AN IMPACT OF CUSTOMER DELIGHT TOWARDS SERVICES OF COMMERCIAL BANKS IN ERODE DISTRICT

Dr DINESH KUMAR, Assistant Professor, Department of Management, Shree Venkateshwara Arts and Science (Co-Education) College, Gobichettipalayam.

Dr.HENRY, Assistant Professor, Department of Commerce, Shree Venkateshwara Arts and Science (Co-Education) College, Gobichettipalayam.

Dr.S.Alakendran, Assistant Professor and Head, Department of Business Administration, Kaamadhenu Arts and Science College,Sathyamangalam.

ABSTRACT

Activities of the commercial banks in India are expanding at a rapid space during the period after Independence. There is territorial as well as functional. Banks which are conservative and conventional in their approach have come out from their shell and face the challenges of planned economic growth. In recent years, non-conventional sectors are receiving the attention of commercial banks in India. A better understanding of the implications of financing nonconventional sector by commercial banks is possible only if one looks back the position of commercial banks during the pre-nationalization era. Main objective of this research paper is to investigate the modern service quality dimension which affects the customer satisfaction. Sample size of 840 respondents, collected from selected Bank of Erode district, who are using banking service of commercial bank. The skills of bank staff should be upgraded continuously through training. Bank must develop various measures for providing satisfaction to the customer for various banking services.

Key words : Commercial Bank, Customer Satisfaction.

INTRODUCTION

The commercial banks serve as the king pin of the financial system of the country. They render many valuable services. Commercial banks provide banking services to businesses and consumers through a network of branches. These banks are in business to make a profit for their owners and they are usually public limited companies managed by shareholders. In India, however, most of the top commercial banks are owned by the government. But many private commercial banks have been established in the recent years. Commercial banks are all purpose banks that perform a wider range of functions such as accepting demand deposits, issuing cheques against saving and fixed deposits, making short-term business and consumer loans, providing brokerage services, buying and selling foreign exchange and so on.

A commercial bank is a financial institution that grants loans, accepts deposits, and offers basic financial products such as savings accounts and certificates of deposit to individuals and businesses. It makes money primarily by providing different types of loans to customers and charging interest. The bank’s funds come from money deposited by the bank customers in saving accounts, checking accounts, money market accounts and certificates of deposit (CDs). The depositors earn interest on their deposits with the bank. However, the interest paid to depositors is less than the interest rate charged to borrowers. Some of the loans offered by a commercial bank include motor vehicle loans, mortgages, business loans and personal loans.

Commercial banks in India are the backbone of all major economic activities in the country, whether it is for the citizens to keep their hard-earned money safely or get loans whenever they need funds for important things like a home, wedding, a car or for business. It won't be an analogy to say that banks and businesses run hand in hand, as without adequate credit support, businesses find it hard to flourish, and vice versa.

REVIEW OF LITERATURE

Sugavaneswari and Rajan (2018) aimed in their study to analyze the customer preference and satisfaction towards banking services with both private and public banks in Chennai district. This study was based on the primary and secondary data. The primary data relating to the study had been collected by interviewing participants directly by the researcher with the help of an interview schedule and secondary data were gathered from different brochures of banks, websites of banks, magazines and journals. The sample size had been confirmed as 200 customers selected by random selection method. This study undertaken statistical analysis by using techniques like percentage method and inferential analysis like Chi-square test. From the study, it was found that most of the respondents were attracted by speed processing for loan was the reason choosing the bank and most of the respondents were satisfied with the loan services. Moreover, most of the customers opined that interest rate on deposits was moderate and utmost customers were satisfied on overall satisfaction on bank deposits schemes. **Pasha and Razashah (2018)** conducted a study to examined the effect of service quality measurements on customer satisfaction. Also, they aimed to examine the relationship between service quality and customer satisfaction and significance difference in service quality dimensions in public and private sector bank. This study was adopted on descriptive research design. This study was carried out among the customers of branches of four banks in Kamareddy District in Telangana State. The non-probability purposive sampling method was implemented to select the sample size of 1000 customers. This research had approached both descriptive and inferential tools in analyzing the data. The sample data were formed into tabulation and computed with the suitable statsicial techniques by using Statistical Package for Social Sciences (SPSS). From the study, it was found that substantial quality, dependability, responsiveness and affirmation significantly affected Customer Satisfaction. In addition, there was no noteworthiness distinction out in public and private sector banks with identified with SERVQAUL measurements. **Manvinder Tandon and Amritpal Singh (2018)** made an attempt to measure the various aspects underlying service quality and its impact on customer loyalty and customer satisfactions in retail banking. Also, they tried to find the generic service quality dimensions of technology-based banking and the effect of dimensions on customer satisfaction and loyalty. For analysing customer satisfaction and loyalty, this study employed Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) by using AMOS 16.0 software. Also, the structural equation modelling had been applied to examine developed hypotheses. The results revealed that four generic service quality dimensions in the technology-based banking services had been found such as technology security and information quality, customer service, technology usage easiness and reliability and technology convenience. Moreover, the easiness in usage of customer service and technology and reliability had a significant and positive impact on customer loyalty and satisfaction. **Sayoojkumar (2017)** discussed about the customer's satisfaction in banking services of Canara bank in Kozhikode, district, Kerala. The purpose was to determine the customers perception of the bank which would be important for future growth of the bank. A descriptive research design was adopted for the study. The questionnaire rated with five Likert scaled subjects ranging between one and four was designed and distributed among the population of this study to collect the necessary sample data. The sample customers of Canara bank from 10 branches in Kozhikode were chosen for this research and both primary and secondary data utilized. The collected sample data were computed by using percentage analysis. This study indicated that the overall customer satisfaction was above average but not excellent. From the study, most respondents were satisfied with Mobile Bank and Canara bank Online and found it easy-to-use. Besides, most rated the accessibility of the closest Canara bank branch very high, which meant surveyed customers can easily access bank services both online and offline. The results confirmed that most popular services of the bank were the Debit card, Mobile Bank and the Deposit account service. Moreover, these three services received good ratings from the customers and they identified that the employees very helpful regarding these services. **Sabli et al. (2017)** assessed that the customer satisfaction towards customer services in banking sector of Mukah Sarawak. They focused that the level and factors like intangibility, empathy and responsiveness of customers' satisfaction towards customer services provided by banking sectors. This study organized a survey method to collect sample data. The researchers had developed a questionnaire for survey purpose which incorporated three divisions had demographic profile of the customers, regarding customer satisfaction towards services in banking and customer services. The sample size had consisted of 391 respondents of Mukah, Sarawak. This study employed a few common statistical tools like percentage analysis, mean, standard deviation and correlation analysis to analyze the collected sample data by the way of applying SPSS Version 21. This study discovered that the better service attracted the greatest customer satisfaction and loyalty. Also, the bank's employees built good relationship with customers of all level and all communication with customers were clear and timely. Further, the tangibility variable was the most influenced factors for customer services, followed by empathy and responsiveness which positively correlated with customer services provided by the banking sectors in Mukah Sarawak

RESEARCH OBJECTIVES

The main aim of the study is to examine the Satisfaction of services provided by the commercial banks in Erode district. The followings are the main objectives of the study:

1. To study the Demographic profile and banking operation details of the selected sample respondents in Erode district.
2. To evaluate the factors that influences the satisfaction level of the customers towards services of Commercial Banks in Erode district.
3. To find out the problems faced by the customers towards general services and technological services offered by the Commercial Banks in the study area.
4. To offer better ways and means to improve the service quality and satisfaction of the customers of Commercial Banks in Erode district.

HYPOTHESES OF THE STUDY

- There is no significant relationship between selected independent variables of the customers and their level of satisfaction towards services.

RESEARCH METHODOLOGY

The validity of any research depends on the systematic method of the data collection and analysing the same in a logical and sequential order. The present study made extensive use of both primary and secondary data. The research is descriptive in nature.

Sample Size

The researcher collected the primary data relating to the perception of the customers towards service quality perception and satisfaction towards services of commercial banks. In Erode district, 840 respondents are found to be customers of selected commercial banks.

Sampling Design and Technique

For the study purpose, the customers holding account in commercial banks in Erode district were selected as population. The sample size of this study had been confirmed as 840 customers of commercial banks in Erode district. These samples were carefully selected by the researcher from those who were holding bank account in commercial banks in the study area. Both primary and secondary data were used for the purpose of analysis. For collecting primary data, field survey technique was employed. A well framed questionnaire was used to collect the primary data. The samples were collected from Erode district based on stratified random sampling method.

RESULTS AND DISCUSSIONS

A commercial bank is a kind of financial institution that carries all the operations related to deposit and withdrawal of money for the general public, providing loans for investment, and other such activities. These banks are profit-making institutions and do business only to make a profit. The two primary characteristics of a commercial bank are lending and borrowing. The bank receives the deposits and gives money to various projects to earn interest (profit).

This section analysis that satisfaction level of the customers towards services of commercial bank

LEVEL OF SATISFACTION TOWARDS SERVICE OFFERED BY THE BANKS

An attempt has been made to know the level of satisfaction towards service offered by the banks of the customers. For the purpose, services offered by commercial banks have been classified into twenty-five categories and the details are attached in the following table.

TABLE NO. 1

LEVEL OF SATISFACTION TOWARDS SERVICE OFFERED BY THE BANKS

No.	Factors	HS	S	N	DS	HDS
1	Locker facility	383 (45.6%)	103 (12.3%)	149 (17.7%)	106 (12.6%)	99 (11.8%)
2	Procedure for opening / closing the account	326 (38.8%)	245 (29.2%)	145 (17.3%)	68 (8.1%)	56 (6.7%)
3	Time taken on any kind of service	386 (46.0%)	157 (18.7%)	102 (12.1%)	107 (12.7%)	88 (10.5%)
4	Availability of parking facility	494 (58.8%)	130 (15.5%)	77 (9.2%)	73 (8.7%)	66 (7.9%)
5	Knowledge of the bank officials	393 (46.8%)	219 (26.1%)	110 (13.1%)	69 (8.2%)	49 (5.8%)
6	Different schemes	446 (53.1%)	135 (16.1%)	122 (14.5%)	76 (9.0%)	61 (7.3%)
7	Duration of relationship	443 (52.7%)	136 (16.2%)	153 (18.2%)	57 (6.8%)	51 (6.1%)
8	Empathy	304 (36.2%)	243 (28.9%)	136 (16.2%)	85 (10.1%)	72 (8.6%)
9	Competence	415 (49.4%)	174 (20.7%)	90 (10.7%)	70 (8.3%)	91 (10.8%)
10	Branch attributes	451 (53.7%)	131 (15.6%)	133 (15.8%)	75 (8.9%)	50 (6.0%)
11	IT enabled services	397 (47.3%)	195 (23.2%)	139 (16.5%)	62 (7.4%)	47 (5.6%)

No.	Factors	HS	S	N	DS	HDS
12	Monthly bank account statement by E-Mail	374 (44.5%)	131 (15.6%)	154 (18.3%)	100 (11.9%)	81 (9.6%)
13	Balance enquiry	503 (59.9%)	113 (13.5%)	89 (10.6%)	84 (10.0%)	51 (6.1%)
14	Communication	240 (28.6%)	118 (14.0%)	257 (30.6%)	122 (14.5%)	103 (12.3%)
15	Past loyalty	446 (53.1%)	130 (15.5%)	110 (13.1%)	89 (10.6%)	65 (7.7%)
16	Relationship benefits	549 (65.4%)	117 (13.9%)	65 (7.7%)	52 (6.2%)	57 (6.8%)
17	Knowledge familiarity with Customer	410 (48.8%)	182 (21.7%)	125 (14.9%)	56 (6.7%)	67 (8.0%)
18	Speed of service from tellers	207 (24.6%)	149 (17.7%)	217 (25.8%)	175 (20.8%)	92 (11.0%)
19	Business hours of the branch	298 (35.5%)	285 (33.9%)	110 (13.1%)	80 (9.5%)	67 (8.0%)
20	Grievance Redressal procedure	209 (24.9%)	240 (28.6%)	156 (18.6%)	144 (17.1%)	91 (10.8%)
21	Bank charges on services	286 (34.0%)	190 (22.6%)	176 (21.0%)	134 (16.0%)	54 (6.4%)
22	Facilities to transfer fund	371 (44.2%)	128 (15.2%)	127 (15.1%)	111 (13.2%)	103 (12.3%)
23	Rate of interest	347 (41.3%)	130 (15.5%)	137 (16.3%)	106 (12.6%)	120 (14.3%)
24	Bank's Image	306 (36.4%)	290 (34.5%)	109 (13.0%)	83 (9.9%)	52 (6.2%)
25	Access to the required forms	414 (49.3%)	116 (13.8%)	142 (16.9%)	98 (11.7%)	70 (8.3%)

Note : HS – Highly Satisfied; S –Satisfied; N – Neutral; DS – Dissatisfied; HDS – Highly Dissatisfied

It is observed from the above table that the customers highly satisfied towards service offered by the banks like 'locker facility, procedure for opening / closing the account, time taken on any kind of service, availability of parking facility, knowledge of the bank officials, different schemes, duration of relationship, empathy, competence, branch attributes, IT enabled services, monthly bank account statement by e-mail, balance enquiry, past loyalty, relationship benefits, knowledge familiarity with customer, business hours of the branch, bank charges on services, facilities to transfer fund, rate of interest, bank's image and access to the required forms' as 45.6, 38.8, 46.0, 58.8, 46.8, 53.1, 52.7, 36.2, 49.4, 53.7, 47.3, 44.5, 59.9, 53.1, 65.4, 48.8, 35.5, 34.0, 44.2, 41.3, 36.4 and 49.3 percent respectively. Also, 28.6 percent of the customers satisfied towards 'Grievance Redressal procedure'. On the other hand, the customers neutrally satisfied towards 'Communication and Speed of service from tellers' as 30.6 and 25.8 percent respectively. It is found from the analysis that majority (65.4%) of the customers agreed towards services offered by banks like 'relationship benefits'.

LEVEL OF SATISFACTION TOWARDS SERVICES OF COMMERCIAL BANKS (CHI-SQUARE TEST)

The level of satisfaction had been measured based on customer's response about the satisfaction towards 25 factors presented in the Questionnaire. 1. The responses had been computed with Likert's five-point scaling technique based on 5 - highly satisfied, 4 - satisfied, 3 - neutral, 2 - dissatisfied, 1 - highly dissatisfied. The level of satisfaction towards services of commercial banks was classified as low, medium and high level of satisfaction based on mean and standard deviation.

TABLE NO. 2

LEVEL OF SATISFACTION TOWARDS SERVICES OF COMMERCIAL BANK

S. No.	Category	Range	No. of Respondents	Percentage (%)	Mean Score	SD
1.	Low	≤ 3.235	154	18.3	2.90	0.28
2.	Medium	3.236 - 4.393	297	35.4	4.01	0.33
3.	High	>4.393	389	46.3	4.09	0.46
	Total		**840**	**100.0**		

It is understood from the above table as follows.

- Low level satisfaction – 154 customers (≤3.235 mean score)
- Medium level satisfaction – 297 customers (3.236-4.393 mean score)
- High level satisfaction – 389 customers (>4.393 mean score)

From the above table, most of the customers among the 3 categories have high level of satisfaction with mean score of 4.09 points followed by a medium level with mean score of 4.01 points and low level with mean score of 2.90 points. It is found that the majority of the customers are having high level of satisfaction towards services of commercial bank.

AGE AND LEVEL OF SATISFACTION TOWARDS SERVICES

TABLE NO. 3

AGE AND LEVEL OF SATISFACTION TOWARDS SERVICES (TWO-WAY TABLE)

S. No.	Age	Level of Satisfaction			Total	Mean
		Low	Medium	High		
1.	Upto 25 years	11 (10.6%)	33 (31.7%)	60 (57.7%)	**104**	**3.94**
2.	26 - 35 years	25 (14.5%)	64 (37.0%)	84 (48.6%)	**173**	**3.83**
3.	36-45 years	9 (3.5%)	121 (47.6%)	124 (48.8%)	**254**	**4.20**

4.	46-55 years	101 (43.7%)	52 (22.5%)	78 (33.8%)	**231**	**3.32**
5.	Above 40 years	8 (10.3%)	27 (34.6%)	43 (55.1%)	**78**	**3.79**
	Total	**154**	**297**	**389**	**840**	

From the analysis, it could be observed that the percentage of low-level satisfaction towards services of commercial banks was highest (43.7%) among customers belong to 46-55 years of age group and the same was lowest (3.5%) among 36-45 years aged customers. The percentage of medium level satisfaction on services was highest (47.6%) among customers belong to age category of 36-45 years and the same was lowest (22.5%) among customers belong to 46-55 years of age group. On the other hand, the percentage of high level of satisfaction towards commercial banks was highest (57.7%) among customers belong to age group of up to 25 years and the same was lowest (33.8%) among 46-55 years of aged customers. It is found from the analysis that maximum level satisfaction towards services of commercial banks is perceived by the customers belong to 36-45 years of age group.

H_0 : There is no significant relationship between age of the customers and their level of satisfaction towards services.

TABLE NO. 4

AGE AND LEVEL OF SATISFACTION TOWARDS SERVICES (CHI-SQUARE TEST)

Factor	**Calculated χ^2 Value**	**Table Value**	**D.F**	**Remarks**
Age	153.88	20.090	8	Significant at 1% level

It is confirmed from the analysis that the calculated Chi-square value is greater than table value and the result is significant at 1 percent level. So, the hypothesis 'age of the customers and the level of satisfaction towards services of commercial banks' does not hold good. From the study, it is found that there is a close significant relationship between age of the customers and their level of satisfaction towards bank services.

EDUCATIONAL QUALIFICATION AND LEVEL OF SATISFACTION TOWARDS SERVICES

TABLE NO. 5

EDUCATIONAL QUALIFICATION AND LEVEL OF SATISFACTION TOWARDS SERVICES (TWO-WAY TABLE)

S. No.	**Educational Qualification**	**Level of Satisfaction**			**Total**	**Mean**
		Low	**Medium**	**High**		
1.	No Formal Education	5 (5.2%)	44 (45.8%)	47 (49.0%)	**96**	**3.99**
2.	School Level	12 (7.2%)	47 (28.1%)	108 (64.7%)	**167**	**4.12**

3.	Under Graduate	45 (15.2%)	114 (38.5%)	137 (46.3%)	**296**	**3.78**
4.	Post Graduate	83 (48.3%)	44 (25.6%)	45 (26.2%)	**172**	**3.24**
5.	Professional	9 (8.3%)	48 (44.0%)	52 (47.7%)	**109**	**4.21**
	Total	**154**	**297**	**389**	**840**	

From the tabulation, it could be noted that the percentage of low-level satisfaction towards services of commercial banks was highest (48.3%) among post graduates and the same was lowest (5.2%) among customers not having formal education. The percentage of medium level satisfaction on services was highest (45.8%) among customers not having formal education and the same was lowest (25.6%) among post graduates. On the other hand, the percentage of high level of satisfaction towards commercial banks was highest (64.7%) among customers educated school level and the same was lowest (26.2%) among post graduates. It is found from the analysis that the customers who qualified professional degree are having high level satisfaction towards commercial banks.

H_0 : There is no significant relationship between educational qualification of the customers and their level of satisfaction towards services.

TABLE NO. 6

EDUCATIONAL QUALIFICATION AND LEVEL OF SATISFACTION TOWARDS SERVICES (CHI-SQUARE TEST)

Factor	Calculated χ^2 Value	Table Value	D.F	Remarks
Educational Qualification	152.627	20.090	8	Significant at 1% level

It is determined from the analysis that the calculated Chi-square value is greater than table value and the result is significant at 1 percent level. Hence, the hypothesis ‘educational qualification of the customers and the level of satisfaction towards services of commercial banks’ does not hold good. From the analysis, it is found that there is a close significant relationship between educational qualification of the customers and their level of satisfaction towards bank services.

MONTHLY FAMILY INCOME AND LEVEL OF SATISFACTION TOWARDS SERVICES

TABLE NO. 7

MONTHLY FAMILY INCOME AND LEVEL OF SATISFACTION TOWARDS SERVICES (TWO-WAY TABLE)

S. No.	Monthly Family Income	Level of Satisfaction			Total	Mean
		Low	Medium	High		
1.	Upto Rs.25,000	6	49	53	108	**3.68**

		(5.6%)	(45.4%)	(49.1%)		
2.	Rs.25,001 - 35,000	35 (13.2%)	104 (39.2%)	126 (47.5%)	265	**3.87**
3.	Rs.35,001 - 45,000	75 (25.1%)	80 (26.8%)	144 (48.2%)	299	**3.73**
4.	Above Rs.45,000	38 (22.6%)	64 (38.1%)	66 (39.3%)	168	**4.10**
	Total	**154**	**297**	**389**	**840**	

From the analysis, it could be evaluated that the percentage of low-level satisfaction towards services of commercial banks was highest (25.1%) among the customers had Rs.35,001 - 45,000 as monthly family income and the same was lowest (5.6%) among customers beong to upto Rs.25,000. The percentage of medium level satisfaction on bank services was highest (45.4%) among customers had upto Rs.25,000 as monthly family income and the same was lowest (26.8%) among customers belong to Rs.35,001 - 45,000. On the other hand, the percentage of high level of satisfaction towards commercial banks was highest (49.1%) among customers had upto Rs.25,000 as monthly family income and the same was lowest (39.3%) among customers belong to above Rs.45,000. It is found from the analysis that customers have above Rs.45,000 as monthly family income are having maximum level satisfaction towards commercial banks.

H_0 : There is no significant relationship between monthly family income of the customers and their level of satisfaction towards services.

TABLE NO. 8

MONTHLY FAMILY INCOME AND LEVEL OF SATISFACTION TOWARDS SERVICES (CHI-SQUARE TEST)

Factor	Calculated χ^2 Value	Table Value	D.F	Remarks
Monthly Family Income	35.616	16.811	6	Significant at 1% level

It is inferred from the analysis that the calculated Chi-square value is greater than table value and the result is significant at 1 percent level. Hence, the hypothesis ‘monthly family income of the customers and the level of satisfaction towards services of commercial banks’ does not hold good. It is found that there is a close significant relationship between monthly family income of the customers and their level of satisfaction towards services of commercial banks.

PROBLEMS FACED WHILE OPERATING THE SERVICES IN BANK (HENRY GARRETT RANKING TECHNIQUE)

An attempt has been made to know the problems faced while operating the services in bank by the customers. For this ranking, problems have been classified into eight segments viz., more formalities, minimum balance is high, more processing charges, poor service, no guidance about schemes and services, low rate of interest on deposit, high rate of interest on loan and hidden cost. To find the most important problems, Henry Garrett Ranking Technique had been undertaken and the details of ranking are provided in the following table.

TABLE NO. 9

PROBLEMS FACED WHILE OPERATING THE SERVICES IN BANK

No.	Problems	Total Score	Mean Score	Rank
1	More formalities	36906	43.9	VII
2	Minimum balance is high	43695	52.0	III
3	More processing charges	43408	51.7	IV
4	Poor service	34807	41.4	VIII
5	No guidance about schemes and services	36976	44.0	VI
6	Low rate of interest on deposit	47397	56.4	II
7	High rate of interest on loan	53473	63.7	I
8	Hidden cost	39818	47.4	V

From the Garrett Ranking analysis, it is explored that major problems faced while operating the services in bank as ‘high rate of interest on loan’ which is ranked first with the Garrett score of 53473 points. It is followed by the second and third ranks are assigned to ‘low rate of interest on deposit’ and ‘minimum balance is high’ with the scores of 47397 and 43695 points respectively. The fourth and fifth ranks are assigned to ‘more processing charges’ and ‘hidden cost’ with the scores of 43408 and 39818 points respectively. The sixth and seventh ranks are assigned to ‘no guidance about schemes and services’ and ‘more formalities’ with the scores of 36976 and 36906 points respectively. The last rank is assigned to ‘poor service’ with the scores of 34807 points. It is found from the analysis that most of the customers are facing main problems while operating the services in bank as ‘high rate of interest on loan’ and ‘low rate of interest on deposit’.

TECHNICAL ISSUES IN USING ELECTRONIC BANKING SERVICES (HENRY GARRETT RANKING TECHNIQUE)

An attempt has been made to know the technical issues in using electronic banking services by the customers. For the purpose, technical issues have been distributed into nine groups namely wrong debit of customers account, charges for using bank ATM, not available of network, poor maintenance of ATM centre, lack of user-friendly banker website, inadequate knowledge to operate, frequent failure of ATM, ceiling limit or cash withdrawal from ATM and no receipt for the transaction. To identify the most important technical issues, Henry Garrett Ranking Technique had been carried out and the details of ranking the technical issues are attached in the following table.

TABLE NO. 10

TECHNICAL ISSUES IN USING ELECTRONIC BANKING SERVICES

No.	Technical Problems	Total Score	Mean Score	Rank
1	Wrong debit of customers account	40932	48.7	VIII
2	Charges for using bank ATM	42420	50.5	IV
3	Not available of Network	40050	47.7	IX

4	Poor maintenance of ATM centre	40993	48.8	VII
5	Lack of user-friendly banker website	44271	52.7	I
6	Inadequate knowledge to operate	43744	52.1	II
7	Frequent failure of ATM	43029	51.2	III
8	Ceiling limit or cash withdrawal from ATM	41553	49.5	V
9	No receipt for the transaction	41316	49.2	VI

It is confirmed from the above analysis that major technical issues in using electronic banking services as ‘lack of user-friendly banker website’ which is ranked first with the Garrett score of 44271 points. It is followed by the second and third ranks are assigned to ‘inadequate knowledge to operate’ and ‘frequent failure of ATM’ with the scores of 43744 and 43029 points respectively. The fourth and fifth ranks are assigned to ‘charges for using bank ATM’ and ‘ceiling limit or cash withdrawal from ATM’ with the scores of 42420 and 41553 points respectively. The sixth and seventh ranks are assigned to ‘no receipt for the transaction’ and ‘poor maintenance of ATM centre’ with the scores of 41316 and 40993 points respectively. The eighth and ninth ranks are assigned to ‘wrong debit of customers account’ and ‘not available of network’ with the scores of 40932 and 40050 points respectively. It is found from the analysis that majority of the customers are facing technical issues in using electronic banking services as ‘lack of user-friendly banker website’ and ‘inadequate knowledge to operate’.

FINDINGS

- It is found from the analysis that majority of the customers agreed towards services offered by banks like ‘relationship benefits’
- It is revealed that there is a close significant relationship between age, educational qualification and monthly family income of the customers and their level of satisfaction towards services of commercial banks.
- It is found from the analysis that most of the customers are facing main problems while operating the services in bank as ‘high rate of interest on loan’ and ‘low rate of interest on deposit’.
- It is found from the analysis that majority of the customers are facing technical issues in using electronic banking services as ‘lack of user-friendly banker website’ and ‘inadequate knowledge to operate

SUGGESTIONS

- This study revealed that high level satisfaction towards commercial banks is perceived by customers made transactions in branch. Hence, the commercial bank should bank give special attention to perform cashless transactions by focusing customers with electronic banking service at some points which can be accessible easily also their satisfaction level will be increased.
- This research indicated that most of the customers are facing main problems while operating the services in bank as ‘high rate of interest on loan’. So, the commercial banks should offer various types of loans for customers at low rate of interest also promote their recent schemes so that the customers are aware of these and rely more on commercial banks.
- The results explored that most of the customers are facing technical issues in using electronic banking services as ‘lack of user-friendly banker website’ and ‘inadequate knowledge to operate’. Hence, the commercial banks should regulate necessary steps to enhance the human resource element by training them to serve the customers effectively and thereby enhance the customers’ quality perceptions

CONCLUSION

The study has been attempted to examine the customer delight towards services of commercial bank in Erode district. Now a days, the satisfaction of customer is enormous important for the survival and growth of commercial banks. Hence, providing multiple services by commercial banks is important indicator for judging the satisfaction level of the bank customers. This study confirmed that there is a close significant relationship between selected variables and independent variable satisfaction towards services offered by the commercial banks. So Bank may follow a feedback system to know the customers' expectations for improving their high level satisfaction. Also, the study states that Bank employee should maintain a strong relationship with customers to understand their requirement and opinion about services offered by the commercial banks.

REFERENCES

- Sugavaneswari, R., & Rajan, S.DA. (2018). A Study on Customer Satisfaction Towards Banking Services with Special Reference to Chennai City. *National Conference on Sustainable Development through Technology and Management, IJREAM,* 22-27
- Mohd. Afroz Pasha, & Razashah, M. (2018). Impact of Service Quality on Customer Satisfaction: An Empirical Study in Selected Public and Private Sector Banks. *International Refereed Research Journal, IX*(1), 64-73.
- Manvinder Tandon, & Amritpal Singh, (2018). Basic Minor and Major Ramifications of Service Quality in Retail Banking. *International Journal of Advance Research, Ideas and Innovations in Technology, 4*(1), 233-237.
- Sayoojkumar, K.P. (2017). Customer's satisfaction in banking services of Canara bank in Kozhikode, district, Kerala. *International Journal of Research and Analytical Reviews, 4*(3), 845-850.
- Mohan, D., (2017). A study on customer satisfaction towards services provided by state bank of India - with special reference to Nagappattinam District. *Aarhat Multidisciplinary International Education Research Journal, VI*(I), 265-271.
- Sabli, H.M., Wahi, M.F., & Zahili, A.N. (2017). Measuring Customer Satisfaction towards Customer Services in Banking Sector of Mukah Sarawak. *Journal of Business and Economics, 8*(8), 659-665.
- Sabli, H.M., Wahi, M.F., & Zahili, A.N. (2017). Measuring Customer Satisfaction towards Customer Services in Banking Sector of Mukah Sarawak. *Journal of Business and Economics, 8*(8), 659-665.
- Karthihai Selvi, V., & Vimal Priyan, J. (2017). Perception of customers towards service quality of Canara bank towards deposit schemes. *ICTACT Journal on Management Studies, 03*(01), 461-469.
- Al-Hawary, S.I.S., & Al-Smeran, W.F. (2017). Impact of Electronic Service Quality on Customers Satisfaction of Islamic Banks in Jordan. *International Journal of Academic Research in Accounting, Finance and Management Sciences, 7*(1), 170-188.
- Hari Prasad, E., & Bhavani Prasad, G.V. (2017). Service Quality and Customers' Satisfaction in HDFC Bank (A Study of Selected Private Rural Banks in Karimnagar District of Telangana State). *Pacific Business Review International, 9*(11), 55-66.
- Minh, N.V., & Huu, N.H. (2016). The Relationship between Service Quality, Customer Satisfaction and Customer Loyalty: An Investigation in Vietnamese Retail Banking Sector. *Journal of Competitiveness, 8*(2), 103-116.
- Rajesh Kumar, (2016). Customer perception on service quality of public and private banks Bhiwani Haryana India. International Journal of Advanced Research in Management and Social Sciences, 5(12), 176-184.