

CHAPTER - VI

**DATA PRESENTATION
ANALYSIS AND
INTERPRETATION**

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CHAPTER - VI

A) DATA PRESENTATION ANALYSIS AN INTERPRETATION RELATED TO THE CUSTOMERS.

For the purpose of data collection the researcher selected 200 Bank customers from Sangli city. The researcher relied heavily on the sample respondents from the total population of customers.

For that two structured questionnaire were designed and they were administered in the study area for collecting data from the sample selected respondents in mentioned above. The data collected through the independent questionnaire was compiled, tabulated and interpreted with the help of statistical techniques.

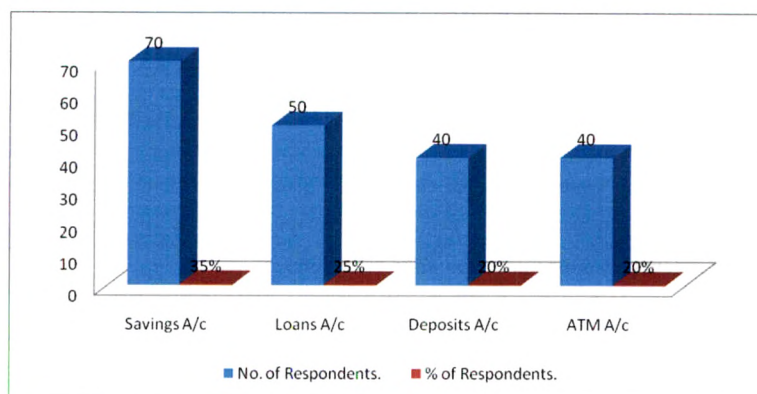
The set hypothesis was also tested with the help of statistical techniques like chi-square test, Percentage method etc. This chapter basically divided into two parts like 1st Data Presentation and interpretation concerning to the Customers and 2nd Data Presentation and interpretation concerning to the Branch Manager.

The following table showing the distribution of respondents (on the basis of nature of accounts).

Nature of Accounts	No. of Respondents.	% of Respondents.
Savings A/c	70	35 %
Loans A/c	50	25 %
Deposits A/c	40	20 %
ATM A/c	40	20 %
Total	200	100 %

Source : Field Survey.

Graph showing the nature of account and their holders.



It is observed from the above table & Graph that out of total 200 respondents 35 % respondents are savings a/c holders, 25 % of accounts are loan holders, 20 % are holders and 20 % are ATM holders.

1. PERSONAL INFORMATION :

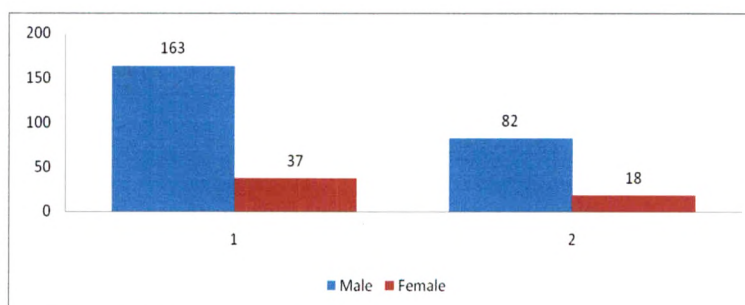
Table No.1 B

Table showing the composition of the sex of the respondents.

Sex.	No. of Respondents.	% ge of the Respondents.
Male	163	82
Female	37	18
Total	200	100

Source : Field Survey.

Graph showing the composition of sex of the Respondents.



Interpretation:

The above chart and table shows the sex of the respondents. It is found that 82 % respondents are male while few respondents i.e. 18 % are female.

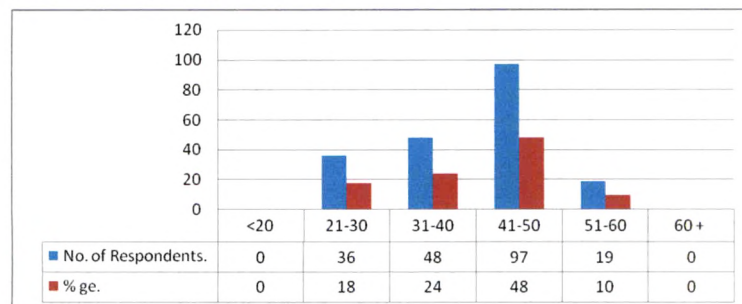
Table No.1 C

Table showing the age of the Respondents.

Age	No. of Respondents.	% ge of the Respondents.
<20	00	00
21-30	36	18
31-40	48	24
41-50	97	48
51-60	19	10
60 +	00	00
Total	200	100

Source : Field Survey.

Graph showing the age of the Respondents.

**Interpretation :**

The above table and graph show the information of the age of the respondents. It is found that near about 48 % respondents are between the age group of 41-50 years. While 24 % respondents falls under the age group of 31-40 followed by the age group 21-30 which is about 18 %.

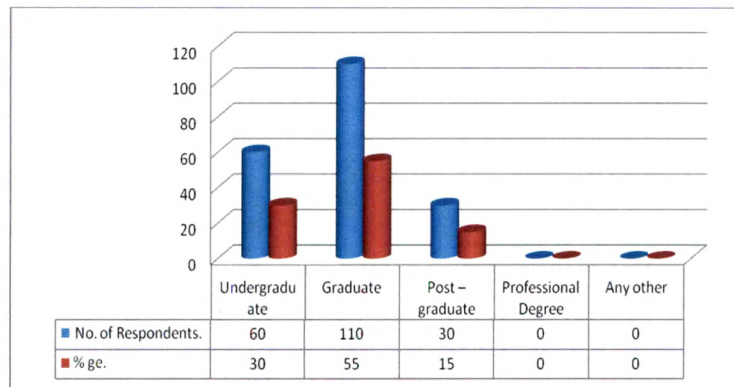
Table. 1 D

Table showing the Education of the Respondents

Education.	No. of Respondents.	% ge of the Respondents.
Undergraduate	60	30
Graduate	110	55
Post - graduate	30	15
Professional Degree	00	00
Any other	00	00
Total	200	100

Source : Field Survey.

Graph showing the Education of the Respondents.

**Interpretation :**

The above table provides the information of education of the respondents. It is concluded that 55 % respondents are graduate followed by undergraduate 30 %.

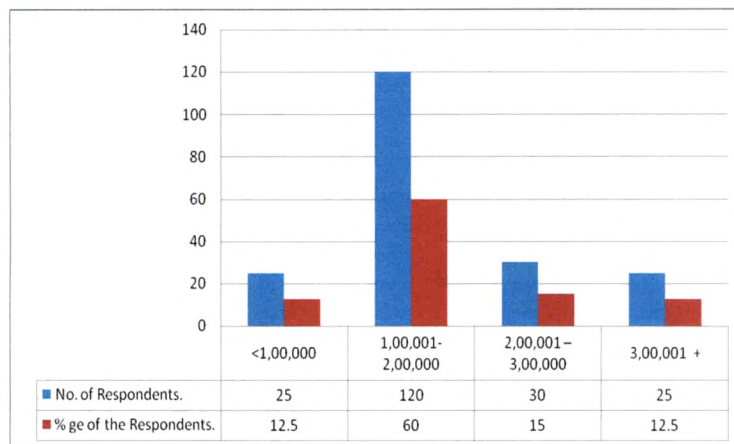
Table No.1E

Table showing the annual income of the Respondents.

Annual Income	No. of Respondents.	% ge of the Respondents.
<1,00,000	25	12.50
1,00,001- 2,00,000	120	60
2,00,001 - 3,00,000	30	15
3,00,001 +	25	12.50
Total	200	100

Source : Field Survey.

Graph showing the annual income of the Respondents.

**Interpretation :**

The above table and chart furnishes the information of annual pattern income of the respondents. It shows that near about 60 % of the respondents earns the income between Rs1, 00,000 – Rs.2, 00,000. While annual income of 15 % respondents falls between Rs. 2, 00,001 to Rs.3, 00,000.

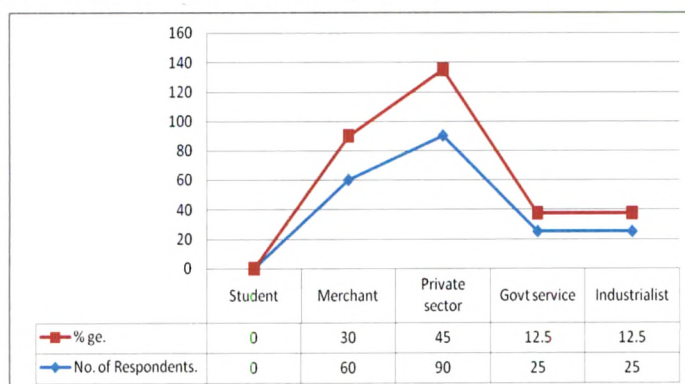
Table No.1F.

Table showing the occupation of the respondents.

Occupation.	No. of Respondents.	% ge of the Respondents.
Student	00	00
Merchant	60	30
Private sector	90	45
Govt service	25	12.50
Industrialist	25	12.50
Total	200	100

Source : Field Survey.

Graph showing the occupation of the Respondents.

**Interpretation :**

The above table and chart provides the information about the occupation of the respondents. From the same it is found that 45 % respondents are from private sector. It means they are working for private firms or companies. While 30 % respondents are merchants or businessman. And 12.50 % respondents are belongs to government service sector and Industrialist respectively.

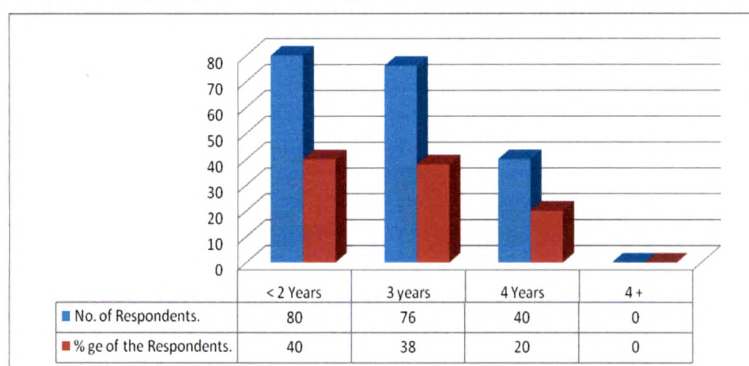
Table No.1G

Table showing the period of dealing with the Bank.

Particulars.	No. of Respondents.	% ge of the Respondents.
< 2 Years	80	40
3 years	76	38
4 Years	40	20
4 +	00	00
Total	200	100

Source : Field Survey.

Graph showing the period of dealing with the Bank of the customers.

**Interpretation :**

The above table and graph gives the information about period dealing with the SVC Bank. It is found that 38 % respondents are dealing with the bank since last 3 years. While 40 % respondents are acting as a customer of the bank less than 2 years.

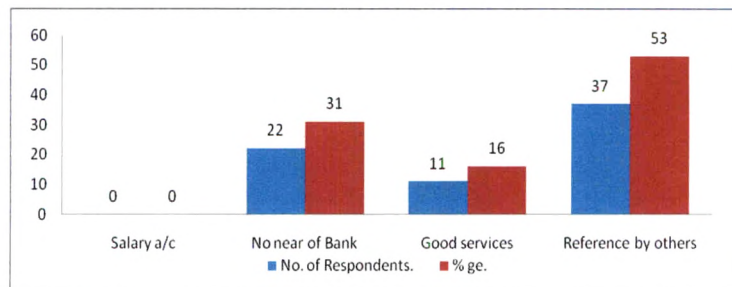
SAVINGS ACCOUNT :**Table No.2A**

Table showing the reason for preferring the Bank.

Particulars.	No. of Respondents.	% ge of the Respondents.
Salary a/c	00	00
No near of Bank	22	31
Good services	11	16
Reference by others	37	53
Total	70	100

Source : Field Survey.

Graph showing the reason for preferring the Bank.

**Interpretation :**

The above data and chart furnishes the information about who influenced to prefer the bank. From it is recognized that 53 % of the respondents prefer this reputed bank due to reference given by others. While 31 % respondents have selected this bank because of no near any bank. Then we can say that this reference group may be friends, colleagues, neighbors etc. It means the marketing is bank services playing an important role in creating the customers and to retain them with the bank for longer period of time by providing eh better qualitative services.

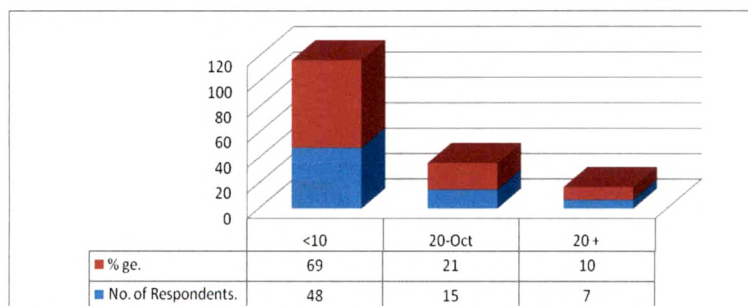
Table No.2 B.

Table showing the time requires for Withdraw amount from the Bank (In Min)

Particulars.	No. of Respondents.	% ge of the Respondents.
<10	48	69
10-20	15	21
20 +	07	10
Total	70	100

Source : Field Survey.

Graph showing the time requires for Withdraw amount from the Bank (In Min)



Interpretation :

The above table & chart furnishes the information about the time for withdraw the money from the bank.. It is found that 69 % of the respondents are opined that only less than 10 mins takes place to withdraw the money. While 21 % respondents are of opinion that for the duration for withdraw of money takes 10- 20 mins. This good picture of result shows the efficiency of the bank employee in that bank.

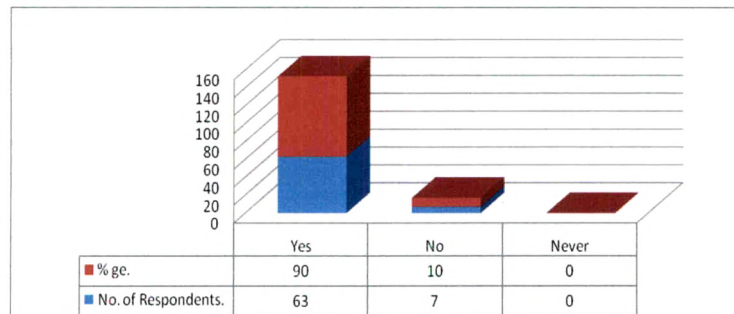
Table No.2C

Table showing the information about how many respondents finds queue in Bank.

Particulars.	No. of Respondents.	% ge of the Respondents.
Yes	63	90
No	07	10
Never	00	00
Total	70	100

Source : Field Survey.

Graph showing the information about how many respondents finds queue in Bank.



Interpretation :

The above table and graph provides the information that how many respondents finds queue in the bank. It is realized that near about 90 % of the respondents are of opinion that they do not find queue in the bank. This is because the fast and effective service by the Bank employee to their valued customers.

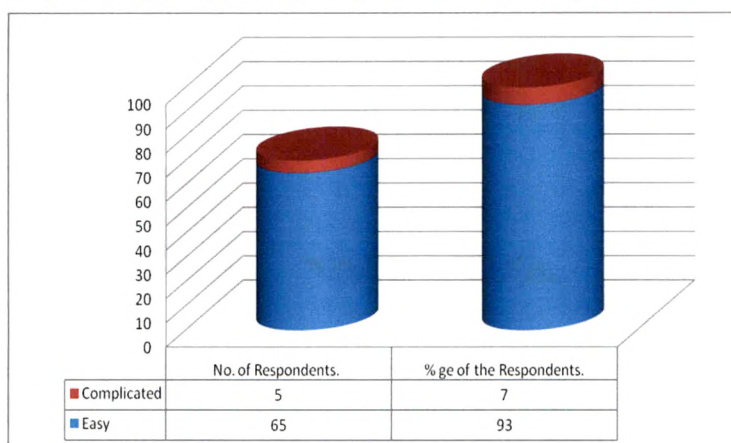
Table No.2D

Table showing the opinion regarding deposit / withdrawal process.

Particulars	No. of Respondents.	% ge of the Respondents.
Easy	65	93
Complicated	05	7
Total	70	100

Source : Field Survey.

Graph showing the opinion regarding deposit/ withdrawal process.



Interpretation :

The above data and graph furnishes the opinion about deposit and withdrawal process of money from their account by the respondents. It is found that near about 93 % respondents says that the process of deposit and withdrawal money is easy one. While only 7 % respondents said that the process is complicated one. This is picture because of the appearance of form slip i.e. deposit slip and withdrawal slips at right place in neat form. This factor also influence the attracting the customers in the bank.

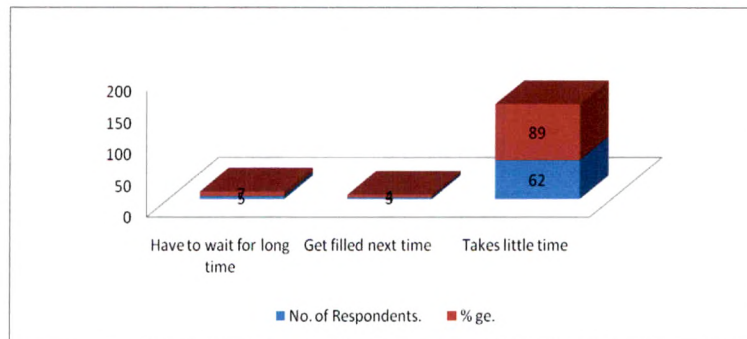
Table No. 2E.

Table showing the Duration of Pass book filling in the Bank.

Particulars	No. of Respondents.	% ge of the Respondents.
Have to wait for long time	05	7
Get filled next time	03	4
Takes little time	62	89
Total	70	100

Source : Field Survey.

Graph showing the duration of Pass Book filling in the Bank.

**Interpretation :**

The above data and graph furnishes the opinion about duration of pass book filling duration by the bank employee. It is found that majority of the respondents' i.e 89 % have said that it takes little time. Followed by 7 % respondents are of opinions that they have to wait till long period of time.

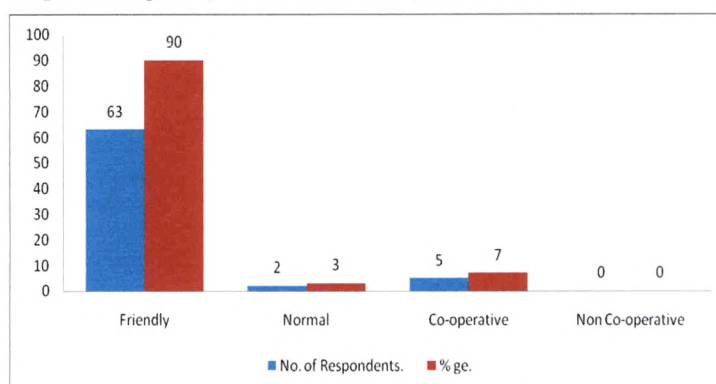
Table No.2F

Table showing the opinion about counter person behavior

Particulars	No. of Respondents.	% ge of the Respondents.
Friendly	63	90
Normal	02	3
Co-operative	05	7
Non Co-operative	00	00
Total	70	100

Source : Field Survey.

Graph showing the opinion about counter person behavior.

**Interpretation :**

The above chart and graph discloses the information about counter person behavior. It is found that 90 % respondents are of opinion of that the counter person behavior is friendly one. While only 3 % respondents have experienced that the behavior is normal one. This is due to the awareness of importance of the customer for the bank.

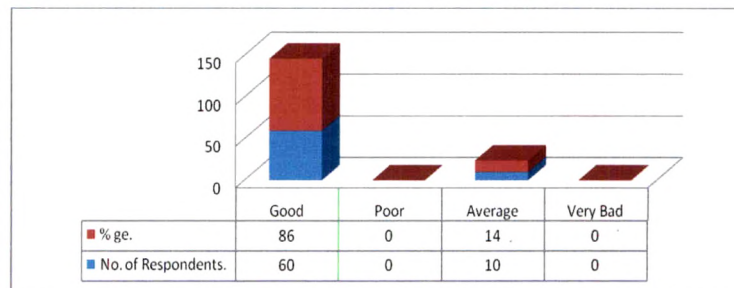
Table No.2G

Table showing the kind of treatment given by the Bank employee in Branch.

Particulars.	No. of Respondents.	% ge of the Respondents.
Good	60	86
Poor	00	00
Average	10	14
Very Bad	00	00
Total	70	100

Source : Field Survey.

Graph showing the kind of treatment given by the bank employee in Branch.



Interpretation:

The data and graph furnishes the treatment given to the valued customers by the bank employees. It is found that 86 % of the respondents strongly agreed that they get good treatment by the bank employee in the bank.

2. LOANS A/C

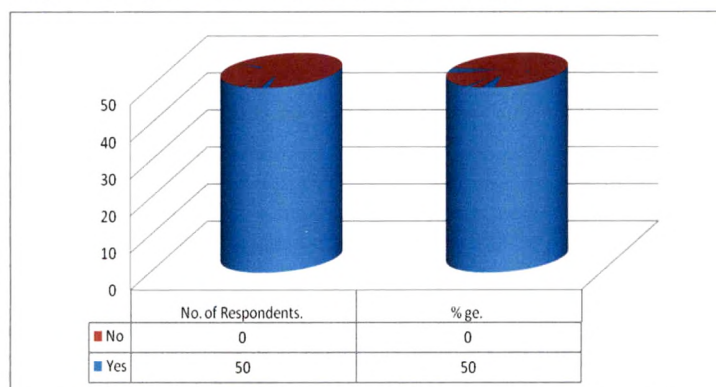
Table No.3A

Table showing the No. of Respondents to avail of loans

Particulars	No. of Respondents.	% ge of the Respondents.
Yes	50	50
No	00	00
Total	50	100

Source : Field Survey.

Graph showing the No. of Respondents to avail of loans.



Interpretation :

The above both data furnishes the how many of the respondents have avail the loan from the bank. It is observed that 50 respondents have availed the loan from the bank. It is because the main motto of the bank is to finance the firm, company on group or individual basis at cheaper rate.

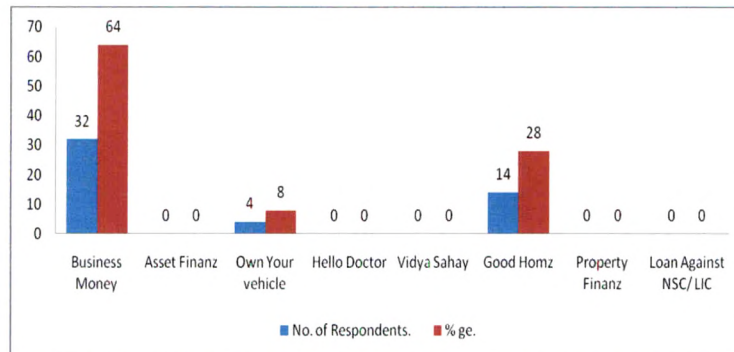
Table No.3B

Table showing the about awareness of various kinds of loans among the Respondents.

Types of loans	No. of Respondents.	% ge of the Respondents.
Business Money	32	64
Asset Finanz	00	00
Own Your Vehicle	04	08
Hello Doctor	00	00
Vidya Sahay	00	00
Good Homz	14	28
Property Finanz	00	00
Loan Against NSC/ LIC	00	00
Total	50	100

Source : Field Survey.

Graph showing the about awareness of various kinds of loans among the respondents.



Interpretation :

The above table and chart gives the information about awareness of various kinds of loans by the bank. It is studied that more than 60 % know about the business money. While 28 % of the respondents are well aware about the good homz scheme. This is because the adoption of best and effective advertisement and publicity policy as well as the information provided by the branch employee and the manager from time to time to their valued customers.

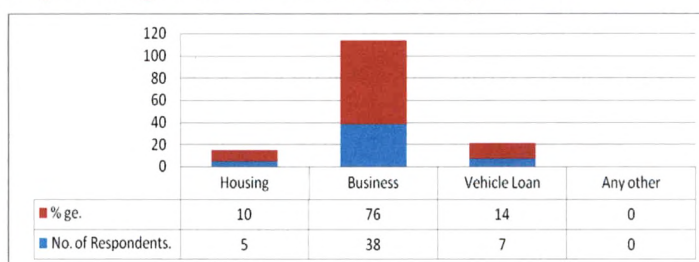
Table No.3C

Table showing the Kind of loan taken by the respondents.

Type of Loan	No. of Respondents.	% ge of the Respondents.
Housing	05	10
Business	38	76
Vehicle Loan	07	14
Any other	00	00
Total	50	100

Source : Field Survey.

Graph showing the Kind of loan taken by the respondents.

**Interpretation :**

The above table and chart show that how many of the respondents have taken various types of loans from the bank. It is found that 76 % of the respondents have taken loan for business. While only 14 % respondents have taken vehicle loan from the bank. This picture is because of good interest of bank in serve their valued customers from the retail banking.

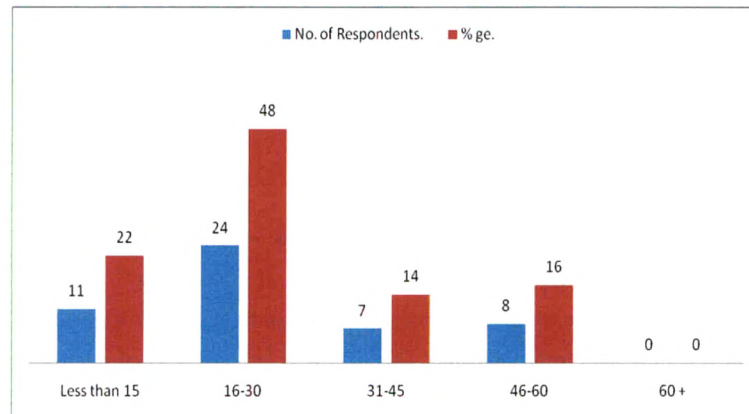
Table No.3D

Table showing the no. days to sanction the loan of the respondents. (In days)

Period	No. of Respondents.	% ge of the Respondents.
Less than 15	11	22
16-30	24	48
31-45	07	14
46-60	08	16
60 +	00	00
Total	50	100

Source : Field Survey.

Graph showing the No. do days to sanction the loan of the respondents. (In Days).

**Interpretation :**

From the above table and chart it is tried to find out how many time takes to sanction the loan to the respondents. It is found that near about 48 % respondents are of opinion that only 16-30 days takes for sanction the loan by the bank. While only 22 % respondents have opined that the duration of sanctioning their loan period is less than 15 days.

4. DEPOSIT A/C

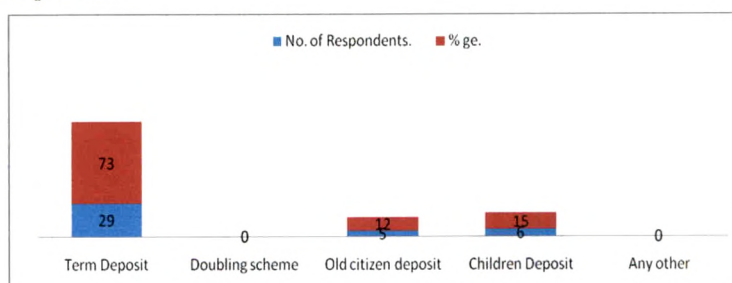
Table No 4A.

Table showing the availability of type of deposit services to the respondents.

Particulars	No. of Respondents.	% ge of the Respondents.
Term Deposit	29	73
Doubling scheme	00	00
Old citizen deposit	05	12
Children Deposit	06	15
Any other	00	00
Total	40	100

Source : Field Survey.

Graph showing the availability of types of deposit services to the respondents.



Interpretation :

The above chart and graph furnishes the information about how many respondents have deposit accounts. It is found that 40 respondents have maintained deposit accounts. Out of this, 73 % of the respondents are enjoying the term deposit service of the bank. While only 15 % know about the children deposit scheme.

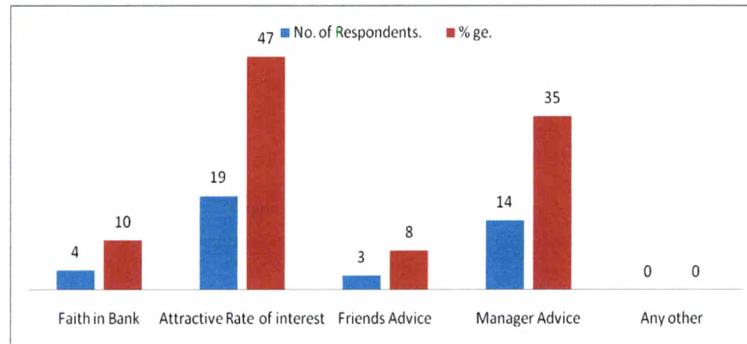
Table No 4B.

Table showing the reason for keep money in bank by the respondents.

Particulars	No. of Respondents.	% ge of the Respondents.
Faith in Bank	04	10
Attractive Rate of interest	19	47
Friends Advice	03	8
Manager Advice	14	35
Any other	00	00
Total	40	100

Source : Field Survey.

Graph showing the reason for keeping the money into the bank by the respondents.



Interpretation :

The table and graph No 4. B gives the information about the reason to keep the money in the bank. It is furnished that 47 % of the respondents keep the money in this bank only because of attractive rate of interest followed by 35% respondents believe on the advice of the manager of the bank.

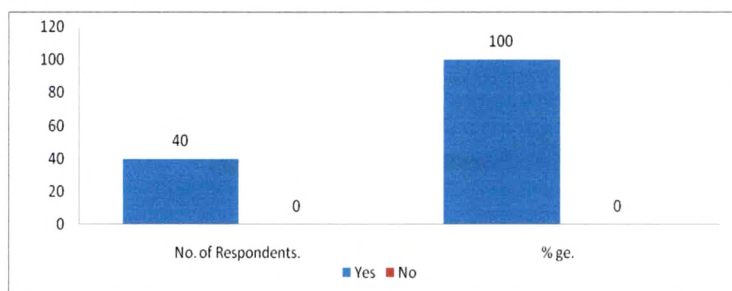
Table No 4C

Table showing the information about availability of offering of any scheme to the respondents.

Particulars	No. of Respondents.	% ge of the Respondents.
Yes	40	100
No	00	00
Total	40	100

Source : Field Survey.

Graph showing the information about availability of offering of any scheme to the respondents.



Interpretation :

The table 4.C provides the information about the offering the special scheme by the bank. It is found that all the respondents (50) aggrss that the banks special offers for the deposits scheme.

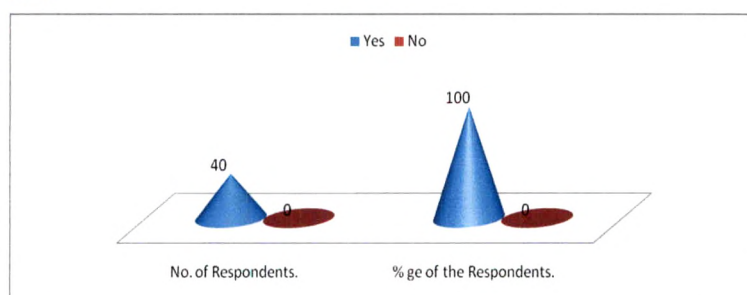
5 . DEBIT CARD/ ATM CARD.**Table No. 5A.**

Table showing the information about how many respondents have ATM card

Particulars	No. of Respondents.	% ge of the Respondents.
Yes	40	100
No	00	00
Total	40	100

Source : Field Survey.

Graph showing the information about how many respondents have ATM card

**Interpretation :**

From the above table and chart is found that 40 (100 %) respondents are ATM card user.

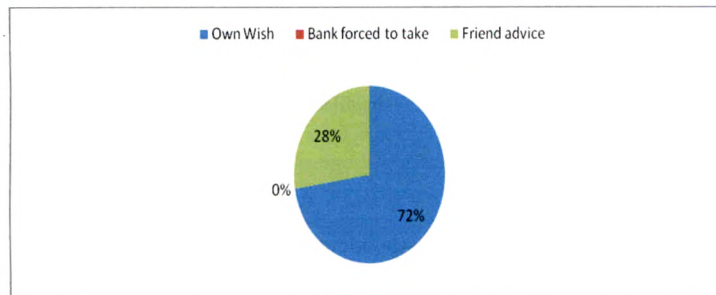
Table No.5 B.

Table showing the who the influences of having ATM card are.

Particulars	No. of Respondents.	% ge of the Respondents.
Own Wish	29	72
Bank forced to take	00	00
Friend advice	11	28
Total	40	100

Source : Field Survey.

Graph showing that are the influence of having ATM card.



Interpretation :

From the above table and graph it is observed that almost 72 % (29) respondents have taken ATM card as per own wish followed by friend's advice 28 %.

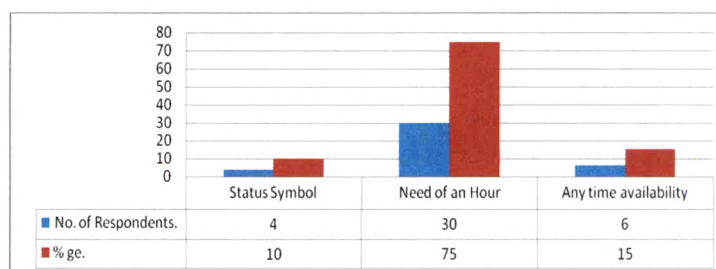
Table No.5C.

Table Showing the factors considered while taking ATM by the Respondents.

Particulars	No. of Respondents.	% ge of the Respondents.
Status Symbol	04	10
Need of an Hour	30	75
Any time availability	06	15
Total	40	100

Source : Field Survey.

Graph showing the factors considered at the time of taking ATM



Interpretation :

From the above table and graph it found that 75 % respondents are opined that they have taken ATM as it is need of hour followed by 6 % respondents are of opinion they the cash can avail at any time.

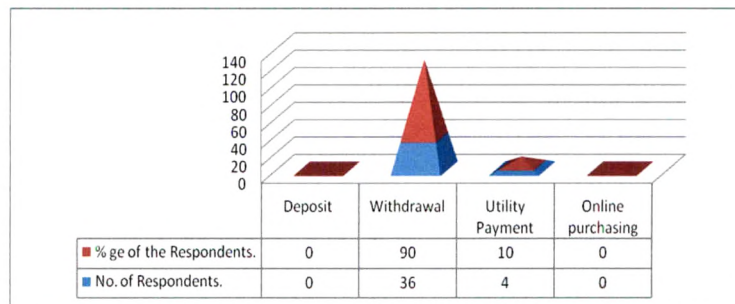
Table No.5D.

Table Showing the facilities enjoying through ATM.

Particulars	No. of Respondents.	% ge of the Respondents.
Deposit	00	00
Withdrawal	36	90
Utility Payment	04	10
Online purchasing	00	00
Total	40	100

Source : Field Survey.

Graph showing the various kinds of facilities enjoying through the ATM by the respondents.

**Interpretation :**

From the above table and graph it is studied that almost all the respondents i.e 90 % use the ATM for withdrawal purpose and only 10 % for utility payments. This is because the transformation of banking services from traditional system to adoption of newest technology as well as changed in pattern of need of the customers.

6. BANKING ATMOSPHERE.

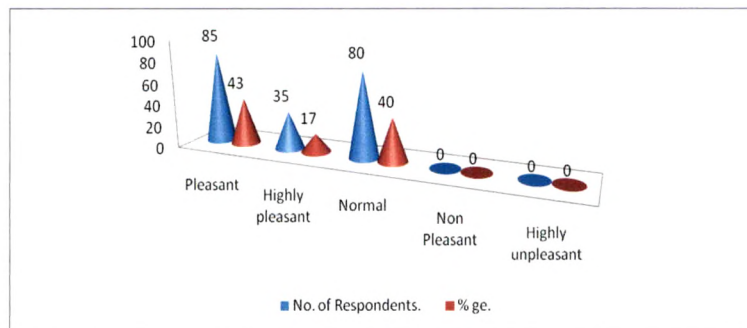
Table No. 6A

Table showing the opinion about Atmosphere in banking.

Particulars	No. of Respondents.	% ge of the Respondents.
Pleasant	85	43
Highly pleasant	35	17
Normal	80	40
Non Pleasant	00	00
Highly unpleasant	00	00
Total	200	100

Source : Field Survey.

The Graph showing the opinion about atmosphere in banking .



Interpretation :

From the above table and the graph it is studied that 43 % respondents feels the banking atmosphere is pleasant one followed by 40 % who says the atmosphere is normal one in the bank.

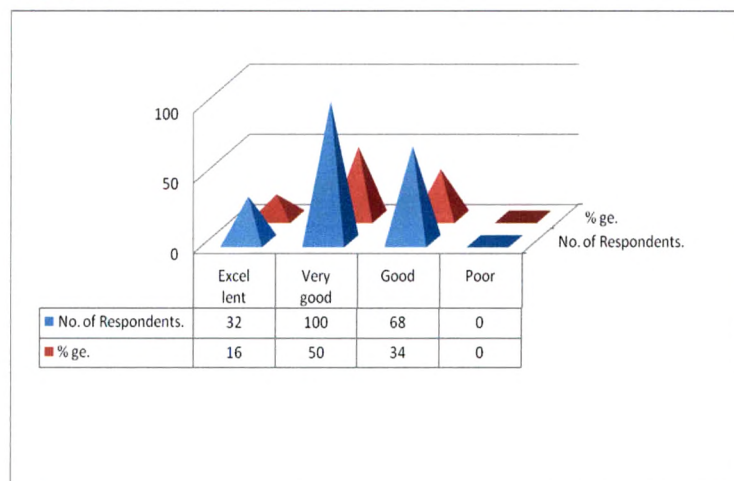
Table No. 6B

Table showing the opinion about Working of employees

Particulars	No. of Respondents.	% ge of the Respondents.
Excellent	32	16
Very good	100	50
Good	68	34
Poor	00	00
Total	200	100

Source : Field Survey.

Graph showing the information about opinion regarding working of employees.

**Interpretation :**

From the above it is found that 50 % of the respondents have opined that the working of employee is very good one followed 34 % who says the working of employee is good. While only 16 % respondents are of opinion that the working of employee is excellent.

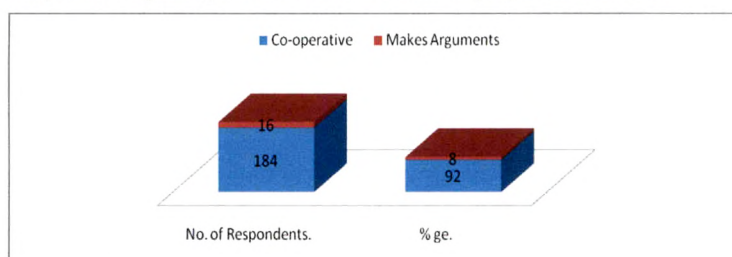
Table No.6 C

Table Showing the opinion about of employee behavior.

Particulars	No. of Respondents.	% ge of the Respondents.
Co-operative	184	92
Makes Arguments	16	08
Total	200	100

Source : Field Survey.

Graph showing the opinion about behavior of employee in the Branch.

**Interpretation :**

From the above table and graph it is observed that almost all the respondents i.e. 92 % are of opinion that the behavior of employee in the bank is co-operative followed by 8 % respondents who said that employees make arguments in the Bank.

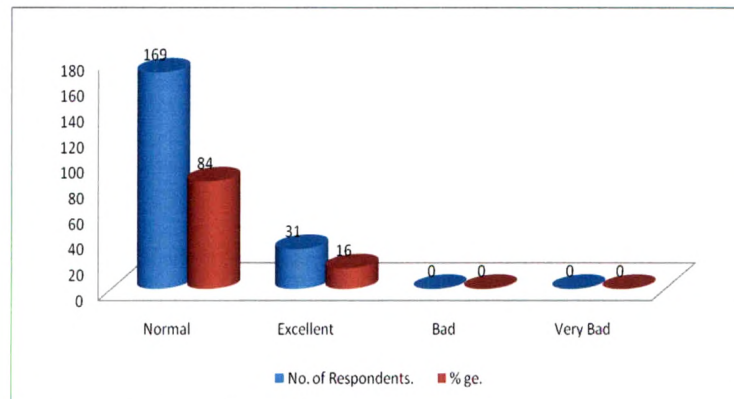
Table No. 6 D

Table showing the opinion about banking relationship with the respondents.

Particulars	No. of Respondents.	% ge of the Respondents.
Normal	169	84
Excellent	31	16
Bad	00	00
Very Bad	00	00
Total	200	100

Source : Field Survey.

Graph showing the opinion of about banking relationship with the respondents



Interpretation :

From the above table and graph it is found that near about 84 % respondents says that the banking relationship with them is normal followed by excellent at only 16 %.

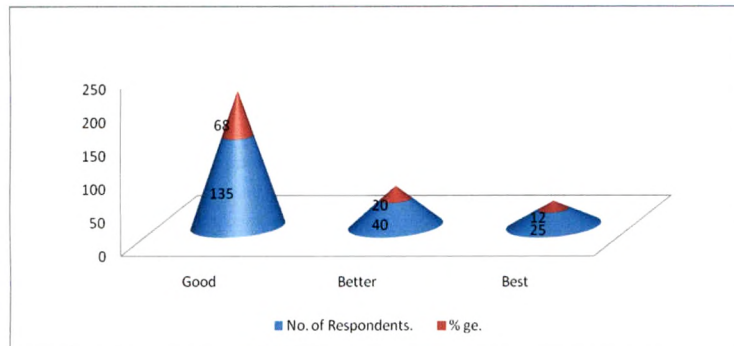
Table No.6 E

Table showing the opinion about facilities available at bank

Particulars	No. of Respondents.	% ge of the Respondents.
Good	135	68
Better	40	20
Best	25	12
Total	200	100

Source : Field Survey.

Graph showing the opinion about facilities available in the bank.



Interpretation :

From the above table and graph it is studied that 68 % respondents gets good facilities in the bank followed by 20 % who says that the facilities are better one.

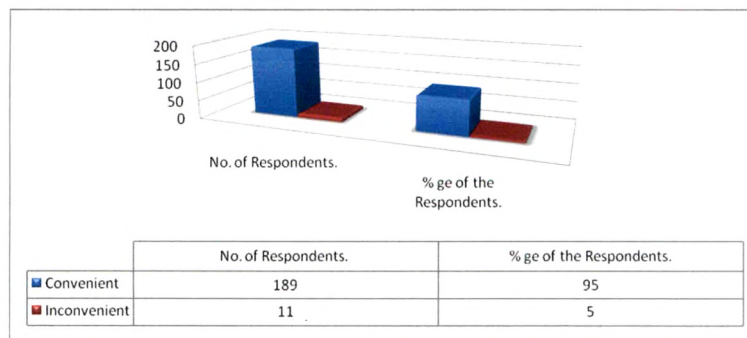
Table No.6F.

Table showing opinion about timing of bank

Particulars	No. of Respondents.	% ge of the Respondents.
Convenient	189	95
Inconvenient	11	5
Total	200	100

Source : Field Survey.

Graph showing the opinion about timing of the Bank.



Interpretation :

The above table and graph furnishes that 93 % respondents feel convenient about the timing of the banking.

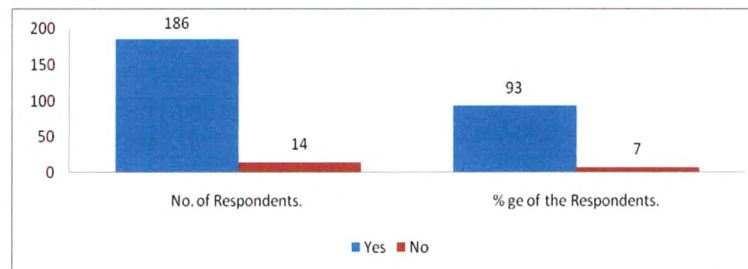
Table No.6 G

Table show the information about Satisfaction with services rendered by the bank.

Particulars	No. of Respondents.	% ge of the Respondents.
Yes	186	93
No	14	07
Total	200	100

Source : Field Survey.

Graph showing the opinion about satisfaction with the services from the bank.

**Interpretation :**

With the study of above table and graph it is concluded that only 7 % respondents have suggestions. While 93 % respondents are really satisfied with the services rendered by the bank.

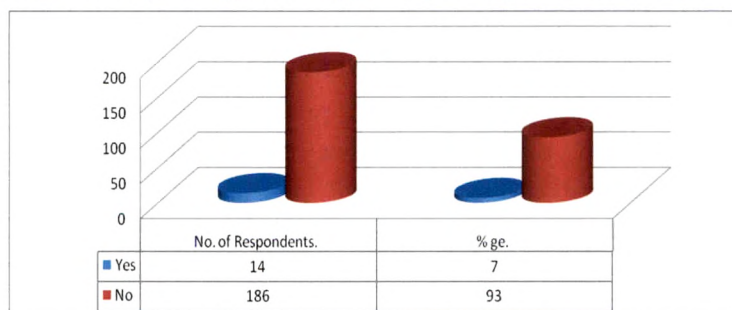
Table No. 6H

Table showing the Suggestions suggested by the respondents for the bank

Particulars	No. of Respondents.	% ge of the Respondents.
Yes	14	07
No	186	93
Total	200	100

Source : Field Survey.

Graph showing the Suggestions suggested by the respondents for the bank

**Interpretation:**

It is studied from the above table and graph only 7 % of the respondents have suggested for the more development in services of the bank. While remained 93 % respondents have no suggestions for the bank. This picture because the concept of satisfaction varies from this one. The other area or factor like adoption of service marketing, 7P's concept, ergonomics i.e. furniture, bank lay out, water facilities, phone, desk, slip forms availability, provision of first aid proper and sufficient space not only for employee but also for customers, the display of notice boards, the availability of proper information regarding various promotional scheme on various accounts, the advertisement and publicity, security of the money as well the maintenance of relationship between the banker and the valued customers.

**B) OBSERVATION AS PER INTERVIEW SCHEDULE FOR
BRANCH MANAGER OF SHAMRAO VITHAL CO-
OPERATIVE BANK LTD. SANGLI BRANCH.**

INTRODUCTION : Service is an act where one person offer the benefits or satisfaction to another person. Thus services marketing refer creation of image of the service products and to motivate them to purchase the same. Now a day in every area or field the service marketing plays an important role. These area are either may be health, tourism and travel, transportation and logistics, financial or education, IT, and media services or public services.

BANK MARKETING IN FINACIAL SERVICES.

As Indian Banking sector historically passes the five stages which are – pre-Independence, Post - Independence, Pre- Nationalization, Post-Nationalization and Post- Liberalization.

In all above the stages compare to last stage marketing was always taking into account as a cup of tea for the bankers. But in today's era it is becoming an integral part of management function in the banking sector.

Bank marketing is the aggregate of functions directed at providing the services to satisfy the customers need, want, demand etc. As it deals with need, want & demand it is important to find tout the exact financial need & wants. The corporate as well as individual may have certain needs, wants & demands. The marketing of services in the industry like banking sector is philosophy to be considered by the whole organization - from the chief executive to the person who works at the counter.

7 P'S & ROLE OF SVC BANK IN SERVICES MARKETING.

1.Product : Product is a bundle of utilities which satisfies the human wants. The product may be either tangible or intangible one. During the interview it is found that the bank offers veracious kind of products to their valued customers. They are savings, deposits, current a/c, recurring and various

types of loan products, D - Mat, lockers, Insurance, mutual funds and the foreign exchange services etc.

2. Price : Pricing is the crucial element in the marketing mix as it determines the revenue that will be generated. If the selling price is too high, a company can achieve its sales volume target. If it is very low the target may be achieved but the profit may not be earned. Price factor - decision, policy, setting is very complicated one. In SVC bank it is studied that the rates of interest on the loan products are differ from each other. While in case of deposit schemes the rate of interest influences period wise. The pricing decision is always taken by the higher authority of SVC bank.

3. Place : Place also plays an important role in 7 P's of Marketing. The buyers always prefer to buy the goods and services in places that are easily available and convenient to them or can consumption may be easiest one. Therefore by considering this element the SVC bank has chosen residential place- where around the extension and the business area is located. In case of timing it is convenient to the people which is flexible also one. The branch operating timing is :

Day	Time	For Whom
Monday to Friday	11.00 A.M to 3.00 P.M	Customers.
	11.00 A.M to 5.30 P.M	Branch Employees.
Saturday	11.00 A. M to 12.30 P.M	Customers.
	11.00 A.M to 2.00 P.M	Branch Employees.

And the place of branch is also very safe. The branch is fully equipped with the armed security force as well security elements like CCTV, Siren etc.

4. Promotion : The promotion is always used to communicate the benefits of the products. The promotion decision also plays an important role in promotion mix. The promotion decision always includes the ; what message to use ? Which media? What timing for advt campaign? And what is the budget. During the interview it is observed that the SVC bank has been adopted the sales promotional tools like advertising, print media, electronic

media. Even they have own web site through which they can disseminate the information in well manner. As CRM is becoming more importance in marketing the SVC has also realized the importance of it. So, by taking into a/c they are trying to follow it.

5. People : The marketing effectiveness is always depends upon the quality of people who are act as an valued asset for the organization. The skill, knowledge, people handing techniques etc also influence the service offering. In this regard, SVC tries to offer more and more fast, effective and efficient services to their customers with the help of their employees. The elements of H.R.M and application of it for employee getting much importance in their branch. Due to providing training form time to time, the adoption of performance appraisal by the branch manager, taking review of the working periodically as well moral support not only from branch manager but also from higher authority always leads to maintain the clarity, cleanliness, courtesy during offering the various schemes, products to its valued customers.

6. Process : Process decision is again much important in service sector. There is a systematic process in offering the products to their customers. In SVC bank it is reviewed that there is a systematic hierarchy of working process which begins from the Branch manager to clerk. Even there is a flow of communication which is the most important to maintain harmonious relationship between the manger and employees. Due to this the SVC bank satisfies their customers by offering the various kinds of products.

7. Physical Evidence : Physical evidence is an important in guiding the customers in marketing. It can be in various forms. During the studying the physical evidence in the bank it is observed that the SVC is well equipped with the interior design, the clean & bright environment, basic facilities etc. These factors also play a vital role toward the selection of bank by the people.