EMPIRICAL STUDY ON CUSTOMERS SATISFACTION OF BANKING SERVICES – A CROSS SECTIONAL ANALYSIS BETWEEN PUBLIC AND PRIVATE SECTOR BANKS IN RURAL AND SEMI-URBAN AREAS

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ABSTRACT

In the context of Electronic banking and healthy competition among Public and Private Sector banks in the discharge of banking service, an empirical study on the customers satisfaction of bankers assumes high significance and importance. Based on the results of micro study, a macro project of survey was undertaken in rural villages and semi-urban areas of Villupuram District regarding comprehensive services of banking. Based on stratified random Sampling, one thousand samples of bank customers drawn both from public and private sector banks were questioned with reference to a structured interview schedule. The collected primary data were subject to rigorous statistical analyses using SPSS 20 and necessary tables were formulated and their interpretations were made. Among the various null hypotheses formulated, many of them were rejected and only a few were accepted. The results proved that there is significant difference among bank customers in respect of public and private sector banks, urban and rural areas, male and female, age group, educational qualifications, occupations, monthly income, period of account holding with banks, etc. The bank customers are yet to be fully aware of and fully utilize all services of banking, especially e-banking in both rural and urban areas.

KEY WORDS: Customers, Dimensions of banking service, E-Services, Level of satisfaction, Public and Private sector banks, Urban and Rural areas.

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