

**STUDY ON STATUS OF CUSTOMER SERVICE AT H B HALLI  
BRANCH OF BELLARY D C C BANK LTD., HOSPET.**

Dissertation report submitted to VaikunthMehta National Institute of  
Cooperative Management for the Award of the Degree of

**POST GRADUATE DIPLOMA IN COOPERATIVE BUSINESS  
MANAGEMENT**

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**FEBRUARY 2023**

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## **CERTIFICATE**

This is to certify that the desk research project entitled “**Study on Status of Customer Service at H B Halli Branch of Bellary D C C Bank Ltd., Hospet.**”, is a record of research work done by **SIDDALINGA SWAMY K M (Roll No. 5613) 56<sup>th</sup> PGDCBM** during the period 2022-23, under my supervision and guidance, submitted to the VaikunthMehta National Institute of Cooperative Management, Pune in partial fulfilment of the requirements for the award of the Degree of **Post Graduate Diploma In Cooperative Business Management** of his study. The thesis has not previously been formed the basis for the award of any Degree/ Diploma/ Associate ship / Fellowship or other similar title to any university or institution. The thesis represents entirely an independent work on the part of the candidate.

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## **STATEMENT BY THE CANDIDATE**

I hereby declare that the thesis entitled **“Study on Status of Customer Service at H B Halli Branch of Bellary D C C Bank Ltd., Hospet.”**, for the award of Degree of **Post Graduate Diploma In Cooperative Business Management** is my original work done under the supervision of Dr. **M. JAYAPRAKASH**, Faculty Member, Regional Institute of Cooperative Management, Bangalore and that it has not previously formed the basis for the award of any Degree/Diploma/Associate ship/Fellowship or other similar title of any University or Institution.

Place: Pune

Date:

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## **ACKNOWLEDGEMENT**

First, I would like to render my sincere thanks to GOD almighty for having showered His blessing on me to complete this work with utmost courage, confidence and enthusiasm.

I am highly grateful to Dr. **HemaYadav** , **Director**, Vaikunth Mehta National Institute of Cooperative Management, Pune for giving me an opportunity to undergo the course.

It is great pleasure and privilege to express my gratitude to my Research Supervisor **Dr. M. Jayaprakash**, Faculty Member, Regional Institute of Cooperative Management, Bangalore, for his valuable guidance and utmost involvement throughout the PGDCBM course of my research, who offered valuable suggestions and directions at every stage of my research work, without whose able guidance and inspirations this work would not have been possible.

I thank to **Shri. S.Y.DESHPANDEY**, **Associate Professor**, Vaikunth Mehta National Institute of Cooperative Management, Pune for his kindness and support throughout my PGDCBM Course Period.

I immensely thank each and every one for their active participation which is highly commendable. Any omission in this brief acknowledgement does not mean lack of gratitude.

**SIDDALINGA SWAMY**

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# **A STUDY ON STATUS OF CUSTOMER SERVICE AT H B HALLI BRANCH OF BELLARY DISTRICT COOPERATIVE CENTRAL BANK LTD., HOSPET**

## **1. INTRODUCTION AND BACKGROUND OF THE STUDY:**

Social, educational, religious and health of the people living in that society are all important factors for building a strong society, but the economic standard of living also plays an important role in building a strong society. If any financial institution is operating successfully in a particular location for many days, there are several reasons behind it. In this competitive environment, financial institutions are forced to examine their performance. Because their survival in dynamic economies in coming years depends on their overall efficiency/reliability.

In response to this, banking concerns are trying to adopt various strategies and adjust themselves to improve their efficiency/reliability in the changing social and economic environment. The efficiency of the banking sector depends on how well it delivers services to its target customers or how well it meets customer expectations. Any service offered to a customer can be distinguished from other service providers if the service provider puts forward some unique selling proposition. Customers, who compare the perceived service with the service provided, then perceive that the service quality is high and above their expectations. This perception leads to customer satisfaction with the related service.

At the present time, customer satisfaction is an interesting and dynamic concept. This is a concept, which changes from time to time. What is considered "good" customer service today may be called "not" tomorrow. Therefore, the strategies should be in right order with the bank's marketing strategies. Customers are now demanding personalization and are no longer willing to accept delays in transactions.

Building and maintaining relationships with customers is important for survival in the banking industry.

**According to Mahatma Gandhiji, “ every customer is an important visitor to our premises. He is not depend on us, we are dependent on Him. He never interferes with our work, that is not His intention. He is not alien to our**

**business, He is part of our business. We are not helping Him by our service, He is helping us by allowing us”.**

In this regard, customer service, Customer relationship management is one of the strategies for managing customers, because it focuses on understanding customers as individuals rather than as a group. Saving and maintaining customer relationships is important and valuable to a business.

An effective relationship between customers and banks depends on understanding the different needs of customers at different levels. Banks' ability to respond to customer needs makes the customer feel like a valued individual rather than just part of a large customer base. Economic problem exists in present situation because the needs and wants of the people are endless but the resources available to fulfill the needs are limited. In this situation, we need to focus a lot of efforts and resources on how to develop customer services as expected. To have a good relationship with our bank, we need to understand how customers think. What are the problems with this? What are the demands? What are the restrictions? And find solutions to the problems and appropriate ways to develop the organization in a socially oriented manner.

## **2. NEED AND SIGNIFIGANCE OF THE STUDY**

The efficiency of the banking sector depends on how well it delivers services to its target customers. To survive in this competitive environment and continuously provide customer satisfaction, banking services providers need to continuously improve the quality of services. In order to provide quality of service and continuous relationship with customers, CRM is essential and important (Bose,2002). Nowadays, banks have realized that customer relations are a very important factor for their success. Customer relationship management (CRM) is a strategy that helps them build long-term relationships with their customers and increase their revenue and profits. Therefore a study is undertaken to explore and analyze the strategic implementation of CRM and its practices in a District Cooperative Central Bank. It helps in retaining customers, useful in creating a customer friendly environment and reinforces the value of services. It gives a competitive advantage.



### **3. OBJECTIVES OF THE STUDY**

- To understand the customer service deficiencies.
- To study the responses of our employees in terms of customer service.
- Adaptability of customer to online banking mode.

### **RESEARCH DESIGN**

The present study is based on primary and secondary data.

#### **Primary Data:**

The primary information is that BDCCB at Hagaribommanahalli. Data collected from customers of the bank. For that, a separate pre-test schedule was constructed and collected to bring out the customer's opinion about banking services and their relationship with banks.

#### **Secondary Data:**

Secondary data is data that has already been collected by someone else. The researcher collected secondary data from commercial/cooperative banks records, journals like Cooperator, Indian Cooperative Review, International Cooperative Review, Maharashtra Cooperative Quarterly, Cooperative Perspective, Indian Journal of Marketing, Indian Banks Associations Bulletin (IBAB), Banking Studies etc.

### **SAMPLING DESIGN**

Banking customers are large in number and it is not feasible to collect data from all banking customers from the study area. Therefore, it is decided to apply sampling technique to study the present problem. Bellary District Cooperative Central Bank is doing banking business through 33 branches in the district. The researcher selected 15 respondents from each branch and the sample respondents were identified through convenience sampling method.

### **STATISTICAL TOOLS**

To analyze the data collected during the investigation, the following statistical tools are used based on the nature of the data and the relevance of the required information.

- By using simple ratio method

## **PERIOD OF THE STUDY**

The researcher has collected data related to customer relationship management practices in Bellary District Cooperative Central Bank branches during December 2022 to January 2023.

## **SCOPE OF THE STUDY**

Innovative and successful CRM systems integrate and capture customer data at the point of entry into the banking system – the branch. All customer information and history are accessible to build—allowing the branch to develop the organization's corporate identity. It provides information on the quality of each customer interaction that senior management can access in timely reports, allowing for more refined analysis than previously available. Thus enabling bank marketing to easily identify customer contacts by market segment and target correspondence to customers most likely to agree to a product or service offer and ultimately ensuring that the customer experience within the system is consistent across all channels and its practices. Therefore, there is a need to analyze CRM practices / customer service in Bellary District Co-operative Central Bank branches.

## **CHAPTER SCHEME**

Chapter I deals with the Introduction and Design of the study

Chapter II deals with Literature Review

Chapter III deals with CRM practices/customer service with different component aspects

Chapter IV deals with Customer Relationship Management Practices / Customer Service in Branches of Bellary District Co-operative Central Bank.

Chapter V deals with suggestions and conclusions.

## **REVIEW OF LITERATURE**

To know the research gap, the present work examines the following studies. Prof. Ishan P. lade (2017), in his article entitled “A Review on Customer Relationship Management” expressed the advantages of new technology adoption to provide better service to the customers. Also he pointed out implementation through new technologies how business volume can be increased in the organization. The organization can adopt systematic documentation management, it may be helpful for the customer data management to provide suitable service to the suitable customers.

Manvinder Singh Tandon, Narender Nath Sharma and Vipin Kumar Bhulal (2017) in their article entitled “The Impact of Customer Relationship Management and its Significant Relationship to Customers’ Satisfaction in Co-operative Banking (A Case Study of Kangra Central Co-operative Bank)” in this journal how to build a personal and emotional relationship with customers and to serve them better, how to identify the real needs of the organization, Why Customer Relationship Management (CRM) is so important? Explained how attracting and retaining customers in today's competitive business environment is a challenging task for a business organization. How a business can use its customer information more effectively to meet the needs of its customers shows how companies can provide better customer service if they are aware of their customers' needs. The paper analyzes how an organization uses CRM strategically to achieve business differentiation.

Dr.D.UMAMAHESWARI (2014) in her article “Impact of Customer Relationship Management (CRM) on Indian Overseas Bank (IOB), with Reference to Vallam Branch, Thanjavu” describes how customers should perceive customer relationship management (CRM) practices among banks. An attempt has been made to study the issue of CRM practices in Indian Overseas Bank (IOB) at Vallam. Vallam Branch's approach to CRM is somewhat similar to other service

industries. An attempt has been made to address how competence and strategy have been utilized in preparing CRM and reaching out to customers.

G. Kalaiarasi and C. Mugunthan (2019) in their article entitled “Importance of customer relationship management (CRM) in Indian banking sector”- An attempt has been made to address how the banking industry should identify marketing areas, how to develop adequate resources, how to convert these resources into effective services and how to deliver those services to meet customer needs. This paper provides information on how banks can adopt a CRM system to meet customer requirements and how essential customer relationship management is to the success of any business and how much a comprehensive strategy and process is required to make it successful. An attempt has been made to address how the banking industry should identify marketing areas, how to develop adequate resources, how to convert these resources into effective services and how to deliver those services to meet customer needs.

Dr. K. Pushpa Veni and V. Gayathri (2016) in their article entitled “A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES FOLLOWED BY STATE BANK OF INDIA BRANCHES WITH SPECIAL REFERENCE TO VIRUDHUNAGAR expressed the customer satisfaction. This study examined demographic profile of customers, customer awareness on CRM policies, customer perception on CRM practices, and role of E-CRM measures of SBI in customer satisfaction. This study revealed that the customer relationship management practices followed in SBI is satisfactory to the customers.

M.S. Jasmin Kaur (2016) in her article "Customer Relationship Management: A Study of CRM Policies of Different Companies" expressed that the process of developing cooperative and collaborative relationship between buyer and seller is called customer relationship management. Through the paper we can understand what CRM is and try to study the CRM policies and its impact in various MNCs like Amazon, BMW and Apple Inc.

Satisfied Customers :

Some studies found out that the customers of cooperative banks are satisfied with the services provided by cooperative banks, such as (Gupta, 2020) and (Sharma, 2016).

Velanganni (2014) used quantitative methods to compare and find out the level of customer satisfaction in cooperative banks and nationalized banks and the

findings of the study revealed that customers of cooperative banks are more satisfied than that of nationalized banks.

Gupta and Jain (2012) used descriptive statistics to examine the lending practices of cooperative banks in India and revealed that customers were satisfied with easy procedure and installment facilities.

Dissatisfied customers :

Some studies were conducted to find out the level of customer and member satisfaction in cooperative banks and cooperative societies and found out that the customers and members are not satisfied., such as (Jadhav et.al,2012) and (Ismaila et.al n.d.).

Joshi (2019) studied the customers satisfaction in public, private and cooperative banks and found out that the customers expectations are high and the banks are unable to satisfy the customers .

## **Research Gap**

After going through literature review it was found that 66.66% papers studied customer satisfaction in banks. Although many studies have been conducted on customer service status, no specific study has been conducted on customer service status of Bellary District Cooperative Central Bank branches. Hence the present study focuses on customer service status practices in branches of Bellary District Cooperative Central Bank.

## **Research Problems**

This study will help to know the customer satisfaction in the Bellary District Cooperative Central Bank.

The study will help District Cooperative Central banks to know where they are lacking and where they are performing better.

## **CHAPTER III**

### **CRM PRACTICES/CUSTOMER SERVICE WITH DIFFERENT COMPONENT ASPECTS IN CO-OPERATIVE BANKS**

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#### **INTRODUCTION**

This chapter deals with customer service status, CRM, service status, steps before implementing technology and concepts, E-CRM, latest trends in banking technology, customer service status in banking sector.

Banks play an important role in this modern age. Every individual of the society needs to be considered as a part of the banking sector. A bank activity is managing customer accounts, accepting deposits from customers and providing loans and advances to customers. But, they come forward to satisfy their customers based on their wants and needs. Satisfying customers is not an easy task. As their expectations change from time to time, it is a challenging task for banks to meet their customers and retain existing customers. Most customers are moving away from the confines of traditional branch banking and are looking for the convenience of remote electronic banking services.

Customer service is one of the ways to satisfy customers in the banking sector. Customer service is about understanding the customer and providing them with the customer services they need in a timely manner without any delay.

#### **CUSTOMER RELATIONSHIP MANAGEMENT**

Building relationships with customers is now accepted as an important goal of marketing and business as a whole. In service industries, intent is especially emphasized because repeat customers are believed to spend only a fraction of what it would cost to serve a new customer in a service transaction. Relationships are believed to flourish when salespeople play by the book, meet customers' key expectations, and exceed other features of their total offering. Service organizations are pioneers in adopting the practice of customer relationship management practices.

Customer relationship management is a broad concept for maintaining, creating and expanding customer relationships in the banking sector. CRM enables organizations to manage their customers effectively; It's just an overall business strategy. CRM enables to anticipate, understand, manage and personalize customer

requirements. Today, many business organizations like insurance companies, banks and other service providers have realized its importance. They also understand the potential of CRM to help attract new customers and retain existing ones, increasing their lifetime value. Customer relationship management through customer-specific strategic marketing methods that retain customers and attract new customers by meeting customer needs beyond their expectations in the current situation management process. It is a process that invites total organization-wide commitment to relationship strategies.

### **CONCEPT OF CRM:**

Concept of CRM involves acquisition, analysis and use of knowledge about their customers with a view to effectively sell more and more goods and services. The implementation of customer centered strategy and re-engineering the current customer's interaction of the process of the organization will help in retaining the existing customers and attracting new ones.

CRM is a process or methodology used to learn more about customer's needs and behavior in order to develop stronger relationship with them.

R- Reliability

E- Empathy towards stakeholders

L- Learning the consumers behavior

A- Assurance to the consumer

T- Technological advancement

I- integration with stakeholders

O- Objectives of marketing

N- Networking

S- Service

H- Higher growth

I- innovation

P- Passion

## **STRATEGIES IN CRM**

Strategies in customer relationship management can be classified as follows.

### **a) Customer service and retention**

More competition and increased regulation have made it more difficult for banks to stand out from the crowd. However, the development of CRM gave early banks access to technology that helped improve customer retention by using customer feedback to offer conveniences such as ATMs and online banking. Banks can use CRM tools to increase customer loyalty by using data collected through customer sign-ups, transactions and feedback processes.

### **b) Call centres**

Bank call centers use CRM solutions for various purposes. Cost-driven call centers use CRM to track call transactions and use troubleshooting techniques to optimize the service resolution process. Metrics such as average handle time and customer feedback ratings help bank call centers improve customer support for retention. Profit-driven call centers also leverage CRM customer account records for add-on sales opportunities.

### **c) Sales**

Sales has become more important in banks with the evolution of CRM. Product bundling and premier customer accounts are examples of strategies banks use to build single-product customer accounts into complete product suites. With CRM software, bankers can easily see which products are currently used, which products one is eligible for, and which benefits are available.

## **COMPLEX FACTORS WHILE MANAGING CRM**

Managing customer relationships is becoming increasingly complex due to various factors. Some of the key complicating factors are explained below.

### **a) Increase in product offerings**

Now consumers are more able to get products that meet their specific requirements and hence they don't want to compromise. This makes them more demanding. If the organization does not take steps to understand and respond to these demands, a competitor will.

### **b) Competition**



With increased awareness, everyone is trying to attract and retain the same profitable customers. Therefore, the organization must act quickly to maintain a favorable position.

### **c) Shortened marketing cycle time**

In this aspect, customer attention is reduced. An organization needs to continuously reinforce the value it provides to its customers. One desired customer and the next customer's desire is diminishing. A firm must manage every time to retain customers. Therefore, maintaining customer relationships and achieving customer loyalty is becoming increasingly difficult.

## **BENEFITS OF CRM**

### **(i) Benefits for Customers**

- There is a more coordinated and professional approach to customer contact.
- With up-to-date customer information, Banks can offer more personalized services.
- Customers feel empowered if they have greater access to products and services—for example, 24 Hours banking.
- Targeted product and service offerings can be timed to coincide with customer events and requirements, e.g., Education Loans and Tourism Loans.

### **(ii) Benefits for Employees**

- Employees are empowered to deliver high-quality service and meet customer expectations.
- Employees have more time to serve customers.
- Employees have higher satisfaction ratings.

### **(iii) Benefits for Banks**

- Managers are empowered with information that can help them manage customer relationships and make better decisions.
- Optimum use of resources.
- Customer satisfaction and increased loyalty.
- Improved customer acquisition and cross-selling.

- It helps in capitalizing on short windows of opportunities in the market.

### 3.13 IMPORTANT CONCEPTS OF CRM

<b>Point of view</b>	<b>Description</b>	<b>Success Requirement</b>	<b>Concept</b>
<b>As a process</b>	Improving the relationships between the seller and the buyer must be solid and enduring.	The institution should have the ability to discover the customer's desires and respond to them.	CRM is creating and enhancing the engagement and relationships with the external parties, especially the agents and end-consumers.
<b>As a strategy</b>	The value of the life period of the customer with the institution determines the amount and kind of resources that the organisation can invest in a	The institution should assess its relationship with the customer continuously. It should assign priorities in dealing with them based on the	CRM is the investment of the companies in the customers who are expected to be valuable for the institution and the reduction of investment in the

	relationship.	quantitative profitability during the life period of the customer.	valueless customers of the company.
<b>As a philosophy</b>	Customer retention can be better achieved by establishing relationships and maintaining them.	The customer should be the focus of the attention of the institution, which should be oriented towards understanding the changeable needs of the customer.	CRM is not a temporary project but a work philosophy that aims to put the customer in the organisation's attention.
<b>As an ability</b>	Profitable and long-term relationships only arise when the companies can customize their behavior continuously towards every customer.	The company should possess a group of tangible and intangible resources, which the company uses to remodel its behavior towards the customer continuously flexibly.	CRM means the desire and ability of the institution to customize its behavior towards every customer, based on the information the customer tells and what the institution knows about that customer.

<p><b>As a technology</b></p>	<p>Knowledge management and reaction represent the primary resources that the institution needs to establish profitable and long-term relationships with the customer.</p>	<p>The institution should be directed with the functional method and the user's acceptance of the technology applied by the institution to establish the customer's knowledge and reaction management.</p>	<p>CRM is the technology used to integrate sales, marketing, and information systems to establish relationships with customers.</p>
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**CRM IN BANKING**

Banks have traditionally viewed themselves as exceedingly 'Customer Centric', offering what they believe to be highly personalised services to the High Net Worth Customers. However, changes in the customer behaviour and accumulation of wealth are resulting in the needs of HNW customers becoming more diverse and complex in terms of the sorts of products they want, the channels through which they wish to access them and the associated range of advice. The wealthier the customers, the more demanding they are - and the clients expect more and more from their banks. Competition for the "Supremely elite" is increasing.

## **NEED OF CRM IN THE BANKING INDUSTRY**

- Over time, retail bank customers tend to increase their holding of the other products across the range of financial products/services available.
- Long-term customers are more likely to become referral sources.
- The longer a relationship continues, the better a bank can understand the customer and their needs & preferences, and so greater the opportunity to tailor products and services and cross-sell the product/service range.
- Customers in long-term relationships are more comfortable with the service, the organisation, methods and procedures. This helps reduce operating costs and costs arising out of customer error.

- **Intense Competition**

There is intense competition among the Private Sector Banks, Public Sector Banks and Foreign Banks, and they are all taking steps to attract and retain customers. New technologies, research facilities, globalisation of services, the flood of new products and the concept of all the facilities under one roof to provide better customer service leading to customer delight.

- **Well Informed Customers**

The Customers in Banking Industry today are well informed. With the introduction of new technology, the world has become like a small village. Thus, if a Bank wants to have more customers, it should develop a good relationship with its present customers and try to maintain the same in the future also.

- **The decline in Brand Loyalty**

In the present scenario, brand loyalty is on the decline. The customers are switching over frequently to avail the of better facilities from other banks. Newer and superior products and services are being introduced continuously in

the market. Thus, the banks have to upgrade their products, improve customer service and create bonds of trust through proper care of customer needs and regular communications. With the help of CRM, strong customer loyalty and a good image for the organisation can be developed.

- **Improved Customer Retention**

In the intensely competitive banking industry, retention of existing customers is vital, which can be achieved through CRM. With the increased number of banks, products and services and practically nil switching costs, customers easily switch banks whenever they find better services and products. Banks find it tough to get new customers, and more importantly, retain existing customers.

**CRM Practices :**

**1. Customer Acquisition**

In marketing customer acquisition is the term used to describe the process of bringing new customers to a particular brand, product or service. This process is heavy cost-oriented. There are many ways to acquire customers in Banks. But the primary goal of customer acquisition is to do the least amount of work and spend the least amount of money to get as many customers as possible into the fold. The customer acquisition initiatives should provide adequate requirements to the customers.

**2. Customer Response**

Customer response is the reaction by the banks to the queries of the customers. Dealing with these queries intelligently is very important as minor misunderstandings could convey the unlike perception of the customer. Success totally depends on understanding and interpreting these queries and then working

out strategies to provide the best solution; the bank also offers new types of services schemes and intimates this into the customer desk.

### **3. Customer Knowledge**

Customer knowledge is essential to adapt their processes, products, and services to their customers' needs to build a healthy and profitable customer relationship. In this respect, the banking companies gather information and the insight they need to build stronger customer relationships. Their customer knowledge may not be sufficient and should set up the necessary processes and systems to collect more information and data on who are the customers are, what they do and how they think from the financial point of view.

### **4. Customer Information System**

A sound CRM system will help a business attract, and win new customers, retain those the company already has, and reduce the costs of marketing and customer service. An effective CRM System provides complete and consistent customer information to tightly integrate sales and marketing. It allows customer service to manage customer relationships and expectations. Customer information system in banks adopts recent innovative technologies to attract, and the customers should read out systematic, transparent information.

### **5. Customer Value Evaluation**

Evaluation of customer value is the core unit of customer relationship management. The traditional evaluation index is too complex and challenging to be used when the amount of power customer is excellent. Therefore, it is necessary to construct a power customer value evaluation system to solve the problem. The banks periodically conduct customer audit meets to evaluate their customer service performance through the customer data.

## **RBI Guidelines: Customer Service in Banks :**

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 channel for delivery of financial services. While the coverage has been expanding day by day, the quality and content of dispensation of customer service has come under tremendous pressure mainly owing to the failure to handle the soaring demands and expectations of the customers.

The vast network of branches spread over the entire country with millions of customers, a complex variety of products and services offered, the varied institutional framework – all these add to the enormity and complexity of banking operations in India giving rise to complaints for deficiencies in services. This is evidenced by a series of studies conducted by various committees to bring in improvement in performance and procedure involved in the dispensation of hassle-free customer service.

Reserve Bank, as the regulator of the banking sector, has been actively engaged from the very beginning in the review, examination and evaluation of customer service in banks. It has constantly brought into sharp focus the inadequacy in banking services available to the common person and the need to benchmark the current level of service, review the progress periodically, enhance the timeliness and quality, rationalize the processes taking into account technological developments, and suggest appropriate incentives to facilitate change on an ongoing basis through instructions/guidelines.

Depositors' interest forms the focal point of the regulatory framework for banking in India. There is a widespread feeling that the customer does not get satisfactory service even after demanding it and there has been a total disenfranchisement of the depositor. There is, therefore, a need to reverse this trend and start a process of empowering the depositor. Broadly, a customer can be defined as a user or a potential user of bank services.

### **Policy for general management of the branches**

Banks' systems should be oriented towards providing better customer service and they should periodically study their systems and their impact on customer service. Banks should have a Board approved policy for general



management of the branches which may include the following aspects:-

- Providing infrastructure facilities by branches by bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, with specific emphasis on pensioners, senior citizens, disabled persons, etc.
- Providing entirely separate enquiry counters at their large / bigger branches in addition to a regular reception counter.
- Displaying indicator boards at all the counters in English, Hindi as well as in the concerned regional language. Business posters at semi-urban and rural branches of banks should also be in the concerned regional languages.
- Posting roving officials to ensure employees' response to customers and for helping out customers in putting in their transactions.
- Providing customers with booklets consisting of all details of service and facilities available at the bank in Hindi, English and the concerned regional languages.
- Use of Hindi and regional languages in transacting business by banks with customers, including communications to customers.
- Reviewing and improving upon the existing security system in branches so as to instill confidence among the employees and the public.
- Wearing on person an identification badge displaying photo and name thereon by the employees.
- Periodic change of desk and entrusting of elementary supervisory jobs.
- Training of staff in line with customer service orientation. Training in Technical areas of banking to the staff at delivery points. Adopting innovative ways of training / delivery ranging from job cards to roving faculty to video conferencing.
- Visit by senior officials from Controlling Offices and Head Office to branches at periodical intervals for on the spot study of the quality of service rendered by the branches.

- Rewarding the best branches from customer service point of view by annual awards/running shield.
- Conducting customer service audit, Customer surveys.
- Holding Customer relation programs and periodical meetings to interact with different cross sections of customers for identifying action points to upgrade the customer service with customers.
- Clearly establishing a New Product and Services Approval Process which should require approval by the Board especially on issues which compromise the rights of the Common Person.
- Appointing Quality Assurance Officers who will ensure that the intent of policy is translated into the content and its eventual translation into proper procedures.

### **A Guide to Customer Service in Banking and Finance :**

Customer service is the single most important factor in deciding whether a customer will stick with your bank or not.

The numbers support this. Research shows that 75% of a group of surveyed individuals would pick their banking service provider based on positive customer experience.

This clearly indicates that providing great customer service is critical for customer retention in banks and financial institutions. Yet, most of them fail to do so and face numerous challenges in serving their customers.

Finance and banking are all about trust. By delivering class-leading customer service and offering relevant and meaningful financial advice, financial institutions can go a long way in improving customer loyalty.

Providing customers with all the attention they need might seem difficult at first, primarily because it may seem like it needs more costs involving personnel and operations. However, in today's technology-driven world, financial institutions can leverage technology to take the pressure off overburdened reps and save time and money.

But how can they leverage technology to improve customer service? Before we answer that, let us look at some of the common problems that plague customer service at financial institutions.

Problems plaguing customer service in the banking and financial services sector today.

Financial institutions have amongst the highest customer acquisition costs in the industry today. Acquiring new customers can cost five times more than retaining existing ones. What's more, is that they lose 75% of their customers within the first week.

It's pretty evident that there is a gap between service delivery and customer expectations. So what's causing these gaps? The answers might lie here.

### **1. Not being able to provide a personalized experience to every customer**

Most customers (individuals and small businesses) see financial institutions as large, non-human entities that do not care about their individual problems. And they're not entirely wrong. While a local bank branch might know their customers by name and provide personalized care, as banks grow into larger organized chains and move their services online, this becomes a challenge.

Financial matters are often sensitive, and every financial situation needs a tailored approach. So approaching every customer with the same generic set of questions and offering them the same set of financial solutions only makes you seem more like a machine.

Providing personalized service goes beyond just knowing a customer's name and offering them tailored solutions. A study by Accenture shows that 48% of bank customers demand preferential treatment and rewards in exchange for their loyalty to your bank.

Leveraging AI (Artificial Intelligence) and ML (Machine Learning) algorithms can help banks understand their customers better and use their technology platforms – apps and websites – to deliver personalized services to their customers.

Further, this data can also be used to create reward programs tailored to suit every customer's needs.

### **2. Slow service delivery and long wait times**

Another common area where most financial institutions fail is service delivery and wait times. Many banks rely on outsourcing customer care to third-party service providers to cater to customers' requests and problems.

However, adding a layer of outsourcing only adds more hurdles and delays to a bank's customer service process.

More often than not, when a customer calls a bank for assistance, they have to navigate through lengthy IVRs and then wait in a queue to get connected to a customer service representative. And sometimes, these customer service reps might need to route your query back to the bank or to a specialized department which only adds to customers' wait time and frustration.

To avoid losing customers, instead of outsourcing, financial institutions can leverage technology and automation to scale customer service and control costs.

For instance, a study conducted by Juniper showed that using chatbots for customer service in banks can cut costs by \$0.70 per interaction. Given the volume of interactions, this can be a pretty big incentive for financial institutions.

### **3. Falling short when resolving customer problems**

Customer service problems in finance are usually a lot more complex and long drawn out compared with most B2C scenarios.

As a result, customer service reps in banks see a larger volume of queries and a longer turnaround time. And these queries cover a broad range of problems, both simple and complex.

According to Hiver's Customer Service Benchmark Report – 2021, almost 50% of companies promise to resolve their customers' issues in under 6 hours – those are really high standards to live up to!

Again, financial institutions can achieve fast response and resolution times by leveraging technology to solve more straightforward issues and take some of the load off their customer service reps.

For instance, they can:

- Provide customers with detailed FAQs and a Knowledge Base, allowing them to self-serve;
- Use IVRs and Chatbots for help with real-time troubleshooting, and;
- Provide automated responses and create SLAs (Service Level Agreements) to help set customer expectations right.

While the use of technology can help solve a lot of the problems

plaguing banks and financial institutions, there are several other ways that they can step up their customer service game.

### **Ways in which financial institutions can improve customer service:**

As we've mentioned above, the banking and financial industry suffers from a unique set of customer service issues. And thus, solving these problems also requires a tactical approach involving both technology and interpersonal skills.

#### **1. Familiarizing all customer-facing employees with industry-specific knowledge**

The first step in offering your customers a personalized experience is to have in-depth knowledge of the financial solutions you offer. This typically includes:

- Checking and savings options
- Certificates of deposit
- College savings plans
- Individual retirement accounts
- Tax and estate planning
- Business, personal, home and auto loans
- Lines of credit and other credit products
- Safe deposit boxes
- Financial planning

Not only should all customer-facing employees be aware of the full range of services offered, but they should also be well versed with industry trends and best practices to suggest what works best for their customers.

They should have the ability to ask their customers the right questions and gauge their needs appropriately to help them make better decisions.

#### **Max Benz, CEO at BankingGeek adds:**

“In order to ensure that all customer-facing bank employees are properly familiar with industry-specific knowledge, a few things need to happen. First, a comprehensive training program should be put in place that covers all aspects of

the banking industry. This training should be mandatory for all new hires, and should also be made available to existing employees on an ongoing basis. Secondly, adequate resources should be made available to employees so that they can keep up with changes in the industry. This could include access to industry news sources, online courses, and so forth. Finally, regular performance reviews should include a check-in on industry knowledge so that any gaps can be identified and addressed. By taking these steps, banks can help to ensure that their employees are always up-to-date on the latest industry developments.”

## **2. Clarity and transparency in communication**

We’ve said this before — the foundation of banking is trust. And the best way to establish trust is by communicating clearly and transparently. So, for starters, all employees in financial institutions must avoid jargon.

Talk to your customers like how you would with a friend or a family member. Then, double-check with them every time you’re having a conversation to make sure that they understand the implications of their financial decisions.

Maintain written records of conversations to avoid misunderstandings at a later time. Some areas of banking that can be confusing include:

- Calculating interest rates
- Understanding various forms of overdraft protection
- Determining which loan products are best
- Understanding credit scores
- Protecting against or recovering from identity theft
- Utilizing online and remote banking options

Ensure that you walk the customer through these calculations in layperson’s terms and always be ready to explain it over and over again until they have full clarity.

## **3. Training all employees for interpersonal skills**

Money is a sensitive topic for everyone, so having frontline employees with exceptional interpersonal skills is an asset for any financial institution.

You may find yourself in situations where you need to explain to a customer why their loan application has been denied or why a mortgage cannot be

processed.

Though it's important to be upfront and transparent in laying out options and providing explanations, one must display empathy and maintain the utmost composure. This will go a long way in helping customers feel reassured.

So banks and financial service providers must invest in training their employees to have them ready to navigate all possible scenarios. It may seem like the cost of training is eating away at the bank's bottom line, but this will be made good by customers who stick with you because of good customer service.

#### **4. Improving tech literacy among all customer-facing employees**

A lot of interactions in banks today are driven by some kind of technology. Therefore, a good customer service rep should have an in-depth knowledge of the technology being used and guide the customer on using the technology platforms easily.

For example, instead of simply directing a customer to use an ATM/internet banking/mobile app, ask them first if they would like a walk-through of the platform. And if they do, then give them a simple personalized demo of the same. One way for financial institutions to do this at scale while reducing the human intervention needed from the customer service team is to invest in video training guides and demos. Customers can watch these videos to familiarize themselves or troubleshoot the available technology platforms provided.

#### **5. Making contextual data a part of your daily operations**

The way forward for banks and financial institutions to survive and thrive is to leverage contextual data. In a nutshell, contextual data refers to any form of information that provides valuable context about a person/organization and an event.

In banks and financial institutions, contextual data can be used to identify behavioral patterns and gauge customer loyalty, which they can then use to improve customer relationships. The data collected can also be used to create bespoke financial solutions specifically tailored to meet the needs of every customer.

For banks and financial institutions, their most valuable sources of contextual customer data are their helpdesks and CRM (customer relationship

management) software.

While banks can use CRMs to track contact details such as phone number and email address, location, social media activity, and purchasing preferences of the customer, helpdesks or customer service software can be used to track their post-purchase interactions and their customer service requests.

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**CUSTOMER RELATIONSHIP MANAGEMENT  
PRACTICES/CUSTOMER SERVICE IN BRANCHES OF BELLARY  
DISTRICT COOPERATIVE CENTRAL BANK LTD., HOSPET**

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**INTRODUCTION**

In this chapter, the researcher makes an attempt to analyse the demographic factors and customer opinion towards staff involvement in banking services of Bellary District Cooperative Central Bank.

This is an era of keen competition among the banks with one another in tapping the savings of the public by means of offering different ways of making services. It is not an exaggeration to say that almost every day a new kind of service is being introduced. It can carry out extensive canalization of the savings of the community. A good banker is one who effectively mobilize the savings of the community as using of such savings by making it available to priority sectors of the economy and there by fostering the growth and development of our nation's economy.

Completion in the business of accepting deposits takes into account the following two forms:

1. Offering higher rate of interest to the depositors.
2. Improvement in the customer services.

Such competition is so essential for growth of any industry; it is undesirable if it becomes unhealthy. Bankers realized the urgency of regulating competition amongst themselves in the field of deposit mobilization, when the leading banks in the country entered into a voluntary agreement. All the banks are chiefly depending upon the deposit mobilization of resources which forms an integral part of development process in India. In this process of mobilization, banks are at a great advantage, chiefly because of their network of branches in the country. So the researcher has gathered the details in respect of demographic and basic banking operations of the sampled respondents in the study area.

## **GENDER -WISE CLASSIFICATION**

The executions of market segmentation especially demographic method, gender is an important variable. It is often affected by social or cultural factor. In this competitive era, both men and women are employed for peaceful life and they all are having bank accounts. The researcher has made an attempt to analyse the categories of the respondents who are holding accounts on the basis of gender. The Table 4.1 shows the gender wise classification

**TABLE 4.1**

### **Gender -Wise Classification**

<b>Sl. No.</b>	<b>Gender</b>	<b>Number of Respondents</b>	<b>Percentage</b>
1.	Male	112	62.92
2.	Female	66	37.08
	<b>Total</b>	<b>178</b>	<b>100.0</b>

#### **Source: Primary Data**

It is clear from the Table 4.1 that, 62.92 per cent of the respondents who hold bank accounts are male and the balance 37.08 per cent of the respondents' are female.

It is found that the majority of the account holders are male.

## **AGE OF THE RESPONDENTS**

Age of the respondents is one of the most important characteristics in understanding their views on particular problem. In this sense saving habits of the older people are having maturity and responsibility. The younger people are too active and spend more. So, the researcher made a study to find out the age group of the account holders and its results are given in the following Table 4.2

**TABLE 4.2**  
**Age of the Respondents**

<b>S.No.</b>	<b>Age of the Respondents</b>	<b>Frequency</b>	<b>Percentage</b>
1.	Less than 25 years	38	21.35
2.	26 to 35 years	60	33.71
3.	36 to 45 years	50	28.09
4.	Above 45 years	30	16.85
	<b>Total</b>	<b>178</b>	<b>100.0</b>

**Source: Primary Data**

It could be seen from Table 4.2 that out of the 178 sample respondents 60 (33.71%) of the respondents come under the age category of 26 – 35 years, 50 (28.09%) of them in the age group of 36 – 45 years, 38 (21.35%) respondents are less than 25 years and the remaining 30 (16.85 %) respondents are in the age group of 45 and above.

It is clear from Table 4.2 most of the respondents are in the age group of 26 to 35 years.

### **LITERACY LEVEL**

The persons attitude and behavior are totally based on their education. In a way, the response of an individual is likely to be determined by their educational status and also very essential to improve the level of living conditions of the people. It could create a better understanding of the work and it increases the efficiency of the respondents through the help of banking products and facilities. To understand the educational level of the respondents, a study has been made and its output is exhibited in Table 4.3

**TABLE 4.3**  
**Literacy Level**

<b>S.No.</b>	<b>Literacy Level</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	School Level	45	25.28
2	UG Level	70	39.33
3	PG Level	45	25.28
4	Diploma Level	18	10.11
	<b>Total</b>	<b>178</b>	<b>100.0</b>

**Source:Primary Data**

It is evident from Table 4.3 that, 39.33 per cent of the respondents have completed the UG level, 25.28 per cent of the respondents have studied up to Post Graduate level, 25.28 per cent of the respondents studied up to School level and the remaining 10.11 per cent of the respondents have completed the Diploma level education.

It is found that most of the respondents are UG degree holders.

### **OCCUPATION OF THE RESPONDENTS**

The person's personality identified with the help of their occupation. The quality of life is also determined by an individual occupation and the income derives from it. To ascertain the occupation of respondents who are having accounts with bank an enquiry has been made and the respondents are classified into five categories as business people, government employees, private employees, professionals and agriculturalists. Outcome is enumerated in the following Table 4.4.

**TABLE 4.4**  
**Occupation of the Respondents**

<b>S.No</b>	<b>Occupation</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	Businessmen	40	22.47
2	Employees in Government	42	23.60
3	Employees in private	35	19.66
4	Professionals	25	14.04
5	Agriculturalists	36	20.23
	<b>Total</b>	<b>178</b>	<b>100</b>

**Source: Primary Data**

It is apparent from Table 4.4 that, out of 178 respondents, 22.47 per cent of the respondents are businessman, 23.60 per cent of the respondents are government employees, 19.66 per cent of the respondents are working in private concern, 20.23 per cent of the respondents are agriculturalist and the remaining 14.04 per cent of the respondents are professionals.

It is clear that majority of the respondents are Employees.

### **MONTHLY INCOME**

Income is one of the dominant factors for making transactions with banks.

It plays an important role in shaping their economic condition. This survey clearly shows the income group of respondents. The income group classifications is given in Table 4.5

**TABLE 4.5**  
**Monthly Income of the Respondents**

<b>S.No</b>	<b>Monthly Income</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	Below Rs.25,000	10	5.62
2	Rs.25,001 to Rs. 35,000	50	28.09
3	Rs.35,001 to Rs. 45,000	45	25.28

4	Rs.45,001 to Rs 55,000	15	8.43
5	Above Rs 55,000	58	32.58
	<b>Total</b>	<b>178</b>	<b>100.0</b>

**Source:Primary Data**

Table 4.5 reveals that, out of 178 respondents, 32.58 per cent of the respondents had the monthly income of Above Rs.55,000, 28.09 per cent of the respondents earned a monthly income of Rs 25001 to Rs.35,000, 25.28 per cent of the respondents earned a monthly income between Rs.35, 001 to Rs. 45,000, 8.43 per cent of the respondents earned a monthly income between Rs 45,001 to Rs 55,000 and the remaining 5.62 per cent of the respondents had the income of below Rs. 25,000.

Most of the respondents are in the income group of above Rs. 55,000.

## **MONTHLY SAVINGS**

According to the level of income of the respondents' the level of their saving is definitely varied. The bank is also an influencing factor to motivate the customers to safeguard their money in various accounts. This study clearly shows the average monthly savings of the respondents and given in Table 4.6.

**TABLE 4.6**

### **Monthly Savings of the Respondents**

<b>S.No</b>	<b>Monthly Savings</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	Below Rs.5,000	60	33.71
2	Rs 5,001 to Rs 10,000	58	32.59
3	Rs 10,001 to Rs.15,000	25	14.04
4	Above Rs.15,001	35	19.66
	<b>Total</b>	<b>178</b>	<b>100.0</b>

**Source:Primary Data**

Table 4.6 has brought to light that, out of 178 respondents, 32.59 per cent of the customers have the monthly savings between Rs 5,001 and Rs 10,000/-, 33.71

per cent of the customers have monthly savings of below Rs 5,000, 14.04 per cent of the customers have the monthly saving of between Rs 10,001 and Rs.15000 and the balance 19.66 per cent of the customers save more than Rs.15001 with their bank.

It is found that most (33.71%) of the respondents have the monthly savings below Rs.5000.

## **SECTOR WISE CLASSIFICATION OF RESPONDENTS**

The public and private sector banks play a crucial role in economic development of the nation. This study has been made to highlight the sector wise classification of the respondents who are holding bank accounts. The Table 4.7 shows the sector wise classification of the account holders.

**TABLE 4.7**

**Sector Wise Classification of Respondents**

<b>S.No.</b>	<b>Sector wise classification</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	Private sector	89	50.0
2	Public sector	89	50.0
	<b>Total</b>	<b>178</b>	<b>100</b>

**Source:Primary Data**

It is lucid fact from the Table 4.7 that, equal number of customers have their accounts with both private and public sector banks.

## **OPINION ABOUT BANKING OPERATIONS**

This study has been made to highlight the opinion of the customers about banking operations in the study area. The Table 4.8 shows the opinion about banking operations from customers.



**TABLE 4.8**  
**OPINION ABOUT BANKING OPERATIONS**

S.No.	Particulars	No. of Respondents	Percentage
1.	<b><u>Type of Bank Account</u></b>		
	a) Saving a/c	82	46.06
	b) Current a/c	36	20.22
	c) Recurring Deposit a/c	46	25.84
	d) Fixed Deposit a/c	14	7.88
<b>TOTAL</b>		<b>178</b>	<b>100</b>
2.	<b><u>Year of using Banking Products</u></b>		
	a) Less than 2 Years	70	39.32
	b) 2 – 5 Years	10	5.62
	c) 6 - 10 Years	40	22.48
	d) More than 10 Years	58	32.58
<b>Total</b>		<b>178</b>	<b>100</b>
3.	<b><u>Purpose of using Bank Accounts</u></b>		
	a) Convenience/Status	45	25.28
	b) Safety and Simple	25	14.05
	c) Minimum balance of requirements	19	10.68
	d) Overdraft facility	30	16.85
	e) Availing Loan	29	16.29
	f) Unlimited withdrawal	30	16.85
<b>Total</b>		<b>178</b>	<b>100</b>
4.	<b><u>Do you have ATM card?</u></b>		
	a) Having	173	97.19
	b) Not Having	5	2.81
<b>Total</b>		<b>178</b>	<b>100</b>
5.	<b><u>How long are you holding ATM card?</u></b>		
	a) Less than 2 years	28	15.73
	b) 2 to 4 years	57	32.02

	c) 4 to 6 years	93	52.25
	d) 6 to 8 years	0	0.00
	a) Above 8 years	0	0.00
<b>Total</b>		<b>178</b>	<b>100</b>
6.	<b><u>Purpose of using Card Service</u></b>		
	a) Save Time	28	15.73
	b) Get money at different places	32	17.98
	c) 24*7 hour services	61	34.27
	d) Prestige	30	16.85
	e) Security purpose	27	15.17
<b>Total</b>		<b>178</b>	<b>100</b>
7.	<b><u>Did you use Banking App in Mobile phone?</u></b>		
	a) Using	95	53.37
	b) Not using	83	46.63
<b>Total</b>		<b>178</b>	<b>100</b>
8.	<b><u>How frequently do you use Mobile Banking?</u></b>		
	a) Daily	20	21.05
	b) Once in a week	21	22.10
	c) Every fortnight	18	18.95
	d) Once in month	23	24.21
	e) Twice in a month	13	13.69
<b>Total</b>		<b>95</b>	<b>100</b>
9.	<b><u>State the level of satisfaction of Mobile Banking?</u></b>		
	a) Highly Satisfied	40	42.11
	b) Satisfied	35	36.84
	c) Dissatisfied	20	21.05
<b>Total</b>		<b>95</b>	<b>100</b>
10.	<b><u>Do you familiar with the term CRM?</u></b>		
	a) Familiar	50	28.09
	b) Not familiar	128	71.91
<b>Total</b>		<b>178</b>	<b>100</b>

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**Source: Primary Data**

1. It is crystal clear from the Table 4.8 that, out of 178 respondents, 82 respondents are holding savings accounts; 46 respondents are operating recurring deposit accounts; 36 respondents are having current accounts and the remaining 14 respondents are operating fixed deposit accounts.
2. It is vivid from Table 4.8 that out of 178 respondents, 39.32 per cent of the customers are having accounts with the bank for less than 2 years, 32.58 per cent of the customers are operating accounts for more than 10 years, 22.48 per cent of the customers are having account between 6 to 10 years, and the remaining 5.62 per cent of the customers are having accounts with 2 to 5 years.
3. It is highlighted from the Table 4.8 that, out of 178 respondents, 45 respondents have opened their accounts for the purpose of convenience, 29 respondents opened their accounts purpose of availing loan, 30 respondents said overdraft facility as the reason, 25 respondents said the safety and simple procedure of operation is the main purpose to have an account, 30 respondents have opened the account for the purpose of unlimited withdrawals and the remaining 30 respondents opened the account for the purpose of minimum balance requirements.
4. It is observed from the Table 4.8 that, the 173 respondents have ATM card, and 5 respondents not having ATM card.
5. It is clear from the Table 4.8 that, 52.25 per cent hold ATM card from 4 to 6 years, 15.73 per cent hold ATM card for less than 2 years, 32.02 per cent of the respondents hold ATM card from 2 to 4 years .
6. It is lucid fact from Table 4.8 that, 61 respondents are using ATM card for the purpose of 24\*7 hour services; 27 respondents used for security purpose; 28 respondents used for save time; 32 respondents used for get money at different places and the remaining 30 respondents used for the purpose of prestige.
7. Table 4.8 reveals that, 53.37 per cent of the customers using the Mobile banking system and the remaining 46.63 per cent of the customers not using the Mobile banking.

8. It is lucid from the Table 4.8, 24.21 per cent of the customers' use the Mobile banking system once in a month, 21.05 per cent of them use daily, 22.10 per cent of them use once in week, 18.95 per cent of the customers use every fortnight and 13.69 percent of them use twice in a month.
9. Table 4.8, 42.11 per cent of the users highly satisfied with the Mobile banking, 36.84 per cent of them are satisfied with the Mobile banking and the remaining 21.05 per cent of them are dissatisfied in Mobile banking system.
10. It is clear from Table 4.8 that 126 respondents are not familiar with CRM practices and the remaining 50 respondents are familiar with CRM practices.

### **Customer Service Factors in BDCCB :**

Customer's opinion was asked about staff involvement in banking services of Bellary District Co-operative Central Bank. Apart from this, information is also collected about staff participation in banking services. Staff expressed their personal opinion about customer service.

### **Factors affecting Customer Service:**

- Staff falling into conflict with customers,
- arising technical reasons,
- staff not caring about customers,
- staff not realizing the full responsibility of their work,
- staff not having respect for the organization,
- staff not adapting to the new system,
- staff not wanting to develop the organization,
- lack of motivation at work place,
- employees being interested in their personal work during working hours,
- inadequate training of staff on the job, etc.

### **Employees opinion regarding Customer Service :**

It is seen that the staff are working under high pressure. There is shortage of staff in the branches and distribution of work is not adequate. Due to high work pressure, the employees feel that they are not able to provide the customer service as expected by the customers.

For better customer service the following points are found suitable to be adopted by the staff.

## **22 Customer Service Skills For a Positive Customer Experience.**

If you work with customers, you need these 22 customer service skills to help create a memorable customer experience.

### **1. Patience**

At its core, having patience means being able to regulate your own thoughts and emotions — even in times of high stress or delay. For folks in the customer success industry, patience is a necessary skill. Unfortunately, in a world fueled by technology and instant gratification, patience is becoming a bit of a dying art. Both customers and those serving them are accustomed to expediting nearly everything they do, making quick decisions in the process. But this isn't always the right approach. By approaching customer interactions with a relaxed, thoughtful demeanor, you'll find that it's easier to overcome customer obstacles without compromising the quality of service — and keeping your customers happy in the process.

### **2. Problem Solving**

The primary role of service teams is to solve for the customer, so it's no surprise that problem-solving is high on our list. Customers reach out to service teams for assistance and it is up to us to provide solutions.

This will require a bit of intuitiveness on your part to figure out what customers need. For example, if they contact you about loan outstanding to their account, you may anticipate providing on boarding assistance to get there to speed with how to use your product or service.

### **3. Flexibility**

In some cases, process is necessary. But more often than not, too many processes can have an adverse effect on your customer conversations. When we put process before people, we lose sight of the end goal: helping the customer achieve their desired outcome.

If you want to thrive in a customer success role, learning to be flexible will help you hold your own — especially when faced with "on-the-ground" situations and decisions. Rather than viewing customer success as a straight and narrow path, consider all of the ways in which you can help a customer, and choose the path that best suits their unique needs.

#### **4. Resourcefulness**

Speaking of flexibility, customers may contact you with issues that may not have a simple solution. For those challenges, it's important to be resourceful. Author Todd Dewett explains "It's a skill you have to have because you know what? You'll never have enough time, the perfect skills on your team, or a big enough budget." In this field, the probability is high that you'll be tasked with coming up with a creative solution to accommodate customer needs.

#### **5. Empathy**

When a customer reaches out to your bank for support or advice, they want you to help them. They also want to feel heard in the process.

Some simple ways to prove that you're on their side and committed to helping them include celebrating their successes or showing genuine concern when things aren't going to plan. These small considerations can make a world of a difference when it comes to creating a positive experience across the board. Consciously remind yourself how you would want to be treated if you were in the customer's shoes. In most cases, this level of mutual understanding can help to put the customer at ease and set the tone for a more productive conversation, despite any frustrations they are experiencing.

#### **6. Positive Mindset**

In addition to having empathy, it's important to always remain positive when interacting with customers and your larger team. Your customer may be frustrated when they first contact you, but your tone and mindset can turn their experience around for the better. When interactions become tense, don't take it personally. Remember that the core function of your role is to help and use that as your North Star.

## **7. Resilience**

Another trait that will serve service reps well is resilience. Being on the front lines of customer interactions requires a thick skin. Otherwise, one negative interaction can tank your whole day. Learn to let go, and approach each new interaction as an opportunity to better serve your customers and retain their loyalty.

## **8. Proactive**

One way to prevent future obstacles is to be proactive. Sometimes you can anticipate a customer's needs and address any potential issues.

## **9. Efficiency**

At the end of the day, customers are looking for one thing: reliable, efficient service. Bear in mind that this doesn't mean grabbing at the quick-fix approach just to get the job done faster. (Remember our previous mention of patience?)

Efficiency in customer interactions is all about determining the most effective systems for helping them arrive at their desired outcome. It requires a careful balance of timeliness and commitment to satisfaction. One of the best ways to streamline your interactions is to provide prompt, productive service. This involves taking the time to know your product and/or industry inside and out, which leads us to our next point.

## **10. Time Management**

Properly managing your time as a service rep is key to your success and sanity. You may be dealing with hundreds of help tickets per week, interacting with several clients each day. Without proper time management, your workday can become an overwhelming mix of frustration and dread. Develop a routine that helps you stick to a schedule and allows you to tackle your client's needs in order of urgency.

## **11. Sense of Urgency**

As a service rep, not only are you tasked with problem-solving, but you must do it quickly. Customers want to know that you are actively trying to remedy their issues. However, every obstacle is not always a quick fix. To avoid adding to client

frustration, it's important to set timeline expectations. If a problem is going to take a few days rather than a few minutes, communicate that to the client. If possible, give them a workaround option until you can fully resolve it. That way you buy yourself some time while allowing them to continue business with little interruption. Either way, set timeline expectations at the start, so everyone is on the same page and continue to update clients on progress.

## **12. Product and Industry Knowledge**

Deep-seated product and industry knowledge is perhaps one of the most valuable skills for a customer service or customer success manager to lean into. Gaining and continuously expanding your understanding of the product your servicing affords you the confidence you need to carry out customer interactions with ease and exactness. A strong personal knowledge base also translates into increased professionalism, enthusiasm, and efficiency. It can function as a competitive advantage and a signal to customers that you're taking their business seriously.

## **13. Active Listening**

Before you help, you need to listen. As the listener, it's your job to gather all of the information you need about a customer's situation to properly uncover and surface a solution. But active listeners don't only pay close attention to what's being said — they also tune into what's not being said. Oftentimes, being conscious of both will help you piece together a response that is both informed and on-point. If you really want to prove that you're hearing them, restate their problem in their own words. This exercise forces you to remain engaged and helps to let the customer know you're really committed to hearing them out.

## **14. Honesty**

It sounds cliché, but when it comes to customer interactions, honesty is the best policy. While we don't want to let customers down, we also don't want to mislead them. If there is a problem or delay in service, it's best to just communicate that and apologize for the inconvenience.

## **15. Consistency**



Consistent delivery is important when it comes to a customer's perception of service. With this idea in mind, you should be thinking about providing a familiar sentiment across every touch point you have with customers — one that is reflective of your brand's core values and commitment to customer success. Remember, it's much easier to work on nailing this undeviating experience upfront, as correcting inconsistency issues after the fact can be both costly and time-consuming.

## **16. Accountability**

When you're tasked with assisting a customer, whether it is a transactional support issue or a long-term business relationship, their problems with your product or service become your problems. You own the issues and it's your job to solve them in an informed and timely fashion. This type of responsibility requires a great deal of accountability — in other words, you need to not only own your actions, but also their implications.

## **17. Perseverance**

In a people-facing role, it's easy to feel discouraged and frustrated when you're regularly being knocked down by difficult interactions. Luckily, it's in your control to determine how you respond.

According to Carol Dweck, you can choose to have one of two mindsets:

1. A fixed mindset: Operating under the notion that your abilities, talent, and intelligence are fixed traits that cannot be expanded or strengthened.
2. A growth mindset: Viewing your abilities, talents, and intelligence as traits that you're in control of — traits that you can develop and improve.

## **18. Attentiveness**

While chances are you won't have a ton of free time as a service rep, providing clients with a bit of attentiveness goes a long way.

## **19. Persuasiveness**

Sometimes you may not be contacted to troubleshoot a problem at all, and instead will be contacted by potential customers on the fence about purchasing

your product. You don't want to turn them away by saying the wrong thing. For example, if a customer inquires about a program you are offering that no longer has availability you could say "Sorry, the class is full and we're not accepting new signups at this time." A better, more persuasive option would be "Slots/seats will be available next week, and I can add you to the waitlist so you'll be notified as soon as spots are available." This still communicates that space is currently unavailable like the first option, but instead focuses on when the client can sign up rather than simply telling them enrollment is closed.

## **20. Clear Verbal Communication**

However, whatever, and whenever you're communicating to customers, clear communication is key. Both the words you use and the intention behind them matter. Customers can pick up on insincere, rushed interactions — even over the phone or live chat. When speaking with customers, try the "Problem, Solution, Benefit" framework. Repeat the customer's problem back to them to confirm you heard it correctly and to show your understanding. Share the solution along with the actions the customer can take to solve the problem. Explain the benefit of the solution to solve the problem as well as to avoid future problems and inconveniences.

## **21. Clear Written Communication**

As mentioned above, both what you say and how you say it can greatly impact customer interactions. This is even more important with written communication like email, where it's difficult to discern tone. If troubleshooting an issue over email, clearly communicate steps using bulleted or numbered lists and use screenshots whenever possible. Visual aids are an excellent tool to help users navigate your site and cut down on mistakes.

## **22. Desire to Improve**

The service team's work is never done. To excel in this role, you'll need to continuously hone your skills and increase efficiency. You'll never stop learning.

To give themselves more time to focus on deeper customer experiences, teams are continuing to invest in tools like:

- automated ticketing systems that eliminate time spent filtering and organizing service queries
- Knowledge bases, chatbots, and other resources that help customers answer their own questions.
- CRM software to help streamline customer management and relationship-building processes.

By leveraging the tools above, customer service professionals can both streamline tasks and begin to focus on bigger-picture projects, like improving or building better customer experiences.

Track and share your successes.

The best way to justify more investment from business leaders is to show that your team is, in fact, helping them grow their customer base and increase steady revenue. Whenever possible, don't let your key projects, strategies, or metrics live in a team-only silo.

If you're a leader, make sure your results, and your team's results, are shared with decision-makers on your company's wider leadership team. If you're a rep or agent, be sure to share your accomplishments with your manager, colleagues, or via internal blogs or team emails to ensure people around the company know how you're successfully retaining, gaining, delighting loyal customers.

**FINDINGS :**

Main factors which affect the customers in choosing bank are Value Added Services and this includes good e-banking facilities, credit card and debit card facilities, convenient ATM locations, easy account opening and updated facilities of banks.

Customers of the banks were found that they were not satisfied with the services provided by the banks.

Out of given 18 variables to find out customer satisfaction concluded that customers were not satisfied with the services provided by District Co-operative Central bank.

**SUGGESTIONS**

- Majority of the customers stated that they are not familiar with the term CRM. For better and long term customer relationship can be effectively achieved when the bank educate their customer in respect of CRM
- As of now, online banking services are not being provided to customers. Bank can decide about it. It is found from this study most of the customers are not using mobile banking services. So the bank may come forwarded to influence the customer to use online, mobile banking services.
- During the time of data collection the researcher get suggestion from the respondents in respect of their base bank. Most of the respondents felt their bank doesn't not inform about "Customer Meet" programme.
- The research finding clearly shows the CRM Practices followed by the bank in the study without prior knowledge of the customer. On the other hand developed and developing CRM strategies in banks before the implementation the bank should implement staff relationship management for effectiveness of the CRM practices result.
- In the dimension of CRM practices, Customer Acquisition is the process of acquiring new customer or converting existing prospect into new customer.

Most of the respondents in this dimension felt disagreed with customer acquisition dimension statements. So the bank should concentrate more on this dimension and also this dimension is one of the best predictor of CRM practices construct model. If the bank concentrate more on this dimension it is possible to understand customer business problem.

- The banks should involve in the development of customer resource which include training, seminar, workshop, credit facilities campaign, employment generation and also in the development of human resources. So that, customers can get motivated and eagerly involving in banking business.
- Customer is only loyal when the bank has the thorough understanding of the customers' requirements, if banks do not have enough information about customer, it is impossible to understand customer's business problems. It is recommended to keep on tracing the customer and get thorough knowledge about customers' problems.
- As to managerial implication the bank manager might use "CRM Five Factor Model" validated scale instrument to evaluate and better understating of CRM practices. Thus offer and create high loyalty among customer and create long term profitable relationship.
- From the academic point of view further research is needed to identify new validated scale for CRM practices. The identification of why customer acquisition dimension is highly influencing dimension than others is beyond the scope of this research.
- It is very essential for bank to maintain two way relationships with customer. So CRM as a factor that insist the bank to survive in the new market conditions, following the relationship with their customer. When building relationship with customer, satisfaction represents the foundation. On the other hand bank staff play the most important role in communicating with customers. In a parallel way the customer satisfaction on staff involvement is also one of the instrumental variable for long lasting relationship. So the bank should develop framework in respect of CRM practices with consideration of customer satisfaction. In this study also proved by the researcher "CRM impact on customer satisfaction with staff involvement model".

- More financial benefits need to be provided in order to retain the customers and maintain good relationships.
- Regular trainings should be organized to invigorate the existing staff. The staff should be mobilized to actively participate in the work to the fullest extent. Most of the staff are not aware of the new technology, they should be equipped by training them to adapt to the new innovations continuously.
- CRM new technology software should be adopted in the bank for better performance.
- Customer service related guidelines and solutions can be posted on the website itself. By implementing a chatbot software application in the bank, it will help in resolving the customer's grievances.
- Focus on improving customer service by introducing single-window service, customer-centric relationship management and personalized services, tiered services.
- In some large branches where there are many customers, steps can be taken to identify literate customers and illiterate customers and provide customer service as per their expectations.
- Banks should focus more on providing Value Added Services because that attracts the customers the most.
- Along with providing cleanliness, providing safety and maintaining good relationship with the customers the banks should also provide customers with good banking facilities.

## **CONCLUSION :**

The banking industry is not an exceptional one. Due to poor customer loyalty and arrival of new banks, bankers are offering new services with higher service quality render by the banks to their customer. So retaining and maintaining of existing customer is very challenging to the bankers. The banks take many efforts to educate their customers about CRM/customer service, because CRM is an effective tool in supporting and boosting services in the era of hypercompetitive world. For this there is higher need for the CRM in Banks. Hence, sincere efforts have been taken to analyze the CRM/customer service practices in banks. The selected dimensions are employed and devised from the existing empirical study

conducted in financial sector. The findings of the present study pinpoint that the validated scales are statistically significant. Banks should focus more on providing Value Added Services because that attracts the customers the most.

Along with providing cleanliness, providing safety and maintaining good relationship with the customers the banks should also provide customers with good banking facilities.

"Every customer is an important visitor of our premises. We can remember here the saying "We depend on him, he does not depend on us". Customer is the lifeblood of an organization called bank. And it is impossible for a bank to succeed without looking after the interest of the customer. A bank faces a problem in providing good service to a customer who has invested such an important foundation. Of course, it is a good development of the society that the bank finds solutions to the different problems faced from time to time and moves towards success.

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2.	<u><b>Year of using Banking Products</b></u> e) Less than 2 Years f) 2 – 5 Years g) 6 - 10 Years h) More than 10 Years	( ) ( ) ( ) ( )
3.	<u><b>Purpose of using Bank Accounts</b></u> g) Convenience/Status h) Safety and Simple i) Minimum balance of requirements j) Overdraft facility k) Availing Loan l) Unlimited withdrawal	( ) ( ) ( ) ( ) ( ) ( )
4.	<u><b>Do you have ATM card?</b></u> a) Having b) Not having	( ) ( )
5.	<u><b>How long are you holding ATM card?</b></u> e) Less than 2 years f) 2 to 4 years g) 4 to 6 years h) 6 to 8 years i) Above 8 years	( ) ( ) ( ) ( ) ( )
6.	<u><b>Purpose of using Card Service</b></u> f) Save Time g) Get money at different places h) 24*7 hour services i) Prestige j) Security purpose	( ) ( ) ( ) ( ) ( )
7.	<u><b>Did you use Banking App in Mobile Phone?</b></u> c) Using d) Not using	( ) ( )
8.	<u><b>How frequently do you use Mobile Banking?</b></u>	

	f) Daily g) Once in a week h) Every fortnight i) Once in month j) Twice in a month	( ) ( ) ( ) ( ) ( )
9.	<b><u>State the level of satisfaction of Mobile Banking?</u></b> d) Highly Satisfied e) Satisfied f) Dissatisfied	( ) ( ) ( )
10.	<b><u>Do you familiar with the term Customer Service ?</u></b> c) Familiar d) Not familiar	( ) ( )

### **10) Opinion towards Bank Employees**

<b>Sl. No.</b>	<b>Opinion</b>	<b>SA</b>	<b>A</b>	<b>NA</b>	<b>DA</b>	<b>SDA</b>
1.	When bank employees promise to do something, they do so.					
2.	When you have a problem, bank employees show sincere interest in solving it					
3.	Bank employees provide prompt services with no delay					
4.	Bank employees insist on error free records					
5.	Bank employees always have the will to help customers					
6.	Bank employees are always ever busy to respond to the customers					
7.	Bank employees are knowledgeable					

8.	Bank employees can solve my problems					
9.	Bank employees are always considerate of customers					
10.	Bank employees address customer complaints in a friendly way					
11.	Bank employees give a clear answer to my inquiries					
12.	Bank employees keep customers aware of new products/service					
13.	Bank employees give each customer an individual attention					
14.	Bank employees work as a team to help customers quickly					

**11) State your Level of Satisfaction towards Bank Employees**

Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied

**12) State your Level of Satisfaction towards Bank Product and Services**

Sl. No.	Particulars	HS	S	N	DS	HDS
1	Banking products and lending					
2	Bank-Infrastructure					
3	Statement and Documentation					
4	Card Services					
5	Test Message services					

**13) State your overall satisfaction towards Banking Products and Services**

Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied

#### **14) Customer Acquisition**

<b>Sl. No.</b>	<b>Customer Acquisition</b>	<b>SA</b>	<b>A</b>	<b>NA-DA</b>	<b>DA</b>	<b>SDA</b>
1.	Adaptability of different measures to meet customers' urgent requirements.					
2.	Accept different approaches to attract targeted customers.					
3.	Dissemination of information to attract new customers.					
4.	Offers a variety of service items and information.					
5.	Banks ability to tailor its products and services to meet customers' needs.					
6.	Bank actively seeks to provide total financial solution.					

#### **15) Customer Response**

<b>Sl. No.</b>	<b>Customer Response</b>	<b>SA</b>	<b>A</b>	<b>NA-DA</b>	<b>DA</b>	<b>SDA</b>
1.	Bank uses varied communication channels.					
2.	Understanding on the customer's requirements and expectations by bank.					
3.	Bank offers convenient services to customers.					



4.	Bank offers a wide range of credit facilities to meet customer's requirements.					
5.	Bank offers useful online products and services.					
6.	Bank offers products that reflect customer's earnings and wealth.					
7.	Bank provides enough information to customers about different products and services.					
8.	Bank staffs are sufficiently empowered to solve difficult banking problems.					
9.	Bank takes actions for customer's erroneous transaction.					

### **16) Customer Knowledge**

<b>Sl. No.</b>	<b>Customer Knowledge</b>	<b>SA</b>	<b>A</b>	<b>NA</b>	<b>DA</b>	<b>SDA</b>
1.	Bank's operating hours are convenient to customers.					
2.	Bank offers comprehensive range of investment products.					
3.	Bank offers with innovative loan services.					

4.	Bank understands individual customer's needs and circumstances.					
5.	Bank often encourages individual customers to introduce other's to purchase their products and services.					
6.	Bank often insists customers in using bank's services and products.					
7.	Bank has clear objectives and strategies to meet customers' needs and the performance of bank-customer relationships.					
8.	Bank does not misuse its customer's knowledge.					
9.	The terms and conditions of bank are better than other bank.					

### **17) Customer Information System**

<b>Sl. No.</b>	<b>Customer Information System</b>	<b>SA</b>	<b>A</b>	<b>NA</b>	<b>DA</b>	<b>SDA</b>
1.	Bank's information system allows performing banking needs.					
2.	Bank implemented modern equipments and technologies.					
3.	Bank provides tele-banking and					

	other internet banking facilities.					
4.	ATM machines are available at convenient places.					
5.	Every bank transactions are computerization.					
6.	Bank adapted new technologies to improve communication with customer.					
7.	Ensure simplified business dealing with the bank.					
8.	Banks are conversant with automated technology in the sphere of marketing, sales and service functions.					
9.	Banks ensure proper security system to protect customer's transaction.					
10.	Bank implemented core banking solutions.					

### **18) Customer Value Evaluation**

<b>Sl. No.</b>	<b>Customer Value Evaluation</b>	<b>SA</b>	<b>A</b>	<b>NA-DA</b>	<b>DA</b>	<b>SDA</b>
1.	Bank always delivers superior services.					
2.	Bank offers high quality services.					
3.	Full trust on the services rendered by banks.					
4.	Customer enjoys bank services.					
5.	Services rendered by bank attract customers.					

6.	Customer feel relaxed using banking services.					
7.	Services offered by bank develop good impression.					
8.	Full confident with the security level on bank.					

**SA-Strongly Agree , A-Agree, NA or DA-Neither Agree or Disagree, SDA-Strongly Disagree, HS – Highly Satisfied, S – Satisfied, N – Neutral, DS – Dissatisfied, HDS – Highly Dissatisfied.**

**STUDY ON STATUS OF CUSTOMER SERVICE AT H B HALLI BRANCH  
OF BELLARY D C C BANK.  
STAFF QUESTIONNAIRE**

1. Are You Satisfied With Your Current Job?
2. Are You Feeling Any Uncomfortable in Branch Work?
3. Do You Have Any Dissatisfaction with the work in the Branch?
4. What do you think our bank branch should like?
5. What's your dream about our bank & branch?
6. Are you aware of customer service?
7. Does the customer visiting the branch feel satisfied with the service we provide?
8. A customer visiting the branch feels what they expect from us?
9. What steps can we take to make the customer who visits the branch feel satisfied with our service?
10. What do you like to Expect from Customer?
11. What do you think the manager should be like?
12. What's Your Opinion Regarding Branch Manager?
13. What do you like to Expect from Branch Manager?
14. What improvements would you like to see in the current manager?
15. Do you feel that if you take any action to reach the target of deposit, loan, and recovery given to the branch and bring improvement, this target can be reached? Express your opinion on this.
16. What is your personal opinion about the overall progress of the branch?