CHAPTER IV

DATA ANALYSIS AND FINDINGS
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4.1 STAFF

4.1.1 PRODUCT KNOWLEDGE

Product knowledge of the staff is a critical and determining factor for marketing mix effectiveness. Only if the staff know about the products well, they can disseminate product information to the customer, and the customers’ product knowledge will be in line with the staff product knowledge. Sound product knowledge of the staff will result in sound product knowledge of the customer mostly, if not exactly. Similarly, poor product knowledge of the staff will result in poor product knowledge of the customer. The product knowledge of the staff is not sound for all the products. Table 4.1 highlights the percentage of staff (Clerks, Assistant Managers (AMs)/Deputy Managers (DMs), Managers (Ms)/Senior Managers (SMs) who have sound product knowledge (awareness level of 5) for different deposit products. Similarly Table 4.2 and 4.3 highlight the percentage of staff who have sound product knowledge for different credit schemes and other services respectively.
**TABLE 4.1**

**STAFF-PRODUCT KNOWLEDGE-AWARENESS LEVEL OF 5**

**DEPOSIT SCHEMES**

(in percentage)

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Deposit Schemes</th>
<th>CLERICAL</th>
<th>A.M. / D.M</th>
<th>M / S.M.</th>
</tr>
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<tr>
<td></td>
<td></td>
<td>R</td>
<td>SU</td>
<td>U</td>
</tr>
<tr>
<td>1</td>
<td>SDR</td>
<td>73.49</td>
<td>75.94</td>
<td>85.15</td>
</tr>
<tr>
<td>2</td>
<td>FDR</td>
<td>65.06</td>
<td>74.68</td>
<td>83.17</td>
</tr>
<tr>
<td>3</td>
<td>SDF</td>
<td>65.06</td>
<td>70.89</td>
<td>82.18</td>
</tr>
<tr>
<td>4</td>
<td>RDP</td>
<td>72.29</td>
<td>75.94</td>
<td>85.15</td>
</tr>
<tr>
<td>5</td>
<td>GJCC</td>
<td>38.55</td>
<td>37.97</td>
<td>30.69</td>
</tr>
<tr>
<td>6</td>
<td>MDA I</td>
<td>38.73</td>
<td>41.73</td>
<td>38.61</td>
</tr>
<tr>
<td>7</td>
<td>MDA II</td>
<td>12.05</td>
<td>25.32</td>
<td>17.82</td>
</tr>
<tr>
<td>8</td>
<td>MIS</td>
<td>15.66</td>
<td>22.78</td>
<td>13.86</td>
</tr>
<tr>
<td>9</td>
<td>ADP</td>
<td>14.46</td>
<td>22.78</td>
<td>8.91</td>
</tr>
<tr>
<td>11</td>
<td>RD</td>
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<td>12</td>
<td>ED</td>
<td>39.76</td>
<td>43.04</td>
<td>53.46</td>
</tr>
<tr>
<td>13</td>
<td>WD</td>
<td>45.78</td>
<td>55.70</td>
<td>54.46</td>
</tr>
<tr>
<td>14</td>
<td>PIP</td>
<td>22.89</td>
<td>29.11</td>
<td>22.77</td>
</tr>
<tr>
<td>15</td>
<td>CBDS</td>
<td>18.07</td>
<td>24.05</td>
<td>11.88</td>
</tr>
<tr>
<td>16</td>
<td>EASY</td>
<td>15.66</td>
<td>5.57</td>
<td>26.73</td>
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<tr>
<td>17</td>
<td>THDS</td>
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<td>49.37</td>
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<td>HLA</td>
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<td>35.44</td>
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<td>CGS</td>
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<td>9.90</td>
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<td>20</td>
<td>GC</td>
<td>38.73</td>
<td>36.71</td>
<td>39.60</td>
</tr>
<tr>
<td>21</td>
<td>SANJE-EVI</td>
<td>20.48</td>
<td>36.71</td>
<td>19.80</td>
</tr>
<tr>
<td>22</td>
<td>SB</td>
<td>87.95</td>
<td>86.07</td>
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<td>23</td>
<td>CA</td>
<td>85.54</td>
<td>83.54</td>
<td>96.04</td>
</tr>
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</table>

Source: Primary data
### TABLE 4.2

**Staff-product knowledge-awareness level of 5- Credit schemes**

(in percentage)

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Credit Schemes</th>
<th>CLERICAL</th>
<th></th>
<th></th>
<th>A.M. / D.M</th>
<th></th>
<th></th>
<th>M / S.M.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>R</td>
<td>SU</td>
<td>U</td>
<td>M</td>
<td>R</td>
<td>SU</td>
<td>U</td>
<td>M</td>
</tr>
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<td>1.</td>
<td>ABHI</td>
<td>54.22</td>
<td>63.29</td>
<td>70.36</td>
<td>62.07</td>
<td>68.57</td>
<td>78.12</td>
<td>72.92</td>
<td>75.00</td>
</tr>
<tr>
<td>2.</td>
<td>PUSHP</td>
<td>22.89</td>
<td>29.11</td>
<td>41.58</td>
<td>31.03</td>
<td>37.14</td>
<td>50.00</td>
<td>56.25</td>
<td>50.00</td>
</tr>
<tr>
<td>4.</td>
<td>SUNI</td>
<td>12.05</td>
<td>16.46</td>
<td>14.85</td>
<td>8.05</td>
<td>17.14</td>
<td>15.62</td>
<td>18.75</td>
<td>23.08</td>
</tr>
<tr>
<td>5.</td>
<td>GRUHA</td>
<td>20.48</td>
<td>25.32</td>
<td>29.70</td>
<td>24.14</td>
<td>31.43</td>
<td>50.00</td>
<td>39.58</td>
<td>42.31</td>
</tr>
<tr>
<td>6.</td>
<td>TAX S</td>
<td>12.05</td>
<td>18.99</td>
<td>22.77</td>
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<td>22.86</td>
<td>34.37</td>
<td>29.17</td>
<td>30.77</td>
</tr>
<tr>
<td>7.</td>
<td>SAHA</td>
<td>12.05</td>
<td>18.46</td>
<td>15.84</td>
<td>13.79</td>
<td>20.00</td>
<td>25.00</td>
<td>27.08</td>
<td>25.00</td>
</tr>
<tr>
<td>8.</td>
<td>VIDYA</td>
<td>12.05</td>
<td>20.25</td>
<td>24.75</td>
<td>16.09</td>
<td>20.00</td>
<td>21.87</td>
<td>27.08</td>
<td>30.77</td>
</tr>
<tr>
<td>10.</td>
<td>PL</td>
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<td>78.22</td>
<td>73.56</td>
<td>74.28</td>
<td>54.37</td>
<td>77.08</td>
<td>84.62</td>
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<tr>
<td>11.</td>
<td>HL</td>
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<td>37.97</td>
<td>41.58</td>
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<td>37.14</td>
<td>43.75</td>
<td>39.58</td>
<td>40.38</td>
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<tr>
<td>12.</td>
<td>VIJAY</td>
<td>10.84</td>
<td>12.66</td>
<td>9.90</td>
<td>4.60</td>
<td>14.29</td>
<td>15.62</td>
<td>12.50</td>
<td>21.15</td>
</tr>
<tr>
<td>13.</td>
<td>JL</td>
<td>74.70</td>
<td>74.68</td>
<td>76.24</td>
<td>71.26</td>
<td>74.28</td>
<td>90.62</td>
<td>81.25</td>
<td>80.77</td>
</tr>
</tbody>
</table>

Source: Primary data

### TABLE 4-3

**Staff-product knowledge-awareness level of 5- Other services**

(in percentage)

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Other Services</th>
<th>CLERICAL</th>
<th></th>
<th></th>
<th>A.M. / D.M</th>
<th></th>
<th></th>
<th>M / S.M.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>R</td>
<td>SU</td>
<td>U</td>
<td>M</td>
<td>R</td>
<td>SU</td>
<td>U</td>
<td>M</td>
</tr>
<tr>
<td>1.</td>
<td>CREDIT CARDS</td>
<td>39.76</td>
<td>39.24</td>
<td>45.54</td>
<td>45.98</td>
<td>48.57</td>
<td>53.12</td>
<td>54.17</td>
<td>69.23</td>
</tr>
<tr>
<td>2.</td>
<td>S. LOCK</td>
<td>50.60</td>
<td>62.02</td>
<td>73.26</td>
<td>64.37</td>
<td>74.28</td>
<td>72.00</td>
<td>81.25</td>
<td>80.77</td>
</tr>
<tr>
<td>3.</td>
<td>S. CUST</td>
<td>37.35</td>
<td>46.83</td>
<td>50.50</td>
<td>48.28</td>
<td>60.00</td>
<td>59.37</td>
<td>68.75</td>
<td>73.08</td>
</tr>
<tr>
<td>4.</td>
<td>S.1</td>
<td>62.65</td>
<td>69.62</td>
<td>83.17</td>
<td>67.82</td>
<td>80.00</td>
<td>81.25</td>
<td>81.25</td>
<td>92.31</td>
</tr>
<tr>
<td>5.</td>
<td>T. C</td>
<td>45.78</td>
<td>51.83</td>
<td>66.34</td>
<td>55.62</td>
<td>60.00</td>
<td>39.37</td>
<td>66.66</td>
<td>65.38</td>
</tr>
<tr>
<td>6.</td>
<td>G. C</td>
<td>35.42</td>
<td>64.56</td>
<td>81.19</td>
<td>67.82</td>
<td>74.28</td>
<td>71.87</td>
<td>77.08</td>
<td>73.48</td>
</tr>
<tr>
<td>7.</td>
<td>INST. CREDIT</td>
<td>46.99</td>
<td>55.70</td>
<td>63.37</td>
<td>49.43</td>
<td>68.57</td>
<td>71.87</td>
<td>66.66</td>
<td>80.77</td>
</tr>
<tr>
<td>8.</td>
<td>TAX COLLS</td>
<td>28.92</td>
<td>26.58</td>
<td>27.72</td>
<td>49.83</td>
<td>31.43</td>
<td>50.00</td>
<td>27.08</td>
<td>48.08</td>
</tr>
</tbody>
</table>

Source: Primary data
Analyses of the data reveal:

1. The percentage of clerical staff having sound product knowledge is almost same for all type of branches (rural, semi urban, urban and metro) for different type of products.

2. This is also applicable for AMs / DMs of different types of branches as reflected by almost near equal percentages for AMs / DMs

3. Among the different cadres of staff in all type of branches, the percentage of sound product knowledge is more in the case of Ms / SMs and AMs / DMs than clerks and again more for Ms/SMs than AMs / DMs.

4. Product knowledge in the case of deposit products.

   (i) Product knowledge is sound only in the case of core products like Short Deposit Receipt (SDR), Fixed Deposit Receipt (FDR), Special Fixed Deposit (SFD), Reinvestment Deposit Plan (RDP), Recurring Deposit (RD), Savings Bank (SB) and Current Account (CA) as reflected by the uniformly higher percentages among all staff of all types of branches.

   (ii) In the case of other products viz., Golden Jubilee Cash Certificate (GJCC), Multiple Deposit Account I(MDA I), Multiple Investment Scheme(MIS), Annuity Deposit Plan(ADP), Varshik Ayi Yojana (VAY), Cumulative Benefit Deposit Scheme(CBDS), Thrift Deposit Scheme(TH.D.S), Home Loan Account(HLA), Capital Gains Scheme(CGS) and Gift Certificate(GC), the percentage for
sound product knowledge is very low among all types of staff members in all types of branches.

(iii) In case of Multiple Deposit Account II (MDA II), Earn And Save for You (EASY) and Sanjeevii also, the percentage of product knowledge is very low among all types of staff members in all types of branches.

(iv) The above three points lead to interesting revelations about the product knowledge and the impact of the same in the business mix in the relevant products. If one compare the level of product knowledge and the composition of the product in the deposit profile of the bank, both are directly related as detailed in Table 4.4

(v) Interestingly, the products MDA II and Sanjeevii are two market oriented products and products with the same features as that of MDA II and Sanjeevii are marketed very aggressively by most new private sector banks and also foreign banks under different brand names and have high acceptance from their customers. Easy is a unique product with very high value content and can be marketed to wide market segments.

1. Product knowledge in the case of credit products:

   (i) Product knowledge is sound in the case of credit products like Abhilasha, Personal Loan and Jewel Loan as reflected by the higher percentages among staff of all types of branches.
(ii) In the case of credit products Pushpaka, Gruha Mangala and Home Loan, the percentage for sound product knowledge is low among clerks, average among AMs / DMs and sound in the case of Ms / SMs of all types of branch. Among AMs / DMs and Ms/SMs the knowledge level is more in semi urban, urban and metro branches than rural branches.

Table 4.4

<table>
<thead>
<tr>
<th>Product</th>
<th>Product knowledge level</th>
<th>Amount of deposit (Rupees in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>31.3.97</td>
</tr>
<tr>
<td>SDR</td>
<td>Sound</td>
<td>123467</td>
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<tr>
<td>FDR</td>
<td>Sound</td>
<td>9243</td>
</tr>
<tr>
<td>SFD</td>
<td>Sound</td>
<td>69667</td>
</tr>
<tr>
<td>RDP</td>
<td>Sound</td>
<td>429436</td>
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<tr>
<td>RD</td>
<td>Sound</td>
<td>12752</td>
</tr>
<tr>
<td>SB</td>
<td>Sound</td>
<td>305810</td>
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<tr>
<td>CA</td>
<td>Sound</td>
<td>198744</td>
</tr>
<tr>
<td>MDA I &amp; II</td>
<td>Poor</td>
<td>-</td>
</tr>
<tr>
<td>EASY</td>
<td>Poor</td>
<td>127</td>
</tr>
<tr>
<td>GJCC</td>
<td>Poor</td>
<td>668</td>
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<tr>
<td>ADP</td>
<td>Poor</td>
<td>595</td>
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<tr>
<td>CBDS</td>
<td>Poor</td>
<td>114</td>
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<td>TH.D.S</td>
<td>Poor</td>
<td>1835</td>
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<tr>
<td>H.L.A</td>
<td>Poor</td>
<td>295</td>
</tr>
<tr>
<td>C.G.S</td>
<td>Poor</td>
<td>2254</td>
</tr>
</tbody>
</table>

Source: Central Office records
(iii) In the case of other credit products viz., Sowmitra, Sunidhi, Tax Sulabh, Sahayika, Vidya Jothi, On Time Money, Vijayashree, the percentages with regard to sound product knowledge are uniformly low, among clerks and AMs/ DMs and relatively better among Ms/SMs of all types of branches.

(iv) As in the case of deposit products, product knowledge is having an impact on the business mix. The level of product knowledge and the composition of the product in the asset profile of the bank are directly related as shown in Table 4.5.

**Table 4.5**

**STAFF – PRODUCT KNOWLEDGE LEVEL AND CREDIT MIX**

<table>
<thead>
<tr>
<th>Product</th>
<th>Product knowledge level</th>
<th>Amount of credit (Rupees in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>31.3.97</td>
</tr>
<tr>
<td>Abhilasha</td>
<td>Sound</td>
<td>2976</td>
</tr>
<tr>
<td>Pers.Loan</td>
<td>Sound</td>
<td>1783</td>
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<tr>
<td>Pushpaka</td>
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<td>Sowmitra</td>
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<td>178</td>
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<tr>
<td>Sunidhi</td>
<td>Poor</td>
<td>-</td>
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<td>Gruha Mangala</td>
<td>Average</td>
<td>950</td>
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<tr>
<td>Tax Sulabh</td>
<td>Poor</td>
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<td>Sahayika</td>
<td>Poor</td>
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<td>Vidya Jothi</td>
<td>Poor</td>
<td>30</td>
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<tr>
<td>Home Loan</td>
<td>Average</td>
<td>115</td>
</tr>
<tr>
<td>Vijaya Shree</td>
<td>Poor</td>
<td>2</td>
</tr>
</tbody>
</table>

Source: Central Office records
(v) Interestingly, most of the above credit products were launched in the early 1990s by the bank except Personal Loan, which has become a core credit product for the bank. For Abhilasha, focused internal and external marketing efforts were attempted by conducting staff and customer meetings at different centres and the efforts bore fruits as reflected by the business mobilised. In the case of other products, the efforts were generalised instead of developing any niche strategies.

6. Product knowledge in the case of other services:

i) The percentage for sound product knowledge is uniformly high for all other service products among staff of different types of branches except for Credit Card and Safe Custody where it is relatively low for clerks of different types of branches. The same is applicable for Tax Collections also among rural, semi urban and urban clerks.

ii) The relatively high percentage for sound product knowledge opens up scope for cross selling. This knowledge level has to be converted into business proposition by developing proper cross selling strategies by offering additionally the relevant products for the target group who had already availed a deposit or credit product.

4.1.2 REASONS FOR PRODUCT KNOWLEDGE:

4.1.2.1 REASONS FOR SOUND PRODUCT KNOWLEDGE:

(Awareness levels 3 and above)

The reasons for the sound level of product knowledge are reflected as follows:

4.1.2.1.1 Clerks:
(i) 24.10% of rural, 24.05% of semi urban, 8.91% of urban and 21.84% of metro clerks, quote 'presently attached to the department' as the reason.

(ii) 33.73% of rural, 43.04% of semi urban 44.55% of urban and 40.00% of metro clerks cite 'to improve knowledge' as the reason.

(iii) 44% of rural, 46.83% of semi urban 56.44% of urban and 49.43% of metro clerks quote 'to help customers' as the reason.

(iv) 22.89% of rural, 27.85% of semi urban 24.75% of urban and 24.14% of metro clerks cite 'to mobilise business' as the reason.

Analyses the above data reveal:

a) The relatively sound product knowledge of the clerks as reflected by the percentage is primarily meant for helping customers. This percentage is high for all clerks whether he is working in a rural, semi urban, urban or metro branch.

b) The next response of the sound product knowledge is reflected in high percentages for all type of clerks, which is 'to improve knowledge'.

c) The low percentages for the reason 'presently attached to the department' indicates that acquiring product knowledge is independent of the department working and more related to customer service and knowledge improvement.

d) Again the low percentages for the reason 'to mobilise business' indicates that clerks do not link product knowledge and business development of
the branch (strategic focus) and relate it for customer satisfaction and knowledge improvement.

4.1.2.1.2 Assistant Managers (AMs) / Deputy Managers (DMs):

(i) 42.85% of rural, 21.88% of semi urban, 22.92% of urban and 32.69% of metro AMs / DMs quote 'presently attached to the department' as the reason.

(ii) 40% of rural, 43.75% of semi urban, 39.58% of urban and 51.92% of metro AMs / DMs cite 'to improve knowledge' as the reason.

(iii) 37.14% of rural, 43.75% of semi urban, 39.58% of urban and 48.08% of metro AMs / DMs cite 'to help customers' as the reason.

(iv) 34.29% of rural, 53.13% of semi urban, 33.33% of urban and 44.23% of metro AMs / DMs cite 'to mobilise business' as the reason.

Analyses of the data reveal:

a) In the case of AMs/DMs, the appreciable awareness level of product knowledge is more or less equally distributed for both knowledge improvement and helping customers. In fact it is slightly skewed towards knowledge improvement than helping customers in the case of rural and metro branches.

b) In the case of rural and metro AMs/DMs the relationship between product knowledge and the department attached is more pronounced than in semi urban and urban branches.

c) Another interesting point is in the relationship between product knowledge level and business mobilisation. AMs/DMs of all types of
branches, relate the product knowledge to the business development
giving more or less equal importance as given to self-knowledge and
customer service.

4.1.2.1.3 Managers(Ms) / Senior Managers(SMs):

(i) 20.69% of rural, 11.11% of semi urban, 12.00% of urban and
16.67% of metro Ms/SMs quote 'presently attached to the
department' as the reason.

(ii) 34.48% of rural, 55.55% of semi urban, 20% of urban and 22.22% of
metro Ms/SMs cite 'to improve knowledge' as the reason.

(iii) 51.72% of rural, 88.89% of semi urban, 20% of urban and 44.44% of
metro Ms/SMs quote 'to help customers' as the reason.

(iv) 68.96% of rural, 55.55% of semi urban 68% of urban and 72.22% of
metro Ms/SMs cite 'to mobilise business' as the reason.

Analyses of the data reveal:

a) The primary reason for the appreciable product knowledge for managers
uniformly in all types of branches is 'to mobilise business.' The
percentage is uniformly high and getting top priority.

b) In the case of rural and semi urban managers, in addition to business
development customer service focus is also finding importance for
sound product knowledge.

c) Developing product awareness level in case of managers of all types of
branches is not for knowledge development but for business
development.
d) If one compare the reasons for clerical, AMs/DMs and Ms/SMs, a clear pattern is emerging in the sense that product awareness is linked more to improve knowledge for effective functioning in the department in the case of clerical and AMs/DMs whereas it is more linked to business mobilisation in the case of Ms/SMs.

4.2.2 REASONS FOR POOR PRODUCT KNOWLEDGE:

(Awareness levels of below 3)

The reasons for the poor product knowledge are reflected as follows:

4.2.2.1 Clerks:

(i) 14.46% of rural, 10.13% of semi urban, 11.88% of urban and 21.84% of metro clerks, cite 'not attached to the department' as the reason.

(ii) 37.35% of rural, 40.50% of semi urban 32.67% of urban and 27.59% of metro clerks quote 'not relevant in my branch' as the reason.

(iii) 7.23% of rural, 11.39% of semi urban, 3.96% of urban and 3.45% of metro clerks cite 'lack of time / interest' as the reason.

(iv) 18.07% of rural, 16.45% of semi urban, 9.90% of urban and 8.05% of metro clerks quote 'pressure of work’ as the reason.

(v) 3.61% of rural, 5.06% of semi urban, 9.90% of urban and 8.05% of metro clerks cite 'lack of guidance from colleagues / managers' as the reason.
(vi) 14.46% of rural, 17.72% of semi urban, 17.82% of urban and 32.18% of metro clerks quote 'lack of updated brochures / details' as the reason.

vii) 8.43% of rural, 12.66% of semi urban, 19.80% of urban and 11.49% of metro clerks quote 'too many schemes/services' as the reason.

**Analyses of the data reveal:**

a) Product relevance to a particular type of branch is a significant and important factor for poor product knowledge for clerks. This is more pronounced in the case of rural and semi urban clerks than urban and metro clerks.

b) The next important contributory factor for poor product knowledge is lack of updated brochures/details. Interestingly this is more pronounced in urban and semi urban branches.

c) The third contributory and significant factor is product knowledge and department attached to. This leads to relationship between desk attached to and the relevant product knowledge in the case of clerks. This aspect is more or less uniformly demonstrated in all types of branches except in metro where it is more pronounced.

d) Again a specific pattern has emerged in the metro branches where 'lack of brochures / details' is quoted more as reasons for poor product knowledge than 'department attached to' or 'not relevant in my branch.' Similarly in the case of rural, semi urban and urban branches 'not relevant in my branch' is quoted more as reason for poor knowledge than lack of brochures/ details.
4.2.2.2 Assistant Managers(AMs)/Deputy Managers(DMs):

(i) 25.71% of rural, 15.63% of semi urban 22.92% of urban and 23.08% of metro AMs/DMs cite 'not attached to the department' as the reason.

(ii) 34.29% of rural, 25.00% of semi urban, 20.83% of urban and 15.38% of metro AMs/DMs quote 'not relevant in my branch' as the reason.

(iii) 0% of rural, 12.50% of semi urban, 4.17% of urban and 1.92% of metro AMs/DMs cite 'lack of time / interest' as the reason.

(iv) 20% of rural, 12.50% of semi urban, 8.34% of urban and 30.77% of metro AMs/DMs quote pressure of work as the reason.

(v) 5.71% of rural, 0.00% of semi urban, 6.25% of urban and 3.85% of metro AMs/DMs cite 'lack of guidance from colleagues' as reason.

(vi) 28.57% of rural, 21.88% of semi urban, 35.42% of urban and 23.08% of metro AMs/DMs quote 'lack of updated brochures' as reason.

(vii) 14.29% of rural, 8% of semi urban, 22.92% of urban and 17.31% of metro AMs/DMs cite 'too many schemes / services' as reason.

Analyzes of the data reveal:

a) As in the case of clerks, product relevance to the branch is an important factor for poor product knowledge.
b) Again, lack of updated brochures / details is another important factor for poor product knowledge in all types of branches.

c) Not attached to the department comes next for poor product knowledge.

d) Additionally, ‘pressure of work’ is cited as a reason in the case of metro branches and to a certain extent in rural branches.

e) In the case of rural AMs/DMs irrelevancy of the product to the branch is quoted as the prime reason (34.29%) than lack of updated brochures (28.57%), not attached to the department (25.71%) and pressure of work (20.00%).

f) In the case of semi urban AMs/DMs irrelevancy of products and too many schemes occupies the prime slot (25%) followed by lack of updated brochures / details (21.85%).

g) In the case of AMs/DMs of urban and metro branches, lack of updated brochures is the main reason (35.42% and 23.08%), and irrelevancy of product is pushed down. According to AMs/DMs of metro branches ‘pressure of work’ is quoted as the prime reason (30.77%) and in case of AMs/DMs of urban branches ‘too many schemes’ comes as a close second (22.92%).

4.2.2.3 Mangers(Ms)/Senior Managers(SMs):

(i) 13.79% of rural, 11.11% of semi urban, 14.00% of urban and 5.55% of metro Ms/SMs cite 'not attached to the department' as the reason.
(ii) 20.69% of rural, 22.22% of semi urban, 12.00% of urban and 11.11% of metro Ms/SMs quote 'not relevant in my branch' as the reason.

(iii) 6.90% of rural, 0.00% of semi urban, 8.00% of urban and 5.55% of metro Ms/SMs cite 'lack of time / interest' as the reason.

(iv) 13.79% of rural, 11.11% of semi urban, 12.00% of urban and 5.55% of metro Ms/SMs quote 'pressure of work' as the reason.

(v) 0.00% of rural, 0.00% of semi urban, 4.00% of urban and 0.00% of metro Ms/SMs cite 'lack of guidance from colleagues' as the reason.

(vi) 17.24% of rural, 44.44% of semi urban, 20.00% of urban and 16.67% of metro Ms/SMs quote 'lack of updated brochures' as the reason.

(vii) 24.14% of rural, 22.22% of semi urban, 28.00% of urban and 11.11% of metro Ms/SMs cite 'too many schemes / services' as the reason.

**Analyses of the data reveal:**

a) Interestingly in the case of Ms/SMs of all types of branches, 'too many schemes / services' are quoted as the primary reason for poor product knowledge followed by 'lack of updated brochures' and 'irrelevance of product in branch'.

b) Interestingly in the case of Ms/SMs of all types of branches, 'pressure of work' and 'not attached to the department' are reflected as secondary
reasons with low percentages. This reflects a strategic management perception of Ms/SMs.

c) In metro branches in the case of Ms/SMs the prime reason is ‘lack of updated brochures / details’ followed by ‘too many schemes / services’.

d) In contrast, in rural branches Ms/SMs, the prime reason quoted is ‘too many schemes / services’ followed by ‘not relevant in my branch / bank’. This gives an indication that the very wide product range and the irrelevancy of the range are inhibitory factors for product knowledge in the case of rural Ms/SMs.

4.1.3 SOURCES OF PRODUCT KNOWLEDGE:

4.1.3.1 Clerks:

(i) 6.02% of rural, 7.59% of semi urban, 1.98% of urban and 8.05% of metro clerks look for 'advertisements in papers/hoarding' as source.

(ii) 75.90% of rural, 88.61% of semi urban, 85.15% of urban and 80.46% of metro clerks look for 'CO/RO circulars' as source.

(iii) 16.87% of rural, 18.99% of semi urban, 16.83% of urban and 19.54% of metro clerks look for 'pamphlets' as source.

(iv) 13.25% of rural, 13.92% of semi urban, 7.92% of urban and 13.79% of metro clerks look for 'manager' as source.

(v) 27.71% of rural, 24.05% of semi urban, 15.84% of urban and 20.69% of metro clerks look for 'other staff members' as source.
(vi) 7.23% of rural, 2.53% of semi urban, 2.97% of urban and 6.90% of metro clerks look for 'enquiries from customers' as source.

Analyses of the data reveal:

a) ‘CO/RO circulars’ are the main source of product knowledge for all types of clerks. This percentage is very high in rural, semi urban, urban and metro branches.

b) ‘Colleagues/other staff members of branches’ come as the second important source of product knowledge. Among branches, this aspect is more pronounced in rural and semi urban branches (27.71% and 24.05%) as compared to urban and metro branches (15.84% and 20.69%)

c) Pamphlets come as the third source of product knowledge in all types of branches. Again this is relatively high in metro branches (19.54%) than in rural, semi urban and urban branches. (16.87%, 18.99% and 16.83%). This is further strengthened by the fact that 32.18% of metro clerks has quoted ‘lack of updated brochures’ is the main reason for the poor product knowledge.

d) Manager as the source of product knowledge is not demonstrated at all with very low percentages for all types of branches.

d) 'Advertisements / Hoardings' constitute an insignificant source for all types of branches.
4.1.3.2 Assistant Managers (AMs) / Deputy Managers (DMs)

(i) 0.00% of rural, 3.13% of semi urban, 4.17% of urban and 0.00% of metro AMs/DMs look for ‘advertisements in papers / hoarding’ as source.

(ii) 88.57% of rural, 96.85% of semi urban, 95.83% of urban and 95.83% of metro AMs/DMs look for ‘CO/RO circulars’ as source.

(iii) 22.86% of rural, 18.75% of semi urban, 20.83% of urban and 20.83% of metro AMs/DMs look for ‘pamphlets’ as source.

(iv) 8.57% of rural, 6.25% of semi urban, 8.34% of urban and 8.34% of metro AMs/DMs look for ‘manager’ as source.

(v) 31.43% of rural, 9.38% of semi urban, 8.34% of urban and 8.34% of metro AMs/DMs look for ‘other staff members’ as source.

(vi) 2.86% of rural, 3.13% of semi urban, 4.17% of urban and 4.17% of metro AMs/DMs look for ‘enquiries from customer’ as source.

Analyses of the data reveal:

a) Like in the case of clerks, ‘CO/RO circulars’ is the main source of product knowledge for all types of AMs/DMs and this percentage is higher than in the case of clerks.

b) Unlike clerks, pamphlets come as the second important source of knowledge and the percentage is almost uniform in all types of branch AMs/DMs.
c) AMs/DMs do not look for other staff members much as source except in the case of rural AMs/DMs where the percentage is significant (31.43%).

d) Again like clerks, all types of AMs/DMs do not look much to manger as source as the relevant percentages are very low in all types of branches.

e) 'Advertisements in paper/hoarding' again, is an insignificant source of product knowledge for AMs/DMs of all types of branches.

4.1.3.3 Managers (Ms)/Senior Managers (SMs)

(i) 6.90% of rural, 11.11% of semi urban, 4.00% of urban and 0.00% of metro Ms/SMs look for ‘advertisements in papers/hoarding’ as source.

(ii) 93.10% of rural, 88.88% of semi urban, 96.00% of urban and 94.44% of metro Ms/SMs look for ‘CO/RO circulars’ as source.

(iii) 24.14% of rural, 22.22% of semi urban, 20% of urban and 11.11% of metro Ms/SMs look for 'pamphlets' as source.

(iv) 3.45% of rural, 11.11% of semi urban, 4.00% of urban and 0.00% of metro Ms/SMs look for ‘manager’ as source.

(v) 17.24% of rural, 0.00% of semi urban, 4.00% of urban and 0.00% of metro Ms/SMs look for ‘other staff members’ as the source.

(vi) 10.34% of rural, 11.11% of semi urban, 4.00% of urban and 5.55% of metro Ms/SMs look for ‘enquiries from customers’ as source.
Analyses of the data reveal:

a) As in the case of clerks and AMs/DMs, 'CO/RO circulars' prove to be the primary source of product knowledge for Ms/SMs of all types of branches.

b) The next important source is 'pamphlets' for all Ms/SMs irrespective of branch type. But this is more pronounced in rural, semi urban and urban than metro branches.

c) Again interestingly, rural Ms/SMs look for 'other staff members' also as a reasonable source of product knowledge (17.24%) whereas in urban and metro Ms/SMs the percentages for the same are very low.

d) 'Advertisements in papers/hoarding' and 'enquiries from customers' are insignificant sources in all types of branch Ms/SMs.

4.1.4 PERCEPTION ABOUT PRODUCT RANGE

4.1.4.1 Clerks

4.1.4.1.1 Deposit Schemes:

(i) 43.37% of rural, 49.37% of semi urban, 55.46% of urban and 48.28% of metro clerks opine that product range is 'too many'

(ii) 46.99% of rural, 45.51% of semi urban, 41.58% of urban and 44.83% of metro clerks opine that product range is 'just right'

(iii) 4.82% of rural, 2.53% of semi urban, 2.97% of urban and 3.45% of metro clerks opine that product range is 'too few'

4.1.4.1.2 Credit Schemes:
a) 31.33% of rural, 25.32% of semi urban, 25.74% of urban and 29.89% of metro clerks opine that product range is ‘too many’

b) 53.01% of rural, 60.76% of semi urban, 57.43% of urban and 52.87% of metro clerks opine that product range is ‘just right’

c) 12.05% of rural, 13.92% of semi urban, 12.87% of urban and 10.34% of metro clerks opine that product range is ‘too few’

4.1.4.1.3 Other Services:

(i) 15.66% of rural, 15.19% of semi urban 13.86% of urban and 14.94% of metro clerks opine that product range is ‘too many’

(ii) 55.42% of rural, 68.35% of semi urban, 50.50% of urban, 59.77% of metro clerks opine that product range is ‘just right’

(iii) 25.31% of rural, 15.19% of semi urban, 30.69% of urban and 19.54% of metro clerks opine that product range is ‘too few’

Analyses of the above data reveal:

a) In the case of clerks of all types of branches, there is a uniform perception that product range in case of deposit schemes is too large, which is substantiated by high percentages, though there is a view that it is ‘just right’ but next only to ‘too many’

b) In the case of credit schemes, the uniform perception in all types of branches is that the product range is ‘just right’, though there is some thought that it is ‘too many’ but reflected by poor percentages.
c) In the case of other services, also, the uniform perception in all branches is the product range is ‘just right’ reflected by high percentages. But an interesting point, which is emerging, is the percentage of clerks who are perceiving it as ‘too few’ and the percentage for this is significant that there is scope for offering ‘more other services’ as the perception indicates.

4.1.4.2 Assistant Managers(AMs)/Deputy Managers( DMs)

4.1.4.2.1 Deposit Schemes:

(i) 57.14% of rural, 53.13% of semi urban, 72.92% of urban an57.69% of metro AMs/DMs opine that product range is ‘too many’

(ii) 40.00% of rural, 46.87% of semi urban 27.08% of urban and 36.54% of metro AMs/DMs opine that product range is ‘just right’

(iii) 2.86% of rural, 0.00% of semi urban, 0.00% of urban and 1.92% of metro AMs/DMs opine that product range is ‘too few’

4.1.4.2.2 Credit Schemes:

(i) 25.71% of rural, 28.13% of semi urban, 31.25% of urban and 36.54% of metro AMs/DMs opine that product range is ‘too many’

(ii) 51.43% of rural, 68.75% of semi urban, 56.25% of urban and 57.69% of metro AMs/DMs opine that product range is ‘just-right’

(iii) 17.14% of rural, 3.12% of semi urban, 12.50% of urban and 1.92% of metro AMs/DMs opine that product range is ‘too few’.
4.1.4.2.3 Other Services:

(i) 11.43% of rural, 9.38% of semi urban, 8.33% of urban and 11.54% of metro AMs/DMs opine that product range is ‘too many’

(ii) 60.00% of rural, 71.87% of semi urban, 68.75% of urban and 67.31% of metro AMs/DMs opine that product range is ‘just right’

(iii) 22.86% of rural, 12.50% of semi urban, 22.92% of urban and 15.38% of metro AMs/DMs opine that product range is ‘too few’

Analyses of the data reveal:

a) As in the case of clerks, among AMs/DMs of all types of branches, there is a uniform perception that product range in the case of deposit schemes is too large, which is substantiated by high percentages, through there is a view that it is ‘just right’ but it is reflected with lesser percentages.

b) In the case of credit schemes, the uniform perception in all types of branches is that product range is ‘just right’, through there is some thought it is ‘too many’ but reflected by lesser percentage.

c) In the case of other services the perception of AMs/DMs about product range is 'just right' but followed by 'too few' indicating that there is scope for product development in ‘other services’.

4.1.4.3 Managers (Ms)/Senior Managers (SMs)

4.1.4.3.1 Deposit Schemes:
(i) 58.62% of rural, 66.67% of semi urban, 60.00% of urban and 61.11% of metro Ms/SMs opine that product range is ‘too many’.

(ii) 41.38% of rural, 22.22% of semi urban, 40.00% of urban and 33.33% of metro Ms/SMs opine that product range is ‘just right’

(iv) No Ms/SMs of any type of branch has opined that product range is ‘too few’

4.1.4.3.2 Credit Schemes:

(i) 31.03% of rural, 44.44% of semi urban, 16.00% of urban and 16.68% of metro Ms/SMs opine that product range is ‘too many’.

(ii) 65.52% of rural, 55.56% of semi urban, 76.00% of urban and 72.22% of metro Ms/SMs opine that product range is ‘just right’

(iii) 8.00% of urban and 5.55% of metro Ms/SMs opine that product range is ‘too few’

4.1.4.3.3 Other Services:

(i) 0.00% of rural, 11.11% of semi urban, 12.00% of urban and 5.5% of metro Ms/SMs opine that product range is ‘too many’.

(ii) 62.07% of rural, 77.78% of semi urban, 72.00% of urban and 83.33% of metro Ms/SMs opine that product range is ‘just right’.

(iii) 31.03% of urban and 11.11% of semi urban 16.00% of urban and 5.56% of metro Ms/SMs opine that product range is ‘too few’.
Analyses of the data reveal:

a) Falling in line with clerks, AMs/DMs and Ms/SMs of all types of branches, perceive the product range in deposit schemes is 'too large', as reflected by the high percentages for that followed by relatively lower percentages for 'just right'.

b) In the case of credit schemes also, the trend is the same with all Ms/SMs perceiving the product range of credit schemes as 'just right' with relatively lower percentages for 'too many'.

c) Likewise in the case of other services also the perception is 'just right' for all Ms/SMs followed by a significant percentage for 'too few' (31.03%, 11.11%, 16% and 5.56%) signaling scope for more 'other services'.

4.1.5 PERCEPTION ABOUT QUALITY OF CUSTOMER SERVICE BY SELF:

4.1.5.1 Clerks:

(i) 32.53% of rural, 20.25% of semi urban, 33.66% of urban and 45.98% of metro clerks perceive that their customer service is 'excellent'.

(ii) 60.24% of rural, 69.62% of semi urban, 58.42% of urban and 49.42% of metro clerks perceive that their customer service is 'good'.

(iii) 3.61% of rural, 8.86% of semi urban, 6.93% of urban and 4.60% of metro clerks perceive that their customer service is 'average'.
(v) 1.21% of rural, 1.27% of semi urban, 0.00% of urban and 0.00% of metro clerks perceive that their customer service is 'poor'.

Analyses of data reveal:

a) Among clerks, the perception about their quality of customer service is only 'good' with high percentages in all types of branches.

b) Those who perceive that their service quality as 'excellent' are lesser than those who perceive their service quality as 'good' as reflected by the relatively lower percentages for the same.

c) Again among the clerical staff, the self-perception of 'excellent' is more pronounced in urban and metro branches than in rural and semi urban branches.

d) Interestingly, the self-perception about quality of customer service 'good' is more pronounced in rural and semi urban branches than in urban and metro branches.

e) Again among the 'excellent' candidates, the percentage is more in metro branches than in urban branches. Perhaps, this may be the effect of automation and the resultant change in pace of service.

f) Among the 'good' candidates, the percentage is more in rural and semi urban than in urban and metro branches. Perhaps this may be due to the stronger influence of relationship banking in these types of branches.
4.1.5.2 Assistant Managers(AMs)/Deputy Managers(DMs):

(i) 57.14% of rural, 37.50% of semi urban, 25.00% of urban and 44.23% of metro AMs/DMs perceive that their customer service is 'excellent' .

(ii) 34.29% of rural, 53.12% of semi urban, 72.92% of urban and 48.08% of metro AMs/DMs perceive that their customer service is 'good.'

(iii) 8.57% of rural, 9.38% of semi urban, 2.08% of urban and 1.92% of metro AMs/DMs perceive that their customer service is 'average'

(iv) 0.00% of rural, 0.00% of semi urban, 0.00% of urban and 1.93% of metro AMs/DMs perceive that their customer service is 'poor.'

Analyses of the data reveal:

a) Among AMs/DMs, the perception about their customer service quality is only 'good' with higher percentages for all types of branches.

b) Those who perceive that their service quality as 'excellent' are lesser than those who perceive their service quality as 'good' as reflected by the lower percentages of the same, except in rural branches where 'excellent' scores over 'good'

c) Again among the 'excellent' perception, it is more pronounced in rural and semi urban branches than in urban branches.

d) Among the 'good' candidates, the percentage of AMs/DMs of semi urban and urban branches is more than in metro branches.
e) As in the case of clerks, the perception of AMs/DMs of metro branches for 'excellent' service quality is significant (44.23%), perhaps because of the effect of automation.

f) The higher percentage for 'excellent' service quality in rural branches than other branches leads to strong relationship banking concept prevalent in the rural branches.

4.1.5.3 Managers(Ms)/Senior Managers(SMs)

(i) 48.28% of rural, 55.56% of semi urban, 28.00% of urban and 33.33% of metro Ms/SMs perceive that their service quality is 'excellent'

(ii) 48.28% of rural, 44.44% of semi urban, 60.00% of urban and 55.55% of metro Ms/SMs perceive that their service quality is 'good.'

(iii) 0.00% of rural, 0.00% of semi urban, 12.00% of urban and 5.55% of metro Ms/SMs perceive that their service quality is 'average'

(iv) 0.00% of rural, 0.00% of semi urban, 0.00% of urban and 5.55% of metro Ms/SMs perceive that their service quality is 'poor.'

Analyses of the data reveal:

a) Among Ms/SMs, the perception about their service quality ‘good’ is more pronounced in the case of urban and metro branches, than 'excellent'.

b) In the case of Ms/SMs of rural branches the percentages for 'good' and 'excellent' are equal indicating that relationship banking holds the centrestage in rural branches.
c) In the case of Ms/SMs of semi urban branches, the perception 'excellent' is more pronounced than 'good', again relationship banking extending to semi urban branches.

d) In the case of Ms/SMs of urban and metro branches, the difference in perceptions 'excellent' and 'good' is significantly high (28% and 60%, 33.33% and 55.55%) indicating that there is lot of scope for improvement in customer service.

e) Again the higher percentage of 'excellent' in metro branches than in urban branches (33.33% and 28.00%) gives indication about the effect of automation on customer service in metro branches.

4.1.6 PERCEPTION ABOUT QUALITY OF CUSTOMER SERVICE BY BRANCH

4.1.6.1 Clerks:

(i) 27.71% of rural, 18.99% of semi urban, 22.77% of urban and 31.03% of metro clerks perceive the service quality of the branch as 'excellent'.

(ii) 65.06% of rural, 67.09% of semi urban, 69.31% of urban and 59.77% of metro clerks perceive the service quality of the branch as 'good'.

(iii) 3.61% of rural, 12.66% of semi urban, 7.92% of urban and 5.75% of metro clerks perceive the service quality of the branch as 'average'.

(iv) 1.20% of rural, 0.00% of semi urban, 0.00% of urban and 0.00% of metro clerks perceive the service quality of the branch as 'poor'.

Analyses of the data reveal:

a) The above data reiterate the service quality of the branch as compared to the service quality of the staff. According to clerks, the perception about the service quality of the branch is 'good' for all types of branches as reflected by higher percentages for this category.

b) The staff perception about the service quality of the branch as 'excellent' is relatively low in all types of branches when compared to 'good' giving indications about the gap in service quality of self and service quality of branch and the resultant effect on the delivery pace of services.

c) Another interesting observation from the data is about the 'excellent' category of branches. Among branches, the 'excellent' percentage is more in rural (27.71%) compared to semi urban and urban (18.99% and 22.77%) indicating the deeper penetration of 'relationship banking' concept in rural branches than in semi urban and urban branches.

d) The higher 'excellent' percentage (31.03%) in metro branches is in tandem with the self perception about service quality of self in metro branches for clerks (45.98%), AMs/DMs (44.23%), Ms/SMs (33.33%) and reflects the idea that in metro branches service quality is better than good probably due to automation. Again it throws light on the gap between the service quality perception about self and about the branch. This gives indication about the efforts to be taken by the branch for better service delivery.

d) Another significant point emerging is the service quality 'average' for branch is reflected in all types of branches to a greater extent than service quality of self. This is more predominant in the case of semi
urban and urban branches (12.66% & 7.92%) than rural and metro branches (3.61% and 5.75%).

4.1.6.2 Assistant Managers(AMs)/Deputy Managers(DMs):

(i) 40% of rural, 21.88% of semi urban, 14.58% of urban and 13.46% of metro AMs/DMs perceive the service quality of branch as 'excellent'

(ii) 54.29% of rural, 56.24% of semi urban, 75.00% of urban and 71.15% of metro AMs/DMs perceive the service quality of branch as 'good.'

(iii) 5.71% of rural, 21.88% of semi urban, 10.42% of urban and 11.54% of metro AMs/DMs perceive the service quality of branch as 'average'

(iv) No AM / DM of any branch perceived the service quality of branch as 'poor'.

Analysis of the data reveal:

a) As in the case of clerks, most of AMs/DMs also perceive that the service quality extended by branches is 'good' for all types of branches as reflected by high percentages for the category.

b) The staff perception about the service quality of the branch is relatively low for 'excellent' as compared to 'good' for all types of branches as reflected by the low percentages for this category.
c) Among the 'excellent' rating, the percentage is more in rural branches (40.00%) than in semi urban, urban and metro (21.88%, 14.58% and 13.46%) branches.

d) The service quality of the branch as 'average' as perceived by AMs/DMs is significant (5.71%, 21.88%, 10.42% and 11.54%) in all types of branches. In fact it is appreciably higher than as perceived by clerks. This has resulted in the lower percentages of 'excellent' than clerks.

e) According to AMs/DMs, there is a wide gap in the service quality of self and service quality of branch. This indicates scope for better quality service delivery by the branch as a whole.

4.1.6.3 Managers(Ms)/Senior Managers(SMs):

(i) 44.83% of rural, 55.56% of semi urban, 20.00% of urban and 11.11% of metro Ms/SMs perceive the service quality of the branch as 'excellent'

(ii) 51.72% of rural, 44.44% of semi urban, 68.00% of urban and 83.33% of metro Ms/SMs perceive the service quality of the branch as 'good'.

(iii) 0.00% of rural, 0.00% of semi urban, 12.00% of urban and 5.56% of metro Ms/SMs perceive the service quality of the branch as 'average'.

(iv) No Ms/SMs of any branch has perceived the service quality of the branch as 'poor'.
Analyses of the data reveal:

a) Like clerical and AMs/DMs, in the case of Ms/SMs also, the service quality of the branch is skewed more towards 'good' for all types of branches. This is reflected by the high percentages for all types of branches.

b) The perception 'excellent' about the service quality of the branch by Ms/SMs is relatively low compared to 'good'. But in the case of rural branches, 'excellent' comes as a close second to 'good' (51.72% and 44.83%). In the case of semi urban branches, 'excellent' over scores 'good'. (55.56% and 44.44%).

c) The above two data when analysed with the service quality of self in those types of branches (rural and semi urban) indicates that the service quality of the branch is on the same line, thereby strengthening the relationship banking concept in rural and semi urban branches.

d) In contrast, the gap in percentage of 'excellent' in urban and metro branches to 'good' is very wide (20% and 68.00%, 11.11% and 83.33%). This when viewed with the quality of service by self and the resultant gap between the self and the branch gives new dimensions to the delivery quality. Self-delivery quality is appreciably higher than the delivery quality of the branch. But branch delivery quality is the sum of self-delivery quality. To minimise the gap, group dynamics approach and deficiencies in delivery has to be attacked.

e) Again there is a percentage of 'average' with regard to branch delivery quality in urban and metro branches (12.00% and 5.56%) as per Ms/SMs perceptions. This area has to be looked into immediately.
4.1.7 REASONS FOR THE SERVICE QUALITY OF THE BRANCH:

4.1.7.1 ‘EXCELLENT’ OR ‘GOOD’ SERVICE QUALITY:

4.1.7.1.1 Clerks:

(i) 19.28% of rural, 8.86% of semi urban, 23.76% of urban and 13.79% of metro clerks quote 'environment at the branch' as the reason.

(ii) 30.12% of rural, 32.91% of semi urban, 20.79% of urban and 27.59% of metro clerks cite 'courteous service' as the reason.

(iii) 36.14% of rural, 36.71% of semi urban, 32.67% of urban and 28.73% of metro clerks quote 'quick service’ as the reason.

(iv) 13.25% of rural, 8.86% of semi urban, 8.91% of urban and 8.05% of metro clerks cite ‘simple procedures’ as the reason.

(v) 56.63% of rural, 51.90% of semi urban, 52.48% of urban and 48.28% of metro clerks quote 'staff cooperation' as the reason.

(vi) 4.82% of rural, 3.80% of semi urban, 18.81% of urban and 20.69% of metro clerks quote 'computerised operations' as the reason.

Analyses of the data reveal:

a) Clerks of all types of branches are uniform in their opinion that staff cooperation is the primary reason for the excellent or good customer service in the branch, which is reflected by the high percentages.

b) The next important reason as quoted by clerks is 'quick service' followed by 'courteous service'.
c) ‘Environment at the branch’ also plays an important role as reflected by the significant percentages in this aspect. Again this is a direct outcome of staff cooperation.

d) Interestingly, in urban and metro branches, 'computerised operations' is also an important reason for the 'excellent' or 'good' service quality. This strengthens the impact of automation in improving the service quality.

e) The low percentages for simple procedures indicate that, it is not a contributory factor for service quality. Alternatively, given other factors are taken care of procedures will not be a hindrance in offering 'excellent' or 'good' service quality.

4.1.7.1.2 Assistant Managers(AMs) / Deputy Managers(DMs):

(i) 22.86% of rural, 18.75% of semi urban, 27.08% of urban and 25.00% of metro AMs/DMs quote ‘environment at the branch’ as the reason.

(ii) 22.86% of rural, 34.38% of semi urban, 27.08% of urban and 34.61% of metro AMs/DMs cite 'courteous service' as the reason

(iii) 20% of rural, 34.38% of semi urban, 29.17% of urban and 21.15% of metro AMs/DMs quote 'quick service' as the reason.

(iv) 2.86% of rural, 9.38% of semi urban, 6.25% of urban and 9.62% of metro AMs/DMs quote 'simple procedures' as the reason

(v) 62.86% of rural, 40.63% of semi urban, 47.92% of urban and 61.54% of metro AMs/DMs cite 'Staff cooperation' as the reason.
(vi) 5.71% of rural, 3.13% of semi urban, 20.83% of urban and 38.46% of metro AMs/DMs quote 'computerised operations' as the reason.

**Analyses of the data reveal:**

a) AMs/DMs of all types of branches are uniform in their opinion that staff cooperation is the primary reason for the excellent or good customer service in the branch, which is reflected by high percentages.

b) But in the case of AMs/DMs 'courteous service' is quoted as the second important reason than 'quick service' as reflected by the higher percentages for the former than the latter. But quick service comes as close third next only to customer service as reflected by the narrow difference in percentages between these two except in the case of metro branches, where the difference is substantial (34.61% and 21.15%).

c) 'Environment at the branch' is also seen as an important factor for service quality by the AMs/DMs of all types of branches, which is reflected by the significant percentages in this category. To add further, the emphasis on 'environment at the branch' as a reason for service quality is more in the case of AMs/DMs than clerks, as reflected by the higher percentages for this category as compared to clerks.

d) As in the case of clerks, AMs/DMs of urban and metro branches quote 'computerised operations' as an important reason for service quality and this reason is quoted more strongly than clerks (20.83% and 38.46%), indicates the importance of automation on customer service quality.
e) Again 'simple procedures' is not named as a significant reason for service quality in all types of branches.

4.1.7.1.3 Managers(Ms)/Senior Managers(SMs):

(i) 27.59% of rural, 22.22% of semi urban, 24.00% of urban and 22.22% metro Ms/SMs quote ‘environment at the branch’ as the reason.

(ii) 44.83% of rural, 33.33% of semi urban, 20.00% of urban and 38.89% of metro Ms/SMs quote ‘customer service’ as the reason.

(iii) 31.03% of rural, 55.55% of semi urban, 20.00% of urban and 38.89% of metro Ms/SMs quote 'quick service' as the reason.

(iv) 6.90% of rural, 11.11% of semi urban, 8.00% of urban and 5.56% of metro Ms / SMs cite 'simple procedure' as the reason.

(v) 75.86% of rural, 55.55% of semi urban, 56.00% of urban and 50.00% of metro Ms / SMs quote 'staff cooperation' as the reason.

(vi) 3.45% of rural, 33.33% of semi urban, 28.00% of urban and 38.89% of metro Ms/SMs quote 'computersied operations' as the reason.

Analyses of the data reveal:

(a) As in the case of clerks, AMs / DMs, Ms/SMs also opine that 'staff cooperation' is the primary reason for the 'excellent or good' customer service in the branch which is reflected by the uniformly high percentages for all types of branches.

(b) 'Courteous service' and 'quick service' are quoted as the second important reasons by Ms/SMs of urban and metro branches with same
percentage for both. 'Courteous service' overtakes 'quick service' in rural branches but vice versa in the case of semi urban branches. It indicates the strong perception of Ms/SMs that both 'courtesy and speed of service' are important reasons in urban and metro branches but courtesy is more important in rural branches as shown by the percentages.

(c) 'Environment at the branch' is important for quality, is echoed by all Ms/SMs uniformly as an important third factor reflected by the almost same percentages. This is in tandem with the perception of the AMs / DMs also.

(d) As in the case of clerks and AMs / DMs, Ms/SMs of urban and metro branches opine 'computerized operations' as an important factor for 'excellent or good' service. In fact in these branches, it comes next only to 'staff cooperation' over scoring others and the percentages are higher than in the case of clerks and AMs / DMs. This reveals the strong perception in Ms/SMs about the positive effect of 'computerisation' on quality of service.

(e) For 'simple procedures' the percentages are insignificant for Ms/SMs, stressing that it is not a major factor affecting quality of service.

4.1.7.2 ‘AVERAGE’ OR ‘POOR’ SERVICE QUALITY:

4.1.7.2.1 Clerks

(i) 3.61% of rural, 2.53% of semi urban, 5.94% of urban and 5.75% of metro clerks quote 'environment at the branch' as the reason.
(ii) 0.00% of rural, 2.53% of semi urban, 0.00% of urban and 0.00% of metro clerks quote 'discourteous service' as the reason.

(iii) 2.41% of rural, 6.33% of semi urban, 1.98% of urban and 1.15% of metro clerks quote 'delay in services' as the reason.

(iv) 2.41% of rural, 3.80% of semi urban, 0.01% of urban and 2.30% of metro clerks quote 'lack of staff cooperation' as the reason.

(v) 2.97% of the urban clerks quote 'computerised operations' as the reason.

**Analyses of the data reveal:**

(a) ‘Environment at the branch’, ‘delay in services’ and ‘lack of staff cooperation’ are quoted as important reasons for 'average' or 'poor' quality of service by the branch.

(b) 'Lack of staff cooperation' is quoted as the primary reason by rural clerks followed by 'environment at branch'.

(c) In the case of urban clerks, 'delay in service' is quoted as the primary reason with 'environment at branch' also as a reason.

(d) Again urban and metro clerks quote 'environment at the branch' as the prime reason.

(e) From the above, 'environment at the branch' is a critical factor for service quality of the branch.
4.1.7.2.2 Assistant Managers (AMs) / Deputy Managers (DMs)

(i) 2.86% of rural, 9.38% of semi urban 10.42% of urban and 7.69% of metro AMs / DMs quote 'environment at the branch' as the reason.

(ii) 5.71% of rural 6.25% of semi urban, 2.08% of urban and 3.85% of metro AMs / DMs quote 'discourteous service' as the reason.

(iii) 2.86% of rural, 12.50% of semi urban, 6.25% of urban and 3.85% of metro AMs / DMs quote 'delay in service' as the reason.

(iv) 5.71% of rural, 3.13% of semi urban, 2.08% of urban and 1.92% of metro AMs / DMs quote 'tedious procedures' as the reason.

(v) 2.86% of rural, 3.13% of semi urban, 6.25% of urban and 3.85% of metro AMs / DMs quote ‘lack of staff cooperation’ as the reason.

(vi) 3.13% of semi urban AMs / DMs quote 'computerised operations’ as the reason.

Analyses of the data reveal:

(a) As in the case of clerks, 'environment at the branch', 'delay in services', 'discourteous service' and 'lack of staff cooperation' are quoted as important reasons for 'average or poor' quality of service by the branch.

(b) 'Discourteous service' is quoted as the primary reason by semi urban AMs / DMs followed by 'environment at branch' and 'lack of staff cooperation'.
(c) In the case of semi urban AMs / DMs, 'delay in services' has emerged as the prime reason followed by 'environment at the branch' and 'discourteous service'.

(d) 'Environment at the branch' is the primary reason in urban AMs / DMs followed by 'delay in service' and 'lack of staff cooperation'.

(e) Metro AMs/DMs perceive 'environment at the branch' is the prime reason in the case of metro branches also followed by 'delay in service' and 'lack of staff cooperation'.

(f) The reason 'environment at the branch' is more pronounced in urban and metro branches.

4.1.7.2.3 Managers(Ms) / Senior Managers(SMs):

(i) 3.45% of rural Ms/SMs quote 'discourteous service' as the reason.

(ii) 12.00% of urban Ms/SMs quote 'environment at the branch' as the reason.

(iii) 8.00% of the urban Ms/SMs quote 'delay in services' as the reason.

(iv) 5.56% of metro Ms/SMs quote 'computerised services' as the reason.

Analyses of data reveal:

(a) 'Environment at the branch' is the most important factor for the 'average' or 'poor' service quality of the branch as perceived by urban Ms/SMs.
(b) 'Delay in service' emerges as the second important reason for 'average' or 'poor' service quality of the branch as reflected by the perception of urban Ms/SMs.

(c) From the above two points, 'environment at the branch' is emerging as the primary reason in urban and metro branches, followed by 'delay in service' and 'lack of staff cooperation' for 'average' or 'poor' service quality.

(d) In semi urban branches, 'delay in service' is the prime reason followed by 'environment at the branch'.

(e) In rural branches, 'lack of staff cooperation' is quoted as the prime reason, followed by 'delay in services'.

4.1.8 LEVEL OF TEAM APPROACH TO MARKETING AND CUSTOMER SERVICE:

4.1.8.1 Clerks:

(i) 72.29% of rural, 63.29% of semi urban, 52.48% of urban and 60.92% of metro clerks indicate that customer service is extended by 'all the staff'.

(ii) 18.07% of rural, 29.11% of semi urban, 42.57% of urban and 33.33% of metro clerks indicate that customer service is extended only by 'most of the staff'.

(iii) 8.43% of rural, 6.33% of semi urban, 3.96% of urban and 2.30% of metro clerks indicate that customer service is extended by 'some of the staff'.
Analyses of the data reveal:

a) Team approach to customer service is more pronounced in rural and semi urban branches than in urban and metro branches. This is reflected by the higher percentages for 'extended by all the staff' for rural and semi urban branches than urban and metro branches.

b) This is further reiterated by the percentages reflected for most of the staff. These percentages indicate the gap in team effort. The low percentages for rural and semi urban branches and comparatively higher percentages for urban and metro branches reflect that the gap is low in rural and semi urban and high in urban and metro branches. If one compares the gap in team effort, between rural and urban and metro branches, the gap is around 2.5 times more in urban branches and around 2 times in metro branches.

4.1.8.2 Assistant Managers (AMs) / Deputy Managers (DMs):

(i) 71.43% of rural, 46.88% of semi urban, 37.5% of urban and 38.46% of metro AMs/DMs indicate that customer service is extended by 'all the staff.'

(ii) 17.14% of rural, 34.37% of semi urban, 52.08% of urban and 42.31% of metro AMs/DMs indicate that customer service is extended only by 'most of the staff.'

(iii) 11.43% of rural, 18.75% of semi urban, 10.42% of urban and 19.23% of metro AMs/DMs indicate that customer service is extended only by 'some of the staff.'
Analyses of the above data reveal:

a) As in the case of clerks, AMs/DMs also opine that team approach to customer service is more pronounced in rural and semi urban branches than in urban and metro branches which is reflected by the high percentages for rural and semi urban and relatively lower percentages for urban and metro branches. But the stress on better team approach in rural branches is reflected by the very high percentages than other types of branches and compared to clerks perceptions, this is more pronounced. Again going by the data, the level of team approach is only around 50% of the level prevailing in rural branches.

b) This is further reiterated by the fact that the percentages for customer service is extended only by 'most of the staff' than 'all the staff' for rural and semi urban branches are less than for urban and metro branches. This demonstrates the gap in team effort and this gap is high in urban and metro branches than in rural and semi urban branches reflected by high percentages for urban and metro and low percentages for rural and semi urban branches. Again if one compare this gap between rural and urban, metro branches, the gap is around 3 times more in urban and around 2.5 times more in metro branches.

c) An interesting feature in the case of AMs/DMs is the relatively significant percentages for some of the staff indicating very high gap in team approach. Again, this gap is more pronounced in semi urban and metro branches than in rural and urban branches. Again, in all types of branches, this gap as expressed by AMs/DMs is more as compared to clerks.
4.1.8.3 Managers (Ms) / Senior Managers (SMs):

(i) 89.65% of rural, 77.78% of semi urban, 56.00% of urban and 50.00% of metro Ms/SMs indicate that customer service is extended by 'all the staff.'

(ii) 3.45% of rural, 22.22% of semi urban, 36.00% of urban and 44.44% of metro Ms/SMs indicate that customer service is extended only by 'most of the staff.'

(iii) 3.45% of rural, 8.00% of urban and 5.56% of metro Ms/SMs indicate that customer service is extended only by 'some of the staff'.

Analyses of the data reveal:

a) As in the case of clerks and AMs/DMs, Ms/SMs opinion reflect that team approach to customer service is more pronounced in rural and semi urban branches than in urban and metro branches. If one compare the percentage for rural, semi urban and metro branches, only 50% of metro branches Ms/SMs opine that team approach is total whereas in rural branches, 89.65% Ms/SMs opine that team approach is total and 77.78% of semi urban Ms/SMs opine like that.

b) This is further reiterated by the fact that the percentage for customer service is extended only by 'most of the staff' and not 'all the staff' is less for rural and semi urban branches (3.45% and 22.22%) than for urban and metro branches (36.00% and 44.44%). This indicates that this gap in team approach is more in urban and metro branches than in rural and semi urban branches. If one compare the gap, the gap for metro branches is twice the gap prevailing in semi urban branches.
c) Again, in the case of Ms/SMs the opinion that customer service is extended only by 'some of the staff' is expressed in urban and metro branches with significant percentages. This reiterates the opinion expressed by AMs/DMs also, which leads to the conclusion that in the case of urban and metro branches team approach to customer service is lacking in a significant way if one take into account the two factors of 'most of the staff' and 'some of the staff'.

4.1.9 ATTITUDE FOR IMPARTING PRODUCT KNOWLEDGE:

When a customer enquires about product details / doubts about which he is not clear, the responses form base for the attitude of bank staff.

4.1.9.1 Clerks

(i) 6.02% of rural, 3.80% of semi urban, 3.96% of urban and 4.60% of metro clerks state that they will 'recommend some other alternative.'

(ii) 25.30% of rural, 24.05% of semi urban, 18.81% of urban and 22.99% of metro clerks state that they will 'direct the customer to the other staff.'

(iii) 66.27% of rural, 69.62% of semi urban, 76.23% of urban and 67.81% of metro clerks state that they will 'check up with their colleagues and explain.'

Analyses of the data reveal:

a) Attitude for imparting product knowledge is uniformly high in case of all types of branch clerks. This is reflected by the high
percentages expressed by all types of branches for 'check up with colleagues and explain' and even if they are not fully aware.

b) But the gap in attitude is expressed by the percentages for 'direct the customer to other staff', which are significant as expressed by all clerks.

c) But the low percentages for 'recommend some other alternative' indicates that there is less of customer disservice by wrong advise. This is uniformly low for all types of branches.

d) The general attitudinal level of clerks of different types of branches is good with scope of improvement.

4.1.9.2 Assistant Managers(AMs) / Deputy Managers(DMs):

(i) 2.86% of rural, 12.5% of semi urban, 6.25% of urban and 1.92% of metro AMs/DMs state that they will recommend 'some other alternative.'

(ii) 5.71% of rural, 12.5% of urban and 17.31% of metro AMs/DMs state that they will 'direct the customer to the other staff.'

(iii) 88.57% of rural, 87.5% of semi urban, 75% of urban and 78.85% of metro AMs/DMs state that they will 'check up with colleagues and explain.'

Analyses of the data reveal:

a) Attitude for imparting product knowledge is uniformly high in case of all types of branches AMs/DMs as reflected by the uniformly high percentages for 'check up with colleague and explain.' If one compare
the same with that of the clerks, the attitude levels for AMs/DMs are higher than that of clerks as demonstrated by the higher percentages for all types of branches.

b) In the case of AMs/DMs the gap in attitude is relatively less with the lesser percentages for 'direct the customer to other staff'. The gap in attitude is more in the case of urban and metro branches than rural branches AMs/DMs. Again when compared to clerks, the attitude gap is less for AMs/DMs for all types of branches.

c) The low percentage for 'recommend some other alternative' again indicate that there is less of customer disservice by wrong advise.

d) Attitudinal level of AMs/DMs is better than clerks of all types of branches and again, attitudinal levels for customer service is more in rural and semi urban branches than urban and metro branches.

4.1.9.3 Managers(Ms) / Senior Manager(SMs):

(i) 13.79% of rural Ms/SMs state that they will 'recommend some other alternative.'

(ii) 3.45% of rural, 16% of urban and 11.11% of metro Ms/SMs state that they will 'direct the customer to the other staff.'

(iii) 79.31% of rural, 100% of semi urban, 84.00% of urban and 88.89% of metro Ms/SMs state that they will 'check up with colleagues and explain.'
Analyses of the data reveal:

a) Attitude for imparting product knowledge is uniformly high in the case of Ms/SMs of all types of branches, as reflected by the high percentage for all types of branches for 'check up with the colleagues and explain.' But interestingly, this attitude level is more pronounced in semi urban, urban, metro branches than rural branches. Again comparatively the attitude levels are higher for Ms/SMs than clerks and AMs/DMs.

b) The gap in attitude is relatively less than clerks and AMs/DMs as reflected by the percentages for 'direct the customer to the other staff.' Again this gap is more pronounced in urban and metro branches than rural branches.

c) The percentage for 'recommend some other alternative' in case of rural branch is low indicating that there is less of customer disservice in rural branches by wrong advise.

d) Attitudinal levels of Ms/SMs are more than the levels of clerks and AMs/DMs and attitudinal gap is more is urban and metro branches than rural and semi urban branches’ Ms/SMs.

4.2 CUSTOMERS

4.2.1 CUSTOMER PROFILE

The study covered 450 customers of branches across the country covering the four territories and forty regions of the bank. The details of customers covered are:
<table>
<thead>
<tr>
<th>Location</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>126</td>
<td>28.00 %</td>
</tr>
<tr>
<td>Semi urban</td>
<td>83</td>
<td>18.44 %</td>
</tr>
<tr>
<td>Urban</td>
<td>151</td>
<td>33.56 %</td>
</tr>
<tr>
<td>Metro</td>
<td>90</td>
<td>20.00 %</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>450</td>
<td>100.00 %</td>
</tr>
</tbody>
</table>

The profile of the customers covered under the study are detailed below:

4.2.1.1 SEX

1. Out of the customers covered, 92.86% of rural, 87.95% of semi urban, 92.05% of urban and 86.67% of metro customers are males.

2. 7.14% of rural, 12.05% of semi urban, 7.95% of urban and 4.44% of metro customers are females.

4.2.1.2 AGE

The age group of the customers covered is:

a) 3.17% of rural, 6.02% of semi urban, 3.97% of urban and 4.44% of metro customers are less than 25 years.

b) 19.84% of rural, 18.07% of semi urban, 17.88% of urban and 24.44% of metro customers are between 25 and 35 years.

c) 37.30% of rural, 36.14% of semi urban, 37.09% of urban and 28.89% of metro customers are between 35 and 45 years.
d) 26.19% of rural, 18.07% of semi urban, 23.84% of urban and 21.11% of metro customers are between 45 and 55 years.

e) 12.70% of rural, 20.48% of semi urban, 15.23% of urban and 18.89% of metro customers are above 55 years.

4.2.1.3 EDUCATION

The educational background of the customers covered is:

a) 19.84% of rural 7.23% of semi urban, 1.97% of urban and 2.22% of metro customers are non-matriculates.

b) 35.17% of rural, 32.53% of semi urban, 14.57% of urban and 8.89% of metro customers are matriculates.

c) 23.02% of rural, 31.33% of semi urban, 54.97% of urban and 50% of metro customers are graduates.

d) 13.49% of rural, 7.23% of semi urban, 15.89% of urban and 8.89% of metro customers are postgraduates.

e) 6.35% of rural, 19.28% of semi urban, 9.27% of urban and 27.78% of metro customers are with professional qualifications.

4.2.1.4 OCCUPATION

The occupational profile of the customers covered is:

a) 20.64% of rural, 18.07% of semi urban, 29.80% of urban and 35.56% of metro customers are in service.
b) 14% of rural, 12.05% of semi urban, 12.58% of urban and 12.22% of metro customers are professionals.

c) 32.54% of rural, 38.56% of semi urban, 44.37% of urban and 30% of metro customers are in business.

d) 22.22% of rural, 8.43% of semi urban, 1.33% of urban and 1% of metro customers are agriculturists.

e) 2.38% of rural, 3.61% of semi urban, 1.99% of urban and 2.22% of metro customers are housewives.

f) 9.52% of rural, 16.87% of semi urban, 8.61% of urban and 16.67% of metro customers are retired persons.

4.2.1.5 INCOME

The income profile of the customers covered is:

a) 19.05% of rural, 24.10% of semi urban, 12.58% of urban and 8.89% of metro customers are in the < Rs. 40000 income per annum segment (thousands expressed as k hereafter).

b) 23.81% or rural, 18.07% of semi urban, 18.54% of urban and 23.33% of metro customers are in the 40 - 60k income per annum segment.

c) 37.30% of rural, 39.76% of semi urban, 41.72% of urban and 37.78% of metro customers are in the 60 - 150k income per annum segment.

d) 17.46% of rural, 15.66% of semi urban, 21.85% of urban and 25.56% of metro customers are in the above 150k income per annum segment.

e) 2.38% of rural, 2.41% of semi urban, 5.30% of urban and 4.44% of metro customers do not want to reveal their income.
4.2.1.6 TYPE OF ACCOUNT

The types of account profile of the customers covered is:

a) 72.22% of rural, 80.72% of semi urban, 68.21% of urban and 78.89% of metro customers are maintaining savings bank account.

b) 20.63% of rural, 15.66% of semi urban, 35.76% of urban and 37.78% of metro customers are maintaining current account.

c) 42.86% of rural, 44.58% of semi urban, 39.74% of urban and 43.33% of metro customers are maintaining term deposit accounts.

d) 8.73% of rural, 24.10% of semi urban, 23.84% of urban and 18.89% of metro customers are maintaining lockers.

e) 30.16% of rural, 38.55% of semi urban, 21.19% of urban and 17.78% of metro customers are maintaining loan accounts.

f) 13.49% of rural, 15.66% of semi urban, 19.21% of urban and 12.22% of metro customers are availing other services.

4.2.1.7 TYPE OF ACCOUNT WITH RESPECT TO INCOME

I - RURAL

1. Out of the total rural customers sampled (126), the following are the percentages of different account holders who are in the different annual income brackets are detailed in Table 4.6. The income in thousands is expressed as ‘k’.
Table 4.6

Customers-D details of accounts in different income segments-Rural

(in percentage)

<table>
<thead>
<tr>
<th>Type of services</th>
<th>40k</th>
<th>40-60k</th>
<th>60-150k</th>
<th>Above 150k</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings Bank</td>
<td>11.90</td>
<td>17.46</td>
<td>30.16</td>
<td>11.11</td>
</tr>
<tr>
<td>Current A/C</td>
<td>0.79</td>
<td>3.99</td>
<td>10.32</td>
<td>5.56</td>
</tr>
<tr>
<td>Term Deposit</td>
<td>6.35</td>
<td>9.52</td>
<td>17.46</td>
<td>9.52</td>
</tr>
<tr>
<td>Lockers</td>
<td>1.59</td>
<td>0.79</td>
<td>5.56</td>
<td>0.79</td>
</tr>
<tr>
<td>Loans</td>
<td>3.97</td>
<td>8.73</td>
<td>12.70</td>
<td>4.76</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.17</td>
<td>1.59</td>
<td>3.97</td>
<td>3.97</td>
</tr>
</tbody>
</table>

Source: Primary data.

2. The above data refers to the individual accounts only. For example, 30.16% of the customers of rural branches sampled who are in the annual income bracket of 60 - 150k are maintaining savings bank account with the branches. Likewise in the same income bracket (60-150k), 10.32% maintain current account, 17.46% maintain term deposit account, 5.56%, maintain lockers, 12.70%, maintain loan account and 3.97% avail various other services.

3. The corresponding percentages in the case of above 150k are 11.11%, 5.56%, 9.52%, 0.79%, 4.76% and 3.97% for saving bank, current account, term deposits, lockers, loans and other services respectively.

4. In the case of income brackets of 40k and 40k - 60k, the corresponding percentages are 11.90% and 17.46% for SB, 0.79% and 3.97% for CA, 6.35% and 9.52% for term deposits, 1.59% and 1% for lockers, 3.97% and 8.73% for loan and 3.17% and 1.59% for other services.
5. Account wise break up of the specific classes of customers, throws open further interesting points for analysis. For example, in the income bracket of 60 - 150k.

(i) Out of 30.16% of SB account holders, only 15.08% have a savings bank plus term deposits, 6% have SB account plus locker, 16% have a SB account plus loan account.

(ii) Out of 10.32% of the current account holders, only 3.97 have a current account plus term deposit, 2.38% have a current account plus locker and 2.38% have a current account and loan.

(iii) Out of 17.46% of the term deposit account holders, only 15.08% have a term deposit plus SB a/c, 3.97% have a term deposit plus current account, 4.76% have a term deposit plus locker and 8.73% have a term deposit plus loans.

6. In case of income bracket of above 150k,

(i) Out of 11.11% of SB holders, only 7.14% have SB plus term deposits 0.79% has SB plus locker and 2.38% have SB plus loans.

(ii) Out of 5.56% of CA holders, only 3.17% have CA plus term deposits and 1.59% have CA plus loans.

(iii) Out of 9.52% of term deposits holders, only 0.79% has locker plus term deposit and 2.38% have term deposits plus loans.

II - SEMI URBAN

1. The analysis of the composition of different account holders in semi urban branches (83) in percentage in different income brackets is detailed below in Table 4.7
Table 4.7

Details of accounts in different income segments – Semi urban

<table>
<thead>
<tr>
<th>Type of services</th>
<th>40k</th>
<th>40-60k</th>
<th>60-150k</th>
<th>Above 150k</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings Bank</td>
<td>20.48</td>
<td>15.66</td>
<td>30.12</td>
<td>12.05</td>
</tr>
<tr>
<td>Current A/C</td>
<td>2.41</td>
<td>2.41</td>
<td>3.61</td>
<td>7.23</td>
</tr>
<tr>
<td>Term Deposit</td>
<td>10.84</td>
<td>3.61</td>
<td>19.28</td>
<td>8.43</td>
</tr>
<tr>
<td>Lockers</td>
<td>14.82</td>
<td>3.61</td>
<td>10.84</td>
<td>2.41</td>
</tr>
<tr>
<td>Loans</td>
<td>12.05</td>
<td>4.82</td>
<td>12.05</td>
<td>9.64</td>
</tr>
<tr>
<td>Other Services</td>
<td>2.41</td>
<td>-</td>
<td>6.02</td>
<td>7.23</td>
</tr>
</tbody>
</table>

Source: Primary data

2. In the case of semi urban branches, the percentage of customers in the income bracket of 60 - 150k, having account is 30.12% for SB account, 3.61% for CA, 19.28% for term deposits, 10.84 for lockers and 12.05 for loans and 6.02 for other services. In the above 150k bracket, the percentages are 12.05%, 7.23%, 8.43%, 2.41%, 9.64% and 7.23% respectively.

3. Further analysis indicates that out of 30.12% and 12.05% of SB account holders in the 60 - 150k and above 150k income brackets, in addition to SB account only 16.87% and 8.43% have term deposits, 10.84% and 1.20% have lockers 7.23% and 7.23% have loans.

4. Out of 3.61% and 7.23% of current account holders in the 60k - 150k and above 150k income bracket, in addition to current account, only 1.20% and 4.82% have term deposits, 0% and 1.20% have lockers and 2.41% and 3.61% have loans respectively. Likewise, out of 19.28% and 8.43% of term deposit account holders in the 60 - 150k and above 150k
bracket, in addition to term deposits, only 8.43% and 1.20% have lockers and 6.02% and 6.02% have loans respectively.

III URBAN

1. The analysis of the composition of different account holders in urban branches (151) (in percentage) in different income brackets is detailed below in Table 4.8

2. In urban branches, in the income bracket of 60 - 150k, 33.11% customers maintain savings bank account, 9.93% maintain current account, 18.54% maintain term deposits, 11.92% maintain lockers 8.61% maintain loans and 11.92% avail only other services. The figures for above 150k bracket are 11.92%, 11.26%, 10.60%, 6.62%, 4.64% and 4.64% respectively.

3. Further analysis indicates that out of 33.11% and 11.92% of SB account holders in the 60 - 150k and above 150k segments, in addition to SB account, only 15.23% and 6.62% maintain term deposits, only 9.93% and 5.30% maintain lockers, only 7.95% and 1.99% maintain loan account.

4. Similarly, out of 9.93% and 11.26% of current account holders in the 60 150k and above 150k bracket, in addition to current account, only 4.64% and 5.30% maintain term deposits, only 6.02% and 2.65% maintain lockers and only 3.97% and 2.65% maintain loan accounts.
Table 4.8

Details of accounts in different income segments – Urban

(in percentage)

<table>
<thead>
<tr>
<th>Type of services</th>
<th>40k</th>
<th>40-60k</th>
<th>60-150k</th>
<th>Above 150k</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings Bank</td>
<td>8.61</td>
<td>11.26</td>
<td>33.11</td>
<td>11.92</td>
</tr>
<tr>
<td>Current A/C</td>
<td>3.31</td>
<td>8.61</td>
<td>9.93</td>
<td>11.26</td>
</tr>
<tr>
<td>Term Deposit</td>
<td>4.64</td>
<td>5.30</td>
<td>18.54</td>
<td>10.60</td>
</tr>
<tr>
<td>Lockers</td>
<td>1.32</td>
<td>2.65</td>
<td>11.92</td>
<td>6.62</td>
</tr>
<tr>
<td>Loans</td>
<td>3.97</td>
<td>6.02</td>
<td>8.61</td>
<td>4.64</td>
</tr>
<tr>
<td>Other Services</td>
<td>0.66</td>
<td>1.99</td>
<td>11.92</td>
<td>4.64</td>
</tr>
</tbody>
</table>

Source: Primary data

5. In the case of term deposit account holders of 18.54% and 10.60% in the 60 - 150k and above 150k bracket, in addition to term deposits, only 6.62% and 5.96% maintain lockers and only 3.97% and 2.65% maintain loans.

IV METRO

1. The analysis of the composition of different account holders in metro branches (90) in different income brackets is detailed in Table 4.9

2. In metro branches, in the income bracket of 60 - 150k, 31.11% customers maintain SB account, 14.44% maintain current account, 15.56% maintain term deposits, 7.78% maintain lockers, 6.67% maintain loans and 5.56% availed other services. The figures for above 150k are 17.78%, 12.22%, 5.56%, 4.44% and 2.22% respectively.
Table 4.9

Details of accounts in different income segments – Metro

(in percentage)

<table>
<thead>
<tr>
<th>Type of services</th>
<th>40k</th>
<th>40-60k</th>
<th>60-150k</th>
<th>Above 150k</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings Bank</td>
<td>6.67</td>
<td>21.11</td>
<td>31.11</td>
<td>17.78</td>
</tr>
<tr>
<td>Current A/C</td>
<td>1.11</td>
<td>5.56</td>
<td>14.44</td>
<td>12.22</td>
</tr>
<tr>
<td>Term Deposit</td>
<td>3.33</td>
<td>6.67</td>
<td>15.56</td>
<td>15.56</td>
</tr>
<tr>
<td>Lockers</td>
<td>-</td>
<td>4.44</td>
<td>7.78</td>
<td>5.56</td>
</tr>
<tr>
<td>Loans</td>
<td>2.22</td>
<td>2.22</td>
<td>6.67</td>
<td>4.44</td>
</tr>
<tr>
<td>Other Services</td>
<td>-</td>
<td>3.33</td>
<td>5.56</td>
<td>2.22</td>
</tr>
</tbody>
</table>

Source: Primary data

3. Further analysis reveals that out of 31.11% and 17.78% SB account holders, in the 60 - 150k and above 150k bracket, in addition to SB account, only 12.22% and 13.33% maintain term deposits, only 6.67% and 4.47% maintain lockers, only 4.44% maintain loans.

4. Similarly out of 14.44% and 12.22% current account holders in the 60 - 150k and above 150k segment, in addition to current account, only 7.78% and 6.67% maintain term deposits, only 5.56% and 3.33% maintain lockers, only 3.33% and 2.22% maintain loans.

5. Likewise, out of 15.56% and 15.56% term deposit holders in the 60 - 150k and above 150k segment, in addition to term deposits, only 6.67% and 5.56% maintain lockers, only 5.56% and 4.44% maintain loans.
The above analysis unzips lot of opportunities / potential for the bank for cross selling. The analysis is done for two important income segments of 60 - 150k and above 150k and offers lot of scope for cross selling. The data are further analysed by regrouping account wise for different types of branches in Table 4.10, 4.11 and 4.12.

Table 4.10

SB customer - Type of account – Income Segment 60-150 K

(in percentage)

<table>
<thead>
<tr>
<th>Type of Branches</th>
<th>SB</th>
<th>SB +TD</th>
<th>SB + Locker</th>
<th>SB + Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>30.16</td>
<td>15.08</td>
<td>4.76</td>
<td>5.56</td>
</tr>
<tr>
<td></td>
<td></td>
<td>50.00%</td>
<td>15.78%</td>
<td>18.44%</td>
</tr>
<tr>
<td>Semi urban</td>
<td>30.12</td>
<td>16.87</td>
<td>10.84</td>
<td>7.23</td>
</tr>
<tr>
<td></td>
<td></td>
<td>56.00%</td>
<td>35.99%</td>
<td>24.00%</td>
</tr>
<tr>
<td>Urban</td>
<td>33.11</td>
<td>15.23</td>
<td>9.93</td>
<td>7.95</td>
</tr>
<tr>
<td></td>
<td></td>
<td>45.99%</td>
<td>29.99%</td>
<td>24.01%</td>
</tr>
<tr>
<td>Metro</td>
<td>31.11</td>
<td>12.22</td>
<td>6.67</td>
<td>6.67</td>
</tr>
<tr>
<td></td>
<td></td>
<td>39.28%</td>
<td>21.44%</td>
<td>21.44%</td>
</tr>
</tbody>
</table>

Source: Primary data
### Income Segment - Above 150 K

<table>
<thead>
<tr>
<th>Type of Branches</th>
<th>SB</th>
<th>SB + TD</th>
<th>SB + Locker</th>
<th>SB + Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>11.11</td>
<td>7.14</td>
<td>0.79</td>
<td>2.38</td>
</tr>
<tr>
<td></td>
<td></td>
<td>64.27%</td>
<td>7.11%</td>
<td>21.42%</td>
</tr>
<tr>
<td>Semi urban</td>
<td>12.05</td>
<td>8.43</td>
<td>1.20</td>
<td>7.23</td>
</tr>
<tr>
<td></td>
<td></td>
<td>69.95%</td>
<td>9.96%</td>
<td>60.00%</td>
</tr>
<tr>
<td>Urban</td>
<td>11.92</td>
<td>6.62</td>
<td>5.30</td>
<td>1.99</td>
</tr>
<tr>
<td></td>
<td></td>
<td>55.54%</td>
<td>44.46%</td>
<td>16.69%</td>
</tr>
<tr>
<td>Metro</td>
<td>17.78</td>
<td>13.33</td>
<td>4.44</td>
<td>4.44</td>
</tr>
<tr>
<td></td>
<td></td>
<td>74.97%</td>
<td>24.79%</td>
<td>24.97%</td>
</tr>
</tbody>
</table>

Source: Primary data

### Table 4.11

#### CA customer - Type of account – Income Segment 60-150 K

(in percentage)

<table>
<thead>
<tr>
<th>Type of Branches</th>
<th>CA</th>
<th>CA + TD</th>
<th>CA + Locker</th>
<th>CA + Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>10.32</td>
<td>3.97</td>
<td>2.38</td>
<td>2.38</td>
</tr>
<tr>
<td></td>
<td></td>
<td>38.47%</td>
<td>23.06%</td>
<td>23.06%</td>
</tr>
<tr>
<td>Semi urban</td>
<td>3.61</td>
<td>1.20</td>
<td>-</td>
<td>2.41</td>
</tr>
<tr>
<td></td>
<td></td>
<td>33.24%</td>
<td>-</td>
<td>66.76%</td>
</tr>
<tr>
<td>Urban</td>
<td>9.93</td>
<td>4.64</td>
<td>6.02</td>
<td>3.97</td>
</tr>
<tr>
<td></td>
<td></td>
<td>46.73%</td>
<td>60.62%</td>
<td>39.98%</td>
</tr>
<tr>
<td>Metro</td>
<td>14.44</td>
<td>7.78</td>
<td>6.67</td>
<td>3.33</td>
</tr>
<tr>
<td></td>
<td></td>
<td>53.88%</td>
<td>54.58%</td>
<td>23.06%</td>
</tr>
</tbody>
</table>

Source: Primary data
### Income segment-Above 150 K

<table>
<thead>
<tr>
<th>Type of Branches</th>
<th>CA</th>
<th>CA + TD</th>
<th>CA + Locker</th>
<th>CA + Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>5.56</td>
<td>3.17</td>
<td>-</td>
<td>1.59</td>
</tr>
<tr>
<td>Semi urban</td>
<td>7.23</td>
<td>4.82</td>
<td>1.20</td>
<td>3.61</td>
</tr>
<tr>
<td>Urban</td>
<td>11.26</td>
<td>5.30</td>
<td>2.65</td>
<td>2.65</td>
</tr>
<tr>
<td>Metro</td>
<td>12.22</td>
<td>6.67</td>
<td>3.33</td>
<td>2.22</td>
</tr>
</tbody>
</table>

Source: Primary data

**Table 4.12**

Term deposit customers - Type of account – Income segment 60-150 K

(in percentage)

<table>
<thead>
<tr>
<th>Type of Branches</th>
<th>TD</th>
<th>TD + Locker</th>
<th>TD + Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>17.46</td>
<td>4.76</td>
<td>8.73</td>
</tr>
<tr>
<td>Semi urban</td>
<td>19.28</td>
<td>8.43</td>
<td>6.02</td>
</tr>
<tr>
<td>Urban</td>
<td>18.54</td>
<td>6.62</td>
<td>4.64</td>
</tr>
<tr>
<td>Metro</td>
<td>15.56</td>
<td>6.67</td>
<td>5.56</td>
</tr>
</tbody>
</table>

Source: Primary data
Income segment-Above 150 K

<table>
<thead>
<tr>
<th>Type of Branches</th>
<th>TD</th>
<th>TD + Locker</th>
<th>TD + Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>9.52</td>
<td>0.79</td>
<td>2.38</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8.30%</td>
<td>25.00%</td>
</tr>
<tr>
<td>Semi urban</td>
<td>8.43</td>
<td>1.20</td>
<td>6.02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>14.23%</td>
<td>71.41%</td>
</tr>
<tr>
<td>Urban</td>
<td>10.60</td>
<td>5.96</td>
<td>2.65</td>
</tr>
<tr>
<td></td>
<td></td>
<td>56.23%</td>
<td>75.00%</td>
</tr>
<tr>
<td>Metro</td>
<td>15.56</td>
<td>5.56</td>
<td>4.44</td>
</tr>
<tr>
<td></td>
<td></td>
<td>35.73%</td>
<td>28.53%</td>
</tr>
</tbody>
</table>

Source: Primary data

In the Tables 4.10 to 4.12 which give details about the composition of SB account holders, CA and term deposit holders in two different income segments (60 - 150k and above 150k) where potential for cross selling are enormous, the bank can target specific income group of customers as derived from the following observations of the sample.

Analysis of Table 4.10- Saving Bank account holders

1. Out of the saving bank account holders, the percentage of having term deposit also is relatively medium in rural and semi urban branches (50% and 56.00) in the 60 - 150k segment, whereas in the case of urban and metro branches it is comparatively medium (45.99%) and low (39.28%) respectively. In the above 150k segment also, the percentage is uniformly high in rural, semi urban, metro and medium in urban branches (64.27%, 69.95%, 55.45% and 74.97%). It can be inferred from the above figures that cross selling a term deposit product to a SB
account holder and vice-versa is an embedded marketing strategy of the bank. To add, in this case cross selling has become an essential, integral part of the strategy.

2. If the researcher extends this concept to the ‘SB plus lockers’ holders, the percentages do not reflect very effective cross selling. To expand further, the percentage of savings bank account holders having a locker for 60-150k and above 150k segments, in rural branches is 15.78% and 7.11% and 35.99% and 9.96% in semi urban branches, 29.99% and 44.46% in urban branches and 21.44% and 24.97% in metro branches. This phenomenon may be because of conscious demarketing efforts due to constraints in the availability of space and lockers in the branch and the demand.

3. In the case of ‘SB + loans’ segment, the percentage in the case of 60 - 150k and above 150k are 18.44% and 21.42% in rural branches, 24% and 60% in semi urban branches, 24.01% and 16.69% in urban branches and 21.44% and 24.77% in metro branches. It is very evident that the percentage of a savings account holder having a loan product is uniformly low in all types of branches, which offer lot of potential for marketing credit products. This is a very important area where the bank should develop niche-marketing strategies to cater to this segment by marketing credit products, which are relevant for them (i.e., Personal Loan, Abhilasha, Pushpakha, Housing loans etc.) and will ultimately improve the percentages.
Analysis of Table 4.11 - Current Account holders

1. Out of the current account holders, the percentage of those having an additional term deposit account in the 60 - 150k segment is relatively low at 38.47%, 33.24%, 46.73% in the case of rural, semi urban and urban branches respectively. Interestingly in the above 150k segment, these percentages are at 57.01%, 66.67%, and 47.07% in rural, semi urban and urban branches. In the case of metro branches the percentage is uniformly medium for both the 60 -150k as well as above 150k segment at 53.88% and 54.48%. The higher percentage in the higher income bracket gives clue for marketing products like Sanjeevi for these target groups.

2. In the case of CA plus lockers, the trend is same like that of SB account holders. The percentages of current account holders having lockers are uniformly low for both the income segments and also for all types of branches, except for urban and metro branches in the 60 -150k segment at 60.62% and 54.58% respectively. Again this may be due to conscious demarketing efforts due to limited product availability.

3. It is very interesting to note that out of the total current account holders, the percentage of having a loan account is surprisingly low in the 60 -150k as well as above 150k segment at 23.08% and 28.00% in rural branches, 39.98% and 23.53% in urban branches and 23.06% and 18.17% in metro branches. But in the case of semi urban branches, it is at 66.76% and 49.93% respectively. These data throw open lot of marketing scope for cross selling of loan products for current account holders. Since current account holders are mainly traders and businessmen, suitable loan products as well as other service products
like Credit Cards, ABB facility etc., can be effectively targeted to these segments.

**Analysis of Table 4.12 - Term Deposit account holders**

1. Out of the term deposit account holders who have a locker, the percentage is low at 27.26% and 8.30% in rural branches, whereas it is 43.72% and 14.23% in semi urban branches. In urban branches it is high at 56.23% in the above 150k segment and 42.87% in the metro branches in 60 - 150k segment. Again these percentages are reflections of locker availability, need of the specific type of customers and conscious demarketing efforts.

2. In the ease of T.D. plus loans, the percentages again reflect the trend as prevailing in the savings bank account holders and current account holders. The percentages are 50% and 25% for rural, 31.22% and 71.4% for semi urban, 25.03% and 25.00% for urban and 35.73% and 28.53% for metro branches. These data open up new points for discussion. The uniformly low percentage of a term deposit account holder having a loan offers lot of marketing opportunities for cross selling. This segment can be effectively targeted for cross selling relevant need based credit and other service products, which will improve the bottom lines also.

**4.2.2 PRODUCT KNOWLEDGE**

Product knowledge of the customers play an important role for the customers to match their needs and avail the product, which will satisfy their needs. For that, the main channel through which the customers know about products is the staff of the bank. If the customers receive proper
communication from the staff about the various products, it will help the customer to finalise their purchase. If a product is available in the bank to match a specific need of the customer and the customer is not able to get information because of lack of knowledge about the product among the staff, then it results in a situation where the marketing strategy of the bank for that product has failed because of one critical factor i.e., lack of product knowledge in the internal customer. It lead the customer to search for alternate avenues to satisfy his need and the competitor with better internal and external communications will mystify the customer with their product.

The Tables 4.13 to 4.15 detail the percentage of customers who have sound product knowledge in various deposit schemes, credit schemes and other services in the case of rural (R), semi Urban (SU), urban (U) and metro (M) branches.

Analyses of data reveal:

(1) The percentage of customers having sound product knowledge is almost same among customers of all types of branches.

(2) Product knowledge in the case of deposit products:
   i) The product knowledge is sound only in the case of core products like SDR, FDR, SFD, RDP, RD, SB and CA as reflected by the uniformly high percentages for sound product knowledge for these products among customers of different types of branches
   ii) In the case of other products viz.: GJCC, MDAI, MIS, ADP, VAY, CBDS, TH.D.S., H.L.A, CGS and G.C, M.DA II and SANJEEVI, the percentage for sound product knowledge is uniformly low among all customers.
<table>
<thead>
<tr>
<th>S. No.</th>
<th>Deposit Schemes</th>
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Source: Primary data
Table 4.14
PRODUCT KNOWLEDGE – CUSTOMERS-AWARENESS LEVEL OF 5-CREDIT SCHEMES

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<th>S. No.</th>
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<th>Rural (R)</th>
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<th>Urban (U)</th>
<th>Metro (M)</th>
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Source: Primary data

Table 4.15
PRODUCT KNOWLEDGE – CUSTOMERS-AWARENESS LEVEL OF 5-OTHER SERVICES

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<th>S. No.</th>
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<th>Urban (U)</th>
<th>Metro (M)</th>
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<td>29.60</td>
<td>45.00</td>
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</table>

Source: Primary data
3) Product knowledge in the case of credit products:

(i) The product knowledge is sound only in the case of core credit products like PL and JL categories.

(ii) In the case of 'Abhilasha' a credit product catering to a niche segment i.e. working woman, the product knowledge level is reasonable for the customers of different branches.

(iii) In the case of other credit products, viz., Pushpaka, Sowmitra, Sunidhi, Gruha Mangala, Tax Sulabh, Sahayika, Vidya Jothi, On Time Money, Home Loan, Vijayashree, and the percentages for sound product knowledge are uniformly low among all types of customers.

(4) Product knowledge in the case of other services:

The percentage for sound product knowledge for other services is reasonably sound for almost all services except for credit cards and safe custody. In the case of tax collections, the percentages are low in rural and semi urban branches. In the case of credit cards, the awareness level is better in urban and metro branches than in rural and semi urban branches.

(5) By taking into account the product knowledge of the customers of different types of branches and the staff and analyse, the researcher may conclude that the product knowledge of the customer is in line with the product knowledge of the staff, which is strengthened by the statistical analysis as detailed in the next part.

4.2.2.1 STATISTICAL ANALYSIS OF PRODUCT KNOWLEDGE BETWEEN STAFF MEMBERS AND CUSTOMERS:
1) To establish the relationship between the staff members and the customers of different types of branches as statistically significant, a null hypothesis as follows was formulated:

\[ H_0 = \text{There is not much difference in product knowledge between the staff members and customers.} \]

2) By applying the 't' test, the hypothesis is tested and 't' values are obtained for customers Vs staff of different types of branches (rural, semi urban, urban and metro) for products which have a significant presence in the business mix (SDR, FDR, SFD, RDP, RD, SB, CA, Abhilasha, PL, JL) and also for products which have a strong marketing content but low presence because of poor marketing efforts (MDA II, Easy, Sanjeevi, Pushpaka, Credit Card, Lockers, SI, Tax Collections).

3) The calculated 't' values in most of the cases are below the table values at 1% level of significance(confidence level of 99%) leading to acceptance of the null hypothesis. The 't' values for various products are detailed in Table 4.16.

4) The acceptance of the null hypothesis leads to the conclusion that the data for product knowledge of customers and staff members are statistically significant. This lead to the following results.

(i) If the product knowledge of the staff is sound, it results in sound product knowledge of the customers.

(ii) If the product knowledge of the staff is poor, it results in poor product knowledge of the customers.
iii) The product knowledge of the staff is mostly translated to the customer as reflected by the product knowledge of the customers.

5) The statistical analysis lead to new revelations about the importance of product knowledge and the relevance of product knowledge of staff in making an impact on the customers and subsequent development of product knowledge in the customers. This will help the bank to develop strategies regarding imparting product knowledge to internal and external customers.

4.3 Reasons for Product Knowledge:

4.3.1 Reasons for Sound Product Knowledge:
(Awareness levels of 3 and above)

i) 42.06% of rural, 42.17% of semi urban, 32.45% of urban and 47.78% of metro customers quote 'availed the service' as the reason.

ii) 19.84% of rural, 16.87% of semi urban, 16.56% of urban and 18.89% of metro customers quote 'pamphlets / displays in the branches' as the reason.

iii) 55.56% of rural, 59.04% of semi urban, 54.30% of urban and 51.11% of metro customers quote 'information from the branch manager / staff' as the reason.

Analyses of the data reveal:

a) The main sources of product awareness for all types of branches and customers are branch manager / staff members. This is reflected by the
### Table 4.16

**Table of "t" Values for Product Knowledge for Customers Vs Staff**

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Compiled from Primary data
uniformly high percentage for this for all types of branches. This is more pronounced in rural and semi urban branches than urban and metro branches as reflected by the high percentage.

b) The next important source of product knowledge is 'availed the service'. It indicates that the person having availed the service develops the related product knowledge. It also indicates that by availing the service only, he has acquired the product knowledge. This trend is more pronounced in metro branches than rural, semi urban and urban branches.

c) 'Pamphlets / displays in the branch' comes as a poor source of product awareness. This is more pronounced in rural branches than other types of branches. It indicates that rural customers get / want more direct information from staff members / manager than pamphlets. In metro branches, as reflected by the high percentages, pamphlets are not a significant source of product awareness.

4.3.2 REASONS FOR POOR PRODUCT AWARENESS:
(Awareness levels of below 3)

i) 30.16% of rural, 46.99% of semi urban, 23.84% of urban and 28.89% of metro customers quote 'no necessity / not availed' as the reason.

ii) 11.90% of rural, 12.05% of semi urban, 14.57% of urban and 12.22% of metro customers quote 'no pamphlets / displays in the branch' as the reason.
iii) 9.52% of rural, 7.23% of semi urban, 10.60% of urban and 16.67% of metro customers quote 'lack of information from the branch manager / staff' as the reason.

iv) 20.63% of rural, 20.48% of semi urban, 12.58% of urban and 15.56% of metro customers quote 'not interested' as the reason.

v) 11.11% of rural, 14.46% of semi urban 11.26% of urban and 15.56% of metro customers quote 'too many schemes / services' as the reason.

**Analyses of the data reveal:**

a) The main reason for poor product awareness is the non-availment of the product / services. This is more pronounced in rural and semi urban branches than urban and rural branches. This reiterates the point that product awareness or lack of it is related to availing the service in almost all types of branches but more pronounced in rural and semi urban branches.

b) 'Lack of interest' comes as the next reason for poor product awareness and this is demonstrated more in the case of rural and semi urban branches than urban and metro branches.

c) 'Lack of information from manager / staff' is more pronounced in urban and metro branches than in rural and semi urban branches. This indicates that there is lack of concerted communication and customer education about products in urban and metro branches.

d) Again the reason 'no pamphlets / displays in the branch' is pronounced in urban and metro branches, highlights the importance of pamphlets for product education to the external customers.
e) The low percentages for 'too many schemes / services' for all types of branches though comparatively higher for metro branches, indicates that the customer is not fully aware of the product range or disinterested because of unwieldy product range.

4.4 SOURCES OF PRODUCT KNOWLEDGE AND PROMOTIONAL MEASURES:

(i) 10.32% of rural, 7.23% of semi urban, 9.27% of urban and 11.11% of metro customers quote 'advertisements in newspapers / TV / hoardings' as the source.

(ii) 19.05% of rural, 20.48% of semi urban, 18.54% of urban and 35.56% of metro customers quote 'friends / relatives / colleagues banking with the branch' as the source.

(iii) 15.08% of rural, 21.69% of semi urban, 18.54% of urban and 20.00% of metro customers quote 'pamphlets / display boards in the branch' as the source.

(iv) 76.19% of rural, 81.93% of semi urban, 69.54% of urban and 50.00% of metro customers quote 'manager / staff of the branch' as the source.

Analyses of the data reveal:

a) The main conduit through which the promotional measures of the branch reaches the customer is the manager / staff members of the branch. This is uniformly applicable for all types of branches as reflected by the high percentages for this source. Interestingly this aspect is more pronounced in rural and semi urban branches than in
urban and metro branches. This is in tune with the reasons for product awareness.

b) The next important channel for promotional measures is through friends / relatives / colleagues banking with the branch. This aspect is almost uniform for rural, semi urban and urban branches but relatively high (almost double) in the case of metro branches. This point highlights the importance of effective customer service as a promotional measure to reach further customers. It also highlights the importance and scope of 'network marketing' in branches, especially in metro branches.

c) 'Pamphlets / display boards in the branch' as a promotional measure is not widely felt in rural branches though relatively it is felt in semi urban, urban and metro branches. This is in line with the reasons for product awareness.

d) 'Advertisement in newspapers / TV / hoarding' is not a significant tool of promotional measures felt by all types of branch customers as reflected by the low percentages. This indicates that there is a relativity low use of this tool for reaching the customers.

4.5 NEED SATISFACTION LEVEL:

i) 42.06% of rural, 45.78% of semi urban, 34.44% of urban and 37.78% of metro customers feel that products / services 'fully meet their requirements'

ii) 39.68% of rural, 39.76% of semi urban, 45.03% of urban and 32.22% of metro customers feel that products /services 'mostly meet their requirements'.
iii) 12.70% of rural, 12.05% of semi urban, 13.25% of urban and 21.11% of metro customers feel that products / services 'partly meet their requirements'.

iv) 0.79% of rural, 3.31% of urban and 1.11% of metro customers feel that products / services 'do not meet their requirements'.

**Analyses of the data reveal:**

a) 'Need satisfaction level' is maximum in the case of rural and semi urban branches than in urban and metro branches as reflected by the higher percentages in these branches, for 'fully and mostly meet my requirements'.

Again the gap in need satisfaction level is low in case of rural and semi urban branches than in urban and metro branches. This again throws light on need satisfaction gap and the bank can find out the gaps and design and offer suitable products / services to reduce the gap.

**4.6 CUSTOMER PERCEPTION ABOUT SERVICE QUALITY OF THE BANK:**

i) 26.98% of rural, 38.55% of semi urban, 32.45% of urban and 40.00% of metro customers opine that the service quality of bank is 'excellent'.

ii) 61.90% of rural, 56.63% of semi urban, 58.28% of urban and 46.67% of metro customers opine that service quality of the bank is 'good'.

iii) 9.52% of rural, 2.41% of semi urban, 8.61% of urban and 11.11% of metro customers opine that service quality of the bank is 'average'.
iv) No customer of any type of branch has opined that service quality of bank is 'poor'.

**Analyses of data reveal:**

a) The perception about the service quality of the bank as 'good' is uniform in the case of rural, semi urban and urban branches as reflected by more or less same percentages for these branches. This is more pronounced than metro branches for which the percentage is relatively low. Comparing rural and metro branches, the service quality 'good' is very high in rural than metro branches. Interestingly this opinion is in line with the opinion expressed by staff members (Clerk, Asst. Manager / Dy. Manager, Manager / Sr. Manager) also and hence validates the data. Again comparing this analysis with the level of team approach to customer service, wherein team approach is more pronounced in rural, semi urban and urban branches than metro branches, one can draw that the gap in team effort in metro branches is the prime reason for lesser service quality than in rural, urban and metro branches.

b) Interestingly, the higher percentage for 'excellent' in service quality in metro branches than in rural, semi urban and urban branches is in tandem with the opinion expressed by the staff members also. One reason may be due to the effect of automation.

c) Again comparing the percentages for various branches taking the scores for 'excellent and good' together, still, rural semi urban and urban branches score over metro branches in the overall rank in spite of the advantages of computerisation and total branch automation. The point
for pondering is the 'gap in team approach' in the case of metro branches.

d) The customer’s perception about service quality has another dimension in brand loyalty. As demonstrated earlier, brand loyalty is more in the case of customers of rural, semi urban branches than in metro branches, where brand loyalty is less. Analysing the above two situations, brand loyalty is directly related to the quality of customer service. This is highlighted by the data for rural, semi urban and metro branches, where 40.40% of rural customers have account relationship more than 10 years whereas only 28.89% of metro customers have account relationship of more than 10 years and 35.56% of metro customers have account relationship of only 1 to 5 years.

4.7 SERVICE QUALITY OF THE BANK VIS-A VIS SPECIFIC CLASS OF COMPETITION:

4.7.1 FOREIGN BANKS, OLD PRIVATE SECTOR BANKS, NEW PRIVATE SECTOR BANKS:

Since the response percentages for the above are very less, no meaningful conclusions can be drawn from the data.

4.7.2 OTHER PUBLIC SECTOR BANKS:

i) 29.79% of the rural, 42.50% of semi urban, 34.43% of urban and 44.12% of metro customers feel that the service quality of the bank is 'very much better' than other PSBs.
ii) 23.40% of rural, 20.00% of semi urban, 27.87% of urban and 23.53% of metro customers feel that the service quality of the bank is 'just better than competitors'.

iii) 31.91% of rural, 30.00% of semi urban, 31.15% of urban and 26.47% of metro customers feel that the service quality of the bank is 'at the same level' as that of the competitors.

iv) 14.90% of rural, 7.5% of semi urban, 6.55% of urban and 5.88% of metro customers feel that the service quality of the bank is 'at a lower level' than that of competitors.

Analyses of the data reveal:

One interesting observation from the above data is in the level of service quality of metro branches as compared to other public sector banks. 44.12% of the customers rate it as 'very much better' and 23.53% rate it 'just better' and a 10.00% rating it 'at the same level'. This gives the information that 67.65% of metro customers responded, rate the service as better than other public sector banks. In the case of rural, semi urban and urban, the percentages are almost same. The learning point for the bank is, to fill up the gap in team approach in customer service in metro branches which was demonstrated earlier, which in turn will improve the service quality to enviable levels.

4.8 REASONS FOR SERVICE QUALITY OF THE BRANCH:

4.8.1 'EXCELLENT' OR 'GOOD' QUALITY SERVICE:
i) 16.67% of rural, 9.64% of semi urban, 22.52% of urban and 17.78% of metro customers opine 'environment at the branch' as the reason for 'excellent' or 'good' service quality.

ii) 52.38% of rural, 66.27% of semi urban, 46.36% of urban and 48.89% of metro customers opine 'courteous service' as the reason.

iii) 49.21% of rural, 57.84% of semi urban, 43.71% of urban and 36.67% of metro customers opine 'quick service' as the reason.

iv) 7.94% of rural, 1.20% of semi urban, 6.62% of urban and 8.89% of metro customers opine 'simple procedures' as the reason.

v) 3.17% of rural, 9.64% of semi urban, 11.92% of urban and 16.67% of metro customers quote 'computerised operations' as the reason.

Analyses of the data reveal:

a) 'Courteous service' is quoted as the prime reason for 'excellent' or 'good' service quality of the branch. It is more pronounced in rural and semi urban branches than in urban and metro branches as reflected by the higher percentages for these branches.

b) 'Quick service' is quoted as the second important reason for the quality of service. Again this is more pronounced in rural and semi urban branches than in urban and metro branches as reflected by the higher percentages for these branches.

c) The above two factors expressed by the customers are in line with the views expressed by the staff members. Additionally staff has quoted
'staff cooperation' as the prime reason. Again 'staff cooperation' is a basic necessity for courteous and quick service.

d) 'Environment at the branch' is quoted as a significant reason for service quality. Again this is more pronounced in urban and metro than in rural and semi urban branches as reflected by the percentages.

e) The reason 'computerised operations' is quoted as a significant factor in metro branches and urban branches than in rural and semi urban branches. It brings the fact that automation has a positive effect on service quality.

4.8.2 'AVERAGE' OR 'POOR' QUALITY SERVICE:

i) 4.76% of rural, 2.41% of semi urban, 2.65% of urban and 4.44% of metro customers quote 'environment at the branch' as the reason for 'average' or 'poor' quality service

ii) 3.97% of rural, 1.20% of semi urban, 1.99% of urban and 4.44% of metro customers quote 'tedious procedures' as the reason.

iii) 1.59% of rural, 1.20% of semi urban, 1.32% of urban and 2.22% of metro customers quote 'schemes not much relevant' as the reason.

iv) 0.79% of rural, 2.41% of semi urban, and 1.11% of metro customers quote 'computerised operations' as the reason.

Analyses of the data reveal:

'Environment at the branch' is the prime reason for the 'average' or 'poor' service quality of the branch. And again environment is a direct outcome of the staff cooperation and team approach. This is more pronounced in metro branches.
4.9 LEVEL OF TEAM APPROACH TO MARKETING AND CUSTOMER SERVICE:

i) 2.38% of rural, 3.61% of semi urban, 0.66% of urban and 3.33% of metro customers opine that customer service is delivered by 'manager only'.

ii) 64.29% of rural, 51.81% of semi urban, 63.49% of urban and 36.61% of metro customers opine that customers service is delivered by 'all the staff members'.

iii) 19.84% of rural, 30.12% of semi urban, 29.14% of urban and 36.67% of metro customers feel that customer service is delivered only by 'most of the staff members'.

iv) 1.94% of rural, 7.23% of semi urban, 9.27% of urban and 8.89% of metro customers feel that customer service is delivered by only 'some of the staff members'.

v) 1.32% of urban customers opine that customer service is delivered by 'none of the staff members'.

Analyses of the data reveal:

a) 'Team approach to customer service' is more pronounced in rural, semi urban and urban branches than metro branches as reflected by the high percentages for 'all the staff members'. In fact the low percentage for metro branches indicates the metro customers' perception about the gap in team effort to customer service. Another interesting feature is the perceptional difference in team approach between staff members and customers. While the staff members'
(Clerical / AM / DM / M / SM) perception is that team approach is pronounced in rural and semi urban branches customers’ perception get extended to urban branches also in addition to rural and semi urban branches.

b) This is reiterated by the fact that the percentages for ‘most of the staff only’ are uniformly low for rural, semi urban and urban branches and relatively higher percentages for metro branches. This indicates that the gap in team effort is more in the case of metro branches than in rural, semi urban and urban branches. Interestingly the very low percentage for rural branches indicates that the gap is very less in rural branches.

c) Again this is further strengthened by the abysmally low percentage for ‘some of the staff members only’ for rural branches indicating that the gap in team effort is very minimum and relatively significant percentages for urban and metro branches indicating the gap, which has to be looked into for effective team approach.

4.10 ACCOUNT RELATIONSHIP:

The number of years of account relationship of the customers are:

(i) 1.59% of rural, 7.23% of semi urban, 1.33% of urban and 6.66% of metro customers maintain accounts for less than 1 year.

(ii) 28.57% of rural, 36.15% of semi urban, 33.10% of urban and 35.56% of metro customers maintain accounts for more than 1 year but less than 5 years.
(iii) 28.57% of rural, 20.48% of semi urban, 25.17% of urban and 28.89% of metro customers maintain accounts for more than 5 years but less than 10 years.

(iv) 40.48% of rural, 34.94% of semi urban, 40.40% of urban and 28.89% of metro customers maintain accounts for more than 10 years.

**Analysis of the above data brings to light some important points:**

a) The percentage of customers having account relationship between 1 year to 5 years is more in semi urban, urban and metro branches (36.15%, 33.10% and 35.56%) than in rural branches (28.57%).

b) The percentage of customers having account relationship of above 10 years is more in rural, semi urban and urban branches (40.48%, 34.94% and 28.89%) and relatively low in metro branches (28.89%).

c) The above data expose some facts about the brand loyalty of the customers. Though different factors contribute for brand loyalty, prima facie, from the above data, rural customers and semi urban customers exhibit relatively higher brand loyalty. This extends to a certain extent to the urban customers. But the position is drastically different in the metro customers where the brand loyalty is less. This is reinforced by the fact that only 28.89% of the metro customers have account relationship for 10 years and above where 35.56% of the customers have account relationship of only 1 to 5 years. These give directions for the bank to devise suitable marketing strategies for metro customers who are less brand loyal due to different factors.
4.11 REASONS FOR MAINTAINING THE ACCOUNT:

The reasons for maintaining the accounts with the bank as expressed by the customers are as follows:

(i) 37.30% of rural, 38.55% of semi urban, 28.48% of urban and 35.56% of metro customers quote ‘proximity from home / office’ as the reason.

(ii) 11.9% of rural, 6.03% of semi urban, 9.93% of urban and 7.78% of metro customers quote ‘compulsion like salary credit / pension credit’ as the reason.

(iii) 42.06% of rural, 51.82% of semi urban, 55.63% of urban and 44.44% of metro customers quote ‘satisfactory service’ as the reason.

(iv) 7.94% of rural, 1.20% of semi urban, 1.32% of urban and 7.78% of metro customers quote ‘image of the bank’ as the reason.

(v) 0% of rural, 1.20% of semi urban, 2.65% of urban and 2.22% of metro customers cite ‘neat and tidiness of the branch’ as the reason for maintaining the account.

Analyses of the above data reveal:

a) In the case of rural and semi urban branches proximity is one of the key factors for maintaining accounts, where as it is not so important in the case of urban and metro branches.

b) Likewise satisfactory service is one of the key factors for maintaining accounts in the case of rural, semi urban, urban and metro branches.
c) If one compares the reasons of proximity and satisfactory service, the weightage for both is almost same in the rural branches (37.30% and 42.06%), whereas in the case of semi urban, urban and metro branches, the weightage is skewed more towards satisfactory service rather than proximity. (51.82% and 38.55%, 55.63% and 28.48% and 44.44% and 35.56% respectively).

d) The above data makes the researcher to conclude that in the case of rural branches, the customers’ decisions towards maintaining accounts are based, more on proximity than service quality. But in the case of semi urban, urban and metro branches, the customers’ decisions are based more on service quality than proximity.

e) The above inference is reinforced by the perception about the service quality of the branch. Only 26.98% of the rural customers rate the service as excellent, whereas in the case of semi urban, urban and metro branches, it is 38.55%, 32.45% and 40%.

4.12 INTERACTION LEVEL WITH THE STAFF:

The level of interaction of the customers when they come to the bank, with the staff members as expressed by them (customers) is

(i) 30.16% of rural, 27.71% of semi urban, 28.48% of urban and 28.89% of metro customers interact ‘almost every time’.

(ii) 26.19% of rural, 39.76% of semi urban, 34.43% of urban and 24.44% of metro customers interact ‘very frequently’.

(iii) 36.51% of rural, 25.30% of semi urban, 31.13% of urban and 37.79% of metro customers interact ‘only when necessary’.
(iv) 5.56% of rural, 2.41% of semi urban, 4.64% of urban and 2.22% of metro customers do not interact with the staff members.

The above data reveals the interaction level of the customers as follows:

a) The interaction level of the customers is high (almost every time + very frequently) in the case of semi urban and urban branches at 67.47% and 62.91% respectively.

b) The interaction level of the customers is relatively medium in the case of rural and metro branches, at 56.35% and 53.33% respectively.

c) The above two expressions can be substantiated by the low percentages of 25.30% and 31.13% for semi urban and urban branches and comparatively higher percentages of 36.51% and 37.79% for rural and metro branches where interactions are rare and need based.

4.13 LEVEL OF PERSONAL SELLING:

4.1.3.1 In the Branch premises:

(i) 34.92% of rural, 43.37% of semi urban, 32.45% of urban and 34.44% of metro customers, opine that in the branch staff members interact 'almost every time.'

(ii) 25.40% of rural, 33.73% of semi urban, 27.82% of urban and 17.78% of metro customers opine that in the branch staff members interact 'frequently.'

(iii) 31.75% of rural, 15.66% of semi urban 32.45% of urban and 34.44% of metro customers opine that in the branch staff members interact 'only when necessary'.
(iv) 5.55% of rural, 1.21% of semi urban, 3.97% of urban and 5.56% of metro customers opine that in the branch there is 'no interaction'.

Analyses of the data reveal:

a) Interaction with the customer in the branch premises is more in rural and semi urban branches than in urban and metro branches. This is reflected by the relatively high percentages for 'almost every time' and 'frequently' taken together in the case of rural and semi urban branches than in urban and metro branches.

b) To prove this, the interaction level of 'only when necessary' is more pronounced in urban and metro branches than in rural and semi urban branches.

c) The above two facts bring into discussion the concept of relationship banking. It is a question of talking / discussing with the customer only when necessary and talking to the customer frequently towards relationship building. The above data substantiate the earlier fact that relationship banking is more pronounced in rural and semi urban branches than in urban and metro branches.

4.1.3.2 Outside the Branch Premises:

(i) 10.32% of rural, 6.03% of semi urban, 7.29% of urban and 4.44% of metro customers opine that outside the branch the staff members interact 'very frequently'.

(ii) 22.22% of rural 31.33% of semi urban 16.55% of urban and 7.78% of metro customers opine that outside the branch the staff members interact 'frequently'.
(iii) 53.97% of rural, 44.58% of semi urban, 45.70% of urban and 34.44% of metro customers opine that outside the branch the staff members interact 'only when necessary'.

(iv) 11.11% of rural, 13.25% of semi urban, 25.16% of urban and 43.33% of metro customers opine that there are 'no visits' by bank staff.

Analyses of the data reveal:

a) Interaction level outside the branch is more in rural and semi urban branches than in urban and metro branches. This is reflected by the high percentages for 'very frequently' and 'frequently' taken together in the case of rural and semi urban branches than in urban and metro branches.

b) This is further, strengthened by the high percentages for 'no visits' in the case of urban and metro branches.

c) The above two facts further strengthens the finding that relationship banking is more pronounced in rural and semi urban branches than in urban and metro branches.

4.14 REASONS FOR CONTINUING THE CUSTOM IN SPITE OF DISSATISFACTION:

i) 29.37% of rural, 27.71% of semi urban, 27.81% of urban and 23.33% of metro customers quote 'sentiment / past relationship' as the reason for continuing the account inspite of dissatisfaction.

ii) 6.35% of rural, 1.20% of semi urban, 1.99% of urban customers quote 'no alternative' as the reason.
iii) 3.17% of rural, 2.41% of semi urban, 1.32% of urban and 3.33% of metro customers quote 'compulsion' as the reason.

iv) 30.95% of rural, 37.35% of semi urban, 29.80% of urban and 27.78% of metro customers quote 'convenience' as the reason.

v) 4.76% of rural, 2.41% of semi urban, 1.32% of urban and 4.45% of metro customers quote 'alternatives inconvenient' as the reason.

**Analyses of the data reveal:**

a) 'Convenience' is the prime reason for the customers to continue the custom in spite of dissatisfaction. This factor is uniform for all branches as reflected by almost uniform percentage for the all types.

b) 'Sentiment / past relationship' comes next as the reason for continuing the custom in spite of dissatisfaction. Again this is more pronounced in rural and semi urban branches than metro branches as reflected by higher percentage for rural and semi urban than metro branches. It indicates that metro customers are less sentimental or view past relationship less, for continuing the accounts than rural and semi urban customers indicating that brand loyalty is less.

c) The surprise element is 6.35% of rural customers have stated that they are continuing because of no alternative and 4.76% of rural customers stated that alternatives are inconvenient and the same is 4.45% for metro customers.

d) 'Compulsion' as the reason is quoted at an abysmally low level by all types of branches. That means that, this is an insignificant matter to the customers.
e) All the above mentioned factors put together facilitate the researcher to draw the following conclusions:

i) Convenience is the driving force for customers of all types of branches for continuing the custom in spite of dissatisfaction. It extends to the concept that if any other convenient alternatives emerge, then there is scope for deserting.

ii) Again if one look at the brand loyalty concept along with the above, past relationship sentiment will be pushed to the backside if convenient alternatives emerge. This is more so in the case of metro and urban branches where brand loyalty is less.

4.15 PRICE SENSITIVITY OF CUSTOMERS:

(i) 9.00% of rural, 16.67% of semi urban, 9.43% of urban and 20.90% of metro customers responded, expressed that they are price sensitive only at the time of opening / renewing deposits.

(ii) 27.00% of rural, 18.05% of semi urban, 19.81% of urban and 19.40% of metro customers responded, expressed that they are price sensitive 'only for short term maturities.'

(iii) 15.00% of rural, 8.33% of semi urban, 9.43% of urban and 13.43% of metro customers responded, expressed that they are price sensitive 'for long term maturities.'

(iv) 44.00% of rural, 51.39% of semi urban, 58.49% of urban and 44.78% of metro customers responded, expressed that they are price sensitive while opening/renewing deposits.
(v) 5.00% of rural, 1.39% of semi urban, and 1.89% of urban customers responded, expressed that they are price sensitive at the time of opening/renewing as well as for short term maturities.

(vi) 4.17% of semi urban and 1.49% of metro customers responded, expressed that they are price sensitive at the time of opening/renewing as well as for long term maturities.

(vii) 0.95% of urban customers responded expressed that they are price sensitive for short term as well as long term maturities.

(viii) 20.63% of rural, 13.25% of semi urban, 29.80% of urban and 25.56% of metro customers did not express their price sensitivity.

**Analyses of the data reveal:**

(a) The price sensitivity of the customers is more in metro branches than in rural, semi urban and urban branches.

(b) At the time of opening/renewing deposits, price sensitivity of metro customer is higher than other branches customers.

(c) For short-term maturities, price sensitivity of rural customers is pronounced than other branches’ customers, but almost uniform for all types of other branches (15.66%, 13.91% and 14.44%).

(d) For long term maturities, price sensitivity of rural and metro branches are almost on the same level and so is the case of semi urban and urban branches.

(e) If one compare the different dimensions of price sensitivity, in the case of rural branches, price sensitivity is more for short-term maturities
(27%) followed by long term maturities (15%) and at the time of opening/renewing (9.00%) of deposits.

(f) In the case of metro branches, price sensitivity is more for at the time of opening as well as for short-term maturities (15.56%, and 14.44%) than for long term maturities.

(g) The price sensitivity is more in metro branches as compared to rural, semi urban and urban. This is reflected by the lower percentages for 'not influence me' for metro branches than other branches.

(h) The interesting point in this analysis is the percentage of 'no response.' The percentage is very high in urban and metro branches (29.80% and 25.56%). This indicates that customers are not willing to reveal their price sensitivity in a particular situation. If one take this factor into account, it will have effect on all reasons for price sensitivity and customers in these segments are vulnerable to price sensitivity.

(i) But this analysis definitely leads to the conclusion that customers’ loyalty, inter alia, depends on price also for maintaining balances. This gives directions with regard to different types of branches, which the bank should, take care when the industry competition is subject to price variations.

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