CHAPTER 5

DATA COLLECTION AND ANALYSIS
Research is a process of systematic and scientific search for required information on a particular topic.

5.1 Steps in Research Process:

1. Formulation of the Research Problem
2. Study of Review of Literature
3. Development of the objectives
4. Preparation of Research Design including Sample Design
5. Collection of the Data
6. Analysis of Data
7. Generalization and Interpretation
8. Preparation of the Report or Presentation of Results - Final write ups of conclusions reached.
Now we will see in details about the research process, Research is the scientific process of having objective and aim of gathering multiples information for analysis and the researcher can come to the conclusion.

This process is used in all research and the projects for evaluation whether the methods are different. The focus of the research process is to gather information and testing of ideas that was already tested by another researcher. The motive of research is always to document the work so that if any another researcher wants to rework on the work done again then he or she will easily get the idea and the topic in details by just going through the documents. This type of research is also called as scientific research and it is replicating the study previously done. If the research done by any researcher is not documented or report is not generated then that research is not a scientific research.

The research is the process where multiple steps are there which are interlinked or interconnected with each other so that if any changes are happen in any one process then the researcher need to review all the steps which are directly or indirectly involved in this process, in our study of research on the satisfaction of customer there are various steps which are connected with each other where changes in one step brings the changes in other steps also. The Bank of Maharashtra customers are very sensitive about the service provided by the bank employees and the bank facilities where the need arises to research the various parameters of the satisfaction. The various steps which are involved in this study are shown in the flowchart so for our study also we followed the same steps of research process so that the research is the scientific process. One can easily follow these steps because these steps are so simple and easy to understand for the study.

Many third party agencies are there which also adopts the process of these steps to conduct the successful research. Even for my research we followed these steps which are very important and valuable because the steps for the research on the customer satisfaction need to understand each and every aspect which are directly or indirectly related to the end customer of bank of Maharashtra. The study need to find the points and truth about the not having satisfaction about the bank related activities by the customers.

Here we go with the steps in details
1. Formulation of the Research Problem:

The First step in the research process is formulation of the research problem and the question based for the study. The problem may be the identified by any organization Or any information needed by any agency or any desire to benefit to the society or any knowledge based question which is difficult to understand and need study to solve that problem. The problem for my study is the customers facing various problem related to the bank transactions such as withdrawal of money, deposit of money, updating of pass book, issuing of DD, behavior of employees, service offered by the bank and the offers provided time to time by the bank. So these problems are faced the end customers so the formulation of the research problem related to this is very important because we are aiming to overcome these problems.

When a person visits the bank for any transactions then what are the tensions he is having the work done by the bank employees. It is like a watching a television where the person wants to view a particular serial and that serial is having lots of disturbance like the advertisement and the breaks in between so he or she got tense and the satisfaction level goes down and due to availability of remote device the channel is automatically changed by the person even its very favorite of that person,

The same thing happens when a person is liking the bank and he expects more from that bank and after visiting the bank he is not getting what he want then automatically he shifts to another bank because the other bank gives more features and services so this problem is analyzed by me in the research so this is the research problem for me.
2. **Study of Review of Literature:**

Now in the first step the problem is identified so the topic needs to be under investigation so to do this the researched must review some literature related to the problem, this step provides the foundational knowledge also the literature guided the researcher to understand what studies done in past, and how these studies were conducted and what conclusions are taken from that study.

The review of previous studies conducted help me a lot to understand what exactly the problem area and what conclusions drawn after the study so the various studies related to banking magazines and the papers written by the people on the topic related to bank of Maharashtra. Lots of studies happened in the past by the people who are focusing on the customer satisfaction related to banks whether it is public or private sector bank. There are various ways to find the literature and the benefit of that is to understand the depth of the problem and the ways to find the literature are google, books, articles and the bank magazines where the lots of information get related to the study.

The literature helps to find the magnitude of the research problem and also helps to analyze the possible outcomes of the study the researches wants to conduct. This is very important step in the research process.
3. Development of Objective:

This is the third and important step in the research process where the objective for the study is developed and the motive of that is to narrow down the scope of research study because many times it happens that when problem area is formulated then the researcher got to know that the decided study is very vast and it will take a more amount of time than the time expected to complete so the objective need to fix to narrow down the scope for work.

In my research on the customers of bank of Maharashtra to find the level of happiness among them it is very difficult to visit each and every customer in Maharashtra state and ask them about the problems faced by them so to make it more simple and complete in time I made it to the pune city only so the objective of the study is find the level of happiness among the people in pune city so that it is easy to visit and meet the people those who are account holders of the bank.

So this step is the most valuable in terms of outcome where the objective of study is decided so that the study will not go the stage where no output and depression comes and results in zero. Here objective means to focus on particular thing so that there is no diversion to the topic and research is related to the topic only.

In the development of objective there are many parameters known to consider like the area, location, people, religion, gender, education, social connect etc. so it is very essential to consider these things in the finalization of objective because these parameters may or may not affect but these are important for the outcome of the study.
4. **Preparation of Research Design including Sample Design:**

The design for the research which is going to be conducted for the study is focused in this step along with the sample design. Sample design means as there are many factors for consideration of designing the appropriate sample structure which comes to the conclusion of the whole population. The terms and concepts need to be design for the successful outcome. In designing of the sample the researcher need to consider various factors such as the number of population residing in that particular area of study. Geographic area also plays crucial role in the final outcome of the study. Gender whether male or female which also affects the research outcome, the education of the sample population really has impact to analyze the satisfaction of the customers.

In my study the research designed in the manner such as the study will be simple and easy to understand and the factors considered for the design of the sample are as follows, please note

- Age Group
- Qualification
- Occupation
- Gender
- Location

So these things are taken into consideration for the questionnaire.

The sample is representing the outcomes of the whole population so if the pune city is having the population of thousands or lacs of people and among that the thousands of people having bank account among which hundreds of people is having account in bank of Maharashtra so the sample size is taken 612 for our study.
5. **Collection of Data:**

Once the plan is finalized the next step is to collect the data for the study, basically collection of data is the critical step to find the information through the various ways answer to the research questions. Each and every study involves the collection of data whether it is from the literature reviewed or subjects to answer the questions of the problem.

The data can be collected through various ways like Primary data and secondary data where the primary data is collected through the direct visits to the customer and having the important information through various ways like
- Survey
- Interview
- One to one communication
- Group discussions
- Questionnaires

And the secondary data is collected through various ways such as
- Books
- Research Papers
- Research Articles
- Internet
- News papers
- Television

So the data is collected for the study on the satisfaction of customers through both the primary and secondary ways and the questionnaire is filled up by the bank account holders who are coming to the bank for visits.
6. Analysis of Data

This is the step in which the researcher followed the previous steps and reached to the important step of analysis after the collection of data from various sources. The researcher is finally having the data to analyze so that the questions of researcher should be answered. The study then analyses the data by various techniques to reach to the final conclusion and summarized in the way that it reach to the final outcome.

The data collected by the visits to the various account holders is need to analyze now in a manner it will reached to the outcome. Different methods of analysis which statistically and theoretically applicable to find the exact results which will be beneficial to society. So it is easy to find the probable solutions of the problem. The graphical interpretations are mostly used to find the percentage or level of satisfaction with the factors like age group, Qualifications & Occupation.

The various forms of responses given by the account holders while opening of account, responses to queries, behavior of bank staff, issuing of DD, updating of pass book are in terms of numbers which analyzed by the pie charts and column chart and even applied some methods of analysis to reach to the final outcome.

This analysis of data shows that the customers are satisfied or not, so if not what are the reasons of their not being good and what are the remedies to overcome this level of dissatisfaction. So this is the important step is very beneficial to find the output which is the part of research process.
7. Generalization and Interpretation

After analysis of data the most required step is generalization and interpretation of the data. Generalization means the researcher generalize the data which is gathered from various sources, this is prerequisite step of interpretation. The data collected is divided as per the parameters and make ready for the analysis as per the author’s computation.

The study customer satisfaction in bank of Maharashtra case the data is generalized and segregated in terms of parameters which are considered for the study, the pie charts and bar charts are prepared as per the data collected and numerical computations are done as per the users requirement. Interpretation is very big word in which there are different ways to analyze the data and one care has to be taken by the researcher that the interpretation should be done in the manner that it will reach to the final outcome. The outcome process is very essential because if the data is not interpreted in well manner with the good technique then it is very difficult to study the main problems faced by the end customers of the bank and what actually they want from the bank.

The pie charts and tables are drawn and the percentage wise distribution of the valuable data collected is the main thing for the study. The representation of data by pie charts or bar charts is the graphical form of data presentation where it is very easy to grasp actually what the study is about and easy to understand to the person who is looking after the study or who is referring the study for new conclusions or research. Also the statistical tools used for data analysis is taken into consideration because it is mandatory to measure the central tendency, standard deviation, variance. Even some T test and F tests are used to measure the variances. So this is the second last stage of research process from which the conclusions are drawn and the makes the study healthier.
8. Preparation of the Report or Presentation of Results- Final writes ups of conclusions reached

After all these steps the final step or stage of the research process is preparation of reports or results where previous steps we have seen are essential to reach to the final conclusion. As discussed all these steps are interconnected or interlinked so if any step goes wrong the whole process goes wrong so the reach to the last step all previous steps is mandatory to monitor in such a way that not even single mistake is happened. Report preparation is very difficult task because in that the report should be easily graspable to a layman who is going through that report. There are specific formats of report where the work is noted in that format only.

In our case of study the report is as per the university format where there are different chapters like
Introduction
Research problem
Need of study
Review of literature
Data collection and analysis
Results and discussions
Scope for further research
Summery gains and conclusion
So this format is easy to follow and report is prepared in a suitable manner that it is easy to get what actually researcher has done for this particular study.

This is the final step in which final write ups are written and the researcher reach to the final output of study. So this is the research process that we have seen in details which plays very crucial role in the study and reach to any conclusions.
5.2 Research Methodology

Research is process of search of knowledge or it is also called as search of scientific and related information about any particular topic so it is also known as investigation of any information. Search of facts and figures in any branch or knowledge about any department also it is a difficult process of finding unknown to known and a meaningful information is called as research.

To find information is academic activity and it is having a technical touch for outcome. So methodology of research includes various steps like

Defining problems

Formulating hypothesis

Collecting data

Organizing and evaluating data

Drawing conclusions

Testing of conclusions to check whether the conclusions meets the hypothesis decided.

The basic objective of research is to find the outcomes of the problem faced by the customers and testing the solutions is fit to it or not. Also it find or discover the truth which is not yet discovered by any one and in real sense it will benefit to the society. Every study has some purpose, some are descriptive and some are positive. To gain some advance knowledge about the study done previously. To understand the particular characteristics of a group, person, situation or qualities of a individuals.

There are various types of research which depends upon the objective of research. The very first type is descriptive type in which surveys and fact findings are taken into consideration. In this type only facts are stated in terms of what happened and what is happening in present. In our case of satisfaction survey the data collected about the people who are account holders of that bank by asking them simple questions and getting their replies on the same. Whereas the
analytical type is finding the quantitative information from the past surveys and analyze the data to draw a conclusions.

The applied type of research is very practical type in which the solutions to the real problems of society, business and organizations are analyzed and it is for the social cause that is going to benefit the common people and it’s a good work done by the researcher. The next type is fundamental type which is general and gathering of knowledge which involves mathematical calculations. This type of research is generally used in the practical problems and their solutions which is having a broad base.

The very common type of research is quantitative and qualitative type in which the name itself explains the meaning of this means quantitative type is at type which express the result in terms of quantity and on the other hand qualitative research is dealing with quality or kind. Qualitative is used to measure the human behavior in which the various factors taken into consideration such as

1. Attitude
2. Personality
3. Gender
4. Education
5. Behavior
6. Opinion
7. Motivation etc.

So if you see in details the quantitative type is simple to understand because it deals with figures which are easy to manipulate than the other type. The new type is conceptual where the study is based on some idea which is going to developed by researcher and it is not having good relation with the existing phenomenon. Apart from that the other type is empirical type where the study depends upon the previous experience or observation. This is the data based study where the conclusions are drawn by considering the last records and outcomes. So some changes in the last work done are expected for the new advancement in the work. The variables considered in this study are interconnected with each other so if one variable changes then the other automatically changes and the whole process changes. The study which is timely bound is called as one time research where the time limit is defined for that study so it has to complete in that
stipulated time and must have to get outcome if not then the study fails and results into zero output.

The study can be open ended or close ended depends upon the problem stated initially even it also depends that the study conducted in laboratory or in a market place.

In our case the data is collected from the bank account holders by visiting the bank branch and by filling of questionnaire from 614 customers. The basic motive behind getting answers to the questions which are the basic terms like

1. Account opening process
2. Response to queries
3. Behavior of bank staff
4. ATM Service
5. Service delivery time

So the process is significantly managed according to the problem statement.

Now days the research is used to solve the operational problems of complex business nature, but at the same time and cost are the factors which availability is main concern at start of study. Many times the person start studying on any topic and at the middle he got stuck and not able to move forward nor get back stage so at this situation some third party support is needed in terms of money so that the work must go ahead and reached to the conclusion. Even we have seen there are more people who take research as passion and the part of life so they always try hard and work day night to accomplish the task which is taken in hand.

To students the research is way to write the PhD Thesis and to attain the higher position in the academics and even in social structure. For thinkers it is a passion and way to generate new ideas and insights, for literate people it may be the new development for social cause or a creative work, and finally to analyst it is a process of creating new theories which are practical in terms of benefit to the society.

To measure degree of customer satisfaction is uneasy approach, the modern statistical developments and research helped us to count on the part of measurement. Most of these parts
covers with emotional area, it is possible that customer may have particular problem, other than the problem relates with banks and some delay in any banking service may have boost up the part of other problem and allowed them to attached with the banking services. In this research study, we have used variety of tests and methods to finding out the most accurate outcomes of this study.

The graphical model for customer satisfaction, descriptive statistics, and one way ANOVAs methodology can be named as primary statistical tools. The integrated approach is represented by the dynamic models to describe the degree of customer satisfaction.

Basically one way ANOVA denotes the steps that can separate the variability in a set of data in to different sources. It identifies the variability in random way between individuals within groups and variability due to difference between the groups. Moreover inside the null hypotheses that the means are the same and within and between variances are expected to be the same. Nevertheless if there are systematic differences between groups than it would be expected that the between groups variance would be greater than that within group and a test can be constructed that is based upon the ratio of these two variances.

This ratio is identified as F statistics and critical values for a significance test can be obtained from tables of the F distribution. However, in order to do this test the degree of freedom (DF) must be identified and focused of which there are two types of variables.

In order to calculate the F statistics, for each group we need to count the numbers of observations (n) and mean for the variable of interest, moreover the sum of the observations (t) and the sum of the observation squared (s). The sum of each quantity across the group. Assuming that we have k groups and see the once the quantities have been calculated we can than construct an analysis of variance and compared to tabulate critical values of an F statistic on k-1 and N-k degrees of freedom to obtain a P-value.

First we have collected data by questionnaires for 614 customers by visiting various locations in Pune district. The design of research in this study is descriptive and includes direct meet with the bank account holders and direct inquiries for finding the actual facts and figures of different kinds. For this study, research design is used which is descriptive in nature where the account holders data is collected through the series of questions through proper questionnaire.
Questionnaires includes questions which bringing out qualitative and some solid results regarding satisfaction and reasons for dissatisfactions.

This sample is filtered in statistical categories to analyze to degree of satisfactions according to types of customers. For the collection of data various branches of Bank of Maharashtra visited at Pune and all nearby locations. For the measurement of result various statistical methodology used like standard deviation, one way anova test, DF test etc. We have given preliminary explanation for all methodology as follows.

The primary data collected by personal visits to different branches of bank and requesting customers to filling up questionnaires politely with expectation to get free and actual flow of information and actual situation at the time of banking. Secondary data is collected from various articles, research and referring relevant theses, and internet as well. All the sources is given exactly at the finishing line whenever the data is accepted from internet.

The ANOVA outcome shows an F-statistic; the ratio between them is calculated by variance among the means to the variance within the collected samples. If the number group of means is calculated from whole data with the same mean values, the variance between the group means should be lower than the variance of the samples finalized, following central limit theory.

A higher values ratio hence draws a result that the samples were drawn from populations with opposite mean values.

\[ y_{i,j} = \mu_j + \epsilon_{i,j} \text{(the means model)} \]

or

\[ y_{i,j} = \mu + \tau_j + \epsilon_{i,j} \text{ (the effects model)} \]

where

\[ i = 1, \ldots, I \] is an index over experimental units

\[ j = 1, \ldots, J \] is an index over treatment groups
\(I_{ij}\) is the number of experimental units in the jth treatment group

\[ I = \sum_{j} I_{j}\]

is the total number of experimental units

\(y_{ij}\) are observations

\(\mu_{j}\) is the mean of the observations for the jth treatment group

\(\mu\) is the grand mean of the observations

\(\tau_{j}\) is the jth treatment effect, a deviation from the grand mean

\[\sum \tau_{j} = 0\]

\[\mu_{j} = \mu + \tau_{j}\]

\(\varepsilon \sim N(0, \sigma^{2})\), \(\varepsilon_{ij}\) are normally distributed zero-mean random errors.

The index I over the experimental units can be interpreted several ways. In some experiments, the same experimental unit is subject to a range of treatments

A One-Way Analysis of Variance is a way to test the equality of three or more means at one time by using variances.
This Research model shows that the Customer satisfaction is depends upon and varies according to some of the parameters, the price of the product & service offered by the bank is nominal, Technology adopted in products & services like latest tools of internet, Convenient Location of the bank & Infrastructure of the bank premises, service provided to the customer in all respects like solving of the complaints to the attitude of staff and relationship of bank staff with customer.

The important parameter is Service Delivery time, the time required for the delivery of service offered by the bank really matters for the level of satisfaction among customers.

//Now we will see the details about the research model in a view to consider how it affects the satisfaction of the customers.

Let us have look.

1. **Price:**
The product price is very basic part of the satisfaction of customers where the customer primary factor for selection of any product is price. This is the era of competition where lot many competitors are roaming around with different prices for the same product. For customers it is very confusing to decide the product so the price of any product must be competitive in such a way that the customer is able to take decision whether to purchase or not.

Now we will consider which factors affecting buying decision of customer, price is the factor which also depends upon the class of the customers whether the customer is from Top class, Upper middle class, Lower middle class, and Lower class. Even the price factor also depends upon the need of that product whether it comes in general need, essential need, luxury need and for any other purpose. So the decision of price is very peculiar for the owner of that product so sustain in the competition.

In the study of customer satisfaction in public sector banks like bank of Maharashtra there are various classes of customers who can open an account and do the day to day transactions. So price matters where the new customer wants to open an account and the deposit money is higher than the competitor’s bank offerings. Loan requirement is a usual thing so if a customer need loan assistance form bank of Maharashtra and if this bank is having rate of interest higher than the other bank then it is very common thing that the customer shifts to the other bank because of good offerings. To satisfy the account holders the bank need to fix the deposit amount then the rate of interest on loan, rate of interest on deposits as per the competition in the market. So price factor plays important role to stick in the competition and to meet the customer’s requirement, now days the various offers are emerged in the market like percentage off on the products, BOGO offer, free offer to attract the customers to purchase the product.

2. Technology:

Technology means what advance techniques are use for satisfying the end customers. Technology advancement is now in boom, in every sector new technologies are evolving
which forces customer to buy new products and get away from the old products, if you in mobile phones various new operating systems are emerging which gives new feature to the users so the people are attracting towards the new techniques and switching over because change is constant. The companies are launching new technologies in competitive price so it is easy to shift from one technique to other with less effort. Even if you see the example of automobiles there are various new techniques are booming in the market so that the people are attracting towards that and changing their habits accordingly. In older days customer changes their vehicle after 8 to 10 years but now days they are shifting from old to new in just 2 to 5 years, the reason for this is the technology.

Customer gets happy when they are using the new technology products, in our case of banking sector new techniques are evolving such as
- Internet banking
- Mobile banking
- ATM
- NEFT/RTGS/IMPS
- E shopping
- Credit cards
- Debit cards
So these features make easy to do the transaction instead of visiting bank every day so account holders are shifting to these new features which saves time and money also. So technology is very powerful to make happy to the customer.

Now we will see the next factor is Location & infrastructure.

3. **Location & Infrastructure:**

The place is most valuable P in the 4P’s of the marketing; if the company offers any product then they need to consider the location of their target crowd, and infrastructure means the ambience you are providing to the customer. These are the two things which most companies are following because now day’s mall concept is in boom where the mall
location is central place of the city and they provide the excellent infrastructure with all facilities and amenities by seeing which customer gets surprised and willing to purchase the products even when he decided not to purchase anything.

The private sector banks are offering central location and excellent infrastructure and all the amenities like sitting area, clean toilets, waiting area, air conditioning facility so that when the customer enters in the bank then he gets good experience of all these things and he gets happy by visiting the bank, if you take example of Icici bank, Axis bank, Hdfc bank as they provide good facilities to the account holders like AC bank premises, Customer assistance desk, Customer relationship managers, Separate queue for gents and ladies, special assistance to senior citizens, water facility, tea and coffee vending machines, mobile charging points etc. The account holders enter in a bank and if they get such kind of infrastructure then they are happy and willing to visit the bank branch again and again. This is the benefit of having the good ambience which is not provided by the public sector bank. Please take the situation when a account holder enters in a branch of bank of Maharashtra and sees a long queue and no sitting area then he or she definitely get fed up and trying to not visit the bank again for any transactions so they prefer the private banks as compared with the public banks because they feel proud and get respect in private sector banks as it not given to them by any public sector bank including bank of Maharashtra. Here we have seen how this factor really affects the satisfaction level of Indian customer who directly or indirectly related with the bank transaction in their day to day life.

4. Customer Service:

Service means how efficiently the people are served in that particular area. It is very essential to overcome the customer dissatisfaction level in various fields. In service there are two major factors such as Time and Cost means in what time the service is being delivered by that organization and at what cost the service being given, so the quality of service depends upon these factors and it eventually generates the level of happiness among the customer.
Now in the recent times it is very common that a company is having the service department and they are offering the 24*7 customer service through the hot line or toll free numbers where if the customer is having any problem related to the product, price and any issue related to service of that product then they can call the customer service desk to solve their problems by simply calling them on phone and get solved with the problems. Every mobile company and automobile company or any service industry is having customer care where the dedicated people are appointed to solve the problems of the customer.

In our case of banks as banking is a service industry where customer demands service from the bank and expect to get a good quality service so what kind service the account holder wants from bank they are listed below

- Quality and Timely service
- Efficient and long durable service
- Constant and sustainable service
- Cost effective service
- Easy adoptable service

So these service delivery parameters get the customer happiness on their face when they are satisfied.

5. **Service delivery time:**

As we have discussed about service and parameters affecting service now we are going through the service delivery time because time is very crucial and everyone expects to get service on time. Simply take an example of pizza where service delivery time really matters coz they have the target to reach to the customer in time otherwise they offered the product free to the customer.
In banking sector also private sector banks strictly follows the service delivery time but still the public sector banks are not following the same. Every bank account holder if enters in the bank then he expects to finish his work in time so it happens in the private sector bank where you enter in the bank and a person comes to ask you that how may I help you sir? So if tell the customer attendant for what kind of transactions or for what work you are visiting to the bank then they help you out for all the transactions from start to end. But unfortunately if you visit the public sector bank for any transactions after entering in the bank only you see a long queue and gets uneasy and automatically the customer think that today it is so much rush and I will be late for my other work.

So if a bank provides a very good service but the service is not on time then that service value is zero. In the competitive world, all banks trying to give the service on time or before time. What is delivery time of the service it means if any particular work takes 10 minutes to complete and delivery time is 8 to 10 minutes the delivery time is good but if that particular work takes more than 10 minutes then the service delivery time is poor. So every time the bank tries to give the service in time and focuses on the efficient and attentive behavior and give the service in time.

So these are the factor which affects the customer satisfaction and it gives happiness to the customer in real sense.

As we have seen customer satisfaction is very essential and the factors which affects the happiness of customer such as

Price

Technology

Location & Infrastructure

Customer Service

Service Delivery Time
Now we see in these parameters which is most important and which is least important in real sense of customer satisfaction.

So from our study point of view the most valuable and effective factor for happiness of customer is service delivery time because banking is a service industry and every account holder expects to get a good and timely service from the bank, nevertheless if the bank provides the less service but provides the good and efficient service then the account holders get happiness and make a good feeling about the bank.

If we consider the bank of Maharashtra customer service delivery time then the time for delivery of service is more than the expected because for any small transactions the customer needs to wait in a queue and gets lot of time to complete their work. Even for updating of passbook the customer need to wait in the same queue where other people stand for depositing and withdraw of money. As there is no separate counters for updating the pass book it’s a waste of time to visit the bank and it takes too long time for any transaction so people get fed up and finally curse the bank employees who are inefficient and old people who even don’t have the experience of computer software to be used in effective way.

These are the problems which are faced by the customers now we focus on the data analysis part which shows how many people are satisfied, how many are dissatisfied and their reasons of unhappiness should be find out which is main motive of this study.

In the next part of system we will see what are the tables prepared after collection of data and what are the figures taken from that data, the data tables and pie charts/bar charts shows the analysis of collected data on the basis of which the results are going to drawn in the next chapters. The data collected is divided or considered with various parameters such as Age group, Qualifications, Occupation. So we will see the details one by one to get the overall view of all these things.

Age group means a community of people of different age who are having account in a particular bank, this is the factor which is essential for our consideration because in this factor we can judge the level of happiness among the different age groups and the comparison of their satisfaction level with other age group, suppose we considered the three age groups like below 25, between 25-50 and above 50 so in this age groups the habits are different and their choices
are also different so if for example in the age group of below 25 the account holders are the young generation people so their requirements are different and their expectations are very high about the service and satisfaction. The age group between 25-50 are the people who are well settled and the bank transaction are used to for them so their requirement and expectation are different, the same with the age group of above 50 these are the people with less expectations and they don’t require much as like the other groups so it is easy to find the comparison between these groups to locate the happiness amongst them.

So age group is also affecting the behavior of people and even if you consider the age of employees working in the bank of Maharashtra the young generation employees are very quick in their assigned work and they are easily adoptable with the situations and the new technologies are graspable for them as compared with the people who are work experience of more than 10 years so even if you see the younger generation are most required in the bank and this is the truth for the private sector bank because they recruit the young champs with pleasant personality and good qualification so that they can perform well and they changes as per the situation rather the old people are more rigid.

The next very understood parameter for the judgment is qualification because literacy level is most affecting factor on the satisfaction of bank customer, when the account holders are literate then they easily understand the new technologies like ATM, internet banking and mobile banking etc but they even find the flaws in the process because they know how to deal with the bank transactions and the bank employees behavior. The illiterate people are even more dangerous because they pass the judgment without any knowledge about this thing for example if they don’t know how to use the internet banking so they say it is not of any use and even it is not secure as like visiting the bank for the transactions.

Qualification is categories very nicely in

10th standard & Below Graduation

Graduate

Post graduate
So these are three types of people who are the account holders and these three are having different behavior of seeing the things for example ATM facility is good for graduate and post graduate people but it is not that much useful for people who don’t know how to use it. The literate people easily accepts the change and easily shifts as per the need of the society but the same is not possible with the illiterate people its very difficult to convince them for the new technologies and the new methods of banking.

Now days if you see in the curriculum the students are having the subjects of finance and banking so they learn the bank related things in their classroom so when they visit the bank they can easily do the necessary things by use of their knowledge which they learn in this class. But the same not happened with the non graduate people because when they visit the bank and they don’t know how to open the account, how to deposit or withdraw cash from the bank, so there id need to give knowledge to the people who are customer and visiting to the bank so the level of happiness varies according to their qualification and the literate customers are good than the illiterate customers.

Next parameter for the study is occupation, it means what the account holder is doing for earning money in simple words what is the income source of the customer. This helps in study to find the quantitative figures of people having the different occupation, the occupations are considered very logically like

Farmer/Student

Business

Service

Actually in any bank there are types of account like savings, current and dmat etc. so who are the people going for savings account, they are farmer or students and service, the customers who are having business so they open current account for their business transaction but they can open savings for their personal use. The service persons open savings account in the bank but now day’s salary account is also a savings account. Many times if an account holder occupation is service then the company opens the salary account by the name of their employee in a
particular bank and for business people they need open the current account because the credit and withdrawal limit for current is higher than the savings account.

The farmer and students hardly opens the account in the bank and even if they open they hardly do the transaction in the account but the higher use of bank facilities is taken by the business and service people because they are in regular touch with the bank for their daily work and even they can use the share market by having demat account to invest the money and they get benefit after the investment and market situation. in our study the occupation plays very vital role in the sense the occupation decides the level of satisfaction among employees.

The farmer and student who have account and who hardly visit the bank are more happy than the business and service occupation people because they every day visit the bank and having good repo with the bank employees but still they feel bad when entering in bank of Maharashtra where there is huge rush on daily basis.

The comparison of publicly banks & privately banks the level of customer satisfaction is more in private banks because they almost 90% fulfill the above parameters. The most number of respondents from occupation is that from the service sector as they are the people who have lot of experience and they work hard and struggle to survive so they give more realistic and matured responses. If we see the responses from age group >50 and those who are in business is quite average in number as they are busy with themselves and have least time to entertain all these responses and surveys, so few people only responds.

We have employed variety of statistical methodology to finding out the best outcomes from the study. The data description is represented in prescribed table.
Table 5.1 Descriptive results of questionnaires according to type of respondents

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Responds</th>
<th>Qualification</th>
<th>Responds</th>
<th>Occupation</th>
<th>Responds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 25</td>
<td>48</td>
<td>10th Std &amp; below graduation</td>
<td>309</td>
<td>Farmer/Student</td>
<td>234</td>
</tr>
<tr>
<td>25 – 50</td>
<td>397</td>
<td>Graduate</td>
<td>158</td>
<td>Business</td>
<td>123</td>
</tr>
<tr>
<td>Above 50</td>
<td>169</td>
<td>Post graduate</td>
<td>147</td>
<td>Service</td>
<td>257</td>
</tr>
<tr>
<td>Total</td>
<td>614</td>
<td>614</td>
<td>614</td>
<td>614</td>
<td></td>
</tr>
</tbody>
</table>

Source: Author’s computation using primary data.

The above table represents the first interpretation of the data according to the type of respondents. It suggests that most of respondents are from 25-50 year age group where most of sample responds from less literacy level i.e. 309. In case of profession most responds received from service sector respondents 257 and rest from another category which represents Farmer/Student (unemployed or self employed). The least number of responds came from age group <25 as they are not matured enough to take decisions that is the reason we got most number of respondents from age group 25-50, as in this age people analyze and think maturely.

If we see qualification and occupation wise the most number of responds came from 10 to graduation level as they are not matured but are anxious enough to participate and take responsibility. The most number of respondents from occupation is that from the service sector as they are the people who have lot of experience and they work hard and struggle to survive so they give more realistic and matured responses. If we see the responses from age group >50 and those who are in business is quite average in number as they are busy with themselves and have least time to entertain all these responses and surveys, so few people only responds.

The table shows the number of respondents on the basis of some parameters like Age group, qualification, occupation, if we consider the age group as a factor affecting the number of
people who visits the bank then the data shows that the number of people in the age below 25 are less as compared with the number of people in the group between 25 to 50 and above 50 so it is essential to see that the number of walk ins and the number of account holders are less in the age of below 25 and above 50 but if noticed the numbers are more in the age between 25 and 50 so it shows that the young and middle age people is having good number and they operate their accounts on daily basis but the other age people rarely use their accounts and do transaction on rare basis. So the focus is on the young and middle age account holders who can actually give judgment about the facilities and new technologies offer by the bank than the other people.

The qualification is also divided into the three major parts and if you see the number of respondents the numbers decreases from the lower qualification to higher, the reason behind this is the graduates and post graduates rarely visit the bank for their work mostly they use the advance techniques provided by the bank such as ATM, internet banking etc. but in other case the 10th and below graduation regularly visit the bank for their work because after all the literacy is affecting on the behavior of the customer. These people don’t have knowledge and that much awareness about the new offering by the bank and the lack of awareness forces them to say bad words about the bank and the employees.

If you see the numbers in figures that denotes the ration of these three qualifications are varies as compared to the age group and the occupation parameter. So in this data collected from the various sources shows that the if the account holders are having good qualification then they rarely visits the bank and use the other alternatives available but in opposite case the less qualified people visits the bank for any simple transactions and it is the reason of huge rush in the bank due to which the negative comments are given by the people who are having serious work in the bank.

The next parameter for the consideration is occupation, it means the what the people do for the earning so there are so many occupations but we have considered farmer, student, service and business, in our case as the student and farmer are less in number so we have considered them as one unit and other two are service and business where if you see the data collected from the sources, the service category people are more than the farmer/students then lastly the business category people are there. So the work of account holders really matter at the time of consideration of their happiness in the bank.
So now we will see the graphical representation of the following categories.
5.01 Descriptive chart for Age Group Variations

Source: Author’s computation using primary data.

In the questionnaire the important question asked is the Age Group of the Respondents because on the basis of Age Group the Need & Satisfaction level is easy to analyze.

The Pie chart indicates the number of respondents by the category of Age Group, There are three Age Groups Below 25, 25-50, Above 50, As per the statistics the number of respondents for below 25 are 48, 25-50 are 397 & above 50 are 169, so the out of total 614 respondents the 25-50 age group respondents are more than the other two. So the question regarding Age Group is well denoted by the middle age group respondents. The data collected from the respondents indicate the middle age group is more towards the services offered by the banks. In the age group of <25 the needs are less and satisfaction level is quite good. Most of the people in this group fall under the category of bachelors. So their need is very few also they don't have much responsibility.
Therefore we find that the numbers of responses are less in number as compared to the group age from 25-50 as people here are not immature. They have family and their needs and wants increases. With increased needs the satisfaction level decreases so they are the people who responded the most as they can tell the real and practical experience. And if we see the age group of >50 then again the needs reduces and satisfaction level increases because they become stable and achieve whatever they wanted to. So they again respond less or try to participate less in these surveys.

The table shows the number of respondents on the basis of some parameters like Age group, qualification, occupation, if we consider the age group as a factor affecting the number of people who visits the bank then the data shows that the number of people in the age below 25 are less as compared with the number of people in the group between 25 to 50 and above 50 so it is essential to see that the number of walk ins and the number of account holders are less in the age of below 25 and above 50 but if noticed the numbers are more in the age between 25 and 50 so it shows that the young and middle age people is having good number and they operate their accounts on daily basis but the other age people rarely use their accounts and do transaction on rare basis. So the focus is on the young and middle agr account holders who can actually give judgment about the facilities and new technologies offer by the bank than the other people.
The Pie chart indicates the number of respondents by the category of Qualification. In the banking operations, the qualification is an important category to understand the level of satisfaction of banking services. In this, there are 10th Std & below graduation, Graduate & Post Graduate respondents, according to the survey conducted, the 10th Std & Below graduation respondents are more than the Graduate & Post Graduate respondents.

There are 309 respondents for 10th Std & Below graduation, 158 for Graduates & 147 for Post Graduates so the chart shows that the level of qualification is less in the respondents who are the customers of Bank of Maharashtra.

Most of the respondents are the villagers & illiterate so they are the customers who are dissatisfied with the services provided by the bank because of the non-education with the various sources.
facilities offered by the bank. The maximum number of respondents are from <25 because they are not educated enough to understand the qualification of the banks and their services.

They responded the most but then as qualification increases to graduation and post graduation people become more careful and matured to choose a bank so they choose a bank better than bank of Maharashtra in terms of services. Therefore the post graduates are least in number in terms of customer of BOM than graduates and post graduates. Therefore to conclude the maximum number of customers of BOM is from qualification 10th to graduate.

The qualification is also divided into the three major parts and if you see the number of respondents the numbers decreases from the lower qualification to higher, the reason behind this is the graduates and post graduates rarely visit the bank for their work mostly they use the advance techniques provided by the bank such as ATM, internet banking etc. but in other case the 10th and below graduation regularly visit the bank for their work because after all the literacy is affecting on the behavior of the customer. These people don’t have knowledge and that much awareness about the new offering by the bank and the lack of awareness forces them to say bad words about the bank and the employees.

If you see the numbers in figures that denotes the ration of these three qualifications are varies as compared to the age group and the occupation parameter. So in this data collected from the various sources shows that the if the account holders are having good qualification then they rarely visits the bank and use the other alternatives available but in opposite case the less qualified people visits the bank for any simple transactions and it is the reason of huge rush in the bank due to which the negative comments are given by the people who are having serious work in the bank.
5.03 Descriptive chart suggesting variations of responds basis on Occupation

Source: Author’s computation using primary data.

The next & important parameter for the survey is the Occupation of the customers of the bank. There are 3 categories Farmer/Student, Business & Service.

The study shows the respondents are more who respondents are in service occupation as compared to the Farmer/Student & Business occupation. The data interpretation shows that out of total respondents in this category the dissatisfied respondents are more because of many reasons mentioned in the problems faced by the customers. It is because the income of this age group is very small. They generally hold a savings account and they deposit whatever small amount they receive. If they face any problem then because of less amount of transaction banks employee don't entertain them feeling them as a low potential customer. So the customers of this age group become less satisfied and hence number are more for negative respondents. The most number of respondents from occupation is that from the service sector as they are the people who have lot of experience and they work hard and struggle to survive so they give more realistic and matured responses. If we see the responses from age group >50 and those who are in business is
quite average in number as they are busy with themselves and have least time to entertain all these responses and surveys, so few people only responds.

There are 257 in service occupation, 234 in Farmer/Student category & 123 are Business category so the service occupation & Farmer/Student occupation respondents are more used for the study as compared to Business Occupation respondents.

The interpretation shows most of the respondents are the service occupation respondents so they are the customers who regularly visit the bank for the transactions which are related to their work. Most of the businessmen open their account in private banks where they get high exposure and high quality service.

They are least concerned about taking risk. But the service class people are very conscious about taking risk. They try to opt for govt. base banks and also they visit banks often to deposit money and open various other accounts. So their visit is more frequent in comparison to farmers and businessmen. Farmers and student don't earn so much money that they will visit the bank now and then.

The next parameter for the consideration is occupation, it means the what the people do for the earning so there are so many occupations but we have considered farmer, student, service and business, in our case as the student and farmer are less in number so we have considered them as one unit and other two are service and business where if you see the data collected from the sources, the service category people are more than the farmer/students then lastly the business category people are there. So the work of account holders really matter at the time of consideration of their happiness in the bank.

The following table 2 represents the responds for degree of satisfaction and dissatisfaction.
Table 5.2 Descriptive statistics for respondents in first category

<table>
<thead>
<tr>
<th>Seq</th>
<th>Type</th>
<th>Category</th>
<th>Positive responds</th>
<th>Negative responds</th>
<th>Total Responds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Age group</td>
<td>Below 25</td>
<td>22</td>
<td>26</td>
<td>48</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Qualification: 10th and below graduation</td>
<td>108</td>
<td>201</td>
<td>309</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Occupation: Farmer/student</td>
<td>73</td>
<td>161</td>
<td>234</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total respondents</td>
<td>203</td>
<td>388</td>
<td>591</td>
</tr>
<tr>
<td></td>
<td>Age group</td>
<td>25-50</td>
<td>59</td>
<td>338</td>
<td>397</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Qualification: Graduate</td>
<td>56</td>
<td>98</td>
<td>154</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Occupation: Business</td>
<td>96</td>
<td>27</td>
<td>123</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total respondents</td>
<td>211</td>
<td>463</td>
<td>674</td>
</tr>
<tr>
<td></td>
<td>Age group</td>
<td>Above 50</td>
<td>29</td>
<td>140</td>
<td>169</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Qualification: Post graduate</td>
<td>128</td>
<td>19</td>
<td>147</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Occupation: Service</td>
<td>104</td>
<td>153</td>
<td>257</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total respondents</td>
<td>261</td>
<td>312</td>
<td>573</td>
</tr>
</tbody>
</table>

Source: Author’s computation using primary data.

The above table clearly shows that interpretation of first group results in total 591 respondents where 388 results in negative (dissatisfied) and 203 positive (satisfied) responses from
sample. One should note that this interpretation is based on first group of analysis which includes first age group, least qualification and first category of occupation (self occupied or unemployed). In the second group it is clear that most negative response is from 25-50 age groups (338). The response from business professions are comparatively satisfied than others. The most number of respondents from occupation is that from the service sector as they are the people who have lot of experience and they work hard and struggle to survive so they give more realistic and matured responses. If we see the responses from age group >50 and those who are in business is quite average in number as they are busy with themselves and have least time to entertain all these responses and surveys, so few people only responds.

It suggests two conditions, if customer is literate and occupied with business is satisfied customers and do not have much complains to the bank.

In the third and last group which includes age group of above 50, post graduated and service professions we can see that qualified post graduate are highly satisfied followed by service professionals. In the age group below 25 the people are more towards experiment stage as to which bank gives better service so they try to open account in every bank so they give negative views in whichever bank they feel did not satisfied their level of expectation. In case of service employees they are the best targets for bank.

As know that they are most important people as they are in average income group and they can be easily influenced. It's hard to influence a qualified people like post graduates and businessmen.
In the Pie chart shown the study on the respondents with category of Age Group is divided into Positive Respondents & Negative Respondents. So as discussed out of 48 respondents of Age Group below 25 the positive respondents are 22 & Negative respondents are 26, so in this Age Group the Negative Respondents are more than Positive Respondents.

So in this Age Group the Account Holders often visit the bank for their day to day transactions depends on their work and if they are not getting good response with the services offered then the dissatisfaction level increases that’s why the Negative respondents are more as compared to the Positive respondents.

The data interpretation shows that out of total respondents in this category the dissatisfied respondents are more because of many reasons mentioned in the problems faced by the customers. It is because the income of this age group is very small. They generally hold a savings account and they deposit whatever small amount they receive. If they face any problem...
then because of less amount of transaction banks employee don't entertain them feeling them as a low potential customer. So the customers of this age group become less satisfied and hence number are more for negative respondents.

//// The age group below 25 are the people and the customer who are having more expectations and many ideas they follow, even they compare easily with the other banks like what services provided by the public and the difference with private sector banks, for more clarification we can take a simple example of a movie, when any movie releases then the age group of below 25 are prefer to see the first day shows because they don’t have time boundaries, many of them are not employed so they can easily manage to see the movie, but at the time of deciding the movie they see reviews and they sees the star ratings of that movie then they decide amongst the group and majority wins always then they finally decide to go for that movie, but if the age changes from 25 to 50 then priorities changes and they decide to go for the movie as per the availability of time and they sees the comfort level while taking a decision and even the people of age more than 50 they hardly decide to see any movie because their requirements are different and their choices are different so it is very interesting to get information about these things and the same thing happens when choosing a bank for account, so the below 25 age people hardly opens an account or they have less transactions to do with the bank.

So they first compare what are the benefits from the private sector and the same offers by the public sector banks, so they take time to decide to go with the bank and even if finally they decide to go with the bank then they see the culture and bank facilities, in our case of Bank of Maharashtra the more number of respondents are dissatisfied and less number of people are satisfied.

The same case is with the other ages of people now we will see how the things are different in next case./////
In this age group the study shows that the customers visit to the bank for any purpose but the visits are not on daily basis for their work because every respondents are having another account also opened in the private sector bank because of the non response with the services demanded.

So the chart clearly shows that the dissatisfaction level is high among the respondents of this category. In the age group below 25 the people are more towards experiment stage as to which bank gives better service so they try to open account in every bank so they give negative views in whichever bank they feel did not satisfied their level of expectation. In case of service employees they are the best targets for bank.

For Age Group 25-50 there are 59 Positive Respondents & 338 Negative Respondents out of the 397 Total Respondents for this category. So this Age Group is more Dissatisfied about the banking services. The reason is somewhat same as the age group of >25 this age group demands better services and which is provided by private class banks so they always open two
accounts and so they have a better satisfaction in terms of service as compared to BOM as its a
govt bank.so the number of respondents are negative about the services and satisfaction in this
bank.

/// In the age group of 25 to 50 there are many types and grades of people who are playing a
vital role in every corner of field they actually have some qualities like

Intelligence

Positive attitude

Hard worker

Enthusiastic

Strong moral

High passion

Decision maker

Team player

Some are exceptions for this but we consider that these are the qualities of these people and they
have some bad qualities also like

Negative attitude

Fear of competition

Lack of network

So as per the discussion these good and bad qualities of people forces them to happiness and
unhappiness which also seen in the respondents of bank of maharashtra.///

Now see the third age group which is far different than the above two age groups.

5.06 Descriptive chart mentioning respond difference based on Third Age Group
In the study conducted on Age Group above 50, these Respondents visit very less to the bank for their transactions still the Negative Respondents are more than the Positive. Out of total 169 respondents 140 are Negative & only 29 are positive about the Bank of Maharashtra.

The Negative respondents are more because in this age group also they need to stand in the queue for deposit or withdraw of money from their account as such the bank is not having facility of separate queue for senior citizens:this is clear that BOM is unable to satisfy needs of either age group according to their needs.in private sector banks they have different queue for seniors as well as ladies.so the senior group also is dissatisfied as they demand proper attention and support.

/// This age people are basically visit the bank because of some reasons like

Pension,

Provident fund,

Retirement plans,
Health policies

Accident insurance policies

So they are the customers who less visit the bank but expects more from the bank. As per the discussion they expect some things from the bank like

Separate queue for senior citizens

Better sitting area

Special assistance by bank employees

Quick response by staff

Fast service delivery

Efficient infrastructure

Easy to find location

So basically they want comfort, ease in transactions and good schemes for them so it is not seen in the branches of bank of maharashtra so the level of satisfaction is very less and due to that this age people are also shifting to private banks as they provide good facilities to senior citizens. For example if any old person visits icici bank then after entering he need not stand in a queue for his work the relationship executive take care of him and offers them tea or coffee and snacks so that the mean tiome of work is clearly handled. So this case doesn’t happen in bank of maharashtra so it creats a problem.

Now we will see the master chart of age group where the people of different age groups are compared with each other with the help of data gathered and the respondents are divided into the positive, negative and total respondents.
This is the comparison chart of all three categories under the parameter of Age Group.

The study shows out of the total respondents the Negative respondents are more in this Age Group Parameter. In the age group below 25 the people are more towards experiment stage as to which bank gives better service so they try to open account in every bank so they give negative views in whichever bank they feel did not satisfied their level of expectation. In case of service employees they are the best targets for bank.

// The comparison shows that the age factor matters when the respondents are very active in the sense they are ready to accepts new things and want to change the old things.

Positive respondents means those who agree with the bank questionnaire filled up and like the bank in every sense and negative are those who filled up the questionnaire but don’t like the bank.//

We will see about the next parameters analysis.
This qualification parameter is more important because to know the facilities offered by the bank of Maharashtra or transaction related to the bank, education is must to understand the things.

In the Qualification parameter out of the three categories, the first category of 10th Std & Below graduation positive respondents are 108 & negative respondents are 201 out of the total 309 respondents. In this respondent category also the negative respondents are more because these are the educated respondents and they know the process followed in the banks so they compare the public sector banks with the private sector banks and find the difference among them.

The interpretation shows that the negative respondents are more as compared to the positive respondents because of low education they are unable to understand the process followed in the bank for doing their work.
In the Qualification parameter out of the three categories, the second category of Graduate positive respondents are 56 & negative respondents are 98 out of the total 154 respondents. So in this Qualification parameter the negative respondents are more than the positive.

In this respondent category also the negative respondents are more because these are the educated respondents and they know the process followed in the banks so they compare the public sector banks with the private sector banks and find the difference among them.

Graduate are from various disciplines including

Engineering,

Commerce,

Arts,

Science so it also depends in which stream they have done their graduation.

5.10 Descriptive chart mentioning respond difference based on Third Group Qualification
In post Graduate Qualification the positive respondents are 128 & Negative respondents are 19 out of total 147 respondents. So due to literacy the negative respondents are less as compared to positive respondents. In the above chart as well it is clearly defined that negative responds are comparatively very less which is about 1.5% compared to the positive responds.

Post graduates respondents are from various disciplines as follows

Engineering
Management
Commerce
Finance etc.

As the qualification also matters while considering the level of liking or disliking of the bank.

5.11 Descriptive chart mentioning respond difference based on Qualification
The above chart shows that the comparison among the Qualification categories such as 10th & below graduation, Graduate & Post Graduate, as per the comparison the total number of negative respondents is more than the positive respondents. Furthermore we can see that positive responds are comparatively very lesser 1/3 times to the negative responds when it compares to Positive responds and Total Responds (TR). At the same time we can see that when it compare Positive Responds with Negative Responds on the basis of qualification as per data (10th and below graduation) we can see that most of negative responds from the same qualification group.

It simply suggests that customer is satisfied if customers is well educated (graduate) or have been having knowledge of managing their banking from using services of internet or ATM cards.

After seeing this master chart it is clear that the negative replies are more than the positive replies, lets discuss the case when the customer filled up the questionnaire, so when I visited many account holders of the bank everyone is having different view at the time of filling of questionnaire, some people hesitate to answer the questions, some are rigid to even talk or answer to the questions asked so it is very difficult to work with these kind of people as they are very disappointing in nature as they don’t think that these are the customer because of whom he can get bread and butter, so it is bad situations when a account holder expects something from

Source: Author’s computation using primary data
them. Once a incident happened when I visited the bank of Maharashtra indrayani nagar branch, one old person came and entered in the bank premises and he wanted to withdraw money from his account, so requested the bank employee to attend him and help him to get his work done but the employee rudely gave the negative answer to the old person that he don’t have time for this so it was bad situation that I have seen at the same time I helped that old champ and after standing in a huge queue finally I successes to withdraw the money and handed over the receipt and money to him and one strange thing was that there were no chairs to sit at the time of waiting for the old person so it was very bad situation that I have seen so immediately I complained this thing to the branch manager so he was cool after knowing all these things as this was a regular situation for him and answered me that I will look into the matter later so that time I learned that being a account holder of public sector bank is not a good thing so better to shift to the private sector bank so this types of incidents happens which forces people to shift from one bank to other bank as the private sector provide so many features and care for their customer as they understand the value of customer so they have a separate provision to satisfy the customer and even they believe in improvement so they take the feedback from the customer on weekly basis so the feedback helps the bank to change the existing things with a new good things. So the following phenomenon helps the customer in all sense

Customer relation Management

Customer Retention

Customer as king

Customer satisfaction

Customer Delight

Next we will see the graphs on the occupation parameter.

5.12 Descriptive chart mentioning respond difference based on First group Occupation
The Occupation parameter really helps to analyse the customer satisfaction level among the bank customers because as per the work the customer decide to utilise the services of the bank.

There are three categories under the parameter of Occupation Farmer/student, business & Service, so the pie chart shows the out of the total 234 respondents the positive respondents are 73 & negative respondents are 161 which is less than the positive respondents.

The next category is Business, the Business class customer are more in touch with the bank services as compared to the farmer & students. The overall analysis suggests that positive responds are almost less than the half of total Negative Responds (NR) as total output of the data. But when it compares and divides into various category as we have described earlier like Age Group, Qualification, Service Professionals and so on, by doing that we come to know that most of negative responds are either from less literate customers or from customers who do not use internet banking services to operate their banking account.

Source: Author’s computation using primary data
As per the study conducted on the business class respondents the positive respondents are more than the negative respondents, the chart shows there are total 123 respondents, the 96 are positive & 27 are the negative respondents. Business class customer are more in touch with the bank services as compared to the farmer & students. The overall analysis suggests that positive responds are almost less than the half of total Negative Responds (NR) as total output of the data. But when it compares and diveses into various category as we have described earlier like Age Group, Qualification, Service Professionls and so on, by doing that we come to know that most of negative responds are either from less literate customers or from customers who do not use internet banking services to operate their banking account.
The service occupation respondents are more than the other two categories, 104 are the positive respondents & 153 are the negative respondents out of total 257 respondents.

Service occupation categories involves people of various service types

Government service

Private Service

Which also have some subtypes depending upon the nature of service such as?

Full time service

Part time service

Day Time service

Night time service

Source: Author’s computation using primary data
Company pay role service

Third party service

So considering these things the number of good and bad respondents is analyzed and even the funny matter is that the people prefer and assume the other type of service is better than they are doing currently so it means grass is always greener on other side.
5.15 Master chart mentioning total respond difference based on Occupation

![Chart showing total respondents by occupation]

Source: Author’s computation using primary data

This chart shows the comparison between the three categories under the parameter of Occupation, as per the analysis the total number of negative respondents are more, so the dissatisfaction level is more among the customers.

Depending upon the occupation of the respondents their behavior changes if you take an example of government service person they are not so quick in work so they are taking the bank in the same way but in opposite way if the person is from private service then they want a quick service from the bank and if it is not given by the bank then they complaints to the branch manager.
The following chart is the master pie chart which shows the total number of positive & negative respondents of First, Second & Third groups respectively.

Actually in any bank there are types of account like savings, current and dmat etc. so who are the people going for savings account, they are farmer or students and service, the customers who are having business so they open current account for their business transaction but they can open savings for their personal use. The service persons open savings account in the bank but now day’s salary account is also a savings account. Many times if an account holder occupation is service then the company opens the salary account by the name of their employee in a particular bank and for business people they need open the current account because the credit and withdrawal limit for current is higher than the savings account.

The farmer and students hardly opens the account in the bank and even if they open they hardly do the transaction in the account but the higher use of bank facilities is taken by the business and service people because they are in regular touch with the bank for their daily work and even they can use the share market by having dmat account to invest the money and they get benefit after the investment and market situation. in our study the occupation plays very vital role in the sense the occupation decides the level of satisfaction among employees.

The farmer and student who have account and who hardly visit the bank are more happy than the business and service occupation people because they every day visit the bank and having good repo with the bank employees but still they feel bad when entering in bank of Maharashtra where there is huge rush on daily basis./////
So the negative respondents are more as compared to the positive respondents in all three parameters. Business class customer are more in touch with the bank services as compared to the farmer & students. The overall analysis suggests that positive responds are almost less than the half of total Negative Responds (NR) as total output of the data. But when it compares and divides into various category as we have described earlier like Age Group, Qualification, Service Professionals and so on, by doing that we come to know that most of negative responds are either from less literate customers or from customers who do not use internet banking services to operate their banking account.

So the group wise master chart seen which includes the groups with the following:

1. Age Group
a. Below 25  
b. Between 25 to 50  
c. Above 50

2. Qualification  
   a. 10th and below Graduation  
   b. Graduate  
   c. Post Graduate

3. Occupation  
   a. Farmer/student  
   b. Business  
   c. Service

We have seen how these factors affect the customer satisfaction as the negative opinion people are more than the positive opinion and it matters when the situation is totally opposite in the private sector bank.
Table 5.3 Descriptive statistics by using One way Anova

<table>
<thead>
<tr>
<th>Particular</th>
<th>Sum of square</th>
<th>DF</th>
<th>Mean Square</th>
<th>F</th>
<th>Significant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between groups</td>
<td>6.874</td>
<td>17.023</td>
<td>0.396</td>
<td>3.409</td>
<td>0.91</td>
</tr>
<tr>
<td>Within groups</td>
<td>66.716</td>
<td>216.140</td>
<td>0.177</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>Total</td>
<td>73.590</td>
<td>233.163</td>
<td>----</td>
<td>----</td>
<td>----</td>
</tr>
</tbody>
</table>

**Anova:**

To begin with Anova this model suggest less significant as degree of freedom between groups is about 17 and within group which is 216 and that is quite high and that cannot be possible for a significant model. Apart from that level of significance which should be less than 5% is more than 9%. So, this model itself is insignificance. Business class customer are more in touch with the bank services as compared to the farmer & students. The overall analysis suggests that positive responds are almost less than the half of total Negative Responds (NR) as total output of the data.

But when it compares and divedes into various category as we have described earlier like Age Group, Qualification, Service Professionls and so on, by doing that we come to know that most of negative responds are either from less literate customers or from customers who do not use internet banking services to operate their banking account.

Now if we talk about unsatisfied customers, the number is quite high when we talk about the services inside the bank. Customers are highly dissatisfied in following cases:

Table 5.4 Segment wise responds distribution
<table>
<thead>
<tr>
<th>Particulars</th>
<th>satisfied</th>
<th>Highly satisfied</th>
<th>Not satisfied</th>
<th>No comment/Suggestions</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account opening process</td>
<td>357</td>
<td>89</td>
<td>105</td>
<td>63</td>
<td>614</td>
</tr>
<tr>
<td>Response to Queries</td>
<td>102</td>
<td>66</td>
<td>412</td>
<td>34</td>
<td>614</td>
</tr>
<tr>
<td>Co-operation of bank</td>
<td>184</td>
<td>57</td>
<td>279</td>
<td>94</td>
<td>614</td>
</tr>
<tr>
<td>Employee’s relationship</td>
<td>109</td>
<td>24</td>
<td>448</td>
<td>33</td>
<td>614</td>
</tr>
<tr>
<td>ATM service</td>
<td>487</td>
<td>112</td>
<td>9</td>
<td>6</td>
<td>614</td>
</tr>
</tbody>
</table>

The responses that are collected on the basis of

1. Account Opening Process
2. Response to Queries
3. Cooperation of bank
4. Employees relationship
5. ATM service

Are segmented into the following categories

1. Satisfied
2. Highly Satisfied
3. Not Satisfied
4. No Comment/Suggestions

So we will see the statically presentation of data by Pie chart
Account opening process:

The process involves a step by step methods of account opening where there various ways of that are in person by visiting the bank branch or by visiting the website and filling of account opening process and now days the mobile account opening process is also started where the person from the bank visits your place and fill the details and click the photograph on the spot and the account gets open. The very must process is the customer who wants to open an account have to visit the bank, there are employees appointed for the opening process then after meeting with them the customer needs to filled up one form with all his or her details starting from name to address and one reference is required who already have account in that bank. After completion of all these formalities the customer account gets open and the bank need 24 hours to activate that account. The debit card is immediately given to the customer but pin will be given later after that the customer can use that account for the day to day transactions.

Some people sees this process as simple process but many people think that this is very lengthy process where there lot much time is required to complete the same. In our study shows the data collected in the form of questions and answers shows that most people answered this questions and the results are as shown below.

Out of 614 people 105 people are dissatisfied with this service and that is almost around 17% of the dissatisfied customers.
**Response to queries:**

Response means the answer given to the questions asked by the account holders, the study shows that there are various types of queries the customers have and it depends upon the priority of the customers. The queries include various questions

- How to open a new account?
- How to fill the account opening form?
- What is the minimum deposit amount of account opening?
- How to deposit money in the bank?
- How to withdraw money from the bank?
- How to update the passbook?
- What is the ppf account?
- What are the types of account?
- What is the interest rate of deposits?
- What is interest rate of loans?
- What is the process to apply for housing loan?
- How to use ATM debit card?
- How to get the credit card?
- Who is eligible for credit card?
- How to get the car loan?
- How to close the bank account?

Such kind of queries arises in the mind of customers and they want a quick response to these queries by the bank employees and if not get the reply then they feel unhappy and curse the bank for the same. Response time is very fast in terms of private sector as compared with the public because there is separate department for assistance to the bank customers.

The number is quite high in this case. The number rises to almost 67% of dissatisfied customers. Bank of Maharashtra is not solving the queries of customer on the time so the people get frustrated and become unhappy with the response time of bank. Next we will see the bank cooperation.

**Co-operation of bank:**
Bank cooperation means the help of the bank in performing the various bank related work to the customer, here we will see how competition in the field of banking is increasing on daily basis and even new banks are opening in the market as compared with the expansion of old banks. The various new facilities are taken place due to which the customers are happy the various new techniques such as

Bill Payment
Online Trading
RTGS/NEFT
Funds Transfer
Third party transfer
Online account statement
E payment
IMPS
EFT

So in all these process the cooperation or help is required by the bank to perform these things in proper manner if that thing is not available then the people see problem in these techniques and ultimately it fails because of these foolish behavior shown by the bank employees. The step by step help is needed by the account holders in the process of internet banking where the account holders need to follow the user id and password given by the bank. The attitude which is lacking in the bank workers of public sector bank are fully good seen in the workers of private sector bank. If any account holder visit the bank premises for any work then if the staff is cooperative then he gets satisfaction but in the opposite case if he not get ant help form the bank officials then he gets dissatisfied and

He gets angry then he easily shifts to other bank where the cooperation is good by the bank, so in our study the data collected shows that the level of unhappiness among the customers are very high.

The number of dissatisfied customers in this case is quite high and that is almost 50%.

Employee’s Relationship:
Relations with the bank employees also has an equal importance like the having account in the bank, so where it matters when a customer enters in the bank premises then if he is having good interaction with the bank personal then it is very easy for him to get the work done but in the opposite case when the customer enters in the bank and if he is not having good repo with the bank employees then it take so much time to get his work done but this happens in a rare case because the bank employees work irrespective of the person who is in good touch or a person who is not in a good touch because as per the policies of the bank the employees of the bank treat each and every customer in a way that they are equal and they don’t do the bias things and they don’t give priority to the known person.

So this is also a affecting criteria on customer satisfaction because if the employees maintain a good relationship with the bank account holders then it is very easy to attract the new customers because basically people join the bank with the reference of other who already have account in that particular bank.

Relationships are of two types
Formal Relationship
Informal Relationship

When you visit to any private bank like icici bank the employees of the bank are very attentive, they greet you and feel good factor comes in the mind of the customer. The same case does not happen when you visit the public sector bank because the environment is very different, one more thing if you find some problems in the treatment given by the bank employees then you can directly meet the branch manager and make a complaint against the employees and even the immediate action is taken by the branch manager but in the opposite case the public sector bank employees don’t have fear of their branch manager so even if you make a complaint to bank manager, the immediate action is not taken by him because he is not having great control on the bank employees

In our study for the relationship of employees around 73% of the respondent is not satisfied with the employee’s relationship.

ATM Services:

This is a very good initiative taken by the private banks and it is followed by the public sector bank, this is the need of the day in the past times the people use to carry cash with them
and they can use that cash for their transactions and for withdrawal of cash they need to visit the bank on the requirement basis and if in case the bank is having holiday then the people used to postponed their needs as per the bank working days but this situation is changed because of the ATM services provided by the bank if you see there are number of ATM branches are open in every corner of the country,

The literate people easily understands the process of withdrawal of money but the problem occurs when it comes to the illiterate people who doesn’t understand the process of withdrawing money from ATM. When any person visit ATM he or she need to follow some steps which are common or having minor changes from bank to bank means

Insert the debit card
Enter PIN
Select option from the list if selected withdraw cash
Select options of either Current / Savings etc.
Enter the amount
Would to like to print receipt
Take cash and press cancel to complete the transaction

So these are the simple steps need to follow for the withdrawal process of money so what are the other facilities provided by the ATM machine such as

Mini Statement
PIN Change
Prepaid Recharge
Credit card Payment
Cheque deposit
Balance Enquiry

So these services are offered by the ATM machine and it provides ease to the bank account holders because they don’t need to visit the bank and stand in a queue for these transactions. Now days you can withdraw money from any ATM whether you are not a account holder of that bank so it’s a very simple and helpful thing to save the time and off course the cost of visiting the bank.
The external services of the bank are quite good that’s why 99% of the respondents are happy with ATM services provided by the bank.

The reason for happiness of the bank account holders of BOM are because this is universally accepted process which saves time and cost to visit the bank so in the survey about each account holder is happy with ATM service offered by the bank but at the same time as BOM is having less number of ATM in service so every ATM is having a long queue to get the money.

And in the opposite case the private banks are having many number of ATM machines and every corner you get a machine and every machine is functional unlike the public sector banks where many time the machines are not in use and even they don’t display that the machine is not functional and the guards are also very lazy to tell that this machine is not working.

Now we will see the descriptive charts one by one.
Account opening process is very simple in every bank because after this process the applicant becomes the customer for the bank.

Out the total 614 respondents to which the question is asked about the account opening process & the responses collected are as follows:

- Satisfied – 357
- Highly Satisfied – 89
- Not Satisfied – 105
- No Comment/Suggestions - 63

So the majority of respondents are satisfied with the Account opening process of the bank & 25% respondents are not satisfied with the process of account opening. At the time of account
opening process all the employees behave very friendly with the customers and give them most of the time as its bringing them business. also they solve every query of the customers. they solve it their way only but try to attend all the queries. so that is why satisfaction level is high at the time of account opening process and gradually it decreases.

Some people sees this process as simple process but many people think that this is very lengthy process where there lot much time is required to complete the same. In our study shows the data collected in the form of questions and answers shows that most people answered this questions and the results are as shown below.
Response to queries means when any customer is having doubt about the services provided by the bank or with the account opening process or any kind of transaction within the bank then how the response they received from the employees of the bank.

Here the more than 67% respondents are not satisfied with the responses to their queries, 11% are highly satisfied, 17% are satisfied & 5% respondents are not having any suggestion & comments to say. Most of them are not satisfied with the query solving process as they know that the employees try to answer them in banks perspective but not in customer's point of view. They see their benefits but not the benefit of the customer. So they say lies and do false promises in query solving process which the customers know. So the number of dissatisfied ones are more.

The number is quite high in this case. The number rises to almost 67% of dissatisfied customers. Bank of Maharashtra is not solving the queries of customer on the time so the people...
get frustrated and become unhappy with the response time of bank. Next we will see the bank cooperation.

Response means the answer given to the questions asked by the account holders, the study shows that there are various types of queries the customers have and it depends upon the priority of the customers. The queries include various questions

How to open a new account? How to fill the account opening form? What is the minimum deposit amount of account opening? How to deposit money in the bank? How to withdraw money from the bank? How to update the passbook? What is interest rate of loans? What is the process to apply for housing loan? How to use ATM debit card? How to get the credit card? Who is eligible for credit card? How to get the car loan? How to close the bank account?

Such kind of queries arises in the mind of customers and they want a quick response to these queries by the bank employees and if not get the reply then they feel unhappy and curse the bank for the same. Response time is very fast in terms of private sector as compared with the public because there is separate department for assistance to the bank customers.
The next category is cooperation of bank for the transactions & when visited to the bank.

The analysis shows the results as follows:

Satisfied – 184

Highly Satisfied – 57

Not Satisfied – 279

No Comment/Suggestions - 94

So the not satisfied respondents are more as compared to satisfied & Highly satisfied. It is because of the fact that after account opening process banks work in their way and people have their own expectation of things. So the difference of expectation level results in the unsatisfaction level. There are certain limits of banks which it cannot cross but people also do not understand. So
being a govt bank the employess do not have the fear of loosing their job so they answer the customers in their own way which leads to clash.wherin in case of private banks the employees even if they know they cant satisfy the needs of customer they handle the situation very diplomatically as they have to retain the customers.so satisfaction becomes more in private banks.
5.20 Descriptive chart mentioning respondents in Employees relationship

Source: Author’s computation using primary data

Employees play an important role in day to day activities of the bank so the relationship of the customers of the bank and employees of the bank should be very good for the smooth functions of the bank. So the study conducted on the employees relationship yields the results as follows,

Out of the total 614 respondents 73% are not satisfied with employees relationship they have with them, 18% are satisfied, 4% are Highly Satisfied & 5% are No comment/Suggestions.

So the graph shows that the majority of employees are not having the good relationship with Bank of Maharashtra employees thatswhy also the dissatisfaction level is more.

5.21 Descriptive chart mentioning respondents in ATM Service
Nowadays ATM (Automated Teller Machine) is very common practice to withdraw money from the customer’s bank account instead visit to the bank for the transactions, even money deposit machines are also in working with some private banks.

So majority of respondents are satisfied with this service, the statistics is as below.

- Satisfied – 487
- Highly Satisfied – 112
- Not Satisfied – 9
- No Comment/Suggestions – 4

So the respondents prefer to visit ATM instead of visit to the bank, because transactions of money from the bank are very time taking process. Also with the integrated system of the banks you don't need to visit just the ATM of BOM. You can do transaction from any other bank's ATM. So the satisfaction level would be very high as their work doesn't stops. People
prefer ATM because it provides 24 hours and 7 days service; ATMs provide service throughout the day and night.

The customer can withdraw cash up to a certain a limit during any time of the day or night. Now days many ATM cards are there with the high limit of cash withdrawal. ATM offers an easy way to bank's customers. ATMs provide happiness to the users. Now-a-days, ATMs centers are located at each and every corner of places, such as at the air ports, bus stands, railway stations, etc. and not like earlier near to the Bank's premises. It is to be observed that ATMs are installed off-site means long distance from bank locations as well as on site means installed within bank's area. ATMs provide portability of cards in banking services for withdrawal. ATM helps to decrease the work load of the bank’s employees. ATMs reduce the work pressure on bank’s staff and avoid long queues in bank premises. It offers benefits in service without any mistake. The customer can get the entered or exact amount as they want after withdrawal.

There is no as such any human error as far as ATMs are concerned. They are very beneficial for travelers. ATMs are of great help to travelers. They are not require to carry large amount of cash with them. They can withdraw cash from any city or state, across the country and even from outside the country with the help of ATM. It may give customers new currency notes. The customer also gets brand new currency notes from ATMs.

In other words, customers do not get soiled notes from ATMs. ATM provides privacy in banking transactions. Most of all, ATMs provide privacy in banking transactions of the customer. That is the reason why people prefer ATM's over going to their respective Banks.

Now see the Group wise Positive & Negative respondents with the parameters of Age Group, Qualification and Occupation.

<table>
<thead>
<tr>
<th>Seq</th>
<th>Type</th>
<th>Category</th>
<th>Positive responds</th>
<th>Negative responds</th>
<th>Total Responds</th>
</tr>
</thead>
</table>

Table 5.5 Descriptive statistics of entire responds (Category-wise)
<table>
<thead>
<tr>
<th>First Group</th>
<th>Age group</th>
<th>Below 25</th>
<th>45.8333333</th>
<th>54.1666667</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualification</td>
<td>10th and below graduation</td>
<td>34.9514563</td>
<td>65.0485437</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Occupation</td>
<td>Farmer/student</td>
<td>31.1965812</td>
<td>68.8034188</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Total responds</td>
<td>------</td>
<td>34.3485618</td>
<td>65.6514382</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Second Group</th>
<th>Age group</th>
<th>25-50</th>
<th>14.861461</th>
<th>85.138539</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualification</td>
<td>Graduate</td>
<td>36.3636364</td>
<td>63.6363636</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Occupation</td>
<td>Business</td>
<td>78.0487805</td>
<td>21.9512195</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Total responds</td>
<td>------</td>
<td>31.305638</td>
<td>68.694362</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Third Group</th>
<th>Age group</th>
<th>Above 50</th>
<th>17.1597633</th>
<th>82.8402367</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualification</td>
<td>Post graduate</td>
<td></td>
<td>100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Occupation</td>
<td>Service</td>
<td>40.4669261</td>
<td>59.5330739</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Total responds</td>
<td>------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Author’s computation.

Here in the given chart the positive responds among all the is highest with the first group as in the first group respondents are of the age 25 or below, which is an very interesting fact because we know the more usage of ATM machines are done them if to spoken in general. Qualification wise also the First group has more positive responds i.e. people below graduation than compared
to other groups. here the reason could be the they people who are less qualified and don’t expect much out of technology. If we compare in accordance to occupation third group has scored higher in positive responds regarding ATM usage compared to other groups as these category is of people who is serviceman or a servicewomen as they have the knowledge of using the machines in proper manner.

In totality second group has more positive responses regarding usage of ATM, the group comprises of above 50 age group people who has qualification not less than a post graduation and they are into service line.

According to the given data above, there are two groups which more or less satisfied with the services provided by ATMs.
This chart indicates the First Group of Positive & Negative Respondents on the basis of Age Group Below 25, Qualification 10\textsuperscript{th} & Below Graduation & Occupation Farmer/student.

The study shows in the First group the number of Negative Respondents is more than the number of Positive Respondents. The ATM services have a good strike on the satisfaction of customer, if a good working is offered by the banks, off course the results will be definitely a good amount of satisfaction among customer. The research is done firstly in the city area and hence it is not possible to generalise on all country basis. The banks can use these suggestions to enhance the services of ATMs and can improve the overall satisfaction of their customers. This gives a scope for banks to identify the significant factors which the banks may take care to enhance the customer satisfaction.

See below the chart of Second Group.

5.23 Percentage chart mentioning respondents in Second Group
In this chart also the Negative Respondents are more than the positive respondents in Age Group between 25-50 & Qualification Graduate but in the business occupation the positive respondents are more than the Negative respondents.

In total respondents it is clearly shown that the Negative Respondents are more than the positive respondents. This is the percentage wise distribution of the respondents.

Here we can see that people between age-group of 25-50 are highly dissatisfied with the ATM services. Which is same the people having a graduation degree, they are also highly dissatisfied with the ATM services provided in India. But if we see the other section which is of business as a occupation, then such highly satisfied as compared to the responds of negatively dissatisfied responds.

Source: Author’s computation.
The graph shows that the percentage of type of respondents positive and negative with the third group.

The age group above 50, the post graduate qualifications and service occupation respondents are there out of which the graph shows the negative respondents are more in age group above 50, the positive respondents are more in the post graduate qualification and negative respondents are slightly more as compared with negative in service occupation.

These factors can be looked upon by the banking sector for future improvement of their services.

The Indian banking sector has seen unprecedented growth along with remarkable improvement in its quality of assets and efficiency since economic liberalization began in the early 1990s. From providing plain vanilla banking services, banks have gradually transformed themselves into universal banks. ATMs, Internet banking, mobile banking and social banking have made "anytime anywhere banking" the norm now. However, there are far too many challenges faced by the public sector banks in India.
India's banking system was probably one of the few large banking systems which remained unscathed by the 2008 global financial crisis. However, there is a lot more to be done to make it a truly world class sector. For a successful bank, the service delivery method depends on the products and services not only to be good in number, but also to be good in quality. The qualitative improvement provides the push that banks need in today’s era of cut-throat competition. The entry of private players has transformed the arena into a much more competitive zone, hence increasing the quantity of products the banks offer, however, the quality is deteriorating. In an age where customers are interested in the way they can benefit from the bank, it is necessary for banks to differentiate their products.

We can clearly observe in the following analytical tables with its interpretation which suggest and clarify the positional outcomes.
### Analytical Table 5.6: Descriptive results of questionnaire according to type of respondents

<table>
<thead>
<tr>
<th>AGE GROUP</th>
<th>RESPONDENTS</th>
<th>QUALIFICATION</th>
<th>RESPONDENTS</th>
<th>OCCUPATION</th>
<th>RESPONDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 25</td>
<td>48</td>
<td>10&lt;sup&gt;th&lt;/sup&gt; standard &amp; below graduation</td>
<td>309</td>
<td>Farmer/student</td>
<td>234</td>
</tr>
<tr>
<td>25-30</td>
<td>397</td>
<td>Graduate</td>
<td>158</td>
<td>Business</td>
<td>123</td>
</tr>
<tr>
<td>Above 50</td>
<td>169</td>
<td>Post graduate</td>
<td>147</td>
<td>Service</td>
<td>257</td>
</tr>
<tr>
<td>Total</td>
<td>614</td>
<td>-</td>
<td>614</td>
<td>-</td>
<td>614</td>
</tr>
</tbody>
</table>

Source: Author's computation

**INTERPRETATION 1:**

From responds column 1, respondents who are below the age of 25 consists of 48 in number. When calculated in percentage it is 22.4% out of 614. Responds of age group between 25-30 consists of 397. When calculated in percentage it is 64.6% out of 614. Responds that are above the age of 50, consists of 169 in number, it holds a percentage of 27.52% out of 614. The highest percentage is amongst the respond is of age group 25 to 30 consisting of 64.6%.
INTERPRETATION 2:

From responds column 2, responds who are 10\textsuperscript{th} std & below graduation are 309 in number and holds a percentage of 50.3%. Next responds who are graduate holds a number of 158 out of 614 and a percentage of 25.7 %. Responds who are post graduate are 147 in number out of 614 and hold a percentage of 23.9%. The highest percentage is from the responds of 10\textsuperscript{th} std & below graduation consisting of 50.3%.

INTERPRETATION 3:

From responds column 3, responds which are farmer/student are 234 in number which holds a percentage of 38.1%. Responds that are from business are 123 in number & holds a percentage of 20.03%. The responds who are in service are 257 in number and holds a percentage of 41.8%.
Analytical Table 5.7: Descriptive Statistics for Responds in First Category.

<table>
<thead>
<tr>
<th>Sequence</th>
<th>Type</th>
<th>Category</th>
<th>Positive responds</th>
<th>Negative responds</th>
<th>Total respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First group</strong></td>
<td><strong>Age group</strong></td>
<td>Below 25</td>
<td>22</td>
<td>26</td>
<td>48</td>
</tr>
<tr>
<td></td>
<td>Qualification</td>
<td>10\textsuperscript{th} &amp; below graduation</td>
<td>108</td>
<td>201</td>
<td>309</td>
</tr>
<tr>
<td></td>
<td>Occupation</td>
<td>Farmer/student</td>
<td>73</td>
<td>161</td>
<td>234</td>
</tr>
<tr>
<td></td>
<td>Total respondents</td>
<td>-</td>
<td>203</td>
<td>388</td>
<td>591</td>
</tr>
<tr>
<td><strong>Second group</strong></td>
<td><strong>Age group</strong></td>
<td>25-50</td>
<td>59</td>
<td>338</td>
<td>397</td>
</tr>
<tr>
<td></td>
<td>Qualification</td>
<td>Graduate</td>
<td>56</td>
<td>98</td>
<td>154</td>
</tr>
<tr>
<td></td>
<td>Occupation</td>
<td>Business</td>
<td>96</td>
<td>27</td>
<td>123</td>
</tr>
<tr>
<td></td>
<td>Total respondents</td>
<td>-</td>
<td>211</td>
<td>463</td>
<td>674</td>
</tr>
</tbody>
</table>

Source: Author’s computation
INTERPRETATION:-

In the first group from the type of age group, people responds below 25, out of which positive responds are 22 in number and holds a percentage of 45.8% out of 48(total) whereas negative responds are 26 in number and holds a percentage of 54.16%. This shows that positive responds holds a larger percentage.

In the qualification type positive responds are 108 in number and hold a percentage of 34.95%, negative responds are 201 in number and holds a percentage of 65.04%, in the occupation type positive responds are 73 in number and holds a percentage of 31.19%. Whereas as negative responds are 161 in number and holds a percentage of 68.8%. In this type negative respond hold/captures the larger percentage.
Analytical Table 5.8 Segment wise Descriptive Statistics for Responds

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>SATISFIED</th>
<th>HIGHLY SATISFIED</th>
<th>NOT SATISFIED</th>
<th>NO COMMENTS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Opening Process</td>
<td>357</td>
<td>89</td>
<td>105</td>
<td>63</td>
<td>614</td>
</tr>
<tr>
<td>Response to queries</td>
<td>102</td>
<td>66</td>
<td>412</td>
<td>34</td>
<td>614</td>
</tr>
<tr>
<td>Cooperation of banks</td>
<td>184</td>
<td>57</td>
<td>279</td>
<td>94</td>
<td>614</td>
</tr>
<tr>
<td>Employee’s Relationship</td>
<td>109</td>
<td>24</td>
<td>448</td>
<td>33</td>
<td>614</td>
</tr>
<tr>
<td>ATM Service</td>
<td>487</td>
<td>112</td>
<td>9</td>
<td>6</td>
<td>614</td>
</tr>
</tbody>
</table>

Source: Author’s computation.

The above table shows the satisfaction level of the customers of Bank of Maharashtra on the basis of the services the bank provides to their customers.
Analytical Table 5.9 Descriptive Statistics for Responds in First Group

<table>
<thead>
<tr>
<th>SEQUENCE</th>
<th>TYPE</th>
<th>CATEGORY</th>
<th>POSITIVE RESPONDS</th>
<th>NEGATIVE RESPONDS</th>
<th>TOTAL RESPONDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Group</td>
<td>Age Group</td>
<td>Below 25</td>
<td>45.83</td>
<td>54.16</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>Qualifications</td>
<td>10th &amp; below graduation</td>
<td>34.95</td>
<td>65.04</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>Occupation</td>
<td>Farmer/ Student</td>
<td>31.19</td>
<td>68.80</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>Total Responds</td>
<td>–</td>
<td>34.34</td>
<td>65.65</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Author’s computation
### Analytical Table 5.10 Descriptive Statistics for Responds in Second Group

<table>
<thead>
<tr>
<th>SEQUENCE</th>
<th>TYPE</th>
<th>CATEGORY</th>
<th>POSITIVE RESPONDS</th>
<th>NEGATIVE RESPONDS</th>
<th>TOTAL RESPONDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second Group</td>
<td>Age Group</td>
<td>25-50</td>
<td>14.86</td>
<td>85.13</td>
<td>100%</td>
</tr>
<tr>
<td>Qualification</td>
<td>Graduate</td>
<td></td>
<td>36.36</td>
<td>63.63</td>
<td>100%</td>
</tr>
<tr>
<td>Occupation</td>
<td>Business</td>
<td></td>
<td>78.04</td>
<td>21.95</td>
<td>100%</td>
</tr>
<tr>
<td>Total Responds</td>
<td></td>
<td></td>
<td>31.30</td>
<td>68.69</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Author’s computation
### Analytical Table 5.11 Descriptive Statistics for Responds in Third Group

<table>
<thead>
<tr>
<th>SEQUENCE</th>
<th>TYPE</th>
<th>CATEGORY</th>
<th>POSITIVE RESPONDS</th>
<th>NEGATIVE RESPONDS</th>
<th>TOTAL RESPONDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Third Group</td>
<td>Age Group</td>
<td>Above 50</td>
<td>17.15</td>
<td>82.84</td>
<td>100%</td>
</tr>
<tr>
<td>Qualification</td>
<td>Post Graduate</td>
<td>_</td>
<td>_</td>
<td>_</td>
<td>100%</td>
</tr>
<tr>
<td>Occupation</td>
<td>Service</td>
<td></td>
<td>40.46</td>
<td>59.53</td>
<td>100%</td>
</tr>
<tr>
<td>Total Responds</td>
<td>_</td>
<td>_</td>
<td>_</td>
<td>_</td>
<td>_</td>
</tr>
</tbody>
</table>

Source: Author’s computation.

In the second group, from the age group of responds of 25-50, positive responds are 59 in number & holds a percentage of 14.86% whereas negative responds are 338 in number & holds a percentage of 85.13%. From the qualification type, positive responds are 56 in number & holds a percentage of 36.3%, negative responds are 98 in number & holds a percentage of 63.6%, so highest percentage is of negative responds.

In occupation type positive responds are 96 in number & hold a percentage of 78.04%, negative responds are 27 in number & holds a percentage of 21.95%. As we can match with table no 5.11 that most of responds of interpretations are based on the overall responds (negative and positive) table 10.2 represents that first group from the type of age group, people responds below 25, out of which positive responds are 22 in number and holds a percentage of 45.8% out of 48(total) whereas negative responds are 26 in number and holds a percentage of 54.16%. This shows that positive responds holds a larger percentage. Furthermore, qualification type positive responds are 108 in number and hold a percentage of 34.95%, negative responds are 201 in number and holds a percentage of 65.04%, in the occupation type positive responds are 73 in number and holds a percentage of 31.19%. Whereas as negative responds are 161 in number and holds a percentage of 68.8%. In this type negative respond hold/captures the larger percentage.
First Group

203/591*100= 34.34% (Positive)

388/591*100= 65.65% (Negative)

Second Group

211/674*100= 31.30% (Positive)

463/674*100= 68.69% (Negative)
### Analytical Table 5.12 Third Group analysis with descriptive statistics.

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Above 50</th>
<th>29</th>
<th>140</th>
<th>169</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualification</td>
<td>Post Graduate</td>
<td>128</td>
<td>19</td>
<td>147</td>
</tr>
<tr>
<td>Occupation</td>
<td>Service</td>
<td>104</td>
<td>153</td>
<td>257</td>
</tr>
<tr>
<td>Total Responds</td>
<td></td>
<td>261</td>
<td>312</td>
<td>573</td>
</tr>
</tbody>
</table>

**Source:** Author’s computation

\[
\frac{261}{573} \times 100 = 45.54\% \text{ (Positive)}
\]

\[
\frac{312}{573} \times 100 = 54.45\% \text{ (Negative)}
\]

**INTERPRETATION:**

In third group, age group, positive responds are 29 in number & holds a percentage of 17.15%, negative responds are 140 in number & holds a percentage of 82.84%, which holds more of the percentage. In the qualification type, positive responds are 128 in number & holds a percentage of 87.07%, whereas negative responds are 19 in numbers & holds a percentage of 12.92%. In the occupation type, positive responds are 104 in number & holds a percentage of 45.54 as positive & 54.45 as negative.

From all the 3 groups (\textsuperscript{1}\text{st}, \textsuperscript{2}\text{nd} & \textsuperscript{3}\text{rd}) negative responds holds a larger percentage than positive responds.