A STUDY ON CUSTOMER SATISFACTION TOWARDS THE SERVICES OF CANARA BANK WITH SPECIAL REFERENCE TO TIRUPUR CITY

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Abstract: This study focuses on the performance and customer satisfaction in banking sector with special reference to Canara Bank Tirupur city. Data were collected from the customers of Canara Bank with a sample size numbering 530. A well-structured questionnaire was employed to collect data from the respondents. Tools such as percentage analysis, chi square test and garrett ranking tests were used to analyse the data. The analysis revealed certain interesting results regarding the customer experiences with respect to the bank' facilities.

Keywords: Banking Service Satisfaction, Customers satisfaction, ATM Service, Banking Awareness and Attitude, Canara Bank.

INTRODUCTION

The bank system is facing challenges with stiff competition and advancement of technology. It becomes imperative for service providers to meet or exceed the target customers' satisfaction with quality of services expected by them. Hence, the present research attempted to study customer's satisfaction   and awareness of Technology usage of services, customer expectation features from the   perception of quality of services. An efficient financial sector is an engine for economic growth. In present day competitive world, banks have been permitted to undertake new activities such as investment banking, securities trading, insurance business, net – banking etc.

1. OBJECTIVES OF THE STUDY

❖ To study customer awareness about banking facilities.
❖ To determine whether technology improves customer satisfaction
❖ To determine customer expectation and level of satisfaction and level of satisfaction among the customers.
❖ To study customer satisfaction based on demographic details.
❖ To suggest improvement in the banking services of the bank under study (canara bank)

2. RESEARCH METHODOLOGY

2.1 RESEARCH DESIGN

A relevant research design was planned so as to proceed in the right direction. Specific to the statement of the problem at hand, the data source and objective of the study, data analysis and interpretation were formulated in order to carry out the research. The details are given below.

2.1.1 SAMPLING METHOD
After much thought and discussion, Convenient sampling method was employed in order to collect data from the respondents.

2.1.2 SAMPLE SIZE:
The study took data from 530 respondents.

2.1.3 SOURCE OF DATA:

Primary data was collected by the researcher from the field personally for the purpose of the research work. It was carried out mainly through the use of questionnaire and interviews to obtain original data for the purpose of answering the research questions or problems from the respondents.

2.1.4   SAMPLING UNIT

The sampling unit of the study are the customers of Canara Bank branches in Tirupur City. Secondary data was used to ensure completeness of the research work. It involved the consultation and use of articles, Journals, Journals of management, Canara Bank Annual reports and website and consolidated balance sheet.

2.1.5 TOOLS FOR DATA COLLECTION

2.1.5.1 Questionnaire: A Questionnaire was drafted according to the need of the study. It was improved so as to bring in the relevant information.

2.1.5.2 Interview: The researcher used a schedule to collect opinion from the respondents regarding satisfaction level. These schedule structure set of open ended and closed ended questionnaires. The interview schedule was prepared after brainstorming, and consultation with experts in the field. After a thorough study, the questionnaire was finalized so that it is relevant and apt.

2.1.6 PILOT STUDY
In order to establish the relevance of the questionnaire, a pilot study was conducted with the sample size of 30 respondents. The required changes and modifications were carried out and the questionnaire was finalized for the study.

3. TOOLS FOR ANALYSIS
The following tools were used for analyzing the data.
  1. Simple percentage analysis
  2. Chi- square test
  3. Garrett ranking Technique

4. LIMITATION OF THE STUDY
In carrying out the research work, the researcher encountered the following limitations:
  ❖ Some of the customers are reluctant to disclose information.
  ❖ Time constraint was a major limitation.
  ❖ The working hours of the bank branches were a limitation in order to approach the respondents.
  ❖ The data and interpretation are limited only to the bank under study and cannot be generalized to other banks or branches.

5. REVIEW OF LITERATURE

With the object of understanding the topic of study, the following articles and journals were reviewed.

Harshita B (2015)[1] in her study entitled "Metamorphosis of Banking Products - A Perception of Bank Employees" has reported that, in view of several developments in the 1990s, the entire banking products structure has undergone a major change. As a result of economic reforms, banking industry is totally deregulated and made competitive.

Nerkar(2015)[2] in his article entitled "Banking Industry in India: Innovations and Challenges" has reported about the challenges and opportunities for the Indian Banking Industry along with the innovative way of banking since the inception of the banking industry. The banking sector in India has seen a number of changes. Most of the banks have begun to take an innovative approach towards banking with the objective of creating more value for customers in the banks.

Hariharan and Reeshma (2015)[3] in their study entitled "Challenges of Core Banking Systems" have reported that Under core banking, one is not a customer of a branch but is considered as customer of the bank. All the commercial banks have interconnectivity through a common operating system.

Ali (2015)[4] his study entitled "Perception on Customer Satisfaction Regarding Innovative Services among Selected Banks in Madurai City Towards CRM" has reported that customer satisfaction is the sum total of customer expression of the service quality. Banks should know the perception of customers on innovative service to enable for improvement of quality of services.

Ganesamurthy (2015)[5] in his study entitled "Innovative Services in Banks through Customer Relationship Management" has reported that, a purpose of marketing strategy is to develop a competitive advantage; it provides customers with superior value compared with competitive offerings.

Nejad et al (2014)[6] in their study entitled "Service Quality, Relationship Quality and Customer Loyalty (Case Study: Banking Industry in Iran)"have reported that, Customer loyalty has two meanings: long-term and short-term loyalty. Customers with long-term loyalty do not easily switch to other service providers, while customers with short-term loyalty defect more easily when offered a perceived better alternative.

6. ANALYSIS AND INTEPRETATION

Analysis of the data has given some very interesting results as shown below.

Table No. 1 Percentage Analysis: Demographic Data

Sl.No	Demographic simple percentage Analysis	Group	Percentage
1	Age wise distribution of Respondents	31-40	48.2
2	Gender wise Distribution of Respondents	Male	84.6
3	Education wise distribution of Respondents	Degree	41
4	Marital Status of the Respondents	Married	78.4
5	Profession status of the Respondents	Private Employee	43.4
6	Family Type of the Respondents	Nuclear Family	64
7	Family size of the respondents	3	40.6
8	Number of Dependents	2	47.2
9	Number of earning member in the family	2	43.2
10	Monthly income of the Respondents	25000-30000	30.8

Source: Primary data

The above table clearly shows that percentage of the respondents belong to categories such as age group, Gender, Education, Marital Status, Profession Status, Family type ,Family size, Number of Dependents, Number of earning member in the family, Monthly income of the Respondents in this factor satisfaction respondent response highest in 84.6 percentage gender wise distribution and in this satisfaction lowest in monthly income of the respondents.

Table - 2
SIMPLE PERCENTAGE ANALYSIS FOR AWARENESS LEVEL OF THE RESPONDENTS

Sl. No	Awareness level of the Respondents	Group	Percentage
1	Bank Caters	Aware	90.6
2	Account Marinating Details	1-5years	51.4
3	Card Details	Debit Card	57.2
4	Card Usage Level	Below 5	59.2
5	Customer Card Usage level	VISA	75.4
6	Type of Credit Card Usage	VISA	39
7	Advance Banking Technology Service	Public Sector	88.8
8	Banking Service Value	Quality of Service	54.2
9	Type of Account	Saving A/c	55.8
10	Types of saving Account Details of the respondent	SB Power Plus	24.2
11	Technology in Banking	Less time in Transaction	63.2

12	Loan Details of the respondents	Loan arrived	63.8
13	Bank loan of the respondents	Home Improvement loan	31.4
14	Time taken for Loan Approval	11 days and above	40
15	Service and Approaches of the Bank	Average	27.4
16	Bank listed its share in stock exchange	Listed	43.8
17	Core Banking of the Respondents	C.B Facilities Available	76.6
18	Banking Competitive service changes	Offers	82
19	Bank offers Competitive Interest Rate	Bank offers	77
20	Customer using alternative banking service	Not Using	54
21	Feel about overall service	Good	59.8
22	Recommend the bank to your friends and relatives	Some times	62.8
23	Perceive the bank service	Personalized service	44.4
24	Computer usage level of Banking	Advance computer Knowledge	37.8
25	Computer usage level in Technology	ATM Debit card Service	100
26	Banking Service – Frequency of usage	1 to 3 times per month	50.8

Table 3. Internet Banking Service

1	Account information and Balance enquiry	286	188	21	5	0	2255	4.51	I
2	E-payments	205	285	10	0	0	2195	4.39	III
3	Account to Account Transfer	246	243	10	1	0	2234	4.46	II
4	Due instalment enquiry	147	322	25	1	5	2105	4.21	IV
5	Statement request (email,fax)	130	315	50	0	5	2065	4.13	V

Source: Primary data

From the above table, it can be seen that account information and balance enquiry has been ranked first with a score of 2255 points followed by, account to account transfer has been ranked second with a score of 2234 points followed by, e-payment ranked third with a score of 2195 and due instalment enquiry ranked fourth with a score of 2105 points ranks and statement request(by email, fax, mail) fifth rank with a score of 2065 respectively.

Table 4. Telephone Banking Service

1	Pleasant musical background	71	249	174	6	0	1873	3.74	I
2	Reasonable number of voice prompts	26	260	208	6	0	1806	3.61	III
3	Clear instructions	20	315	164	1	0	1854	3.70	II
4	voice directions / on line directions for new users	15	277	206	2	0	1805	3.61	III
5	Provide additional options	20	278	200	2	0	1816	3.63	IV

Source: Primary data

From the above table, it can be seen that pleasant musical background ranked first with a score of 1873 points followed by, clear instruction has been ranked second with a score of 1854 points followed by, voice directions/ on line directions for new users and reasonable number of voice prompts   third with a score of 1805 and due in provide additional options fourth with a score of 1816 points rank with a score of 1816 respectively.

Table 5. Mobile Banking Service

1	Rewards points status	67	336	96	0	1	1968	3.93	IV
2	Prepaid Mobile Recharge	63	362	75	0	0	1988	3.97	II
3	SMS alerts about specific information to the bank service/new products	211	207	82	0	0	2129	4.25	I
4	Transaction status	108	260	132	0	0	1976	3.95	III
5	Expensive	90	262	148	0	0	1942	3.88	V

Source: Primary data

From the above table, it can be seen that SMS alerts about specific information to the bank service/ new product was ranked first with a score of 2129 points followed by, prepaid mobile recharge was ranked second with a score of 1988 points followed by, transaction status at the third rank with a score of 1968 and rewards points status at fourth rank with a score of 1968 points and expensive services at fifth rank with a garret's score of 1942 respectively.

Table .6 Customer Expectation features from the Banks

Features	1	2	3	Weighted Average of ranks	Final rank
Wealth Management Products	109	161	230	2.24	3
Insurance products	191	203	106	1.83	1
Personal life benefits	201	175	124	1.85	2

Source: Primary data

In order to know the respondents reasons for preferring the Customer Expectation features in banking sector, weighted average ranking was applied. It is inferred that above table that, the respondent's main reason for preferring the Insurance products achieved first rank, Personal life benefits second rank and Wealth Management product get achieved in   third rank.

7. Tangibility:

Tangibility offers sense of contact on touch with the various aspects of the bank especially the modern technique logical developments, such as sophisticated devices.

8. Bank has Up-To-date equipment & Technology

Among the 500 respondents, 256 respondents Highly Agree that quality has Up-To-date equipment & Technology banking service,176 respondents agree and 16 disagree remaining none of the respondents fell under the category of neutral, disagree and highly disagree, the weighted mean score (4.37) showed that most of the quality service and give rank 1.

9. Location of the Bank

Among the 530 respondents, 242 respondents Highly Agree that quality has Location of the Bank,169 respondents agree and 89 remaining none of the respondents fell under the category of neutral, the weighted mean score (4.30) and give the rank 2 to the most of the quality service dimensions in location of the bank.

10. Sufficient number of ATM machines

Among the 500 respondents, 162 respondents Highly Agree that quality has Location of the Bank,222 respondents agree and 116 remaining none of the respondents fell under the category of neutral, the weighted mean score (4.09) and give 3rd rank in sufficient number of ATM machine service quality.

11. Cash counting machines

Among the 530 respondents, 112 respondents Highly Agree ,214 respondents agree and 174 remaining none of the respondents fell under the category of neutral, the weighted mean score (3.87) and give the rank 6 to the most of the dimensions in cash counting machine.

12. Counter partitions in Bank and its branches

Among the 530 respondents, 67 respondents Highly Agree that quality has Location of the Bank,313 respondents agree and 120 remaining none of the respondents fell under the category of neutral, the weighted mean score (3.93) and give the rank 5 to the most of the quality service dimensions in counter partition in bank and its branches.

13. Materials associated with the banks office (Pamphlets, brochures) are visually appealing at the banks office .Among the 530 respondents, 56 respondents Highly Agree that quality has Location of the Bank,358 respondents agree and 85 remaining none of the respondents fell under the category of neutral, the weighted mean score (3.93) and give the rank 4 to the most of the quality service on Materials associated with the bank office

14. The employees approach

Among the 530 respondents, 61 respondents Highly Agree that quality has Location of the Bank,348 respondents agree and 93 remaining none of the respondents fell under the category of neutral, the weighted mean score (3.93) and give the rank 4 to the most of the quality service on the employees approach bank office.

15. Guide signs indicating as to which counters are offering which services

Among the 530 respondents,49 respondents Highly Agree that quality has Location of the Bank,352 respondents agree and 93 remaining none of the respondents fell under the category of neutral, the weighted mean score (3.89) and give the rank 5 to the most of the quality service on the guide signs indicating as to which counters are offeringbankoffice.

16. GARRETT'S RANKING :

Table – 1 Problems Faced By The Respondent

In order to understand the problems faced by the respondents upon using the banking services satisfaction, a Garret ranking test was employed. The results are given in below table.

Sl.No	ATM Problems	Garrett score	Ranking
1	Cards get blocked	48.89	IV
2	Machine out of cash	56.31	II
3	Non printing of statement	59.16	I
4	Machine out of order	53.02	III
5	long waiting time in queues	40.33	VI
6	Reduction in balance without cash payment	41.10	V

Source: Primary data

The above table shows the ATM problem faced by the respondents. It can be seen that non printing statement was chosen as the first ranking problem with a score of 59.16, Machine out of cash was chosen as second ranking problem with score of 56.31, Machine out of order was chosen as third ranking problem with score of 53.02, cards get blocked was chosen as fourth ranking problem with score of 48.89, Reduction in balance without cash payment was chosen as fifth ranking problem with score of 41.10 and Long waiting time in queues was chosen as sixth ranking problem with a Garrett's score of 40.33.

Table – 2 Problems Faced By The Respondents

In order to understand the problems faced by the customer garret's ranking test was employed and the results are presented below:

Sl.No	Communication Problems	Mean score	Ranking
1	Not providing information	3.65	II
2	Not being able to maintain security	3.92	IV
3	Not giving fast response	3.00	I
4	Leaving the operation unfinished	4.02	V
5	Internet banking can be tampered with by others	3.82	III
6	Waiting for long time for conducting of transactions	5.02	VII
7	Too many steps in processing transaction	4.57	VI

Source: Primary data

The above table shows the communication Problem response faced by the respondents. It can be seen that not giving fast response was chosen as the first ranking problem with a score of 3.00, not providing information was chosen as second ranking problem with score of 3.65,Internet banking can be tampered with by other was chosen as third ranking problem

with score of 3.82, Too many steps in processing transaction was chosen as fourth ranking problem with score of 4.57, Leaving the operation unfinished was chosen as fifth ranking problem with score of 4.02, Too many steps in processing transaction was chosen as sixth ranking problem with score of 4.57 and Waiting for long time for conducting of transaction was chosen as sixth ranking problem with a garret's rank test score of 40.33.

Table No. 8 Tele Phone Banking Problems

	Tele Phone Banking Problems	Mean	Ranking
1	Lack knowledge of customer service representative	2.48	II
2	Absence immediate connection to the service	2.64	IV
3	Lack of prompt service.	2.28	I
4	Lack of clear guidelines.	2.60	III

Source: Primary Data

The above table shows the Tele phone banking problems faced by the respondents. It can be seen that Lack of prompt service was chosen as the first ranking problem with a score of 2.28, Lack knowledge of customer service representative was chosen as second ranking problem with score of 2.48, Lack of clear guidelines was chosen as third ranking problem with score of 2.60 and Absence immediate connection to the service was chosen as sixth ranking problem with a garret's Rank test score of 2.64.

Table No. 3 Mobile Banking Problems

	Mobile Banking Problems	Mean	Ranking
1	Login / Sign off are not easy.	1.97	II
2	Lack of security in transactions	2.32	III
3	Lack of appropriate software.	1.71	I

Source: Primary data

The above table shows the Mobile Banking Problems faced by the respondents. It can be seen that Lack of appropriate software was chosen as the first ranking problem with a score of 1.71, Login/Sign off are not easy was chosen as second ranking problem with score of 1.97, Lack of security in transaction was chosen as third ranking problem with a garret's Rank test score of 2.32.

Table No .4 Net Banking

	Net Banking	Mean	Ranking
1	PKD(digital signature) Guidelines	3.88	II
2	Application Forms	3.34	I
3	Online PPF A/c opening	4.42	V
4	Bill payment	4.32	IV
5	Online Tax Payment	4.03	III
6	Online Trading	4.78	VI
7	About e-mail frauds	6.02	VIII
8	Fraud reporting	5.20	VII

Source: Primary data

The above table shows Net Banking Problem response faced by the respondents. It can be seen that Application forms was chosen as the first ranking problem with a score of 3.34,

PKD(digital signature) Guidelines was chosen as second ranking problem with score of 3.88, Online Tax Payment was chosen as third ranking problem with score of 4.03,Bill payment was chosen as fourth ranking problem with score of 4.32, Online Tax Payment was chosen as fifth ranking problems with score of 4.42, Online Trading was chosen as sixth ranking problem with score of 4.78, Fraud reporting was chosen as the seventh ranking problems with score 5.20 About e-mail fraud was chosen as sixth ranking problem with a garret's rank test score of 6.02.

Table .No 5 Maintaining minimum Charges for Account Maintaining

Sl.No		Frequency	Percentage
1	Maintain	186	37.2
2	Does not maintain	314	62.8
	Total	500	100

Source: Primary data

The study found that 37.2 percent of respondents maintain having awareness about the minimum charges for account maintain remaining 62.8 percent of respondent says that does not maintain the minimum charges for account maintaining.

Table No.6 Time taken for delivery of the services

Sl.No		1	%	2	%	3	%
1	Opening saving A/c	449	89.8	228	45.6	70	14
2	Opening current A/c	51	10.2	257	51.4	313	62.6
3	Availing Cheque book	-	-	15	3	117	23.4
Total		500	100	500	100	500	100

Source: Primary data

6.1 Opening Saving Account: The study found that 89.8 percent of respondent time taken for less than 3 days, 10.2 percent of respondent time taken for 3-6 days, time taken for delivery of the services.

6.2 Opening Current Account: The study found that 45.6 percent of respondent time taken for less than 3 days, 51.4 percent of respondent time taken for 3-6 days, remaining the 3 percent of respondent to the time taken for delivery of the services.

6.3 Availing Cheque Book : The study found that 14 percent of respondent time taken for 3-6 days, 62.6 percent of respondent time taken for 3-6 days remaining the 23.4 percent of respondent to the time taken for delivery 7-14 days of the services.

Table No. 7 Consideration and priorities for opening an account in the bank

Consideration	Mean score	Rank
Speedy service / fewer formalities	2.37	II
Good product range	1.63	I
Trust of bank	2.67	III
Friends references	3.33	IV

Source: Primary data

7.1 Speedy Service/ fewer formalities: Among the 500 respondents the weighted mean score (2.37) showed that most of the quality service and give rank II.

7.2 Good product range: Among the 500 respondents the weighted mean score (1.63) showed that most of the quality service and give rank I.

7.3 Trust of Bank: Among the 500 respondents the weighted mean score (2.67) showed that most of the quality service and give rank III.

7.4 Friend's references: Among the 500 respondents the weighted mean score (3.33) showed that most of the quality service and give rank IV.

17. ANALYSIS OF LEVEL OF SATISFACTION
17.1 Chi-Square Test

In order to understand the level of satisfaction perceived by the respondents is using the banking service because the banking is one of most important depositor for saving the amount and industry each an everybody are using the demographic factor of banking services, Chi square test was employed to understand the association between level of satisfaction and other factors. There are small level and large level amount holders.

Table .1 Gender of the Respondents

Sl. No	Gender	Calculated Chi square value	Table Value	Degree of Freedom	Remarks
1	Gender Satisfaction Level	17.7	14.06	2	Reject H_o
2	Technology Advanced Bank	6.275	3.841	1	Reject H_o
3	Bank Value	2.708	11.07	5	Accept H_o
4	Perception of Bank	70.802	31.4	20	Reject H_o
5	Technology advance Bank	6.275	3.841	1	Reject H_o
6	Education level of status	25.151	31.41	20	Accept H_o
7	Type of saving Account	98.847	59.3035	44	Reject H_o
8	Type of loan status	2.573	96.22	75	Accept H_o

Source: Primary data

Table No. 2 Age of the Respondents

Sl. No	Age of the Respondents	Calculated Chi square value	Table Value	Degree of Freedom	Remarks
1	Age Level	26.56	37.65	25	Reject H_o
2	Perception of the bank	70.80	31.41	20	Reject H_o
3	Technology advance bank	10.80	5.991	2	Accept H_o
4	Marital status respondent	27.18	15.50	8	Accept H_o
5	Profession	7.29	11.07	5	Reject H_o
6	Usage of new Technology	73.67	37.65	25	Accept H_o
7	Technology advanced bank	24.99	9.48	4	Accept H_o

Source: Primary data

Table No. 3. Type of family Respondents

Sl. No	Family type of the Respondents	Calculated Chi square value	Table Value	Degree of Freedom	Remarks
1	Usage of new Technology	47.82	31.41	20	Reject H_o
2	Perception of the bank	102.26	26.29	16	Reject H_o
3	Technology advance bank	10.89	12.59	6	Accept H_o
4	Family Size status respondent	62.16	43.77	30	Reject H_o
5	Earning Members	50.37	37.65	25	Reject H_o
6	Monthly Income	21.31	15.50	8	Reject H_o
7	Technologyadvanced bank	57.45	55.75	40	Accept H_o

Source: Primary data

18. FINDINGS

- The age wise distribution of the respondents shows that the majority of the respondents fall in the 31-40 years with 48.2 percent followed by 26-30 years with 18.2 percent.
- Among the total of 500 respondents of customer were 78.4 percent were married, 17 percent were unmarried, 1.6 percent were widowed, and 3 percent were customer were divorced.
- The study finding shows that 84.6 percent of the customer male and 15.5 percent of customer are female.
- The study finding shows that 41 percent of the customer was completed in Degree, 24.8 percent of the customer were completed their High school, 14.4 percent Master Degree, 12.4 percent Intermediate, 6.6 percent of the customer 0.8 respectively.
- The study shows 43.4 percent of respondent were Private Employee, 28.4 percent of respondent were doing business, 15.4 percent self employee, 11.6 percent were government employee, 0.6 were student and house wife respectively.
- The study finding shows that Family type in 64 percent Nuclear family and 36 percent of respondents were Joint family.
- In this finding were family size of the percentage of respondents 40.6 percent family size 3 followed by, 26.2 percent family size in 5 above members , 21 percent of family size in 4, 11.2 percent of family size 2 respondents, 1 percent of respondents having 1 member in their family.
- The study finding shows that the number of dependents were in 47.2 percentage respondents have 2 dependents and average 28.2 percentage were calculated on 3 dependents in their family.
- The Study finding shows that 43.2 percentage 2 number of members earning their family remaining 43 percentage 1 number of member earning their family remaining average in the earning the member in family.
- The study finding shows that 30.8 percent of the respondents earn maximum of 25000-30000 monthly income and 15.8 percent earn below 10000 thousand monthly income.

- There is a significant association between gender of the respondents and the level of satisfaction perceived by them in terms of the banking services offered by the Canara Bank.
- The test revealed that there is a significant association between the gender and the use of advanced banking technology.
- The findings point out that there is a significant association between gender of the respondents and their opinion regarding the attributes of the bank.
- It can be seen that there is no significant association between the gender and the knowledge level of the respondents with reference to using bank cards.
- The study showed that there is a significant association between gender of the respondent and the type of saving account used by the respondent.
- It can be seen that there is a significant association between the gender and the type of loan that are availed by the respondents.
- The findings reveal that there is no significant association between the age of the respondents and their opinion regarding the advanced technology offers by the bank.
- The chi square test regarding the age and factors that promote the usage of new technology and it can be seen that there is a significant association between the age and the factors that promote the usage of new technology.
- The study shows that there is a significant association between the age and their knowledge to use their services.
- There study revealed that there is a significant association between the marital status and the usage of new technology by the respondents.
- The study shows that there is a significant association between the marital status and the perception on the banking services.
- The tests show that there is a significant association between the profession and their use of advanced technology by the respondents.
- The study showed that there is no significant association between the profession and the knowledge to use advanced technology.
- The study shows that there is no significant association between the family type and knowledge to use advanced technology.
- The study shows that there is no significant association between the number of dependents and the usage of advanced technology.
- The study shows that there is no significant association between the monthly income and the usage of new technology.
- The study revealed that there is no significant association between the monthly income and the knowledge of advanced technology in banking services.

19. SUGGESTIONS

After studying the impact the canara bank has on the customer satisfaction, it has been suggested that proper understanding of the customer and proper identification of their needs and want must be concentrate on,

- The customers have to be made aware of the new developments and advances that are taking place in the banking sector. The online transactions enter straightaway into the records revealing the identity of customer. Once these safety measures are taken care of, then the whole concept becomes very discrete and confidential.
- The customers of the bank should be taken into confidence by issuing the loans in time so that the customer service can be improved.
- The problems that are faced by the customers have to be solved weaknesses be converted into strengths.

- Special training can be arranged for the managers on current developments and the new ways to carry out customer service.
- The bank should consider extending Internet Banking to more branches and enable more transactions at ATMs and also to open more ATMs for the benefits of the customers and this will bring in more new accounts.
- Increasing manpower would be a very important addition in order to serve the customers better.
- Implementing new methods of transactions would be very beneficial for the customers and speedy operations would be a better prospect for the growth of the bank.
- Appointing more numbers of youngsters at counters would be a wise decision in order to give better service.
- Recruiting more marketing managers, to create awareness about the services on offer and find the new difficulties that are faced by the customers.
- Information from new customers can be taken in the form of feedback and use it to improve its services.

20.CONCLUSION

In view of the findings of this study, it is concluded that banking performance and customer satisfaction in Tirupur has to create any significant impact on service delivery, which will consequently lead to improved customer satisfaction. Based on the findings of this research, it is recommended that:

- Much needs to be done in the area of creating awareness about the availability of electronic banking products and services, how they operate and their benefits. Banks should organize public exhibitions and talk shows and make products accessible to all customers. In addition, they should improve their service delivery to justify the benefits of electronic banking products and services. This way, customers' interest would be aroused.

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