	48.67
Access available very rarely	67	44.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

The above table 30 reveals the following data 10(6.67%) had no access to the top level officials of the bank at any time, 73(48.67%) were of the opinion that access was available only for specified customers and 67(44.67%) were of the opinion that access was available very rarely.

**Table 31: Bank Employees' Consideration to Illiterate & Ignorant Old Customers**

Opinion	Respondents	Percentage
Very considerate	20	13.33
No consideration at all	54	36.00
Some staff are considerate	76	50.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

From the above table 31 it is clear that out of 150 respondents 20(13.33%) felt that bank employees were very considerate to illiterate, 54(36%) said that there was no consideration at all and 76(50.67%) were of the opinions that of some staff only consider the old and ignorant customers.

**Table 32: Availability of Liaison Officer in the Bank**

Opinion	Respondents	Percentage
None	4	2.67
Sometimes	54	36.00
Yes	92	61.33
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

From the above table 32 it is clear that total number of respondent were 150 out of which 4(2.67%) respondents said that bank had no Liaison officer, 54(36%) accepted that there was Liaison officer sometimes and 92(61.33%) stated that the bank had Liaison officer.

**Table 33: Bank's Information about the Latest Strategies**

Opinion	Respondents	Percentage
Yes to all	65	43.33
Not at all to any one	38	25.33
Some times	14	9.33
To selected customers	23	15.33
Yes, but not all information	10	6.67
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

We can conclude from the table 33 that 85(56.67%) opined that banks informed latest strategies to selected customers, 51(34%) were of the opinion that banks never gave any information to anyone, 14(9.33%) were of the view that banks were giving information sometimes, 23(15.33%) said hat bank was giving some information to selected customers and 10 (6.67%) revealed that bank was giving some information, but not all.

**Table 34: Unauthorized Middlemen inside the Bank**

Presence of middlemen	Respondents	Percentage
Yes	55	36.67
No	23	15.33
Sometimes	34	22.67
Always	22	14.67
Some occasions	16	10.66
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Primary data

From the above table 34 it reveals that out of 150 respondents 55(36.67%) have seen unauthorized agents in the bank, 23(15.33%) have not seen any middlemen in the bank, 34(22.67%) had seen unauthorized middlemen in the bank sometimes, 22(14.67%) felt that those agents were always in the bank and 16(10.66%) agreed that these agents were seen in some occasions.

**Research hypothesis:**

There are no significant differences between the Socio – economic factors and the level of satisfaction of the respondents.

**Null hypothesis:**

The null hypothesis is framed to find out whether the demographic factors of the respondents are independent of their level of satisfaction.

**Chi- Square Test:**

The Chi- square test has been employed to determine the relationship between the customer satisfaction towards banking services of SBI in Kanyakumari District and their demographic background.

**Table 35: Age and Level of satisfaction of the Respondents**

Sl. No	Age	Level of Satisfaction			Total
		High	Medium	Low	
1	Below 25 Years	6	11	6	23
2	25-35 Years	10	20	6	36
3	35-45 Years	6	16	12	34
4	Above 45 Years	23	18	16	57
	<b>Total</b>	<b>45</b>	<b>65</b>	<b>40</b>	<b>150</b>

Source: Primary data

From the above table 35 it is clear that 23 respondents are below 25 years of age and out of them 6 show high level satisfaction and 11 medium level and 6 show low level satisfaction. Out of 34 who are of 35 to 45 years of age, 6 show high level satisfaction, 16 show medium level and only 12 show low level satisfaction. Out of 36 respondents in the age group of 25 to 35 years, 10 respondents show high level satisfaction 20 respondents show medium level satisfaction and 6 respondents show low level satisfaction respectively. Out 57 respondents in the age groups of above 45 years, 23 show high level satisfaction, 18 and 16 respondents show medium, and low level satisfaction respectively.

**Table 36: Sexual Status and Level of Satisfaction of Respondents**

Sl. No	Sex	Level of satisfaction			Total
		High	Medium	Low	
1	Male	29	36	24	89
2	Female	16	29	16	61
	<b>Total</b>	<b>45</b>	<b>65</b>	<b>40</b>	<b>150</b>

Source: Primary data (Figure in brackets denotes percentage)

The above table 36 reveals that 61 respondents are female and out of them 29 show high level satisfaction 36 show medium level and 24 show low level satisfaction. Out of 89 male respondents, 16 show high level satisfaction, 29 show medium level and 16 show low level satisfaction.

**Table 37: Marital Status and Level of Satisfaction of the Respondents**

Sl. No	Marital Status	Level of Satisfaction			Total
		High	Medium	Low	
1	Married	20	27	15	62
2	Unmarried	25	38	25	88
	Total	45	65	40	150

Source: Primary data

From the above table 37 it is clear that 62 respondents are married and out of them 20 show high level satisfaction 27 show medium level and 15 show low level of satisfaction. Out of 88 unmarried respondents, 25 show high level satisfaction, 38 show medium level satisfaction and 25 show low level satisfaction.

**Table 38: Educational Qualification and Level of Satisfaction of the Respondents**

Sl. No	Educational Qualification	Level of Satisfaction			Total
		High	Medium	Low	
1	Below HSC	9	10	6	25
2	Graduates	17	21	16	54
3	Post Graduates	10	11	9	30
4	Professional	9	23	9	41
		45	65	40	150

Source: Primary data

The above table 38 reveals that out of 25 respondents with educational qualification below HSC, 9 show high level satisfaction, 10 show medium level and 6 low level satisfactions. Out of 30 respondents who are Graduates, 17 show high level satisfaction, 11 show medium level and 9 show low level satisfaction. Out of 41 respondents who are Professional, 9 show high level satisfaction, 23 show medium level and 9 show low level satisfaction. Out of 54 respondents who were Graduate, 17 show high level satisfaction, 21 show medium level and 16 show low level satisfaction.

**Table 39: Monthly Income and Level of Satisfaction of the Respondents**

Sl. No	Monthly Income	Level of Satisfaction			Total
		High	Medium	Low	
1	Up to Rs 10000	3	4	3	10
2	Rs 10000-Rs20000	4	5	4	13
3	Rs 20000-Rs 30000	17	23	11	51
4	Above 30000	21	33	22	76
	Total	45	65	40	150

Source: Primary data

Table 39 it reveals that out of 10 respondents with monthly income Up to Rs 10000, 3 have high level satisfaction and 4 and 3 show medium and low level satisfaction respectively. Out of 13 respondents who earn Rs. 10000 to 20000 monthly, 4 have high level satisfaction and 5 and 4 show medium level and low level satisfaction respectively. Out of 51 respondents who earn Rs 20000 to 30000, 17 show high level satisfaction, 23 show medium level satisfaction and 11 show low level satisfaction respectively.

**Table 40: Occupation and Level of Satisfaction of the Respondents**

Sl. No	Occupation	Level of Satisfaction			Total
		High	Medium	Low	
1	Govt. Employee	23	35	19	77
2	Private Employee	7	11	6	24
3	Self-Employee	10	13	9	32
4	Professional Workers	5	6	6	17
		45	65	40	150

Source: Primary data

From the above table it is clear that out of 17 respondents who were Professional Workers, 5 show high level satisfaction and 6 and 6 show medium and low level satisfaction respectively. Out of 24 respondents who were Private Employee, 7 have high level satisfaction and 11 and 6 show medium level and low level satisfaction respectively. Out of 32 respondents who were Self Employee, 10 show high level satisfaction, 13 show medium level satisfaction and 9 show low level satisfaction respectively. Out of 77 respondents who were government employee, 23 show high level satisfaction, 35 show medium level satisfaction and 19 show low level satisfaction respectively.

## V. CONCLUSION

This research articles highlights the satisfaction level of customers towards the banking services of the SBI in Kanyakumari District. Having considered the demographic factors of age, sex, marital status, educational qualifications and monthly income of 150 respondents, a final data has been arrived and it point out that there is a medium level of satisfaction on the customers' side.

With factors like employee behavior, banking services and banking performance affecting the level of customer satisfaction, the SBI has to implement prompt customer friendly schemes / portfolios as an initiative go. These would thereby go a long way to enhance the level of customers' satisfaction thereby rectifying customer worries and alleviate the number of customers as well. Perhaps this would definitely lead to a flourishing economy, since customer satisfaction is the pivot of a successful banking structure.

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