



## **CUSTOMERS PERCEPTION AND SATISFACTION ON SERVICE PROVIDED BY COMMERCIAL BANKS IN SALEM CITY**

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### **Abstract**

Banks play a dynamic role in the socio-economic development of our country. Banking sector, being an integral part of a financial system, plays a main role. Especially the contributions of commercial banks towards the development of countries like India prove to be more vital. The mobilization of fund from several sources and their better allocation towards their needful ventures is effectively carried out by commercial banks. The banks nowadays focus on attracting the customer by improving their services and diversify their activities.

**Keywords:** Banks, dynamic, socio-economic, country, financial, system, mobilization

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## **1. Introduction**

Banks are just one part of the world of financial sectors. It is an establishment authorized by a government to accept deposits from customers, pay interest, clear cheques, provide loans, act as an intermediary in financial transactions, and provide other banking services to its customers. A bank connects customers, who have capital deficits to those customers with capital surpluses. The banking sectors in India is facing certain challenges i.e. challenges of quality service, customer satisfaction, customer preservation, customer reliability et.al Quality service plays a major role in achieving customer satisfaction and creating brand reliability in banking sector. Banking scheme occupies an important place in a nation's economy. A banking sectors is indispensable in a modern society. It plays a pivotal role in the economic growth of a country. Thus, economic growth of a country depends upon the success of its banking industry and this success is determined to a huge extent by understanding the needs and satisfaction of its customers. In the earlier societies, functions of a bank were done by the consequent institution dealing with loans and advances. There are different type of banks, such as Commercial banks, Retail banks, Investment banks and Credit unions. Growingly other types of businesses such as supermarkets are also offering financial services. The predetermined structure of commercial banking in India, is the outcome of a long process of expansion, re-organisation and consolidation, extending over a period of two decades and more, specially during the "sixties of this century". After the enforcement of the banking Regulations Act 1949, a very large number of small banking companies went to Liquidation or ceased to be banking companies or were amalgamated with other banking companies. The failure of the Central Bank in 1360 proved to be the turning point in this direction. Further, the Reserve Bank of India was entrusted with more powers to merge the smaller and weaker banks compulsorily with the other banks. As a result of this re-organisation and consolidation, the number of non scheduled banks declined from 481 in 1951 to 14 in June 1970. And that of smaller 'scheduled banks with deposits of Rs. 10 crores or less from 66 to 24. The total number of banks was significantly reduced from 566 to 86 during the same period. This reduction in the number of banks was attended by a significant increase in the number of bank offices from 4151 in 1951 to 8254 in June 1969. Recent commercial banking in its present form is of recent origin. Though bank is considered to be an ancient institution just like money, its evaluation can be traced in the functions of money lender, the goldsmiths and the merchants. Commercial bank

plays completely a decisive role in supporting the emerging consumer boom by financing to the purchase of consumer durables. Some of the significant role of commercial banks in a developing country is Mobilizing Saving for Capital prearrangement, Financing trade and Industry, Financing Agriculture, Financing Consumer Activities, Financing Employment creating Activities, Help in Monetary Policy et.al. The commercial bank's clean loans can be classified as marriage loan, Jewell loan, festival loan and education loan. By this way, commercial banks help in up lifting the standard of people's life in developing countries. One of the key activities of commercial banks in a developing county is financing of employment creating activities. Banks provide loans for students aspiring to study a professional course, engineering, medical and hotel management course. Customer service is a significant, but broad concept in the banking industry. Concisely, banks are service-based businesses, and thus most of their activities involve elements of service. At the same time as they do sell banking and financial products, there is often little tangible product variation among their offerings. Customer service managers usually deal directly with service issues, but several other common banking jobs involve service for an example, Services in Indian Banks are mostly branch-based in the public sector banks, while the foreign banks are create strides into full scale technology enabled banking (like Net Banking). Banking services constitute a hybrid type of offering that consists of both tangible services (like loan schemes, interest rate paid, kinds of accounts) and the indefinable services (like behavior and efficiency of the staff, speed of transactions, the environment.

### **Statement of the Problem**

In the aggressive and post liberalization era, every customer is concerned about the safety of their funds and also expects good saving and effective return from their funds. Banking industries have started to occupy an important place in the life of different types of people including a regular man. It is no longer considered as a luxury. It has become a necessity. In our nation, banking service is provided by public sector banks, private and foreign sector banks. The Reserve Bank of India controls all the service sector banks in India. In banks, the service sector, the customer service should not only be reflected as a function, but a method of life also. The achievement of a bank depends on how much it fulfills the customer requirements. Therefore, the bank should be customer-oriented to meet challenges of nowadays competitive environment. Customer perception and satisfaction change from time to time, since it is

highly active with respect to societal influence. Today's customers are aware of their perception. Entry of new branches of foreign banks in India and their better services to customers have broadened and enlarged the customers' satisfaction of services from Indian banks. So, it is time for Indian banks to innovate new products and services and also to refine the existing services. More specifically the study attempts to reply the following questions:

- a. What is the extent of variation in the perception and satisfaction of the customers on the services of commercial Banks in Salem city?
- b. What are the factors that influence the perception and satisfaction of the customers on the various aspects of the services offered by commercial Banks in Salem city?
- c. What are the value-added services provided by the banks?
- d. What are the problems faced by the customers?

#### **Review of Literature**

**D. Srinivas, Prof. N. Hanumantha Rao (2018)**-In their research paper titled '**Service Quality In Commercial Banks:A Study Of Public Sector Banks In Warangal District**' the objectives of the study were to determine the perceptions of customers regarding the quality of service delivered by public and private bank, to determine the relevant dimensions of service quality for the banking sector and to identify the dimensions of SERVQUAL that ensure maximum satisfaction for customers in the banking sector. The study explores the service quality of the public sector banks in Warangal district of Telangana.. As a pilot study data collected from 100 respondents from Warangal District , which is based on convenience sampling basis. For measuring service quality, Likert type five point scale was used. Suitable score values was assigned to the responses obtained for each point.The dissatisfied customers find responsiveness and empathy dimension as the twin concept that is lacked by the bank. So far as the satisfied customers are concerned, there exist a long gap between the expected service quality (what type of services the customers expect exactly from the bank) and actual service quality (what type of services the are getting from bank in real sense).

**Dr. S.MANI (2019)** made a study on "**CUSTOMERS PERCEPTION AND SATISFACTION ON SERVICE PROVIDED BY COMMERCIAL BANKS IN SALEM CITY: AN EMPIRICAL STUDY**" The main objective of the study was to ascertain the level of satisfaction service provided by commercial banks in Salem City. Samples of 175 individuals were

selected on the basis of Convenience sampling technique, The study was conducted in Salme City. ANOVA and descriptive statistics used in this study. Today's customers are not satisfied with care and courtesy alone, they expect concern and commitment. Therefore, customer centric approach is the need of the hour. In this competitive environment not the oldest, not the strongest and not the first can survive, but only the "Best" can survive. Therefore, usage of Modern Technology for better service is imperative. Educational level of respondents influences the use of quality of banking facility and highly satisfied with Equipment Satisfaction, Service Cost and Facilities followed by easy access while using the banking services. The success of banking not only depends on the technology, but also on to the large extent the attitude, commitment, and involvement of the operating at all levels and how far the customers reap the benefits from banking services. The customers, now days, are not only exposed to what type of service is being provided by Banks in India but in the world as a whole. They expect much more than what is actually being provided. So in the coming days Public and Private Sector Banks have to provide and cater to all the needs of the customers. Otherwise, it is difficult to survive in the competition coming up.

**Dr. S.MANI (2022)** focused on "**customers satisfaction on service provided by private banks in chennai city**". The main objectives of the study was to know the customer satisfaction & to analyse the customer satisfaction towards various services of private banks. The major tool for data collection was a Questionnaire that was designed on Simple percentage analysis and Chi-square test to be able to collect quantitative data. Customers Satisfaction On Service Provided By Private Banks In Chennai City has been produced and analyzed. Analysis of data realize that sex - wise respondent survey, male participants were three times more than female participates, as it was indicated 75.00% responses from males and only 25% from females and It was found that there is significant association between the demographic profile of the respondents and the level of satisfaction towards the front office services rendered by banks and there exists a positive association between these variables. Due to the change in the living standards of the people, their expectations of the customer towards the banking services find more changes. The Indian banks have to enhance and augment the services which will satisfy the existing customers and help the banks to retain the customers.

#### **Scope Of The Study**

This study is on the lending performance of the banks in the Private, Public and Foreign Banks in

Salem city. The contribution of banking industry in Indian economic activities has been growing. The role of banking sector in the national income is a important one. Banks have introduced many customer oriented services, apart from the regular Banking activities. The study has been undertaken to highlight the **Customers Perception and Satisfaction on service provided by Commercial banks in Salem City**. The study also travel around the perception, preference and satisfaction of the various services provided by the commercial Banks. The sample respondents are the customers of various selected Commercial Banks. The study is expected to help the depositors and the government at large to take valuable decision on their own. The study has academic relevance in new theoretical and practical knowledge indisputably. The present study will act as a masterwork on the subject for further research and development.

### **Objectives of the Study**

#### **The primary objectives of the study are**

To study the Customer perception towards services provided by selected Commercial Banks

To analyze the factors influencing the level of customers' satisfaction towards services provided by selected Commercial Banks

To study the level of satisfaction of customers towards Value-added services.

To analyse the level of opinion about Customer Relationship Management of selected Commercial Banks.

## **2. Methodology and Research Design**

The Methodology and design implemented for the study was as follows:

### **Sources of Data**

**Primary Data:** The ultimate object of the study is to examine the perception and satisfaction of the customers towards banking services of the commercial banks in Salem city. A sample study was undertaken by using a well structured questionnaire that was properly filled by the respondents. The respondents with varying backgrounds were selected based on the significant aspects of their living area, age, gender, educational qualification, marital status, family income, size of family, type of family and so on. A important feature was that all the five hundred respondents filled the questionnaire with much interest. This was due to the significant level of literacy among the respondents and the researcher's relationship established with them.

**Secondary Data:** The primary data were supplemented by a spate of secondary sources of data. The secondary information's were collected from different sources like books, magazines,

journals, newspapers, websites, phamplets etc., The secondary data relating to the study was gathered from the records published by National Council for Applied Economic Research (NCAER). Various banks in Salem city latest information was gathered from well equipped libraries in periyar university Salem, Bharathiar University Library, Coimbatore and from Internet web resources.

### **Statistical Tools Used For Analysis**

The primary data have been collected from the latent respondents from different areas and has been accurately sorted, classified, edited, tabulated in a appropriate format and analyzed by deploying suitable statistical tools. The statistical tests are performed at 5 per cent level of significance. The following statistical tools are used like Reliability analysis and Factor analysis.

### **Sample Selected For The Study**

The study is to examine the Customers Perception and Satisfaction on service provided by Commercial banks in Salem City. A study of this nature required the selection of a suitable areas. To fulfil this, collection of primary data from the customers of selected Commercial Banks becomes pertinent. For this purpose, a list of public, private and foreign banks operating within the Salem city was prepared. To prepare this record, the unpublished records were referred, which were obtained from the Lead Bank of Salem city. There are totally 27 banks spread over Salem city. Of these, 26 are public sector banks, 21 private sector banks and 2 foreign banks. it covers fifteen banks. Hence, the study has five public sector banks, namely State Bank of India, Canara Bank, Indian Overseas Bank, Indian Bank and Punjab National Banks, and five private sector banks, namely AXIS Bank Ltd., ICICI Bank Ltd., ING Vysya bank (kotak Mahindra Bank Ltd.), The Karur Vysya Bank Ltd., and HDFC Banks. In public and private sector bank, fifty sample respondents from each bank were selected by the researcher. Hence, the sample banks selected for the study by adopting the method of stratified random sampling is fairly representative.

### **Sampling Techniques**

For the purpose of analysis, the data has been collected from five hundred fifty customers from the selected sampled Commercial Banks in Salem City. The samples have been selected on the basis of **stratified random sampling techniques**. However, due to part filling of Questionnaire, as much as fifty sample respondents have been rejected and five hundred sample respondents have been finally accepted from selected sample bank customers for a critical analysis and interpretation.

The data has been tabulated and statistically interpreted whenever and wherever needed.

**Area of Study**

The study area is limited to Salem City. Salem, the fifth biggest city of state of Tamil Nadu, is known as one of the fast developing metros of India. The average elevation is 278 m (912 ft). The city is surrounded by hills on all sides, namely, Jarugumalai in the south, Nagaramalai in the north, Godumalai to the east and the Shevaroy Hills to the north east, Kanjamalai in the west. The Kariyaperumal Hill is situated within the city to the southwest. Thirumanimuthar river run through the city, dividing it into two parts. The fort area is the oldest part of the town. Salem local planning area extends up to 100 km<sup>2</sup>(39 sq mi) within the city.

**Limitations Of The Study**

- The formula is as follows:

$$\alpha = \frac{kr}{1 + (k - 1)r}$$

- K is the number of items in the scale.
- R is the average correlation pairs of items.
- As the number of items in the scale (k) increase, the value of alpha becomes larger.
- If the inter-correlation between items is large, the corresponding alpha will also be larger.

This study covered salem city banks user only and The samples are drawn from a particular area. The results are reliable to that place only.

Based on their own experience, interest and distaste, the respondents might have given biased opinion.

**Reliability Analysis**

The reliability of scales used in this study was calculated by Cronbach's coefficient alpha. Cronbach's alpha reliability coefficient normally ranges between 0 and 1. However, there is actually no lower limit to the coefficient. The closer Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. The coefficient alpha values exceeded the minimum standard of .70. It's provided good estimates of internal consistency reliability.

**Reliability Of Scales - Level Of Satisfaction With Regard To The Selected Factors Related Bank Services**

S.NO	Factors	SCALE MEAN IF ITEM DELETED	CRONBACH'S ALPHA IF ITEM DELETED
1	Account opening formalities	157.94	.753
2	Banking operations procedure	157.99	.817
3	Cash deposit/ withdrawal procedure	158.17	.744
4	Cheque facility availing procedure	158.47	.743
5	Cheque deposit procedure	158.41	.751
6	Cheque encashment procedure	158.65	.750
7	Local cheque collection procedure	158.42	.744
8	Outstation Cheque collection procedure	158.36	.745
9	Loan availing procedure	158.61	.747
10	Loan sanctioning procedure	158.44	.742
11	Loans against property procedure	158.61	.742
12	Loans against securities procedure	158.60	.746
13	Gold loan procedure	158.50	.748
14	Loan repayment terms	158.67	.745
15	Loan renewal procedure	158.65	.742
16	Loan extension procedure	158.65	.746
17	Fixed Deposit renewal / closing procedure	158.51	.742
18	Demand Draft issuing procedure	158.64	.741
19	Demand Draft Encashment procedure	158.70	.748
20	Procedure for MT / TT	158.67	.751
21	Debit card system	158.33	.748
22	Credit card system	158.52	.747
23	E- banking operations	158.51	.745

24	Express banking operations	158.38	.742
25	Mobile banking operations	158.43	.745
26	Phone banking operations	158.39	.744
27	Quality of service in SMS banking	158.24	.749
28	ATM network system	158.33	.744
29	Mutual fund operations	158.70	.748
30	National pension system	157.93	.745
31	Use of advance technology	158.33	.745
32	Repayment procedure	158.28	.745
33	Computerized services	158.42	.745
34	Locker facility	158.55	.744
35	Agricultural banking services	158.50	.742
36	Taking immediate actions on customer complaints	158.46	.738
37	Financial services	158.44	.743
38	Corporate/wholesale banking services	158.63	.743
39	Core banking operations	158.60	.740
40	Aadhar States services	158.26	.741
41	Demat Account Operational procedure	158.44	.748
42	Procedure for nomination	158.52	.743
43	Bank working hours	158.78	.745
44	Account closing formalities	158.59	.745
45	The bank has operating hours convenient to all its customers	158.60	.748
46	Did employees try to convince the customers whenever they faced difficulties in dealing	158.63	.746
<b>MEAN</b>			<b>161.99</b>
<b>VARIANCE</b>			<b>200.525</b>
<b>STD. DEVIATION</b>			<b>14.161</b>
<b>CRONBACH'S ALPHA</b>			<b>0.751</b>
<b>NO. OF ITEMS</b>			<b>46</b>

The reliability of scales used in this study was calculated by Cronbach's coefficient alpha. Cronbach's alpha reliability coefficient normally ranges between 0 and 1. However, there is actually no lower limit to the coefficient. The closer Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. Based upon the formula  $\alpha = \frac{rk}{[1 + (k - 1) r]}$  where k is the number of items considered and r is the mean of the inter-item correlations the size of alpha is determined by both the number of items in the scale and the mean inter-item correlations. The coefficient alpha values exceeded the minimum standard of .70. It's provided good estimates of internal consistency reliability. As shown in Table 3.1, All constructs obtained an acceptable level of a coefficient alpha above .70, indicating that the scales used in this study were reliable. It provides the following **rules of thumb**: “> .9 – Excellent, > .8 – Good, > .7 – Acceptable, > .6 – Questionable, > .5 – Poor and < .5 – Unacceptable”. While It reveals that all the forty six measurement scale items are reliable as the Cronbach alpha coefficient of 0.751. It is greater

than the threshold level of 0.70. It's provided good estimates of internal consistency reliability and also coefficient alpha values ranged from 0.740 to 0.817 for all the constructs. It is indicating that the scales used in this study were reliable. It clearly indicates that above scale items are consistent with each other and they are reliable measure of factors influencing the level of satisfaction with regard to quality of services, so that it can be used for next analysis.

#### **Dimensionality of The Multi-Scale Items (Factor Analysis)**

Factor Analysis is a set of technique which by analyzing correlations between variables reduces their numbers into fewer factors which explain much of the original data, more economically. Even though a subjective interpretation can result from a factor analysis output, the procedure often provides an insight into relevant psychographic variables, and results in economic use of data collection efforts. The subjective element of factor analysis is reduced by splitting the sample randomly into two and extracting factors separately

from both parts. If similar factors result, the analysis is assumed as reliable or stable.

### Kmo And Bartlett's Test For Factors Influencing The Customer Relationship Management

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.622
Bartlett's Test of Sphericity: Approx. Chi-Square	2721.066
Sig	<b>0.00** (S)</b>

\*\*P<0.05 S-Significant

From the above table, two tests namely, Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) and Bartlett's Test of Sphericity have been applied to test whether the relationship among the variables has been significant or not. The Kaiser-Meyer-Olkin Measure of sampling adequacy shows the value of test statistics is 0.622, which means the factor analysis for the selected variable is found to

be appropriate or good to the data. Bartlett's test of sphericity is used to test whether the data are statistically significant or not with the value of test statistics and the associated significance level. It shows that there exists a high relationship among variables.

### Eigen Values And Proportion of Total Variance of Each Underlying Factors

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.987	18.985	18.985	3.987	18.985	18.985	2.381	11.337	11.337
2	1.945	9.263	28.248	1.945	9.263	28.248	1.980	9.430	20.767
3	1.664	7.925	36.173	1.664	7.925	36.173	1.953	9.299	30.066
4	1.580	7.522	43.695	1.580	7.522	43.695	1.766	8.408	38.475
5	1.388	6.609	50.304	1.388	6.609	50.304	1.685	8.025	46.500
6	1.306	6.221	56.526	1.306	6.221	56.526	1.549	7.378	53.879
7	1.102	5.248	61.773	1.102	5.248	61.773	1.407	6.699	60.578
8	1.026	4.884	66.657	1.026	4.884	66.657	1.277	6.079	66.657

### Extraction Method: Principal Component Analysis

The results of the factor analysis presented in the table – 3.23 regarding factors influencing the customer relationship management, have revealed that there are nineteen factors that had Eigen value exceeding “one”. Among those four factors, the first factor accounted for 18.985 percent of the variance, the second 9.263 percent, the third factor 7.925 percent and the fourth factor 7.522 per cent, the fifth 6.609 percent, the sixth factor 6.221 percent, the seventh factor 5.248 percent and the eighth factor 4.884 per cent of the variance in the data set. The first eight factors are the final factors solution and they all together represent 66.657

percent of the total variance in the scale items measuring the factors influencing the factors influencing the customer relationship management. Hence from the above results, it is certain that are factors influencing the factors influencing the customer relationship management.

### Findings

#### Findings related to Reliability of Scales

It reveals that all the forty six measurement scale items are reliable as the Cronbach alpha coefficient of 0.751. It is greater than the threshold level of 0.70. It's provided good estimates of internal consistency reliability and also coefficient alpha values ranged from 0.740 to 0.817 for all the

constructs. It is indicating that the scales used in this study were reliable. so that it can be used for next analysis.

#### **Findings based on factor Analysis**

The Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) and Bartlett's Test of Sphericity have been applied to test whether the relationship among the variables has been significant or not. The Kaiser-Meyer-Olkin Measure of sampling adequacy shows the value of test statistics is 0.622, which means the factor analysis for the selected variable is found to be appropriate or good to the data.

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#### **Suggestions**

- Sample observed that among the respondents with overall opinion about level of satisfaction on the bank services according to the age category of the respondents, respondents with 21-30 years of age (6.8 per cent) have dissatisfied and 31-40 years of age (6.6 per cent) have highly dissatisfied so improve bank services to this age group.
- It shows that among the respondents with overall opinion about level of satisfaction on the bank services according to the sex category of the respondents, male respondents (12.6 and 13.0 per cent) have dissatisfied and highly dissatisfied so give some awareness to that category
- It is revealed that among the respondents with overall opinion about level of satisfaction on the bank services according to the marital status of the respondents, married respondents (12.4 and 11.6 per cent) have dissatisfied and highly dissatisfied
- It indicates that among the respondents with overall opinion about level of satisfaction on the bank services according to the literacy level of the respondents, graduate respondents (8.2 per cent) have dissatisfied and post graduate respondents (7.0 per cent) have highly dissatisfied
- It is realise that among the respondents with overall opinion about level of satisfaction on the bank services according to the Occupational status of the respondents, employed (9.0 per cent) have dissatisfied and (8.2 per cent) have highly dissatisfied
- It shows that among the respondents with overall opinion about level of satisfaction on the bank services according to the monthly family income of the respondents, below Rs.20, 000 (9.6 per cent) have dissatisfied and Rs. 20,001 to 30,000 (8.2 per cent) have highly dissatisfied followed
- It reveals that among the respondents with overall opinion about level of satisfaction on the bank services according to the average monthly savings of the respondents, up to 4 -6 years (15.8 per cent) have dissatisfied and (10.8 per cent) have highly dissatisfied
- It is observed that among the respondents with Overall opinion About level of perception towards service quality of banks according to the age category of the respondents, respondents in the category of below 20 years age (4.2 per cent) have dissatisfied and 21-30 years of age (8.4 per cent) have highly dissatisfied
- It reveals that among the respondents with Overall opinion about level of perception towards service quality of banks according to the average monthly savings of the respondents, up to 4 -6 years (7.6 per cent) have dissatisfied and (12.4 per cent) have highly dissatisfied
- It is observed that among the respondents with Overall opinion about level of perception towards service quality of banks according to the area of the resident of the respondents, the respondents who maintained account in banks located in urban areas (5.6 per cent) have dissatisfied and (8.0 per cent) have highly dissatisfied

#### **3. Conclusion**

The present study carried out by the researcher has been a rewarding experience in the sense that it has identified the perception of the customers on the various services that have been offered by the commercial Banks in Salem City and assessed their level of Perception and satisfaction on the various services and the factors that influence the satisfaction derived by the customers of Commercial Banks in Salem City. The customer has been considered as the important focus area in the sectors of the banking economy. As a result, the commercial banks in the modern days in the highly



competitive environment, set down their importance on providing a better quality of services to their customers and improving the satisfaction of their customers on their performance. By offering better, diversified and customised products to fulfil the needs and wants of the bank customers, adopting an appropriate and reasonably stable policy towards the charges and transactions cost, ensuring the effective utilization of the professional expertise possessed by the commercial banks, adopting sophisticated and available technologies and creating a trust in the minds of the customers on the bank will facilitate the banks to offer better quality of services to the customers and offering an improved level of customer perception and satisfaction. It is hoped that studies of this type and the suggestions offered through this study will be very much useful to the commercial banks and it will surface a way for the commercial Banks to offer a better quality of services to their customers and to enhance their satisfaction on the functioning of these banks. If the study could be useful to the all commercial banks, for making such an attempt the researcher shall feel that he is thoroughly rewarded.

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