



CHAPTER-IV

DATA PRESENTATION
AND
INTERPRETATION



DATA PRESENTATION AND INTERPRETATION

In this chapter the collected data is presented and interpreted for 120 respondent of Bank of India, Sangli branch. They were interviewed and their opinions were collected through structured questionnaire.

The tabulation is given as follows-

Table 4.1

AGEWISE CLASSIFICATION OF THE RESPONDENTS

Sr. no.	Particulars	No. of Respondent	Percentage
1.	Less than 20	08	6.67
2.	20-30	35	29.17
3	30-40	25	20.83
4	40-50	32	26.66
5	50 & Above	20	16.67
	Total	120	100

Table no.4.1 provides the information about the age of the respondents of the Bank of India, Sangli branch.

- Majority of respondents i.e. 29.17% & 26.66% of the total respondents are in the age group of 20-30 & 40-50 respectively.
- 20.83% respondents are in the age group of 30-40 yrs.
- 16.67% respondents are in the age group of 50 & above.
- Very few respondents i.e.6.67% respondent are from the age group less than 20.

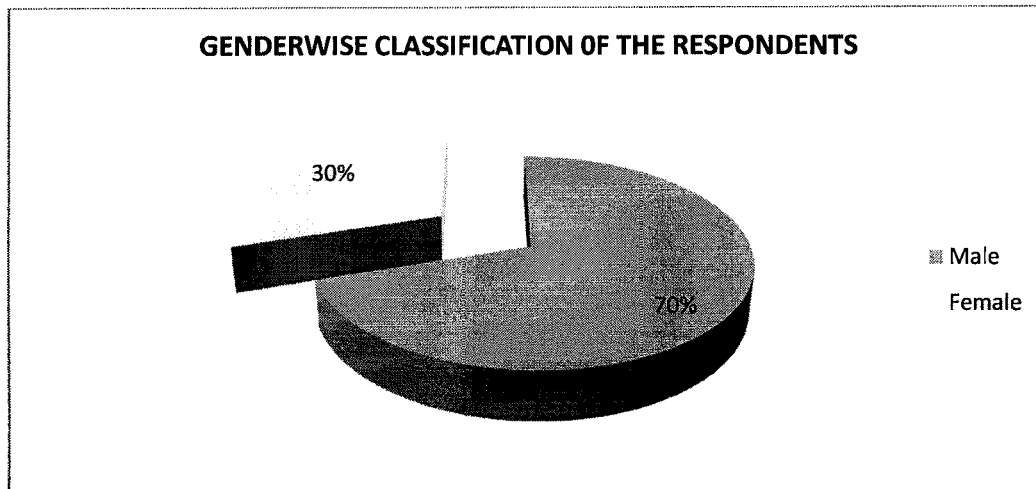


Table 4.3

3] EDUCATION-WISE CLASSIFICATION

Sr. no.	Particulars	No. of Respondent	Percentage
1	SSC	27	22.50
2	HSC	30	25.00
3	Graduate	47	39.16
4	Post Graduate	10	08.34
5	Doctorate	6	05.00
	Total	120	100.00

Table no.4.3 provides the information about the Education level of the respondents of the Bank of India, Sangli branch.

- It is observed that majority of respondents i.e.39.16% of the total respondents are Graduates.
- 25%respondents have passed H.S.C.
- 22.5% respondents have passed S.S.C.

- It is observed that majority of respondents i.e. 30.00% of the total respondents are businessmen.
- 23.33% respondents are Professionals.
- 16.67% respondents are students.
- 11.67% respondents are salaried person.
- Very few respondents i.e. 10% & 8.33% are Housewives and Pensioners.

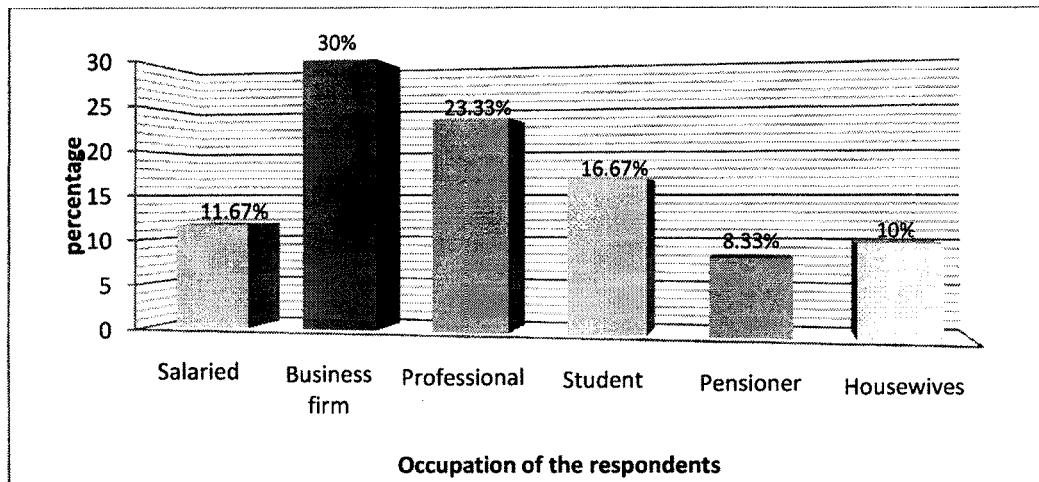


Table 4.5

INCOMEWISE CLASSIFICATION OF THE RESPONDENTS

Sr. no.	Annual Income	No. of Respondent	Percentage
1	< 50,000	22	24.44
2	50,000-1,00,000	20	22.22
3	1,00,000-2,00,000	26	28.89
4	2,00,000-3,00,000	13	14.45
5	Above 3,00,000	09	10.00

Table 4.6

REASON FOR OPENING THE BANK ACCOUNT

Sr. no.	Reasons	No. of Respondent	Percentage
1	Near to house	16	13.33
2	Convenient	80	66.67
3	Personal contact	06	05.00
4	Easy availability of loan	12	10.00
5	Any other	06	05.00
	Total	120	100.00

Table no.4.6 indicates the reason for opening a bank account. It is evident that the most important factor is convenience of respondents this factor dominate the sample (66.67%). The next important factors are 'near to house' (13.33%), 'easy availability of loan' (10%) and 'personal contact' (5%). Very few respondent give other reasons for opening account .

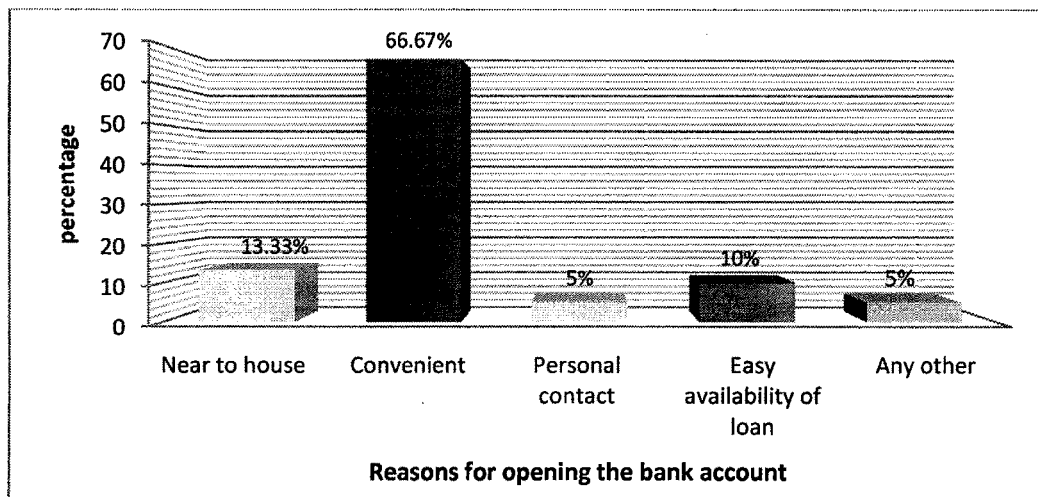


Table 4.8

TIME OF BANK TRANSACTIONS START

Statement	Never	Sometimes	Often	Always	Total
Do bank transaction start at the time mentioned.(i.e. the opening time)	03 (02.50)	13 (10.83)	17 (14.17)	87 (72.50)	120 (100.00)

Table no.4.8 is related to opening time of the bank. It is observed that majority customers feel that bank should starts functioning at the proper time; This improves the image of the banks in the eyes of the customer. 10.83% customers feel that bank starts functioning at the proper time only occasionally & 2.5% customers feel that actual transaction starts later than what is mentioned.

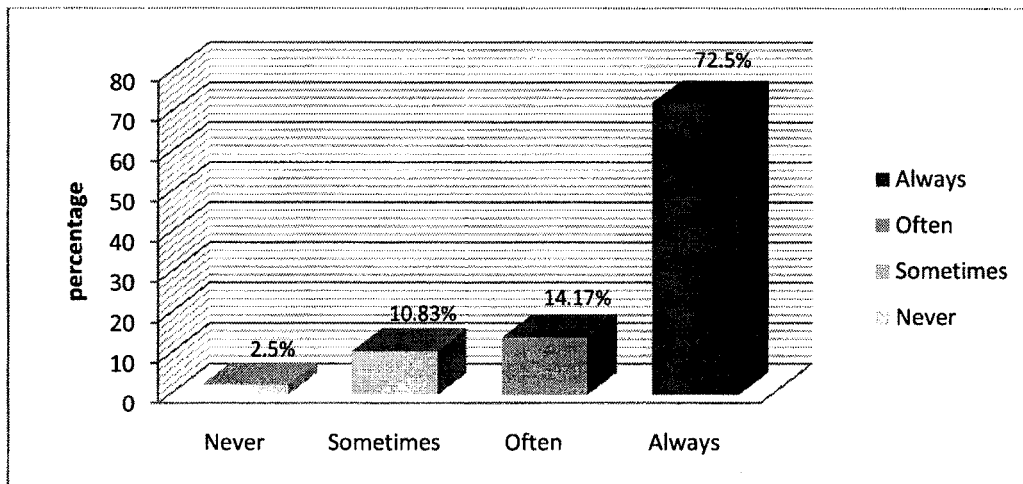


Table 4.10

INFORMATION ABOUT NEW SCHEME

Sr. no.	Particulars	No. of Respondents	Percentage
1	Yes	101	84.17
2	No	19	15.83
	Total	120	100.00

Table no.4.10 provides the information given by the Bank of India, Sangli branch regarding new schemes.

- It is observed that majority of respondents i.e.84.17% are receiving the information about new schemes regularly.
- 15.83% respondents are not receiving the information about new schemes.

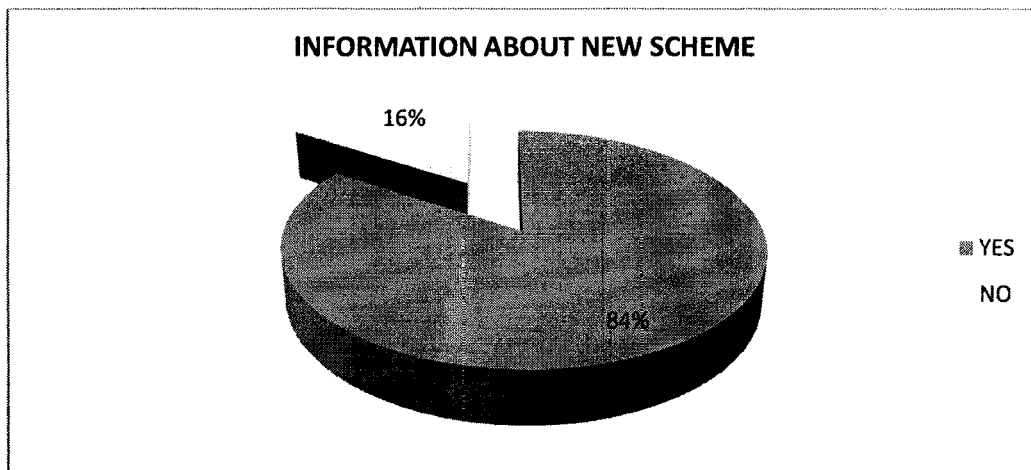


Table 4.12

CUSTOMERS OPINION ABOUT THE AMBIENCE OF THE BANK:

Customers opinion	Very good	Good	Average	Bad	Very bad	Total
i) Cleanliness of the bank	37 (30.83)	49 (40.83)	29 (24.17)	5 (4.17)	-	120 (100.00)
ii) Light & air circulation	25 (20.83)	47 (39.17)	36 (30.00)	09 (7.50)	03 (2.50)	120 (100.00)
iii) Seating space	20 (16.67)	38 (31.67)	41 (34.16)	16 (13.33)	05 (4.17)	120 (100.00)
iv) Access to the manager & Grievance Redress System	21 (17.50)	41 (34.16)	44 (36.67)	14 (11.67)	-	120 (100.00)

The above table no. 4.12 indicates the customers' opinion regarding the ambience of the bank , which includes cleanliness of the bank, light & air circulation, seating space and access to the manager & grievance redress system.

It is evident that majority of the customers i.e.40.83% think that the cleanliness of the bank is good & 30.83% customers believe that it is very good. 30.00% customers say that the cleanliness of the bank is average. 4.17% customers are not satisfied.

20.83% customers feel that the light & air circulation of the bank is very good, while 39.17% customers feel that it is good. 30% customers say

Table 4.13

CUSTOMERS OPINION REGARDING QUALITY OF COUNTER SERVICE:

Quality of counter service	Very good	Good	Average	Bad	Very bad	Total
i) Behaviour & responsiveness of the counter staff.	12 (10.00)	66 (55.00)	34 (28.33)	08 (06.67)	- -	120 (100.00)
ii) Knowledge of the counter staff relating to his/her service.	37 (30.83)	54 (45.00)	26 (21.67)	03 (02.50)	-	120 (100.00)
iii) Promptness in delivering the service.	18 (15.00)	73 (60.84)	25 (20.83)	04 (3.33)	-	120 (100.00)
iv) Your level of satisfaction in the overall quality of service received at the counter.	22 (18.33)	64 (53.33)	29 (24.17)	05 (04.17)	-	120 (100.00)

Table no 4.13 relates to the quality of counter service in bank and the opinion of customers.

It is observed that, quality of counter service regarding behaviour and responsiveness is good as per 55% customers' opinion. 28.33% customers feel that it is average & 10% customers feel that the service is very good. Very few customers i.e. 6.67% feel that the behaviour & responsiveness of counter staff is bad.

Majority of the customers i.e. 45% think that the knowledge of the counter staff is good. 30.83% customers feel that it is very good. 21.67% customers expressed their opinion that the knowledge of counter staff is average. Very few customers feel that the knowledge of counter service is bad.

Table 4.14

CUSTOMER -ORIENTED APPROACH

Statement	Yes	No	Total
Do you feel that the approach of bank management is customer-oriented?	105 (87.50%)	15 (12.50%)	120 (100%)

It is evident from the table 4.14 that 87.05% customers felt that the approach of bank management was customer-oriented. Very few, 12.05%customers felt that the approach was not customer-oriented.

Majority of customers are positive that the bank management gives top priority to customer satisfaction hence, the approach is customer-oriented.

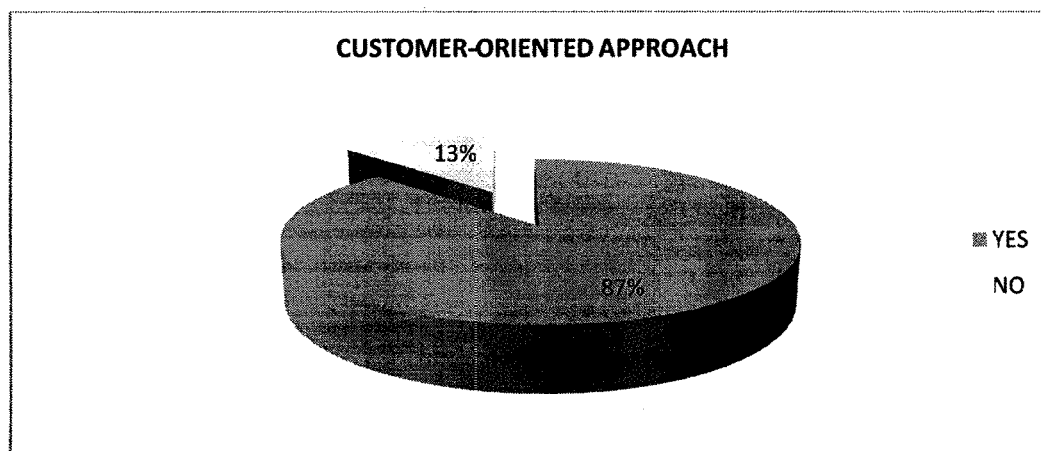


Table 4.15

UPTODATE MAINTAINANCE OF RECORD

Sr. no.	Particulars	No. of Respondent	Percentage
1	YES	101	84.17
2	NO	19	15.83
	Total	120	100.00

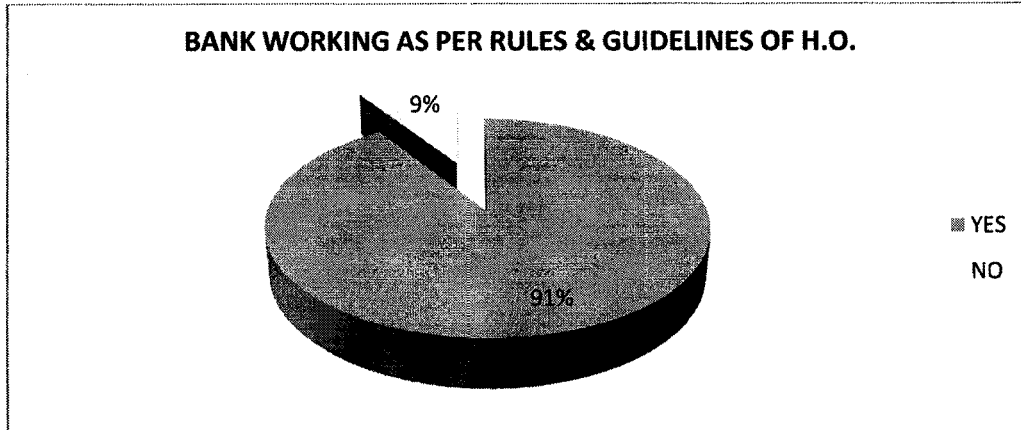


Table 4.17

CUSTOMERS SUGGESTIONS FOR UP GRADATION

Sr. no.	Particulars	No. of Respondent	Percentage
1	YES	99	82.50
2	NO	21	17.50
	Total	120	100.00

Table no.4.17 shows the appreciation of customer suggestion regarding up gradation of banking services.

82.50% customers say their suggestions have been appreciated by the bank for up gradation of banking services. 17.50% customers say that their suggestion for up gradation has not been appreciated.

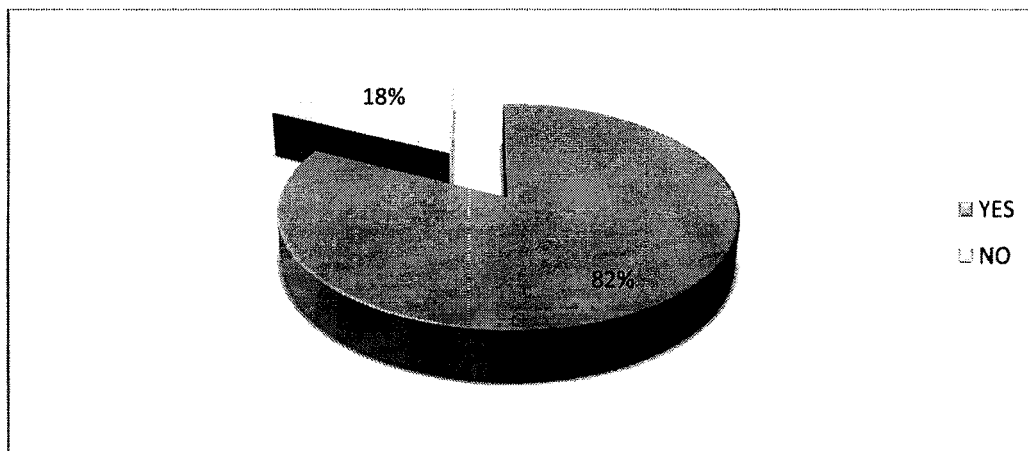


Table no.4.19 indicates that, 80% customers feel pride in being a customer of Bank of India, Sangli branch. 19% customers have not expressed their opinion. 5% customers do not feel pride in being a customer of the bank.

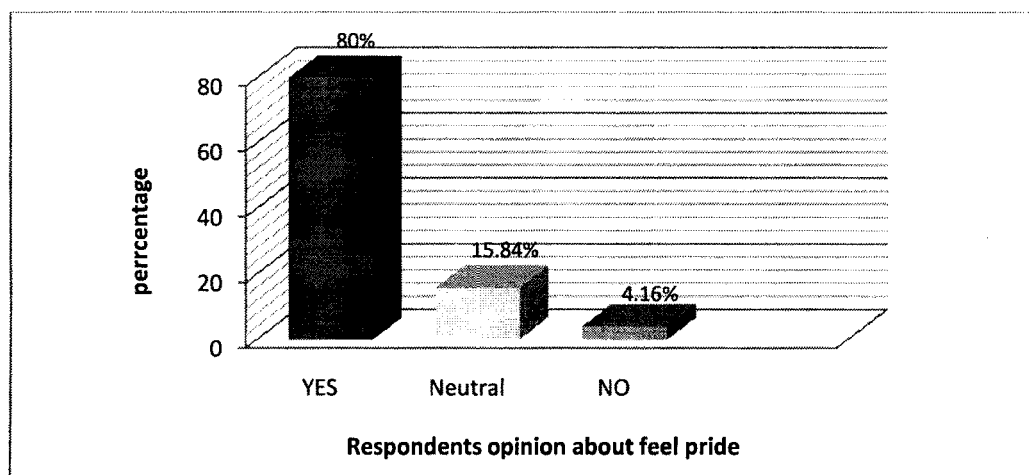


Table 4.20

RESPONDENTS OPINION ABOUT THE BANK SERVICES

Sr. no.	Opinion	No. of Respondent	Percentage
1	Strongly Agree	35	29.17
2	Agree	65	54.16
3	Uncertain	11	09.17
4	Disagree	09	07.50
	Total	120	100.00

Table no. 4.20 focuses on the information about respondents' opinion about bank services.

It is evident from the table 4.21, that 85% customer felt happy after visiting the bank; this is a very happy situation. 10% customers' neutral about it. 5% customers say 'No'; these customers did not feel happy.

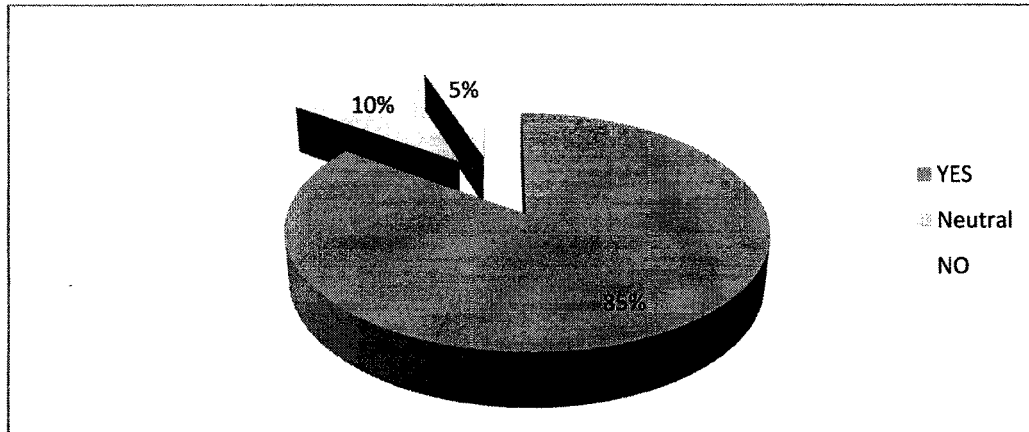


Table 4.22

RESPONDENTS OPINION REGARDING CHANGING THEIR BANKERS

Yes	No	Neutral	Total
06	105	09	120
(05.00)	(87.50)	(07.50)	(100.00)

Table no.4.22 indicates the respondents' opinion about changing their bank in future.

It is evident from the above table that majority customers 87.50% do not want to change their bank in future. It means they are satisfied with banking services of bank.

- 15% respondents prefer the services because bank employees encourage them.
- 25% respondents are maintain account, because of loan purpose.
- 5% respondents are taking services because their salaries are made through the bank.

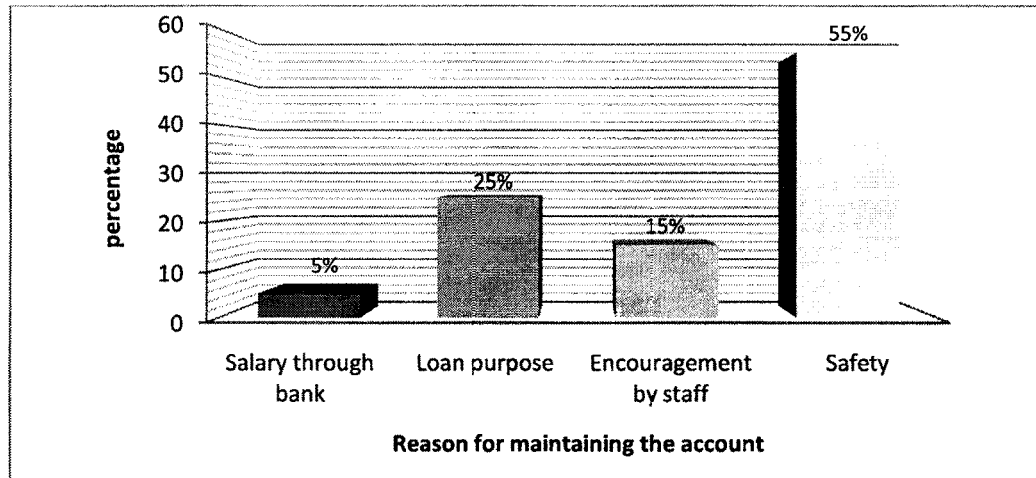


Table 4.24

TIME TAKEN FOR CARRYING OUT VARIOUS TRANSACTIONS

Transactions	5-15 min.	15-30 min.	30-60 min.	> 60 min.	Total
Cash deposit	12 (20.00)	26 (43.33)	18 (30.00)	04 (6.67)	60 (100.00)
Cash withdrawal	10 (16.67)	19 (31.66)	25 (41.67)	06 (10.00)	60 (100.00)

Table no.4.24 relates to the time required for cash deposit and cash withdrawal from bank.

Table 4.25

FACTORS INFLUENCING THE ATM CUSTOMERS

Sr. no.	Factors	I	II	III	IV	Total
1	Round the clock (24 hrs)	19	30	06	05	60
2	Prestige	04	07	14	35	60
3	Convenience	31	15	10	04	60
4	Nearness	06	08	30	16	60

Table No.4.25 indicates the rank preferred by customers pertaining different factors influencing the ATM customer. The factors include 'Round the Clock (24 hrs), Prestige, Convenience and Nearness'. Out of 60 customers, 31 customers preferred convenience. 19 customers preferred round the clock (24hrs). Nearness factor has influenced 6 customers and prestige factor has influenced only 4 customers.

In II order ranking 30 customers preferred 'round the clock (24 hrs)' factor and 15 customers preferred convenience. Nearness factor has influenced 8 customers and prestige factor has influenced only 7 customers.

In III order ranking 30 customers preferred 'Nearness' factor and 14 customers preferred prestige. Convenience factor has influenced 10 customer and round the clock (24 hrs.) factor has influenced only 6 customers.

In IV order ranking 35 customers preferred prestige factor and 16 customers preferred Nearness factor. Round the clock (24hrs) factor has influenced 5 customers and convenience factor has influenced only 4 customers.

FACTOR INFLUENCING TO ATM CUSTOMER

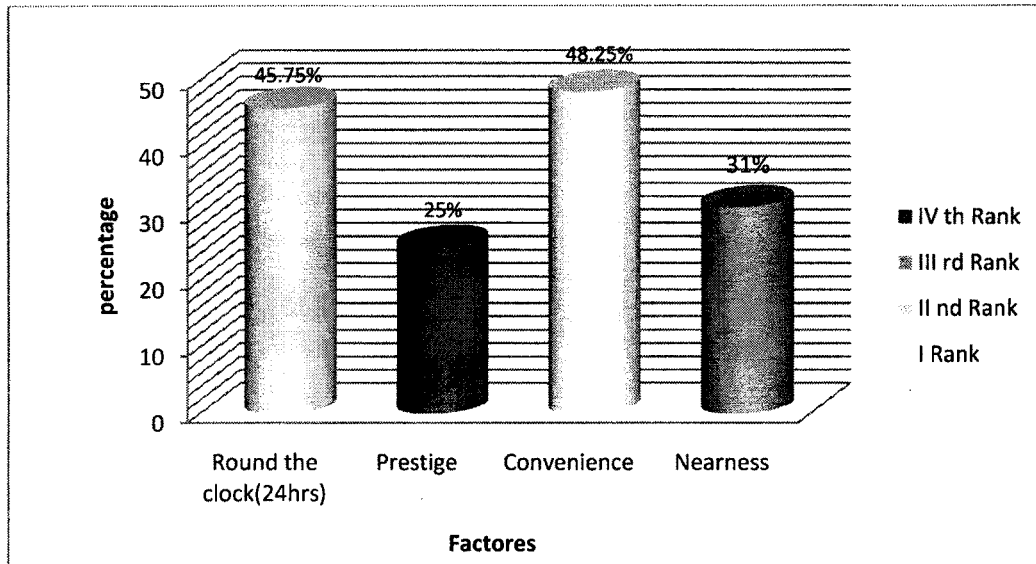


Table 4.26

PROBLEM FACED BY ATM CUSTOMERS

Sr. no.	Problems	I	II	III	IV	Total
1	Restriction on withdrawn	20	29	06	05	60
2	Problem in operation	08	10	28	14	60
3	Password	02	03	19	36	60
4	Crowed during peak hrs.	30	18	07	05	60

Table No.4.26 indicates the rank orders by customers to different problems faced by ATM customer. The problem include 'restriction on withdrawn, problem in operation, password and crowed during peak hours'. Out of 60 customers, 30 customers faced crowed during peak hours problem. 20 customer faced restriction problem on withdrawn. Problem in

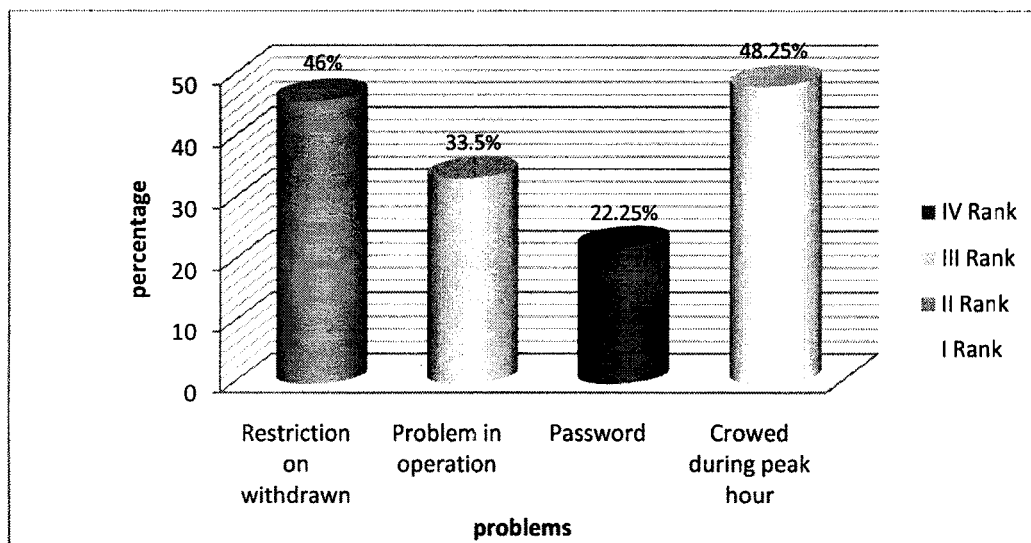
I.e. $20 \times 4 = 80$, $29 \times 3 = 87$, $06 \times 2 = 12$, $05 \times 1 = 05$

2) Weighted Averages = Total Preferences / of e.g. $80+87+12+05 = 184/4 = 46.00$

Table no.4.26: Shows weighted averages of regarding various problems. This table shows the ranking order of customer responses towards the four problems.

It is observed that, crowded during peak hour problem faced by ATM customer with 1st rank. Restriction on withdrawn ranks 2nd position by ATM customer. 3rd problem faced by ATM customer is Problem in operation & Password rank at no.4th position.

PROBLEM FACED BY ATM CUSTOMER



The above table relates to the formalities required to be fulfilled for getting the loan. 45% borrowers say there are too much formalities in getting the loan, while 55% of the borrowers say that there are no heavy formalities in getting the loan.

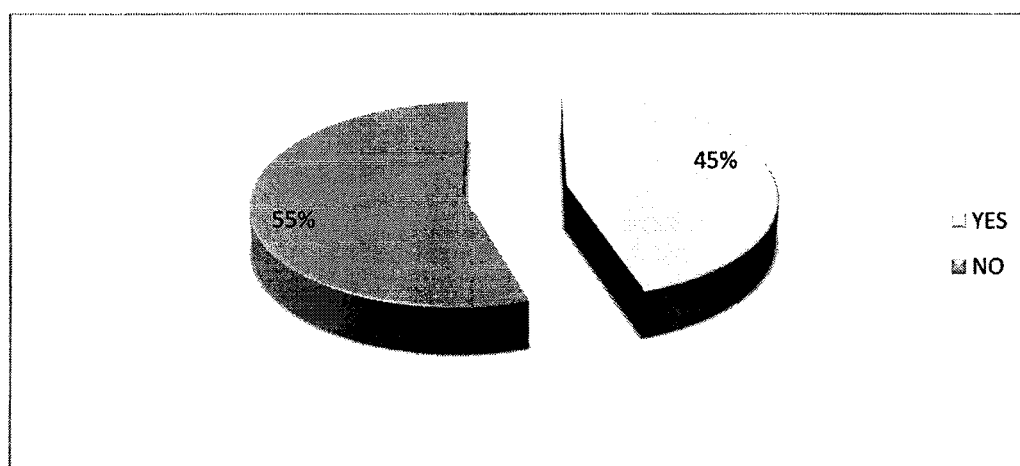


Table 4.29
TIME REQUIRED TO LOAN SANCTION

Sr. no.	Period	No. of Respondent	Percentage
1	1 week	02	05.00
2	1 month	13	32.50
3	1-2 months	17	42.50
4	More than 2 months	08	20.00
	Total	40	100.00

The above table states the required time for loan sanction. Only 5% borrowers get the loan within a week. 42.50% get it within 1-2 months. While 32.50% borrowers get it in a month & 20% of the borrowers get the loan in more than 2 months.

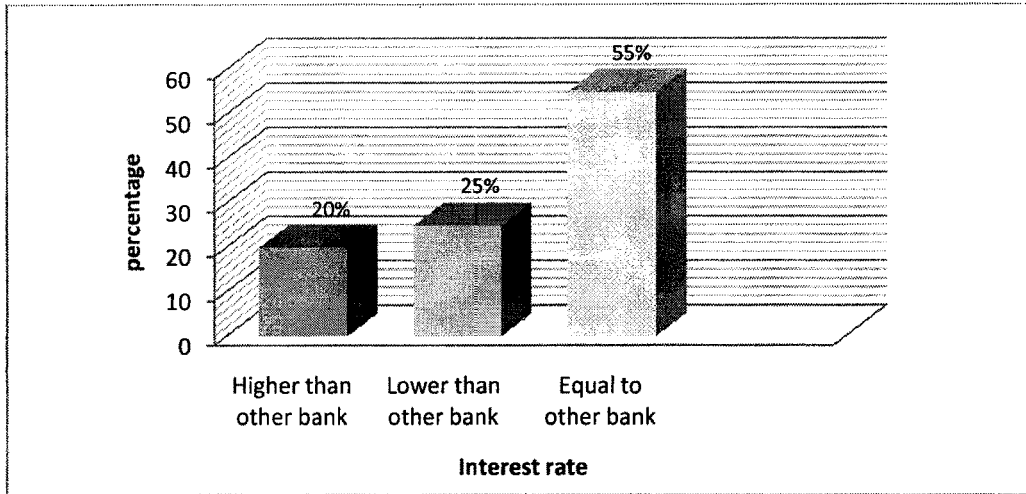


Table 4.31

LOAN & FULFILMENT OF NEEDS

Sr.no.	Particulars	No. of Respondent	Percentage
1	Yes	21	52.50
2	No	19	47.50
	Total	40	100.00

The above table no.4.31 shows the fulfillment of needs with the loan sanctioned. 52.50% of the borrowers say that loan sanctioned is sufficient to meet their requirements while 47.50% of the borrowers say that it is short to meet their requirements.