

## **An Analytical Study of Customer Service of SBI -With Special Reference to SBI Branch of Mysuru**

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### **Abstract**

Customer service has great significance in the banking industry. The banking system in India today has perhaps the largest outreach for delivery of financial services and is also serving as an important conduit for delivery of financial services. While the coverage has been expanding day by day, the quality and content of dispersion of customer service has come under tremendous pressure mainly owing to the failure to handle the soaring demands and expectations of the customers. In this paper deals with the concept of customer services, customer satisfaction of bank. And this paper also studied that the different aspects of customers of SBI of study region.

### **Introduction**

Customer service is at the heart of all retail activity and service industries. It is the single most important factor that influences people in their choice between one company and another. It has also been identified as an area in which where there are large skills gaps. Customer service is the whole activity of identifying customer needs in all their complexity, satisfying them fully, and keeping them satisfied. Customers are people who buy products and services from other people. Today, Customers can choose from thousands of products. There is everything you would expect and more, the culture of an organization is the way that it and its people behave.

### **Banking profile**

#### **Evolution Of SBI**

The origin of the **State Bank of India** goes back to the first decade of the nineteenth century with the establishment of the Bank of Calcutta in Calcutta on 2 June 1806. Three years later the bank received its charter and was re-designed as the Bank of Bengal (2 January 1809). A unique institution, it was the first joint-stock bank of British India sponsored by the Government of Bengal. The Bank of Bombay (15 April 1840) and the Bank of Madras (1 July 1843) followed the Bank of Bengal. These three banks remained at the apex of modern banking in India till their amalgamation as the Imperial Bank of India on 27 January 1921. An Indian multinational banking and financial services company. It is a government-owned corporation with its headquarters in Mumbai, Maharashtra. As of December 2013, it had assets of US\$388 billion and 17,000 branches, including 190 foreign offices, making it the largest banking and financial services company in India by assets. Mysuru is a famous city of Karnataka State. In Mysuru consist of 22 SBI branches with crores together transaction and lakhs

together customers.

### **What is Customer Service in Banking?**

Customer service is an important, but broad concept in the banking industry. In essence, banks are service-based businesses, so most of their activities involve elements of service. While they do sell banking and financial products, there is often little tangible product variation among their offerings. Customer service managers generally deal directly with service issues, but several other common banking jobs involve service.

### **What is Customer Satisfaction?**

The following ideas are usually considered to be fundamental in achieving customer satisfaction:

- The product or Service must meet customer needs & wants – i.e. it must be of good quality.
- Sales and promotional activities need to create a positive experience for the customer. For example, the attitudes of employees who make contact with customers should be positive and professional
- After-sales service should also be positive and appropriate (e.g. user training, help lines, servicing). Customers often need reassurance after they have bought something that they have made the right choice, or help in using a product properly.

### **Objectives of the study:**

The study is conducted with reference to the customer service in banking of SBI Mysuru.

1. To know the customer service and customer satisfaction in general.
2. To analyze the nature of customers SBI of Mysuru region in particular

### **Research methodology:**

Methodology is collection of information which is restored do primary and secondary data. Interviewing with customers and discussing with various personnel in the department collect primary data, going through the past records, file of the organization obtained by secondary data.

1. Field work
2. Techniques of analysis
3. Data collection from customers.

### **SURVEY, DATA ANALYSIS & INTERPRETATION**

Data collection is the systematic recording of information data analysis involves working to uncover pattern and trends in data sets; data interpretation involves explaining those patterns and trends. Analyzing survey data is an important and exciting step in the survey process

Data do not, however, “speak for themselves”. They reveal what that the analyst can detect. So when the new investigator, attempting to collect this reward, finds he/she alone with the dataset and no idea how most other aspects of a study, analysis and

interpretation of the study should relate to the study objectives and research questions.

**SURVEY ANALYSIS**

Analyzing any survey, web or traditional, consists of a number of interrelated process that are intended to summarize, arrange, and transform data warehouse, do not have to do any analysis of the data. On the other hand, if objectives was to understand the characteristics of typical customer. Then it must transform the raw result in to information that will enable to paint a clear picture of the customer. Assuming it needs to analysis the data collected from the survey, the process begins with a quick review of the result, followed by editing , analysis, it is important those do not begin analyzing result until have completed the review and editing process.

**The survey done & the results are interpreted based on the following questionnaire:**

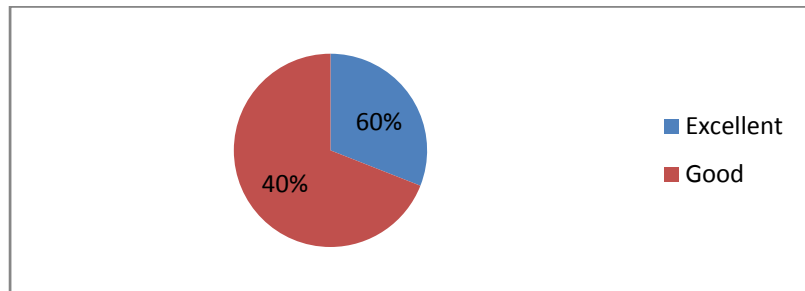
**Demographic Variables.**

**1. Gender:**

**Table 1.1: Gender of the Respondents**

SI. No.	Particulars	No. of Respondents	Percentage
1.	Male	30	60
2.	Female	20	40
	<b>Total</b>	<b>50</b>	<b>100</b>

**Graph 1.2: Gender of the Respondents**



From the above table it is found that 40 percent of the respondents are Female and 60 percent of

Are Male. **Inference:-** Finally it is observed that maximum numbers of respondents are Male only.

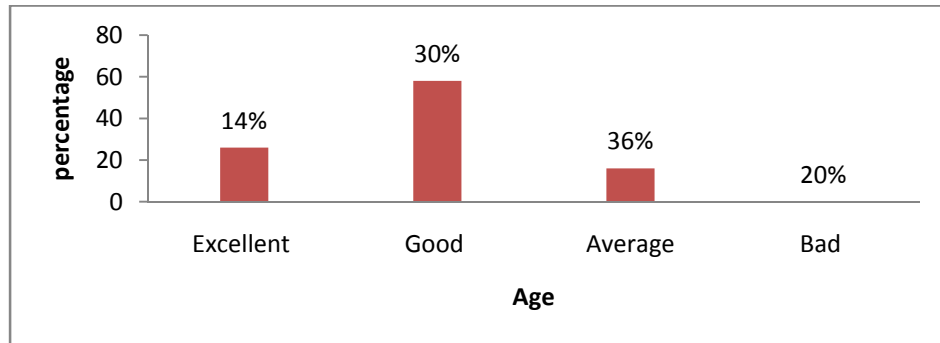
**2. Age:**

**Table 2.1: Age of the Respondents**

SI. No.	Particulars	No. of Respondents	Percentage
1.	29 and Below	07	14

2.	30to 39	15	30
3.	40 to 49	18	36
4.	50 and above	10	20
<b>Total :</b>		<b>50</b>	<b>100</b>

**Graph 2.2: Age of the Respondents**



From the above table it is found that 14 percent of the respondents are under the age of group of 29 & below years, 30 percent of the respondents are under the age of group of 30to 39 years, 36 percent of the respondents are under the age of group of 40-49 years and rest of them are above 50 years. **Inference:** Finally it is observed that maximum numbers of respondents are in the age group of 42 to 49 years.

### 3. Work experience

**Table 3.1: Work experience of the Respondents**

SI. No.	Particulars	No. of Respondents	Percentage
1	1 year	10	20
2	2-5 years	14	28
3	6-10 years	22	44
4	>10 years	4	8
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 3.2: Work experience of the Respondents**



From the above table it is found that 20 percent of the respondents having job experience of I year, 28 percent of the respondents having job experience of 2-5 years, 44 percent of the respondents having job experience of 6-10 years and the rest of them having job experience of >10 years.

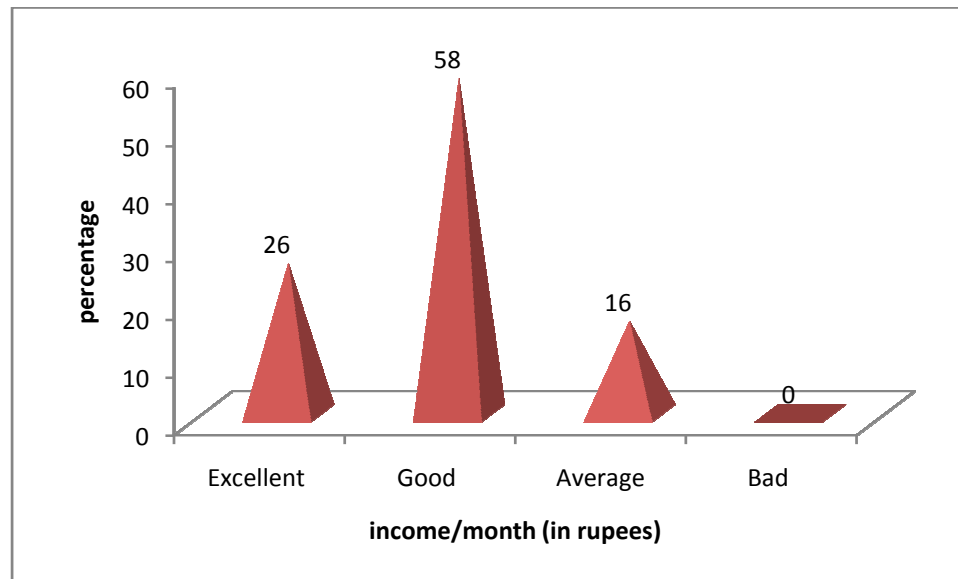
**Inference :** Finally it is observed that maximum no. of respondents are having job experience of 6-10 years.

**4. Income /month (in rupees)**

**Table 4.1: Income /month of the Respondents**

SI. No.	Particulars	No. of Respondents	Percentage
1	<10000	4	8
2	10001-20000	14	28
3	20001-30000	30	60
4	>30000	2	4
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 4.2: Income /month of the Respondents**



From the above table it is found that 8 percent of the respondents having income of rupees <10000, 28 percent of the respondents having income of rupees 10001-20000, 60 percent of the respondents having income of rupees 20001-30000 and the rest of them having income of rupees >30000.

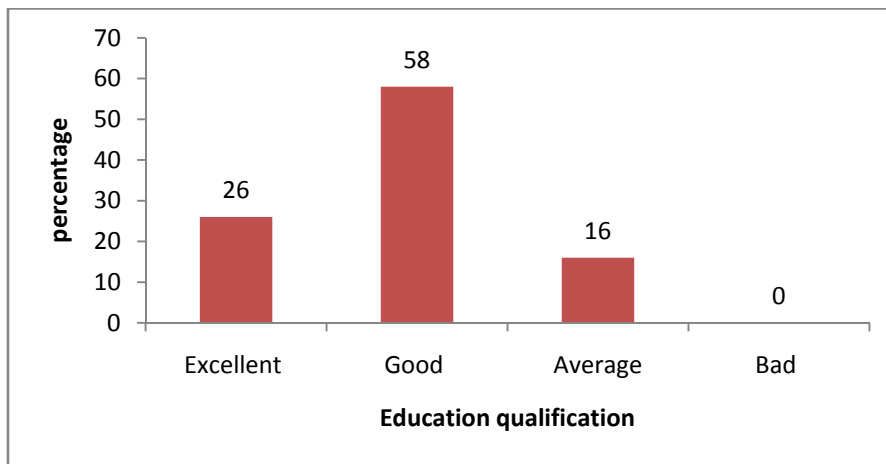
**Inference:** Finally it is observed that maximum no of respondent are having income in between rupees 20001-30000.

**5. Educational qualification**

**Table 5.1: Educational qualification of the Respondents**

SI. No.	Particulars	No. of Respondents	Percentage
1	SSLC	2	4
2	PUC	2	4
3	Graduation	42	84
4	Post- graduation	4	8
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 5.2: Educational qualification of the Respondents**



From the above table it is found that 4% of the respondents are having SSLC as their Educational qualification, 4% of the respondents are having PUC as their Educational qualification, 84% of the respondents are having graduation as their Educational qualification, and the rest of them having post-graduation as their educational qualification.

**Inference**

Finally it is observed that maximum no of respondent are having graduation as their Educational qualification.

**Questionnaire on SBI strategies**

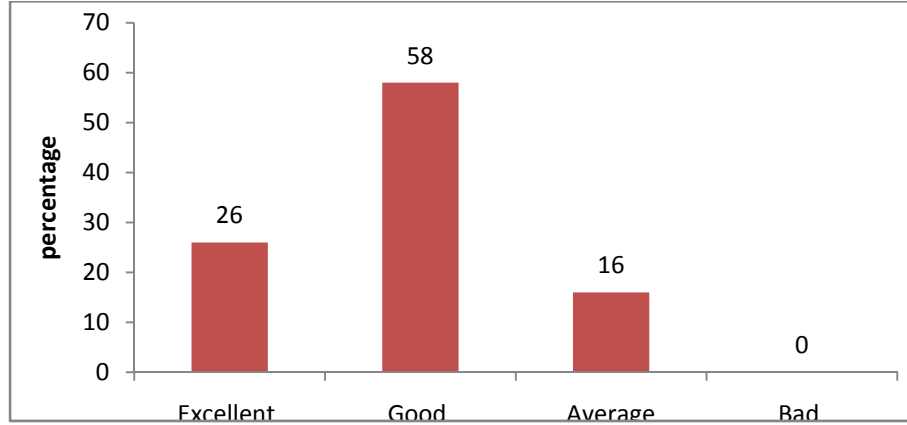
**6. Respondents opinion about the SBI strategies**

**Table .6.1: Respondents opinion about the SBI strategies**

SI. No.	Particulars	No. of Respondents	Percentage
1	Excellent	9	18
2	Good	33	66
3	Average	8	16

4	Bad	00	00
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph .6.2: Respondents opinion about the SBI strategies**



From the above table it is found that 18 percent of the respondents feels excellent, 66 percent of the respondents Feels Good, 16 percent of the respondents Feels average.

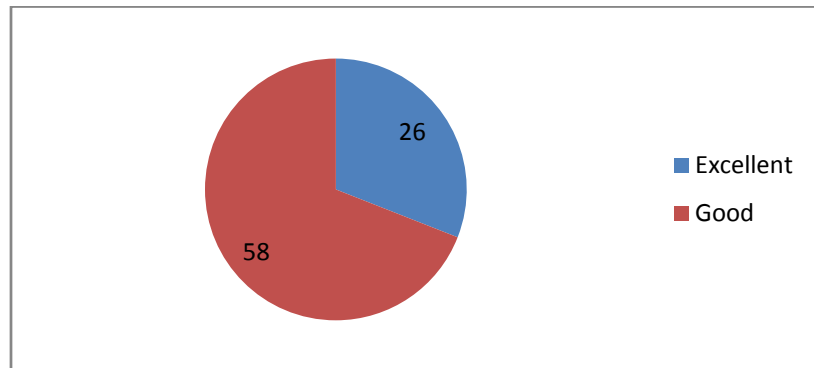
**Inference:** Finally it is observed that maximum no of respondent feels good about SBI strategies.

**7. SBI bank has a clear brand visibility**

**Table .7.1: Respondents opinion about the SBI brand visibility**

Sl. No.	Particulars	No. of Respondents	Percentage
1	Yes	42	84
2	No	8	16
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 7.2: Respondents opinion about the SBI brand visibility**



From the above table it is found that 84% of the respondents opinion is Yes and rest of them are No.

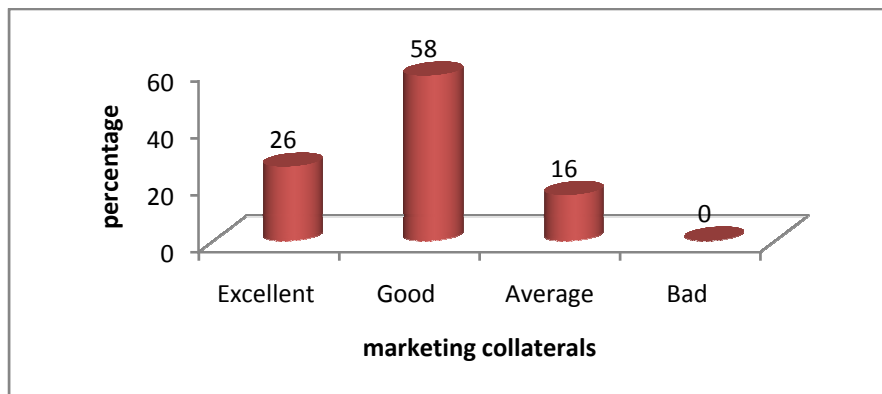
**Inference:** Finally it is observed that maximum numbers of respondent’s opinion is Yes about SBI brand visibility.

**8. Types of marketing collaterals are being currently used for branding**

**Table 8.1: Respondents opinion about the SBI marketing collaterals are being currently used for branding**

SI. No.	Particulars	No. of Respondents	Percentage
1	Business card	3	6
2	Brochure	30	60
3	Web site	10	20
4	Product booklets	7	14
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 8.2: Respondents opinion about the SBI marketing collaterals are being currently used for branding**



From the above table it is found that regarding marketing collaterals are being currently used for branding. 6% of the respondents say business card, 60% of the respondents says brochure, 20% of the respondents says website and the rest of them says through booklet.

**Inference:** Finally it is observed that maximum no of respondent says brochure as marketing collateral is using for branding.

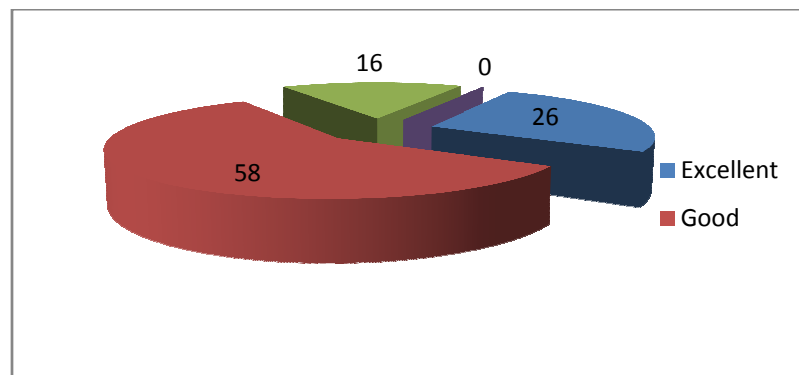


**9. Compare with other banks related to the SBI products**

**Table 9.1: Respondents opinion about the Comparison with other banks related to the SBI products**

SI. No.	Particulars	No. of Respondents	Percentage
1	Excellent	13	26
2	Good	29	58
3	Average	08	16
4	Bad	00	00
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 9.2: Respondents opinion about the Comparison with other banks related to the SBI products**



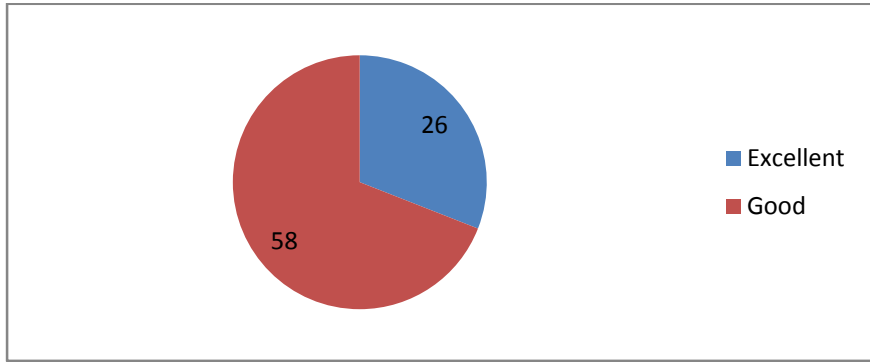
From the above table it is found that 26 percent of the respondents feel excellent, 58 percent of the respondents Feels Good, 16 percent of the respondents Feels average. **Inference:** Finally it is observed that maximum no of respondent feels good about SBI products.

**10. Availability of SBI products at branches will reaches consumer expectations**

**Table 10.1 : Respondents opinion about the Availability of SBI products at branches will reaches consumer expectations**

SI. No.	Particulars	No. of Respondents	Percentage
1	Yes	40	80
2	No	10	20
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 10.2: Respondents opinion about the Availability of SBI products at branches will reaches consumer expectations**



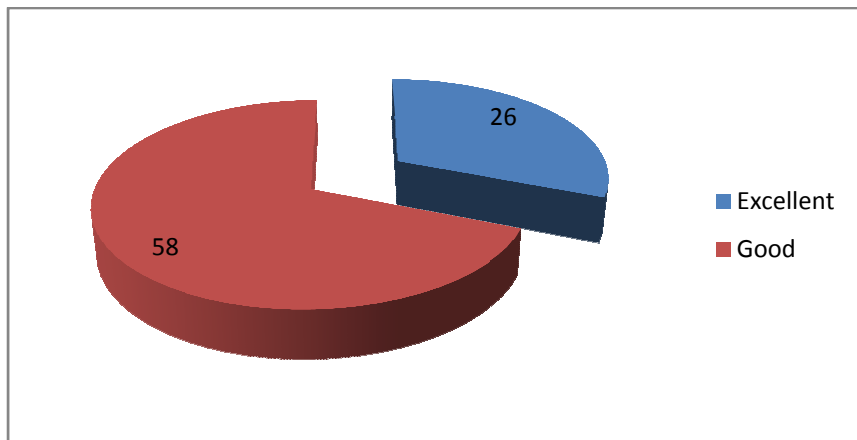
From the above table it is found that 80 percent of the respondents opinion is Yes and 20 percent of them are No. **Inference:** Finally it is observe that maximum no. of respondents opinion is yes.

**11. Have this SBI strategies provide desired result**

**Table 11.1: Respondents opinion about the SBI strategies provide desired result**

Sl. No.	Particulars	No. of Respondents	Percentage
1	Yes	45	90
2	No	5	10
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 11.2: Respondents opinion about the SBI strategies provide desired result**



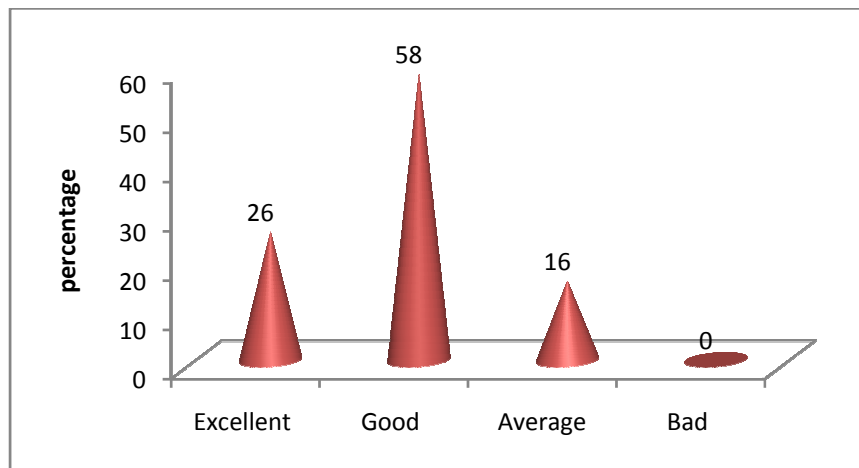
From the above table it is found that 85 percent of the respondents opinion is Yes and 20 percent of them are No. **Inference:** Finally it is observe that maximum no. of respondents opinion is yes.

**12. The services schemes provided by the SBI to attract customers.**

**Table 12.1: Respondents opinion about the SBI services schemes provided to customers**

SI. No.	Particulars	No. of Respondents	Percentage
1	POS terminals	15	30
2	Cash deposit in ATM's	30	60
3	Green cards	5	10
4	Loan Interest rates	0	0
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 12.2: Respondents opinion about the SBI services schemes provided to customers**



From the above table it is found that 30% of the respondents says POS terminals, 60% of the respondents says cash deposit in ATM, 10% of the respondents says green card.

**Inference :** Finally it is observed that maximum no of respondent says Cash deposit in ATM's service is their first choice.

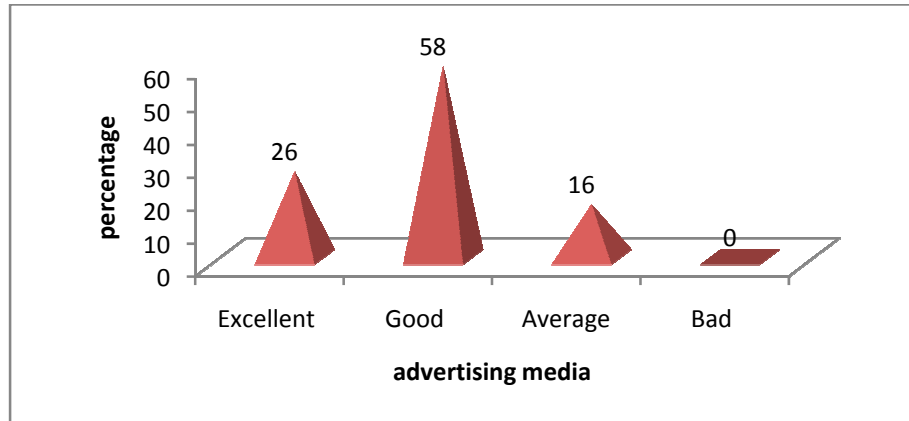
**13. On which advertising media SBI gives add frequently**

**Table 13.1: For which advertising media SBI gives add frequently**

SI. No.	Particulars	No. of Respondents	Percentage
1	TV	5	10
2	Printed media	32	64

3	Hoardings	3	6
4	Word of mouth	10	20
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 13.2: For which advertising media SBI gives add frequently**



From the above table it is found that 10% says TV, 64% says printed media, 6% says hoardings and 20% says word of mouth.

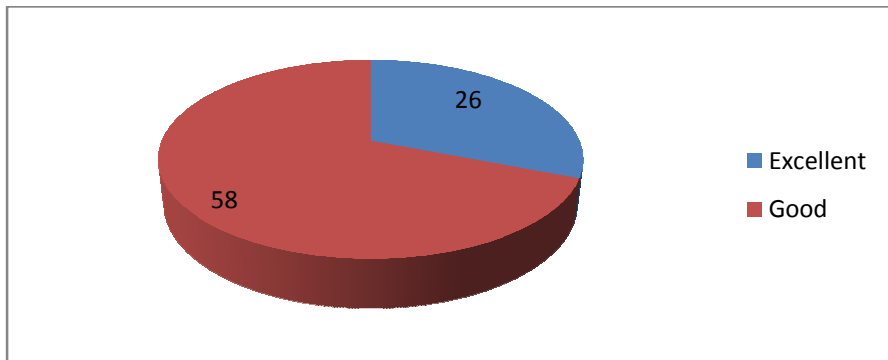
**Inference :** Finally it is observed that maximum no of respondent says SBI which gives advertise through print media.

**14. Customers satisfaction about the services provided by SBI**

**Table 14.1: Respondents opinion about the SBI services provided to their customers**

SI. No.	Particulars	No. of Respondents	Percentage
1	Yes	45	90
2	No	5	10
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph .14.2: Respondents opinion about the SBI services provided to their customers**



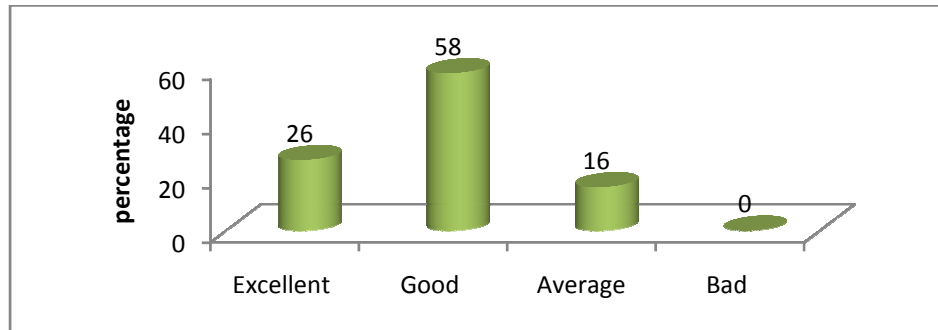
From the above table it is found that 90 percent of the respondents opinion is satisfied and 20 percent of them are No. **Inference:** Finally it is observe that maximum no. of respondents are satisfied.

**15. Customer rating about SBI products**

**Table 15.1: Respondents opinion about of customers rating of SBI products**

SI. No.	Particulars	No. of Respondents	Percentage
1	Excellent	13	26
2	Good	29	58
3	Average	08	16
4	Bad	00	00
<b>Total</b>		<b>50</b>	<b>100</b>

**Graph 15.2: Respondents opinion about of customers rating of SBI products**



From the above table it is found that 26 percent of the respondents feel excellent, 58% of the respondents Feels Good, 16 percent of the respondents Feels average. **Inference:** Finally it is observed that maximum no of respondent feels good about SBI products.

**Major Findings**

- It is observed that maximum numbers of respondents opines good regarding feel about the SBI’s strategies.
- It is observed that maximum number of respondents opines with respect to the SBI bank having a clear visibility.
- It is observed that maximum number of respondents opines good with respect to comparison with other BANK’s.
- It is observed that maximum numbers of respondents opines yes with respect to the availability of SBI products will reach consumer expectation.
- It is observed that maximum numbers of respondents says product service offered by SBI are using as information provider.
- It is observed that maximum numbers of respondents says strategies with respect to the strategies have been implemented by SBI Bank.

- It is observed that maximum numbers of respondents opines with respect to the above mentioned banking strategies provided desired result.
- It is observed that maximum numbers of respondents opines that by giving good service products, consumers can be attracted.
- It is observed that maximum numbers of respondents opines good with respect to rating of SBI bank's product by customers.
- It is observed that maximum numbers of respondents opines good with respect to the rating on current promotional strategy driving growth.

### **Suggestions**

- Upgrade Technological Base
- Explore Maximum Non-Banking Business Activities
- Knowledge Management Development
- Learning Work Culture
- Spread Awareness
- Improvement in Service Quality

### **Conclusion**

All the banks must fully computerize their branches within limited period. The banks should create learning work culture like e-banks by concentrating more on groupcohesiveness through target distribution in teams independently. We do not need to go anywhere for depositing bills of electricity, water, phone, hotel, schoolfee etc. because it is very easy through e-channels which provide unlimited facilities by sitting at home. Customer service is the whole activity of identifying customer needs in all their complexity, satisfying them fully, and keeping them satisfied. Customers are people who buy products and services from other people. Today, Customers can choose from thousands of products. There is everything you would expect and more, the culture of an organization is the way that it and its people behave. So finally the banks must aware every customer about each and every aspect of banking services especially electronic system. They must approach to customers for providing information about innovations.

### **Reference**

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