

CUSTOMER PERCEPTION TOWARDS SERVICES BEING RENDERED BY THE CO-OPERATIVE BANKS IN HIMACHAL PRADESH-A CASE STUDY TO SEE AWARENESS LEVEL OF THE CUSTOMERS TOWARDS BANKING SERVICES BEING PROVIDED

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Abstract

For studying customer's perception towards services rendered by the co-operative banks in Himachal Pradesh only three co-operative banks of the state namely, HPSCB, KCCB and JCCB have been selected on the basis of multistage sampling method. The sample size of the study is 400. The sample respondents are distributed according to the number of account holders in different co-operative banks in state. Primary data required for the study was collected through well structured questionnaire by adopting multistage sampling and the size of the sample was based on Slovin's formulas method. Arithmetic mean, Standard deviation, Coefficient of variation, Skewness and Kurtosis test were used as statistical tools. As research suggests that in some of the co-operative bank there is a dire need to increase the awareness level among the customers are using co-operative banks for its modern technologies which meet their expectations. The present paper devotes to the study the showing of the awareness level of the customers towards services being rendered by the co-operative banks in Himachal Pradesh.

Key Words: Co-operative Banks, Perception, Awareness Level, Multistage and Slovin's Formula

INTRODUCTION

Banks plays an important role in the economic development of a nation. Service quality has become significant differentiator and most powerful competitive weapon, which all the service organization wants to process. Banking being at present one of the competitive sectors, the sector needs to improve on the quality of services that they are offering to the customer. Since the customer is one who really experiences the service, the evaluation of quality of the service must come from the customer.

In India, Co-operative bank is an important constituent of the Indian Financial System. It plays an important role even today in rural agricultural financing. The business of co-operative bank in the rural areas also has increased phenomenally

in recent years due to the sharp increase in the number of primary agricultural co-operative societies. The co-operative banks in India registered under Co-operative Societies Act. The co-operative banks are also regulated by the RBI. They are governed by the banking Regulation Act 1949 and Banking Laws (Co-operative Societies) Act, 1965.

CO-OPERATIVE BANKS

Co-operative movement was originated in Germany when Heman Schultz started such societies for the artisans of the cities. Whereas co-operative motion was introduced in India as a state policy and substructure of it was laid down by the co-operative credit societies Act, 1904 which was passed with a view to encourage agriculturists, artisans and persons of limited measure. The Himachal Pradesh state co-operative banks registered in august 1953 under the co-operative societies act, 1912 are working in the six district of the state i.e. Bilaspur, Chamba, Mandi, Shimla, Sirmour and Kinnaur districts at the top in the three tier co-operative credit structure. The kangra central cooperative banks was registered on 17 march, 1920 are working five district i.e. Kangra, Kullu, Hamirpur, Una and Lahaul Spiti and the Jogindra central co-operative bank was set up in 24th august 1924 is working only in the one distirct i.e. Solan of the Himachal-Pradesh, individual and primary co-operative credit societies are also enrolled as the members of the co-operative bank.

REVIEW OF LITERATURE

Vasanthi, T and Gowari, D (2013) in their paper entitled "Study on customer perception towards service quality attribute of public sector banks and private sector banks" there was 26 PSBs functioning in Coimbatore district with 159 branches out which 50 branches were selected from all banks under study. Franklin, L. L and Vellimularruby, A (2014) in his study reveals that the Customer perception towards, services provided by banks specially ATMs services. Mahadevan, A and Mahamad, F.A (2014) in their paper on impact of HRM practices on Organizational performance observed that the result of the studies from developed countries to developing countries time and again showing that HR practices had significant impact on organizational performance. Anita, (2014) in her study on the topic a comparative study of public and private sector bank in India in regards to customer satisfaction. The results of the study observed that private banks were ahead of public sector bank in this strategic

intent. Mehta Esha (2016) made an attempt to study the output of the bank employees. Patil, M.S and Kamble, H.Y, (2017) analyze the HRD policies followed by UCBs to study the perception of officers and clerks relating to HRD policies and compare the perception of the officers and clerks relating to HRD policies and to compare the perception of officers and clerks on HRD policies. Gautam aditya and Jain Sameeksha, (2017) had compared on the basis of factors identified for managing performance i.e. performance planning, performance review, implementation performance feedback, reward and recognition, performance improvements. Venkatesulu A, (2018) aim of the paper to study the current status of urban co-operative banks (UCBs) industry in India and development that are needed to boost the performance of these co-operative banks have better economic growth. Velmurugan Ramaswamy, (2018) study the level of job satisfactions of the private sector bank employees towards perception of safety and suitability: with regard to psychological and physical work helpful in determining the quality of work life effects, which resulted on the different monetary system including poor performance , job stress absenteeism and turnover.

RESEARCH METHODOLOGY

Aim of the present research paper is to analyse “the customer perception towards services being rendered by the co-operative banks in Himachal Pradesh- a case study to see awareness level of the customers towards banking services” The primary emphasis of this research is focused on analyse socio demographic profile and banking habits of the customers and to study awareness level of the customer about banking services being rendered by the co-operative banks. To make the sample more representative multi-stage sampling was used for this purpose. Under this method the selection is made of primary, intermediate and final or ultimate units from given population or stratum. The sample for the study has been consisting of 400 respondents to make the population more representative. The size of the sample was based on Slovin’s formula method.

Sample size (N) = $n = \frac{N}{1 + N(e)^2}$

Here N= total population, n= sample size, e= level of standard error i.e., 5 % level, N= 12. Working note- $n = \frac{N}{1 + N(e)^2}$

Shedule-A

Name of the bank	Districts	Number of Customers (%)	Quota	Sample size	Sample
HPSCB	Mandi	413992(15)	413992/2662538*400	62.19	60
	Shimla	311487(12)	311487/2662538*400	46.79	48
	Sirmour	211505(8)	211505/2662538*400	31.77	32
	Bilaspur	193415(7)	193415/2662538*400	29.06	30
	Chumba	155349(6)	155349/2662538*400	23.34	24
	Kinnaur	57391(2)	57391/2662538*400	8.62	08
	KCCB	Kangra	670226(25)	670226/2662538*400	100.68
Hamirpur		181675(7)	181675/2662538*400	27.29	28
Kullu		152115(6)	152115/2662538*400	22.85	24
Una		142107(5)	142107/2662538*400	21.35	20
Lahaul-Spiti		15321(1)	15321/2662538*400	2.30	04
JCCB	Solan	156020(6)	156020/2662538*400	23.44	24
Total		2662538(100)			400

The data for the study has been sourced from filled questionnaire from the customers of the co-operative banks in Himachal Pradesh. The final analysis is done by mean, standard deviation, coefficient of variation, skewness and Kurtosis using SPSS.

OBJECTIVE OF THE STUDY

To study awareness level of the customer about banking services being rendered by the co-operative banks in Himachal Pradesh.

ANALYSIS AND INTERPRETATION

Table highlights the classifications of the respondents according to the awareness level of the customer about banking services being rendered by the co-operative banks under study. The respondents are asked to rate the level of classification regarding the awareness on the three points Likert scale i.e. (1) not agree, (2) partially agree, (3) strongly agree. For the analysis purpose, mean, standard deviation, variance, skewness and kurtosis have been applied.

Table- 2.1: Bank organize awareness and interaction program from time to time

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	39(28)	105(52.5)	56(19.5)	200	1.91	.686	.470	.110	-.859
KCCB	50(28.4)	68(38.6)	58(33)	176	1.95	.785	.615	.080	1.366
JCCB	3(12.5)	11(45.8)	10(41.7)	24	1.71	.690	.476	.459	-.712

Table 2.1 highlights that the awareness label of customers towards services being rendered by the banks. It is clear from table the mean score has worked out 1.91, 1.95 and 1.71 for the bank organize awareness and interaction program from time to time at 3-point Likert scale which lies between not agrees and partially agree. The standard deviation has been found .686, .785 and .690 and positive value of skewness depicts that no variation in the responses of the respondents .110, .080 and .459 and majority of responses lies towards lower side of the mean value. The Kurtosis statistics have been found -.859, -1.37 and .712 respectively of the sample indicated that the shape of distribution is platykurtic

Table: 2.2 Bank also organize CRM program to increase their Customer trength.

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	39(19.5)	101(50.3)	60(30)	200	1.805	.697	.486	.145	-.930
KCCB	42(23.9)	88(50)	46(26.1)	176	1.977	.709	.502	.032	-.992
JCCB	5(20.8)	10(41.7)	9(37.5)	24	1.833	.761	.580	.298	-1.148

It is found from the table that majority of the respondents of the banks under study are partially agree and not agree with the statement whereas only 30 percent, 26.1 percent and 37.5 percent of the respondents strongly agreed with statements. It is clear from table the mean score has worked out 1.805, 1.977 and 1.833 for the bank also organize CRM program to increase their customer strength at 3-point Likert scale which lies between not agrees and partially agree. The standard deviation has been found .697, .709 and .761 and positive value of skewness depicts that no variation in the responses of the respondents .145, .032 and .298 and majority of responses lies towards lower side of the mean value. The Kurtosis statistics have been found -.930, -.992 and -1.148 respectively of the sample indicated that the shape of distribution is platykurtic.

Table: 2.3 Customer complaint cells resolve the complaints of the customers within a specific time frame

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	36(18)	104(52)	60(30)	200	1.88	.684	.468	.156	-.854
KCCB	49(27.8)	82(46.6)	45(25.6)	176	2.023	.732	.537	-.035	1.123
JCCB	4(16.7)	13(54.2)	7(29.2)	24	1.875	.679	.462	.156	-.653

It is depicted from the table that percentage share of responses of the HPSCB and JCCB are recorded in the tune of SA 18 Percent, 16.7 Percent, PA 52 Percent, 54.2 percent and NA 30 Percent, 29.2 percent. The mean score has worked out 1.88, 2.023 and 1.875 for the Customer complaint cells resolve the complaints of the customers within a specific time frame at 3-point Likert scale which lies between not agrees and partially agree in case of HPSCB and JCCB whereas strongly agrees and partially agrees in case of KCCB. The standard deviation has been found .684, .732 and .679 and positive value of skewness depicts that no variation in the responses of the respondents .156, -.035 and .156 in case of HPSCB and JCCB and variation observed in case of KCCB as responses lies towards lower/ upper side of the mean value. The Kurtosis statistics have been found -.854, 1.123 and -.653 respectively of the sample indicated that the shape of distribution is platykurtic.

Table: 2.4 Manual banking is more convenient than internet banking.

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	58(29)	85(42.5)	57(28.5)	200	2.005	.760	.578	-.008	-1.262
KCCB	27(15.3)	71(40.3)	78(44.3)	176	1.710	.718	.516	.495	-.937
JCCB	11(45.8)	8(33.3)	5(20.8)	24	2.250	.794	.630	-.497	-1.202

It is clear from the table that majority of the respondents of HPSCB and JCCB are partially agree and not agree with statement that manual banking is more convenient than internet banking. Only 29 percent and 45.8 percent respondents are strongly agreed with it. The mean score has worked out 2.005, 1.710 and 2.250 for the manual banking is more convenient than internet banking at 3-point Likert scale which lies between strongly agrees and partially agrees in case of HPSCB and JCCB, partially agrees and not agrees in case of KCCB. The standard deviation has been found .760, .718 and .794 and positive value of skewness depicts in case of KCCB that no variation in the responses of the respondents

whereas variation observed in case of other banks under study. The Kurtosis statistics have been found -.930, -.992 and -1.148 respectively of the sample indicated that the shape of distribution is platykurtic.

Table: 2.5 Political interferences sometimes affect the loan sanctioning process.

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	49(24.5)	93(46.5)	58(29)	200	1.955	.732	.536	.070	-1.120
KCCB	38(21.6)	82(46.6)	56(31.8)	176	1.897	.725	.527	.158	-1.080
JCCB	7(29.2)	7(29.2)	10(41.7)	24	1.875	.851	.723	.253	-1.590

It is found from the table that majority of the respondents of the banks under study are partially agree and not agree with the statement whereas only 24.5, 21.6 and 29.2 percent of the respondents strongly agreed with statements. The mean score of the same has been worked out 1.955, 1.897 and 1.875 for that the political interference sometimes affect the loan sanctioning process at 3-point Likert scale which lies between partially agrees and not agrees. The standard deviation has been found .732, .725 and .851 and positive value of skewness i.e. .070, .158 and .253 depicts that no variation in the responses of the respondents and majority of responses lies towards lower side of the mean value. The Kurtosis statistics have been found -1.120, -1.080 and -1.590 respectively of the sample indicated that the shape of distribution is platykurtic.

Table: 2.6 Different types of accounts are kept by the bank i.e. Savings Account, Current Account, Fixed Deposit Account, Loan Account and other account.

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	67(33.5)	89(44.5)	44(22)	200	2.115	.738	.544	-.186	-1.140
KCCB	90(51.1)	59(33.5)	27(15.3)	176	2.358	.735	.540	-.678	-.858
JCCB	11(45.8)	11(45.8)	2(8.3)	24	2.375	.647	.418	-.542	-.519

It is clear from the table that the majority of the respondents of the banks under study i.e. HPSCB, KCCB and JCCB are strongly agrees and partially agrees with the statement. Further, only 22, 15.3 and 8.3 percent respondents have been not agrees that the different types of accounts are kept by the Bank. The mean score has been worked out 2.115, 2.358 and 2.375 for the Different types of accounts are kept by the bank i.e. Savings Account, Current Account, Fixed Deposit Account, Loan Account and other account at 3-point Likert scale which lies between strongly agrees and partially agreed. The standard deviation has been

found .738, .735 and .647 and negative value of skewness i.e. -.186, -.678 and -.542 depicts that variation in the responses of the respondents and majority of responses lies towards higher side of the mean value. The Kurtosis statistics have been found -1.140, -.858 and -1.59 respectively of the sample indicated that the shape of distribution is platykurtic.

Table: 2.7 Bank is also providing overdraft facility to account holder of the bank.

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	88(44)	85(42.5)	27(13.5)	200	2.305	.696	.484	-.495	-.848
KCCB	68(38.6)	71(40.3)	37(21)	176	2.176	.754	.569	-.304	-1.184
JCCB	11(45.8)	12(50)	1(4.2)	24	2.417	.584	.341	-.365	-.678

It is clear from the table that the majority of the respondents of the banks under study i.e. HPSCB, KCCB and JCCB are strongly agrees and partially agrees with the statement. Further, only 13.5, 21 and 4.2 percent respondents have been not agrees that the bank is also providing overdraft facility to the account holder. The mean score has worked out 2.305, 2.176 and 2.417 for the Bank is also providing overdraft facility to account holder of the bank at 3-point Likert scale which lies between strongly agrees and partially agrees. The standard deviation has been found .696, .754 and .584 and negative value of skewness i.e. -.495, -.304 and -.365 depicts that variation in the responses of the respondents and majority of responses lies towards higher side of the mean value. The Kurtosis statistics have been found -.848, -1.184 and -.678 respectively of the sample indicated that the shape of distribution is platykurtic.

Table: 2.8 Bank is also providing SMS facility to your account

Bank	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	115(57.5)	59(29.5)	26(13)	200	2.445	.714	.510	-.893	-.521
KCCB	96(54.5)	44(25)	36(20.5)	176	2.341	.798	.637	-.693	-1.086
JCCB	11(45.8)	8(33.3)	5(20.8)	24	2.250	.794	.630	-.497	-1.202

It is clear from the table that the majority of the respondents of the banks under study i.e. HPSCB, KCCB and JCCB are strongly agrees and partially agrees with the statement. Further, only 13, 20.5 and 20.8 percent respondents have been not agrees with the statements. The mean score has worked out 2.445, 2.341 and

2.250 for the Bank is also providing SMS facility to account holder of the bank at 3-point Likert scale which lies between strongly agrees and partially agrees. The standard deviation has been found .510, .637 and .630 and negative value of skewness i.e. -.893, -.693 and -.497 depicts that variation in the responses of the respondents and majority of responses lies towards higher side of the mean value. The Kurtosis statistics have been found in the tune of -.521, -1.086 and -1.202 respectively of the sample indicated that the shape of distribution is platykurtic.

Table: 2.9 Bank provides different payments options i.e. IMPS, RTGS, NEFT, Credit Card, Debit Card and other mode.

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	90(45)	86(43)	24(12)	200	2.330	.681	.463	-.523	-.773
KCCB	85(48.3)	77(43.8)	14(8)	176	2.403	.634	.402	-.583	-.597
JCCB	8(33.3)	13(54.2)	3(12.5)	24	2.208	.658	.433	-.240	-.555

It is clear from the table that the majority of the respondents of the banks under study i.e. HPSCB, KCCB and JCCB are strongly agrees and partially agrees with the statement. Further, only 12, 8 and 20.5 percent respondents have been not agrees with statements. The mean score has worked out 2.330, 2.403 and 2.208 for the Bank provides different payments options i.e. IMPS, RTGS, NEFT, Credit Card, Debit Card and other mode at 3-point Likert scale which lies between strongly agrees and partially agrees. The standard deviation has been found .681, .634 and .658 and negative value of skewness i.e. -.523, -.583 and -.240 depicts that variation observed in the responses of the respondents and majority of responses lies towards higher side of the mean value. The Kurtosis statistics have been found -.773, -.597 and -.555 respectively of the sample indicated that the shape of distribution is platykurtic.

Table: 2.10 Bank specifies the time frame for each of the services which are being provided by the Bank i.e. opening a new account, draft encashment, to issue a new cheque book and demand draft, updating the pass book, entries, clearance of local and outstation cheques.

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	53(26.5)	86(43)	61(30.5)	200	1.96	.756	.511	.066	-1.240
KCCB	70(39.8)	77(43.8)	29(16.5)	176	2.233	.715	.511	-.375	-.982
JCCB	2(8.3)	12(50)	10(41.7)	24	1.667	.637	.406	.408	-.539

It is clear from the table that majority of the respondents of HPSCB and JCCB are partially agrees and not agree with statement. Only 26.5 percent and 8.3 percent respondents are strongly agreed with it. The mean score has worked out 1.96, 2.233 and 1.667 for the statements that the Bank specifies the time frame for each of the services which are being provided by the Bank i.e. opening a new account, draft encashment, to issue a new cheque book and demand draft, updating the pass book, entries, clearance of local and outstation cheques at 3-point Likert scale which lies between not agrees and partially agree in case of HPSCB and JCCB whereas strongly agrees and partially agrees in case of KCCB. The standard deviation has been found .756, .715 and .637 and positive value of skewness depicts that no variation in the responses of the respondents .066, and .408 in case of HPSCB and JCCB and variation observed in case of KCCB as responses lies towards lower/ upper side respectively of the mean value. The Kurtosis statistics have been found -1.240, -.982 and -.539 respectively of the sample indicated that the shape of distribution is platykurtic.

Table: 2.11 Bank provides loan in rural areas basically for farmers with more concessions and relaxes KYC norms contributing more in agriculture. Do you agree with the statements?

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	55(27.5)	86(43)	59(29.5)	200	1.980	.756	.572	.033	-1.245
KCCB	70(39.8)	71(40.3)	35(19.9)	176	2.198	.748	.560	-.343	-1.144
JCCB	9(37.5)	11(45.8)	4(16.7)	24	2.208	.721	.520	-.340	-.911

It is clear from the table that the majority of the respondents of the banks under study i.e. KCCB and JCCB are strongly agrees and partially agrees with the statement. Further, only 19.9 and 16.7 percent respondents have been not agrees with same. The mean score has worked out 1.96, 2.198 and 2.208 for the Bank provides loan in rural areas basically for farmers with more concessions and relaxes KYC norms contributing more in agriculture. Do you agree with the statements? at 3-point Likert scale which lies between not agrees and partially agree in case of HPSCB whereas strongly agrees and partially agrees in case of KCCB and JCCB. The standard deviation has been found .756, .745 and .721 and positive value of skewness depicts that no variation in the responses of the respondents .033 in case of HPSCB. While in case of KCCB and JCCB variation observed where the response of the respondents lies towards upper side of the

mean value. The Kurtosis statistics have been indicated that the shape of distribution is platykurtic.

Table: 2.12 Rate of interest given by the Bank is attractive than other bank on Saving deposit, Recurring deposit, Fixed deposit and Other Deposit.

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	45(22.5)	90(45)	65(32.5)	200	1.90	.737	.543	.160	-1.137
KCCB	57(32.4)	79(44.9)	40(22.7)	176	2.097	.738	.545	-.155	-1.144
JCCB	3(12.5)	7(29.2)	14(58.3)	24	1.541	.721	.520	.981	-.285

It is clear from the table that majority of the respondents of HPSCB and JCCB are partially agrees and not agree with statement. Only 22.5 percent and 12.5 percent respondents are strongly agreed with it. The mean score has worked out 1.90, 2.097 and 1.541 for the Rate of interest given by the Bank is attractive than other bank on Saving deposit, Recurring deposit, Fixed deposit and Other Deposit at 3-point Likert scale which lies between not agrees and partially agree in case of HPSCB and JCCB whereas strongly agrees and partially agrees in case of KCCB. The standard deviation has been found .737, .738 and .721 and positive value of skewness depicts i.e. .160 and .981 that no variation in the responses of the respondents in case of HPSCB and JCCB whereas variation observed in case of KCCB as responses lie towards upper side of the mean value. The Kurtosis statistics have been indicated that the shape of distribution is platykurtic.

Table: 2.13 Rate of interest of interest charged by the Bank is convenient than other Banks on different facilities such as Home loan, Car loan, Personal loan, Educational loan and Agricultural loan.

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	54(27)	92(46)	54(27)	200	2.00	.737	.543	.000	-1.147
KCCB	54(30.7)	81(46)	41(23.3)	176	2.074	.734	.537	-.116	-1.122
JCCB	5(20.8)	5(20.8)	14(58.3)	24	1.625	.824	.679	.834	-.975

It is found from the table that majority of the respondents of HPSCB and KCCB are strongly agrees and partially agree while the majority of the respondents of the JCCB are not agrees and partially agree with the statement. The mean score has worked out 2.00, 2.074 and 1.625 for Rate of interest of interest charged by the Bank is convenient than other Banks on different facilities such as Home loan, Car loan, Personal loan, Educational loan and Agricultural loan at 3-point

Likert scale which lies between not agrees and partially agree in case of JCCB whereas strongly agrees and partially agrees in case of HPSCB and KCCB. The standard deviation has been found .737, .734 and .824 and negative value of skewness depicts that variation in the responses of the respondents i.e. .000 and -.116 in case of HPSCB and KCCB. While in case of JCCB positive value reveals that no variation observed where a response lies towards lower side of the mean value. The Kurtosis statistics have been indicated that the shape of distribution is platykurtic.

Table: 2.14 Demonetization steps taken by the government few years back have strengthen the Banking services.

BANK	SA	PA	NA	TOTAL	MEAN (STATISTICS)	STANDARD (STATISTICS)	VAIANCE	SKEWNESS (STATISTICS)	KURTOSIS (STATISTICS)
HPSCB	55(27.5)	98(49)	47(23.5)	200	2.040	.715	.516	-.059	-1.028
KCCB	47(26.7)	78(44.3)	51(29)	176	1.977	.748	.559	.037	-1.202
JCCB	9(37.5)	8(33.3)	7(29.2)	24	2.083	.829	.688	-.164	-1.529

It is clear from the table that majority of the respondents of HPSCB and JCCB are partially agrees and strongly agrees with statement. Only 23 percent and 29.2 percent respondents are not agreed with it. The mean score has worked out 2.04 and 2.08 for Demonetization steps taken by the government few years back have strengthen the Banking services at 3-point Likert scale which lies between strongly agrees and partially agree in case of HPSCB and JCCB whereas partially agrees and not agree in case of KCCB. The standard deviation has been found .737, .748 and .829 and negative value of skewness i.e. -.059 and -.164 depicts that variation in the responses in case of HPSCB and JCCB whereas positive value of skewness in case of KCCB reveals that no variation in the statements as responses lies towards lower side of the mean value. The Kurtosis statistics have been indicated that the shape of distribution is platykurtic.

MAIN FINDINGS

- Bank organizes awareness and interaction program from time to time: mean score has worked out 1.91, 1.95 and 1.71 at 3-point Likert scale which lies between not agrees and partially agree. The standard deviation has been found .686, .785 and .690 and positive value of skewness depicts that no variation in the responses of the respondents and majority of responses lies towards lower side of the mean value.

- Bank organizes awareness and interaction programs: The mean score has worked out 1.805, 1.977 and 1.833 at 3-point Likert scale which lies between not agrees and partially agrees. The standard deviation has been found .697, .709 and .761 and positive value of skewness depicts that no variation in the responses of the respondent's majority of responses lies towards lower side of the mean value.
- Customer complaint cells resolve the complaints of the customers within a specific time frame: The mean score has worked out 1.88, 2.023 and 1.875 at 3-point Likert scale which lies between not agrees and partially agree in case of HPSCB and JCCB whereas strongly agrees and partially agrees in case of KCCB. The standard deviation has been found .684, .732 and .679 and positive value of skewness depicts that no variation in the responses of the respondents .156, -.035 and .156 in case of HPSCB and JCCB whereas variation observed in case of KCCB as responses lies towards upper side of the mean value.
- Manual banking is more convenient than internet banking: The mean score has worked out 2.005, 1.710 and 2.250 at 3-point Likert scale which lies between strongly agrees and partially agrees in case of HPSCB and JCCB, partially agrees and not agrees in case of KCCB. The standard deviation has been found .760, .718 and .794 and positive value of skewness depicts in case of KCCB that no variation in the responses of the respondents whereas variation observed in case of other banks under study.
- Political interference sometimes affects the loan sanctioning process: The mean score of the same has been worked out 1.955, 1.897 and 1.875 at 3-point Likert scale which lies between partially agrees and not agrees. The standard deviation has been found .732, .725 and .851 and positive value of skewness i.e. .070, .158 and .253 depicts that no variation in the responses of the respondents and majority of responses lies towards lower side of the mean value.
- Different types of accounts are kept by the bank: The mean score has been worked out 2.115, 2.358 and 2.375 at 3-point Likert scale which lies between strongly agrees and partially agreed. The standard deviation has been found .738, .735 and .647 and negative value of skewness i.e. -.186, -

.678 and -.542 depicts that variation in the responses of the respondents and majority of responses lies towards higher side of the mean value.

- Bank is also providing overdraft facility: The mean score has worked out 2.305, 2.176 and 2.417 at 3-point Likert scale which lies between strongly agrees and partially agrees. The standard deviation has been found .696, .754 and .584 and negative value of skewness depicts that variation in the responses of the respondents and majority of responses lies towards higher side of the mean value.
- Bank is also providing SMS facility: The mean score has worked out 2.445, 2.341 and 2.250 at 3-point Likert scale which lies between strongly agrees and partially agrees. The standard deviation has been found .510, .637 and .630 and negative value of skewness depicts that variation in the responses of the respondents and majority of responses lies towards higher side of the mean value.
- Bank provides different payments options: The mean score has worked out 2.330, 2.403 and 2.208 at 3-point Likert scale which lies between strongly agrees and partially agrees. The standard deviation has been found .681, .634 and .658 and negative value of skewness depicts that variation observed in the responses of the respondents and majority of responses lies towards higher side of the mean value.
- Bank specifies the time frame for each of the services: The mean score has worked out 1.96, 2.233 and 1.667 at 3-point Likert scale which lies between not agrees and partially agree in case of HPSCB and JCCB whereas strongly agrees and partially agrees in case of KCCB. The standard deviation has been found .756, .715 and .637 and positive value of skewness depicts that no variation in the responses of the respondents in case of HPSCB and JCCB whereas variation observed in case of KCCB as responses lies towards upper side of the mean value.
- Bank provides loan in rural areas basically for farmers: The mean score has worked out 1.96, 2.198 and 2.208 at 3-point Likert scale which lies between not agrees and partially agree in case of HPSCB whereas strongly agrees and partially agrees in case of KCCB and JCCB. The standard deviation has been found .756, .745 and .721 and positive value of

skewness depicts that no variation in the responses of the respondents in case of HPSCB while in case of KCCB and JCCB variation observed where the response of the respondents lies towards upper side of the mean value.

- Rate of interest given by the Bank is attractive than other bank: The mean score has worked out 1.90, 2.097 and 1.541 at 3-point Likert scale which lies between not agrees and partially agree in case of HPSCB and JCCB whereas strongly agrees and partially agrees in case of KCCB. The standard deviation has been found .737, .738 and .721 and positive value of skewness in case of HPSCB and JCCB depicts that no variation in the responses of the respondents whereas variation observed in case of KCCB as responses lie towards upper side of the mean value.
- Rate of interest of interest charged by the Bank: The mean score has worked out 2.00, 2.074 and 1.625 at 3-point Likert scale which lies between not agrees and partially agree in case of JCCB whereas strongly agrees and partially agrees in case of HPSCB and KCCB. The standard deviation has been found .737, .734 and .824 and negative value of skewness depicts that variation in the responses of the respondents in case of HPSCB and KCCB whereas in case of JCCB positive value reveals that no variation observed responses lies towards lower side of the mean value.
- Demonetization steps taken by the government: The mean score has worked out 2.04 and 2.08 at 3-point Likert scale which lies between strongly agrees and partially agree in case of HPSCB and JCCB whereas partially agrees and not agree in case of KCCB. The standard deviation has been found .737, .748 and .829 and in case of HPSCB and JCCB negative value of skewness depicts that variation in the responses whereas positive value of skewness in case of KCCB reveals that no variation as responses lies towards lower side of the mean value.

SUGGESTIONS

- The banks under study make proper arrangement to make aware the society about awareness, interaction program and organize time to time CRM programs to increase their customer strength and also resolve the

customer complaint with in specified time frame and notify the same in notice board of the branch.

- Banks under study also starts proper campaign to increase internet/online banking habits among customers.
- Banks under study simplify their loan sanctioning process to avoid unnecessary loss to the banks.
- Banks also insure their interest charging and allowing rates equal to or more favorable than the nationalised and private sector banks to get confidence among general perceptions.

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