



**A STUDY OF CUSTOMER SATISFACTION FROM
BANKINGSERVICES WITH RESPECT
TO PRIVATE BANK IN PUNE DISTRICTS**

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Abstracts:

Banking is to be considered as pure financial service industry and responsible for the economic development of an economy up to great extent. Satisfaction of customer is the vital for retaining existing customers and attracting prospective customers to widen the level of operational activities is any concern. Banks are more determined to retain their existing customers by providing quality services leading to customer satisfaction. This paper is designed to study the extent of the recent development in the mobile banking system in India. A small attempt has been made to understand the benefits of Home Banking, Mobile Banking, Internet Banking, Credit Card etc. All levels of customers were surveyed by using questionnaire and the level of satisfaction or dissatisfaction from the internet banking was studied.

Keywords :- Banks, Home banking, Net Banking, Mobile Banking, Credit Card

Introduction:-

The financial system consists of many subsystems like. Financial services, financial markets, financial institutions etc. generally developing economics. Financial system is also in the process of development. In any economic individuals and organization earn and spend money. Financial system is the system, which induces saving transfer of those saving into an industrial effort and stimulates and entrepreneur to undertake various business venture.

Any economy in the world can't function unless there is a well-developed financial system. Financial system facilitates the transfer of economic resources from one section of the economy to another. The financial system of any country consists of specialized and non-specialized financial institutions, organized and unorganized financial markets, and financial instruments and services which facilitate the transfer of funds from one hand to another.

OBJECTIVE:

- 1) To study historical background of banking services.
- 2) To understand customer satisfaction from banking services.

RESEARCH METHODOLOGY:

- 1) Primary Data-Questionnaires
- 2) Secondary Data-Books, Webs.

Sample Size:

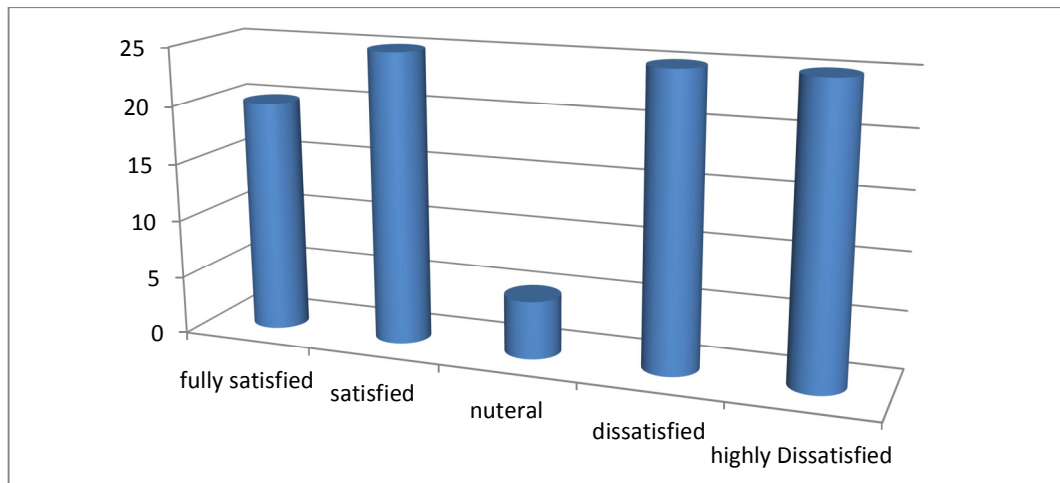
Sr.no	Respondent	Population	%	Sample
1)	Bank Holder	1000	10%	100

Services:

Services	Fully Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Home Banking	20	25	05	25	25	100
Mobile Banking	25	20	05	25	25	100
Internet Banking	30	30	05	20	15	100
Credit Card	20	25	05	25	25	100

1) HOME BANKING:

The customer can get banking services sitting at home without visiting the branch. Number of routine transactions can be undertaken by the customer like, knowing the balance, getting personal loan etc. One advantage of provision of banking facility without visiting the branch, Next advantage Quick services can be provided.

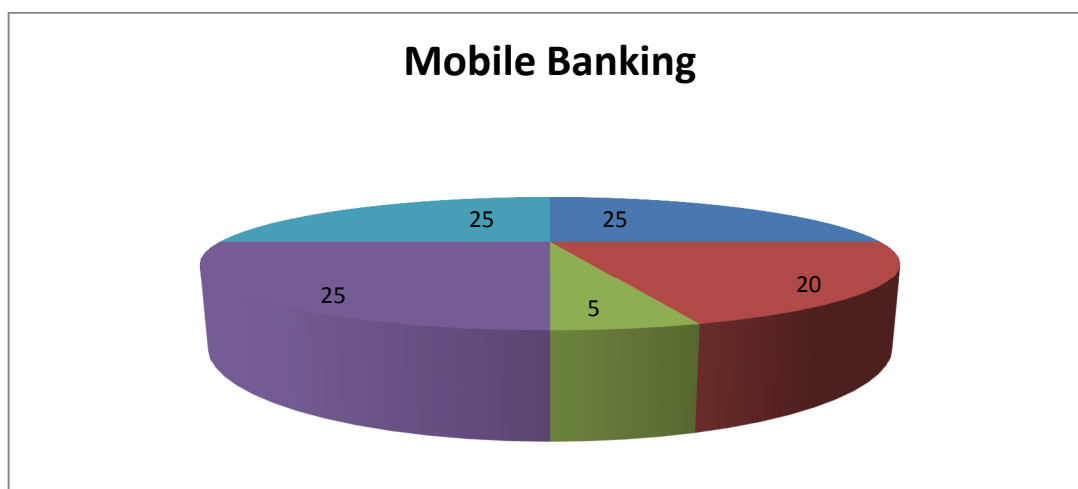


Data Interpretation:- The above chart show that Home Banking
As per the above chart show that about satisfaction level of home banking.

1. 20 Out of 100 fully satisfied due to home banking services.
2. 25 Out of 100 satisfied due to home banking services.
3. 05 Out of 100 nuteral due to home banking services.
4. 25 Out of 100 dissatisfied due to home banking services.
5. 25 Out of 100 highly dissatisfied due to home banking services.

2) MOBILE BANKING:

Is a service provided a bank that allows customers of a bank to conduct a number of financial transactions through a mobile phone. The initial mobile banking services were offered over sms, a service known as sms banking .with introduction of smart phones with WAP support enabling the use of the mobile web in 1999, and the first European banks started to offer mobile banking on this platform to their customer.

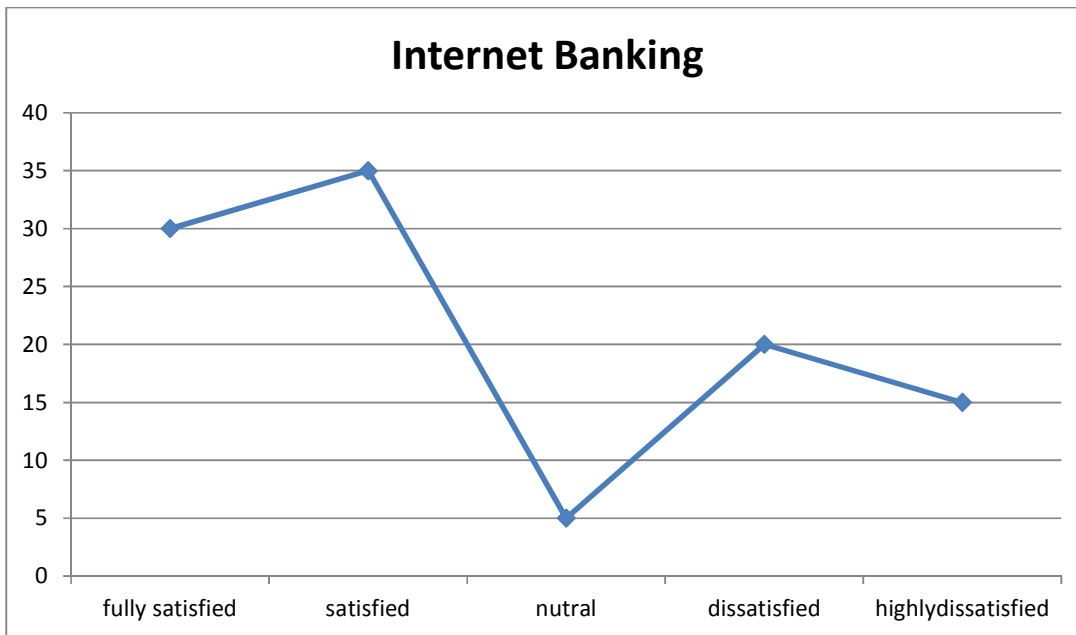


Data Interpretation:- The above chart show that Mobile Banking
As per the above chart show that about satisfaction level of home banking.

1. 25 Out of 100 fully satisfied due to home banking services.
2. 20 Out of 100 satisfied due to home banking services.
3. 05 Out of 100 neutral due to home banking services.
4. 25 Out of 100 dissatisfied due to home banking services.
5. 25 Out of 100 highly dissatisfied due to home banking services.

3) INTERNET BANKING:-

This method of banking has become very popular in last few years in India. It is banking by using internet. All the banks especially private banks put up there 'Home paye' in the website of their respective bank on the internet. Customer can get the banking facility by log in on to the respective websites. From any place in the world the customer can access his bank accounts 24 hours a day and 7 days a week.

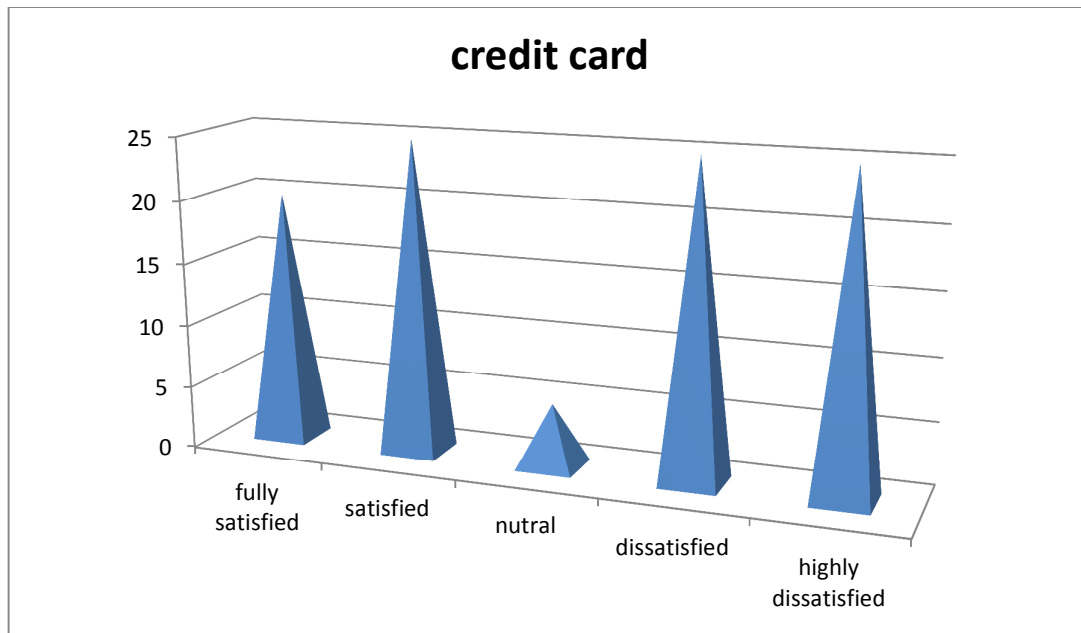


Data Interpretation:- The above chart show that Internet Banking
As per the above chart show that about satisfaction level of home banking.

1. 30 Out of 100 fully satisfied due to home banking services.
2. 35 Out of 100 satisfied due to home banking services.
3. 05 Out of 100 neutral due to home banking services.
4. 20 Out of 100 dissatisfied due to home banking services.
5. 15 Out of 100 highly dissatisfied due to home banking services.

4) CREDIT CARD:-

Credit cards are an extremely useful way of paying for products and services. They are often more convenient than cash or Cheque and they are almost universally accepted. Credit card popularly known as plastic money is most widely used way of paying for products and services. But credit card are a mixed blessing. They can encourage excessive spending also.



Data Interpretation:- The above chart show that credit card

As per the above chart show that about satisfaction level of home banking.

1. 20 Out of 100 fully satisfied due to home banking services.
2. 25 Out of 100 satisfied due to home banking services.
3. 05 Out of 100 neutral due to home banking services.
4. 25 Out of 100 dissatisfied due to home banking services.
5. 25 Out of 100 highly dissatisfied due to home banking services.

CONCLUSION:

Banking system has been with us for as long as people have been using money. Banking and financial institution provides various types of services to individual, business, Government, etc. The strategy of bank is to provide value added services and products to the customer, utilizing the internet extensively. The main aim of Banking is to making

transactions through online poses and make customer more beneficial. Banking enable better Business anywhere, anytime.

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