A Comparative Study on Usage and Customers Satisfaction of Banking Services in Anand and Kheda Districts of Gujarat State, India

Dr. Bhautik A. Patel

Deputy Accountant,
Sardar Patel University,
Vallabh Vidyanagar,
Gujarat, India

Dr. Brijesh M. Patel

Project Fellow – UGC SAP – III,
G.H. Patel Postgraduate Institute of
Business Management, Sardar Patel
University, Vallabh Vidyanagar, Gujarat,
India

Abstract

In past, Indian banking sector was not developed due to it most of the transactions through informal way such as money lender, cooperative society and many others. With the advent of time, development of trade, commerce and industry Indian banking sectors have been growing rapidly. Total saving deposit with commercial banks were Rs. 10,937 crores in the year 1980-81 and which increased to Rs. 40,31,177 crores in the year 2018-19. Moreover, Indian Government has taken various steps such as Jan Dhan Yojans, opining new branches of banks in rural areas, allow private sector to starts banks and others to make better banking services available to customers. Due to these efforts village people are able to get different products and services of bank easily. Hence, present study attempts to analyze usage and satisfaction towards banking services of rural customers of Anand and Kheda Districts. It has been found from this study that fixed deposit is the only constant variable of expectation and satisfaction level of banking services among respondents in both districts i.e. Anand and Kheda.

Keywords: Banking Services, Customers Satisfaction, Awareness of Banking Services

Introduction

The cooperative bank has played an important role in the area of agricultural and rural development in the country. It has also developed the allied agricultural sector and has emerged as the most important source of institutional credit in the agricultural sector. Cooperatives provide both short and medium term loans to farmers. Long-term loan is made available by Primary Land Development Banks and Central Land Development Banks. The present study is concerned with the agricultural Credit utilization advanced by the cooperatives, we have largely focused our attempt on the study of District Central Cooperative both at all India Level and State Level. The farmers get credit through cooperative societies, which are regulated by Cooperative Societies Act. Each society grants short-term credit up to eighteen months for carrying out current agricultural operations. It also provides medium term loans for a period ranging between two to five years.

Review of Literature

Husanbana (2004) studied about customer service in rural banks. He found that the rural customers are not aware of the purpose for which loans are available and how they can avail them. Customers generally do not know the complete rules, regulations and procedures of the bank because the bank personnel do not take interest in educating their customer.

Mishra J.K. and Jain M. (2007) carried out various dimensions of customer satisfaction in nationalized and private sector banks. The study analysed that there has been ten factors and five dimensions of customer satisfaction for nationalized and private sector banks respectively and concluded that satisfaction of the customers have an invaluable asset for the modern organizations, providing unmatched competitive edge; it helps in building long term relationship as well as brand equity.

Hasanbanu (2004) found that the rural consumers are not aware of purpose for which loans are available and how they can avail them. Consumers generally do know the complete rules, regulations and procedures of the banks because the bank personnel do not take interest in educations their consumers.

Rao Chilumuri Srinivasa (2013) found out that the consumer's awareness about the services provided by the SBI is less, particularly regarding all internet banking services the awareness is very low and so bank have to educate and create awareness to consumers by organizing campaign in the rural area. He suggested that all services of the SBI should directly communicate with farmers, small businessmen, self-help groups, students and people of small town, clarify those all doubts and creating awareness.

Gurumoorthy N. (2001) studied on the history and progress of ATM banking in the world and particularly the Indian experience in ATM banking. Also, he stated that computerization of branches, introduction of cash management products, remote access logins for corporate, mobile banking, internet banking and ATM banking are a few ways by which bankers use technology today to beat the competition.

Ndubisi, Nelson Oly, and Wah Chan Kok (2005) conducted a study on the Malaysian banking sector. The study concluded that banks can generate customer satisfaction by exhibiting trustworthy behaviour, commitment to service, communicating information to customers efficiently and accurately, delivering services in a competent manner, handling potential and manifest conflicts skilfully, and improving overall customer relationship quality.

Wan, et. al. (2003) in their study among Hong Kong bank customers found that ATM was the most frequently adopted feature, followed by internet banking and telephone banking was the least frequently adopted. Beliefs about possession of certain positive attributes of the channels were predictive about the adoption of ATM and internet banking than adoption of branch banking and telephone banking.

Objectives of Study

To study about awareness of banking services in rural areas.

To analyze the expectation and satisfaction level of banking services in rural areas of selected districts.

Research Methodology

The population defined for this research paper was limited to the users of banking services in selected districts of Gujarat state. In this study non-probability convenient sampling method has been used. Total 200 respondents (100 respondents from Anand district and 100 respondents from Kheda district) were surveyed to find out the objectives of the study. The descriptive research design has been used.

Both primary and secondary data collection methods were adopted for the purpose of the study. A structured questionnaire was used for primary data collection. The respondents were asked indicate their usage and satisfaction level regarding banking services and faced problems while using banking services at bank.

Data Analysis and Interpretation

The following table presents demographic profile of respondents for the study.

Table-1 Taluka wise Sample respondents

District					
Anand			**Kheda**		
Taluka	Frequency	Percent	Taluka	Frequency	Percent
Borsad	1	1.0	Galteshwar	50	50.0
Khambhat	49	49.0	Thasra	50	50.0
Umreth	50	50.0	Total	100	100.0
Total	100	100.0			

The above table shows that each district 100 respondents are taken for the study, in Anand district, three taluka have selected for the survey and in Kheda district two taluka have selected.

Table-2 Demographic profiles of respondents

	Anand		Kheda	
Age	**Frequency**	**Percent**	**Frequency**	**Percent**
15-30 years	48	48.0	32	32.0
31-40 years	24	24.0	29	29.0
41-60 years	24	24.0	31	31.0
Above 60 years	4	4.0	8	8.0
Total	100	100.0	100	100.0
Gender	**Frequency**	**Percent**	**Frequency**	**Percent**
Male	81	81.0	88	88.0
Female	19	19.0	12	12.0
Total	100	100.0	100	100.0
Type of Ration Card	**Frequency**	**Percent**	**Frequency**	**Percent**
APL	68	68.0	67	67.0
BPL	32	32.0	33	33.0
Total	100	100.0	100	100.0

Annual Income	Frequency	Percent	Frequency	Percent
Up to Rs. 50,000	31	31.0	36	36.0
Rs. 50,001 Rs. 1,00,000	26	26.0	24	24.0
Rs. 1,00,001 – Rs. 3,00,000	15	15.0	22	22.0
Rs. 3,00,001 - Rs. 5,00,000	18	18.0	10	10.0
More than Rs. 5,00,000	10	10.0	8	8.0
Total	100	100.0	100	100.0
Occupation	Frequency	Percent	Frequency	Percent
Labour work	18	18.0	16	16.0
Farming	17	17.0	44	44.0
Private Job/Service	27	27.0	14	14.0
Government Job/Service	10	10.0	8	8.0
Housewife	5	5.0	4	4.0
Student	17	17.0	14	14.0
Business	6	6.0	0	0
Total	100	100.0	100	100.0
Education	Frequency	Percent	Frequency	Percent
Illiterate	11	11.0	9	9.0
Primary schooling	7	7.0	23	23.0
S.S.C./H.S.C	27	27.0	26	26.0
Graduate	34	34.0	33	33.0
Post Graduate	14	14.0	9	9.0
Diploma	7	7.0	0	0
Total	100	100.0	100	100.0

Table-3 Available infrastructure amenities of Public/National Bank in villages

	Anand		Kheda	
	Frequency	**Percent**	**Frequency**	**Percent**
Yes	99	99.0	28	28.0
No	1	1.0	72	72.0
Total	100	100.0	100	100.0

It can be observed from the above table that 99 per cent respondents of Anand district were said the availability of public /national bank in their village whereas 72 per cent respondents of Kheda district were said unavailability of public/national bank in their village.

Table-4 Available infrastructure amenities of Private Bank in villages

	Anand		Kheda	
	Frequency	**Percent**	**Frequency**	**Percent**
Yes	49	49.0	3	3.0
No	51	51.0	97	97.0
Total	100	100.0	100	100.0

The above table shows the availability of private bank in their village, most of respondents said in their village no private bank service available.

Table-5 Available infrastructure amenities of Cooperative Bank in villages

	Anand		Kheda	
	Frequency	**Percent**	**Frequency**	**Percent**
Yes	48	48.0	3	3.0
No	52	52.0	97	97.0
Total	100	100.0	100	100.0

The above table shows the availability of cooperative bank in their village, most of respondents said in their village no cooperative bank service available.

Table-6 Account holders in Bank

	Anand		Kheda	
	Frequency	Percent	Frequency	Percent
Yes	94	94.0	91	91.0
No	6	6.0	9	9.0
Total	100	100.0	100	100.0

It can be observed from the above table that 94 per cent respondents were having bank account in Anand district whereas 91 per cent respondents were having bank account in Kheda district.

Table-7 Frequency period of usage of Bank Account

	Anand		Kheda	
	Frequency	Percent	Frequency	Percent
Less than 1 years	7	7.4	10	11.0
1-5 years	33	35.1	37	40.7
6-10 years	23	24.5	17	18.7
11-15 years	14	14.9	13	14.3
More than 15 years	17	18.1	14	15.4
Total	94	100.0	91	100.0

The above table reflects that most of respondents 35.10 per cent of respondents in Anand district and 40.7 per cent of respondents in Kheda district used bank account from 1 to 5 years.

Table-8 Frequency of Visit to Bank

	Anand		Kheda	
	Frequency	Percent	Frequency	Percent
Once a Week	4	4.3	9	9.9
Once a Fortnight	3	3.2	8	8.8
Once a Month	15	16.0	28	30.8
Quarterly	5	5.3	7	7.7
Bi-annually	0	0	1	1.1
Annually	0	0	1	1.1
Whenever Required	67	71.3	37	40.7
Total	94	100	91	100.0

It can be observed from the above table that 4.30 per cent respondents (4) visited bank once in a week, 3.20 per cent respondents (3) visited bank once in a fortnight, 16.00 per cent respondents (15) visited bank once in a month, 5.30 per cent respondents (5) visited bank quarterly, 67 per cent respondents (71.30) visited bank whenever required in Anand district.

Whereas, in Kheda district 9.9 per cent respondents (9) visited bank once in a week, 8.80 per cent respondents (8) visited bank once in a fortnight, 30.8 per cent respondents (28) visited bank once in a month, 7.70 per cent respondents (7) visited bank quarterly, 1.10 per cent respondents (1) visited bi-annually and annually and 40.7 per cent respondent (37) visited bank whenever required.

Table-9 Types of bank account holder

	Anand		Kheda	
	Frequency	Percent	Frequency	Percent
Saving account	88	94.6%	72	79.1%
Current account	87	93.5%	9	9.9%
Recurring account	23	24.7%	2	2.2%
Fixed deposit account	45	48.4%	52	57.1%
Loan account	44	47.3%	47	51.6%

It can be concluded from the above table that 94.60 per cent respondents were having saving bank account in Anand district, followed by 93.5 per cent respondents were having current bank account, 24.7 per cent respondents were having recurring bank account, 48.4 per cent respondents were having fixed deposit account and 47.3 per cent respondents were having loan bank account.

Whereas, in Kheda distirct 79.1 per cent respondents were having saving bank account, 9.9 per cent respondents were having current bank account, 2.2 per cent respondents were having recurring bank account, 57.1 per cent respondents were having fixed deposit bank account and 51.6 per cent respondents were having loan bank account.

Table–10 Awareness about banking services

	Anand		Kheda	
	Frequency	Percent	Frequency	Percent
Fixed Deposits	57	61.3%	70	76.9%
Crops insurance	81	87.1%	52	57.1%
Loan	87	93.5%	67	73.6%
Recurring	47	50.5%	10	11.0%
Credit/Debit Cards	50	53.8%	47	51.6%
ATM service	86	92.5%	61	67.0%
Kishan Credit cards	52	55.9%	30	33.0%
Internet Banking	48	51.6%	27	29.7%
Mobile Banking	49	52.7%	26	28.6%
Demand Draft Facility	45	48.4%	13	14.3%
Personal Insurance	50	53.8%	12	13.2%
Safe/Locker	46	49.5%	18	19.8%
Saving Account	47	50.5%	38	41.8%

It can be observed from the above table that in Anand district banking service as loan was maximum 93.50 per cent respondents were aware of it, followed by another banking services such as ATM service (92.50 per cent), crop insurance (87.10 per cent), Fix deposits (61.30 per cent), kishan credit card (55.90 per cent), credit/debit card (53.80 per cent), personal insurance (53.80 per cent), recurring (50.5 per cent), internet banking (51.60 per cent),

safe/locker (49.50 per cent), etc. in rural areas.

Whereas, in Kheda district rural areas banking service as fixed deposit was maximum 76.9 per cent respondents were aware of it, followed by another banking services such as loan (73.6 per cent), ATM service (67 per cent), crops insurance (57.1 per cent), credit/debit cards (51.6 per cent), etc. in rural areas.

Table-11 Usage of different types of banking services

	Anand		Kheda	
	Frequency	Percent	Frequency	Percent
Fixed Deposits	55	59.1%	50	54.9%
Crops insurance	32	34.4%	28	30.8%
Loan	47	50.5%	44	48.4%
Recurring	19	20.4%	0	0
Credit/Debit Cards	28	30.1%	26	28.6%
ATM service	72	77.4%	39	42.9%
Kishan Credit cards	16	17.2%	7	7.7%
Internet Banking	17	18.3%	5	5.5%
Mobile Banking	12	12.9%	10	11.0%
Demand Draft Facility	6	6.5%	12	13.2%
Personal Insurance	23	24.7%	7	7.7%
Safe/Locker	9	9.7%	12	13.2%
Saving Account	47	50.5%	39	42.9%

It can be observed from the above table that in Anand district 77.40 per cent respondents were using banking services as ATM service, followed by other banking services like fix deposits (59.10 per cent), loan and saving bank account (50.50 per cent), crop insurance (34.40 per cent), credit/debit cards (30.10 per cent), internet banking (18.3 per cent) etc. in rural areas.

Whereas, in rural areas of Kheda district 54.90 per cent respondents were using banking services as fixed deposit account followed by using banking services such as loan (48.4 per cent), ATM service (42.9 per cent), corps insurance (30.8 per cent) etc in rural areas.

Table-12 Source of Information of Banking Services

	Anand		Kheda	
	Frequency	Percent	Frequency	Percent
Friends and Relatives	87	92.6%	76	83.5%
Village Friend	35	37.2%	39	42.9%
Television	46	48.9%	43	47.3%
Hoadinig & poster	52	55.3%	30	33.0%
Bank Employee	54	57.4%	49	53.8%
Newspaper	59	62.8%	39	42.9%
Teacher	16	17.0%	10	11.0%
Village Leader	3	3.2%	6	6.6%

It can be identified from the above table that maximum respondents received information about banking services from friends/relatives in both selected districts of rural areas, followed by obtained information from newspaper and bank employee etc.

Table-13 Importance of banking services

Descriptive Statistics	District	
Usage	Anand	Kheda
	Mean	Mean
Fixed Deposits	5.82	6.89
Loan	7.19	6.05
Saving Account	7.50	6.34
Debit cards	6.15	5.04
Credit card	6.10	4.38
Demand Draft Facility	5.87	3.48
Personal Insurance	6.83	3.68
Crops insurance	7.02	3.81
ATM Service	7.89	4.62
Safe/Locker	6.05	3.14
Internet Banking	5.61	3.07
Mobile Banking	5.60	3.03
ECS/RTGS/NEFT	4.62	2.52

It can be observed from the above table that among people from rural areas considered ATM as most important service, followed by, saving account, loan, corps insurance and personal insurance based on their mean statistics in Anand district. Whereas, in Kheda district fixed deposit was considered most important banking service based on respondents mean score.

Table-14 Problems faced while using Banking Services

	Anand		Kheda	
	Frequency	Percent	Frequency	Percent
Lack of information	76	85.4%	37	42.5%
Due to Illiteracy/language	27	30.3%	28	32.2%
More Documents required	41	46.1%	33	37.9%
Cumbersome procedure	47	52.8%	30	34.5%
Rude Behaviour of the staff	48	53.9%	15	17.2%
More time consuming	42	47.2%	16	18.4%
Inconvenient banking hours	23	25.8%	9	10.3%

It can be observed from the above table that 76 respondents were facing problems of lack of information about banking services, 48 respondents were facing problems regarding rude behaviour of the staff , 47 respondents were facing problems of cumbersome procedure, 42 respondents were facing problems of more time consuming process, 41 respondents were facing problems of requirement of more documents, 27 respondents were facing problems due to illiteracy/language and 23 respondents were facing problems of inconvenient banking hours in rural areas of Anand district.

Whereas, in Kheda district 37 respondents were facing problems of lack of information about banking services, followed by facing problems such as more documents required, cumbersome procedure, due to illiteracy/language, more time consumer and inconvenient banking hours in rural areas.

Table-15 GAP between Expectation and Satisfaction of banking services

	Anand			Kheda		
	Expectation	Satisfaction		Expectation	Satisfaction	
	Mean	Mean	GAP	Mean	Mean	GAP
Fixed Deposits	3.13	3.38	0.26	3.65	3.42	**-0.23**
Loan	3.94	4.16	0.22	3.07	3.04	**-0.02**
Saving Account	3.99	4.23	0.24	3.04	3.16	0.12
Debit cards	3.35	3.77	0.41	2.89	2.74	**-0.15**

Credit card	3.41	3.59	0.17	2.47	2.60	0.13
Demand Draft Facility	3.24	3.83	0.59	2.25	2.47	0.22
Personal Insurance	3.74	3.76	0.01	2.45	2.63	0.18
Crops insurance	3.64	3.90	0.27	2.43	2.44	0.01
ATM Service	4.28	3.77	**-0.51**	2.64	2.73	0.09
Safe/Locker	3.28	3.66	0.38	2.36	2.36	0.00
Internet Banking	3.21	3.50	0.29	2.35	2.43	0.08
Mobile Banking	3.16	3.37	0.21	2.10	2.21	0.11
ECS/RTGS/NEFT	2.96	3.18	0.22	2.00	2.05	0.05

It can be observed from the above table that the mean of expectation and satisfaction from positive hence they are banking services of fixed deposits, loan, savings account, debit cards, credit card, demand draft facility, personal insurance, crops insurance, safe/locker, internet banking, mobile banking and ECS/RTGS/NEFT are more satisfied while ATM services is having negative score, therefore people in rural areas are dissatisfied from this services in rural areas of Anand district.

In Kheda district saving account, credit card, demand draft facility, personal insurance, crops insurance, ATM services, safe/locker, internet banking, mobile banking and ECS/RTGS/NEFT are found positive mean score while fix deposit, loan and debit card are found negative mean score hence they are dissatisfied from banking services in rural areas.

Hypothesis Testing

H0: There is no significance difference in the mean rank of Expectation level of banking service across respondents of districts.

Table-16 Mann-Whitney U Test of Expectation level of banking service across respondents of districts

			Ranks		**Test Statistics**			
	District	N	Mean Rank	Sum of Ranks	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Fixed Deposit	Anand	94	89.13	8378.00	3913.000	8378.000	-1.030	.303
	Kheda	91	97.00	8827.00				
	Total	185						
Loan	Anand	94	112.88	10611.00	2408.000	6594.000	-5.292	.000
	Kheda	91	72.46	6594.00				
	Total	185						
Saving Account	Anand	94	111.85	10513.50	2505.500	6691.500	-5.023	.000
	Kheda	91	73.53	6691.50				
	Total	185						

Debit cards	Anand	94	101.55	9545.50	3473.500	7659.500	-2.256	.024
	Kheda	91	84.17	7659.50				
	Total	185						
Credit card	Anand	94	109.96	10336.00	2683.000	6869.000	-4.500	.000
	Kheda	91	75.48	6869.00				
	Total	185						
Demand Draft Facility	Anand	94	108.93	10239.50	2779.500	6965.500	-4.210	.000
	Kheda	91	76.54	6965.50				
	Total	185						
Personal Insurance	Anand	94	117.15	11012.00	2007.000	6193.000	-6.372	.000
	Kheda	91	68.05	6193.00				
	Total	185						
Crops insurance	Anand	94	116.21	10924.00	2095.000	6281.000	-6.121	.000
	Kheda	91	69.02	6281.00				
	Total	185						
ATM Service	Anand	94	124.51	11704.00	1315.000	5501.000	-8.374	.000
	Kheda	91	60.45	5501.00				
	Total	185						
Safe/Locker	Anand	94	107.53	10107.50	2911.500	7097.500	-3.836	.000
	Kheda	91	77.99	7097.50				
	Total	185						
Internet Banking	Anand	94	106.51	10011.50	3007.500	7193.500	-3.573	.000
	Kheda	91	79.05	7193.50				
	Total	185						
Mobile Banking	Anand	94	108.72	10220.00	2799.000	6985.000	-4.173	.000
	Kheda	91	76.76	6985.00				
	Total	185						
ECS/RTGS/NEFT	Anand	94	108.68	10215.50	2803.500	6989.500	-4.176	.000
	Kheda	91	76.81	6989.50				
	Total	185						

The Mann-Whitney U test applied for check the mean rank difference of respondents, the above table presents all banking services p value are less than 0.05. Hence, it can be said that there is significance difference in the mean rank of expectation level of banking service across respondents of districts. Except banking service of fixed deposit p value is more than 0.05, for fixed deposit null hypothesis cannot be rejected. Hence, it can be said that there is no significance difference in the mean rank of Expectation level of banking service across respondents of districts.

H0: There is no significance difference in the mean rank of satisfaction level of banking service across respondents of districts.

Table-17 Mann-Whitney U Test of Satisfaction level of banking service across districts

			Ranks		Test Statistics			
	District	N	Mean Rank	Sum of Ranks	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Fixed Deposit	Anand	94	94.95	8925.00	4094.000	8280.000	-.518	.604
	Kheda	91	90.99	8280.00				
	Total	185						
Loan	Anand	94	115.14	10823.50	2195.500	6381.500	-5.932	.000
	Kheda	91	70.13	6381.50				
	Total	185						
Saving Account	Anand	94	114.38	10752.00	2267.000	6453.000	-5.805	.000
	Kheda	91	70.91	6453.00				
	Total	185						
Debit cards	Anand	94	111.71	10501.00	2518.000	6704.000	-4.953	.000
	Kheda	91	73.67	6704.00				
	Total	185						
Credit card	Anand	94	109.20	10265.00	2754.000	6940.000	-4.302	.000
	Kheda	91	76.26	6940.00				
	Total	185						
Demand Draft Facility	Anand	94	116.80	10979.50	2039.500	6225.500	-6.301	.000
	Kheda	91	68.41	6225.50				
	Total	185						
Personal Insurance	Anand	94	113.26	10646.00	2373.000	6559.000	-5.363	.000
	Kheda	91	72.08	6559.00				
	Total	185						
Crops insurance	Anand	94	118.74	11161.50	1857.500	6043.500	-6.808	.000
	Kheda	91	66.41	6043.50				
	Total	185						
ATM Service	Anand	94	111.00	10434.00	2585.000	6771.000	-4.783	.000
	Kheda	91	74.41	6771.00				
	Total	185						

Safe/Locker	Anand	94	115.28	10836.00	2183.000	6369.000	-5.884	.000
	Kheda	91	69.99	6369.00				
	Total	185						
Internet Banking	Anand	94	111.44	10475.50	2543.500	6729.500	-4.870	.000
	Kheda	91	73.95	6729.50				
	Total	185						
Mobile Banking	Anand	94	113.06	10627.50	2391.500	6577.500	-5.296	.000
	Kheda	91	72.28	6577.50				
	Total	185						
ECS/RTGS/NEFT	Anand	94	111.28	10460.00	2559.000	6745.000	-4.846	.000
	Kheda	91	74.12	6745.00				
	Total	185						

It can be observed from the above table that Loan, Saving Account, Debit cards, Credit card, Demand Draft Facility, Personal Insurance, Crops insurance, ATM Service, Safe/Locker, Internet Banking, Mobile Banking and ECS/RTGS/NEFT p values are less than 0.05, null hypothesis can be rejected. Therefore, it can be concluded that there is significance difference in the mean rank of satisfaction level of banking service across respondents of districts. For the fixed deposit p value is more than 0.05, null hypothesis cannot be rejected. Hence, it can be said that there is no significance difference in the mean rank of satisfaction level of banking service across respondents of districts.

Conclusions

Banking services are vital for development of any nation. In developing country like India it is important for growth of agriculture, industry and service sector as well. In India Government initiates number of measures to provide banking services to urban and rural people. For the present study, respondents were asked regarding various banking services such as Saving account, fixed deposit, ATM, Loan, NEFT/RTGS, Internet Banking, safe locker service and others to know their satisfaction level. Anand district people were more using banking services compare to Kheda district. Lack of awareness, rude behavior of staff and more documents are main problems in facing using banking services by people of both districts. There is a negative gap of -0.51 between expectation and satisfaction level of customers in one service i.e. ATM in Anand district and negative gap of -0.23, -0.02 and -0.15 between expectation and satisfaction level of customers in services of Fixed deposit, loan and debit card respectively in Kheda district. Overall, there is no difference in expectation and satisfaction level of customers amongst other services. In nutshell, it can be said from the research that bank should do awareness programme for customers, behave properly and make easy process with less documents as well as provide services with customers' expectations to attract more customers.

References

Husanbana S., (2004), Customer Services in Rural Banks: An Analytical Study of Attitude of Different Types of Customers towards Banking Services, IBA bulletin, Vol. XXVI, No. 08, August, Pp. 21 – 25.

Mishra J. K. and Jain M. (2007), Constituent Dimensions of Customer Satisfaction: A Study of Nationalized and Private Banks, PRAJNAN, Vol. 35, Iss 4, Pp. 390-398.

S. Hasanbanu (2004), Consumer Service in Rural Banks: An Analytical Study of Attitude of Difference types of Consumers towards Banking Services, IBA Bulletin, Vol. XXVI, No. 8, August, Pp. 21-25.

Chilumuri Srinivasa Rao (2013), Consumer Awareness in Rural India with special reference to E-Banking services of State Bank of India, PARIPEX - INDIAN JOURNAL OF RESEARCH, Vol-2, Iss 2, February, 46-48

Gurumoorthy N (2001), ATM Banking, IBA Bulletin, Vol. 23, No.8, Pp.14.

Nelson Oly Ndubisi and Chan Kok Wah (2005), Factorial and discriminant analyses of the underpinnings of relationship marketing and customer satisfaction, International Journal of Bank Marketing, Vol. 23 Iss 7, Pp. 542 - 557

Wan, W W M., Luk, C-L and Chow, C.W.C. (2005), Customer' Adoption of Banking Channels in Hong Kong, International Journal of Bank Marketing, Vol. 23, No. 23, Pp. 253 – 272.