



STUDY ON FACTOR AFFECTING CUSTOMER SATISFACTION TO WARDS HOME LOAN IN LOAN IN PRIVATE BANK

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ABSTRACT

Study on factor affecting customer satisfaction towards home loan in private bank there was so many things the rule and regulation on private bank there was some rule for taken a home loan depend on the area rural area and urban area and the basic of your income the given amount of loan . if someone taken a loan there was coming staff and check your land. after that he decide how much value of you land .accordingly land value the gives loan amount the loan amount finance that time the gives some surety paper and took the loan .after that the loan was clear people how can return the money to bank that time . the period of time like basic of the income that time you decide 2year 4ear etc to convert EMI and return the money . private bank prioritize the loan scheme towards customer satisfaction based on the material research.

Customer satisfaction achieves when bank staff reconcile with the loan private bank what I experience that most of the time wants benefits from customer

Key words : customer satisfaction, scheme research benefits

INTRODUCTION

Study on factor affecting toward home loan in private bank urban people are mostly educated and having awareness towards home bank and economics they are well document and well settled. people having less difficulty in living lives rural area now we have private bank and one hand and people living their lives in urban area private bank have high interest rate towards loan so the rural and urban area divides have based on their income . rural people cant to effort the high interest rate but the urban people cant face these kind of problem the can easily fill out their EMI and lives peacefully in a days contemporary

In my area the only things a bank employee wants is to benefits the bank not the factor effect customer that most In private bank and they don't wants a branch from these kind of greedy bank. Private bank don't have any kind of any public scheme like student credit card the just focus on their benefits

Bank employee are mostly rude to the people having less income in private bank . there are no such things as social service and social benefits to poor people in private bank .most of the time exploit people based on their income the rich gets rich and poor gets poor by these most bank service Home loan are difficult in both the rural area and urban bank loan never provided on trust but on the basis of pulled strings by rich private bank are mostly exploitive in nature most of the time these bank exploit poorer and gives benefits to richer

Private bank having interest rate than public sector bank are generally towards all kind of people but private bank decides who is rich and who is poor so who gets the lack from bank

REVIEW OF LITERATURE

ALLISON TAYLOR and LSTA (2006) found in the very subtle from that professional money manager manages the home loan at very ease stage , while the basic people most of the time don't manage to take loan

JACK M.GUTTENTAG (2004) in their research found glimpses of real estate and home loan service are connected with the trust of bank

JOHN MICHAEL SHEEHAN (2011) most of the time dealt with distressed loan in different banking sector and the banking technique which gives loan problematic paths

CHARLES H. GGEEN (2009) dwelled in obama presidency and his research found the loan through private are quite hard to get

W.FRAZIER BELL. (1992) found in their research that book guidelines and quite effective like save time and money and get money but at ground level these rule are never followed the public bank but private are punctual in it.

OBJECTIVE OF THE STUDY

PRIMARY OBJECTIVE

To understand the satisfaction of customers towards private banks

SECONDARY OBJECTIVE

To identify the factor that influence customer satisfaction

To evaluate the process of service delivery for better customer satisfaction

To investigate the need and significance of customer satisfaction to wards brand of the bank

To identify the CRM (customer relationship management) practice that has been adapted by private bank

RESEARCH METHODOLOGY

Sample size: the sample size of the research is 120

Sources of data : based on the both primary and secondary

Sampling technique : we questioned our sources and the technique were quit simple sample

Structur of questionare: we formed some basic question and forwarded it to collect our primary data

Multiple choice question

Some subjective to and mostaly object and direct question

DATA ANALYSIS AND INTERPRETATION

TABLE SHOWING RESPONSE FOR GENDER EXISTING

PARTICULARS	NO OF RESPONDENT (%)
MALE	86.7
FEMALE	12.5
PREFER NOT TO SAY	0.8
TOTAL	120

Gender

120 responses

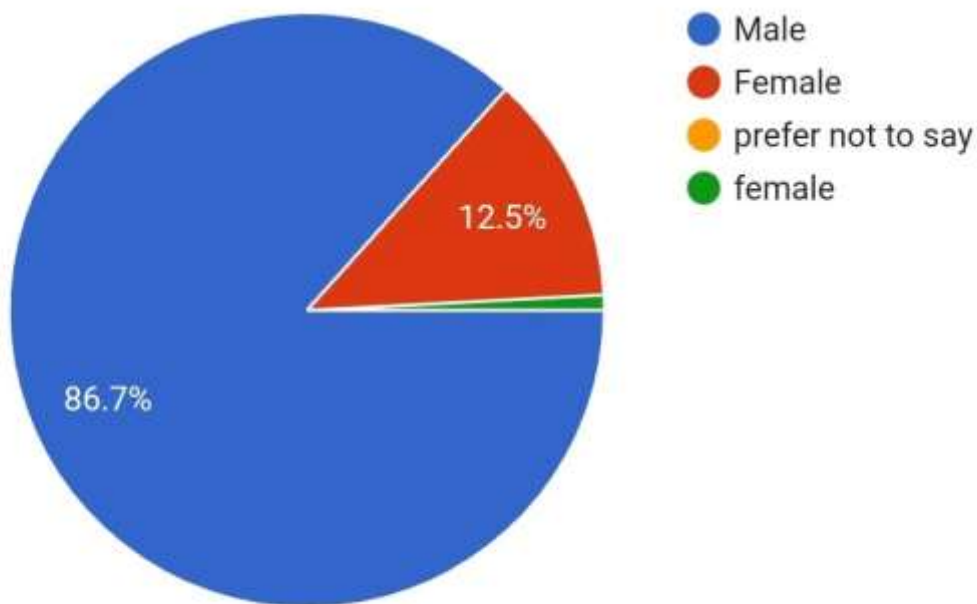


chart showing gender existing

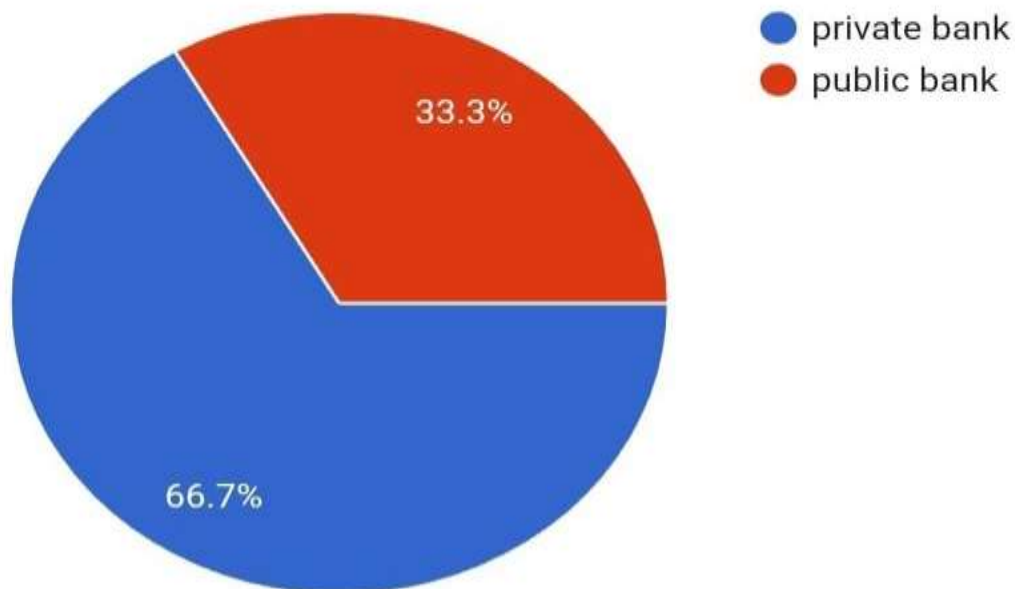
INTERPRATION : From the above table is interpreted that 86.7 of the responds of belong to unmarried people 12.5 % belong to female and 0.8% prefer not to say

Table SHWOING RESPONDS FROM DIFFERENT CATEGORY OF BANK ACCOUNT HOLDER

PARTICULARS	NO OF RESPONDENT (%)
PRIVETE BANK	66.7
PUBILC BANK	33.3
TOTAL	120

which category of bank do you hold a account in p

120 responses



CHAT SHOWING : DIFFERENT CATEGORY OF BANK ACCOUNT HOLDER

INTERPRATION: FROM THE ABOVE TABLE IT IS INTERPRETED THAT 66.7 % OF RESPONDS BELONG FROM PRIVATE BANK ACCOUNT HOLDER AND 33.3 % FROM PUBLIC BANK ACCOUNT HOLDER

INDEPENDENT T- TEST

The classification of satisfaction of the service provided the period of guarantee offered
 HYPOTHESIS HO= There is no significance difference between satisfaction of the service provided the period of guarantee offered H1= There is significance difference between satisfaction of the service provided the period of guarantee offered.

ONE-WAY ANOVA

Ho : the observed frequency of professions variable matches the expected frequency of which bank home loan product do you find reliable variable

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P : 0.00095

Dof : 4

Alpha : 0.05

Ho rejecte

product do you find reliable variable Ho : the observed frequency of professions variable matches the expected frequency of which bank home loan product do you find reliable variable

H1: the observed frequency of salary per month variable doesn't matches the expected frequency of which bank home loan

P : 4.315e-09

Dof : 4

Alpha : 0.05

Ho rejected

FINDING

- From above analysis about 86.7% of respondents are male and 12.5% of the respondents are female and 0.1 respondents are not preferred to say.
- From the data analysis about 66.7% of the respondent are private bank and 33.3% of the respondent are public Bank.

CONCLUSION

The survey is conducted to find the customer satisfaction towards home loan in private bank the survey revealed the major of the customer didn't take a loan because of the region percentage rate of high.

Our research primary source are 67.3 %hold on the private bank account and 33.3% belong to public bank our source are mostaly lone taken 62.5% and 37.5% are non loanee

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