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A COMPARATIVE STUDY OF CUSTOMER SATISFACTION OF URBAN CO-OPERATIVE BANK WITH SPECIAL REFERENCE TO PUNE, MUMBAI AND NAGPUR REGIONS

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ABSTRACT

The banking sector is the backbone of economic development of India. Especially Urban Co-operative bank with its reach to the bottom of the pyramid gained the confidence of common people for various their financial needs. This study is aimed at finding out the difference between the customer satisfaction of Pune, Mumbai and Nagpur region concerning five aspects of banking services. It includes – Telephonic Contact, Various banking parameters, mailed statement, Banking officer behaviour and Branch aspects.

This study is based on primary data. In all 40 responses from each region collected from Urban Bank customers. Random sampling method adopted for collection of the responses and MS excels used for the analysis of the collected data. The finding has shown variations in responses based on region and aspects considered for the study..

Keywords: Urban Co-operative Bank, Customer Satisfaction, Branch Aspect, Behaviour of Bank officer

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1. INTRODUCTION

The banking is the need of an hour. As per RBI, the market size of Indian banking is huge and well regulated. Today, there are 20 public sector banks, 22 private sector banks, 44 foreign banks, 44 regional rural banks, 1,542 urban cooperative banks and 94,384 rural cooperative banks in addition to cooperative credit institutions. The emphasis is more on providing

improved banking services with cutting edge technology. The banking industry is becoming more and more customer-centric with affordable banking along with an innovative approach. The Urban Co-operative Banks have become important facet for the economic sustainability of India. These types of bank mainly providing help to the weaker section of the society as well as various sectors like Health, Education, Agriculture, Cottage Industries and Small-Scale Industries.

The need for Urban Co-operative Bank and Rural Credit Co-operatives was emphasized with the passing of first co-operative credit society act in 1904. Further, in 1915, the Maclagan committee suggested some policies for co-operative societies which channelized the growth of co-operative societies. “ Anyonya Shakari Mandal ”, Baroda (Gujarat) was the first urban co-operative society formed in India on 5th February 1889. The Urban Co-operative movement provided a better replacement for control of money lenders. The main aim of such a banking system is to cater the banking and credit need of middle or lower middle class which includes small businesses, artist, factory workers or the people with a limited income source. Thus, to become successful, it becomes essential for urban co-operative societies to fulfil the need and provide satisfactory services to their customers. Hence this research paper is aimed at understanding the customer satisfaction with regards to various aspects from Mumbai, Pune and Nagpur regions.

2. OBJECTIVES

1. To understand the customer satisfaction of Urban Co-operative Bank from the selected region based on the following parameters –
 - Telephonic Contact
 - Banking Services
 - Mailed Statement
 - Banking Officer Behaviour
 - Branch Aspects
2. To know overall satisfaction of the customers from Mumbai, Pune and Nagpur region

3. LITERATURE REVIEW

As defined by RBI, Urban Co-operative Banks is the “Small-sized Co-operatively organized banking units which operate in metropolitan, urban and semi-urban centres to cater mainly to the needs of small borrowers, viz., owners of small-scale industrial units, retail traders, professional and salaried classes”. As stated by Mr. Uma Shankar, “Co-operative banks are playing a larger role for the grass root community. Co-operative banks are using advanced technology and recruit more efficient people to compete with commercial banks.

In general, urban co-operative banks are expected to fulfil banking and credit requirement of the urban middle class. The working of urban of the co-operative bank is carried out by mobilizing the saving from the lower- or middle-income group or attracting deposit from members and non- members, distribute credit or advance loans to small borrower especially from bottom of the pyramid. The urban co-operative banks offer sizable loans and advances to priority sectors which includes small business houses, retailers, traders, road and water transport operators, professionals and self-employed persons etc.

In March 1996, Urban Co-operative banks come under the horizon of State Government and RBI become the regulatory supervisory authority. These banks mostly located nearby towns

or cities. The urban co-operative banks with multi-state presence regulated by the Central Government and registered under the Multi-state Co-operative Societies Act.

The key features of urban co-operative banks are listed below –

3. The main purpose of the urban co-operative banks is to provide various banking services.
4. The urban co-operative banks distribute the surplus according to the proportion of business operations.
5. The urban co-operative banks work under dual control which is governed by the state government as well as RBI.
6. Generally, the operations of these types of banks are having local touch and operations are limited to semi-urban and urban areas.
7. Comparatively higher rate of interest on deposits, lower lending rates, exemption of payment of tax on interest and profits, better Capital Reserve Ratio and Statutory Liquidity Ratios are some of the facets of urban co-operative banks.

The various functionalities of urban co-operatives banks are – raising of funds for lending money, borrowing funds and use it for providing loan to needful, attracting deposit from the people, boosting saving and mutual aids, to provide safe deposit vaults, carry out various banking operations and most important is to serve customer satisfactorily.

Thus, it can be stated that UCBs has become a medium to improve the socio-economic status of the urban people.

Banking has now become more and more customer-centric. The determinants of customer satisfaction changed significantly. The competition has to lead the banking sector to innovate their service to retain and satisfy the customer as per their needs. Banking being service industry customer focus functioning becomes prime importance. For the development and stability of the banking business, it is necessary to engage the customer to satisfy their demands. Nakhuda Amina I. (2016) in their article on “Factors that Determine Customer Satisfaction in Banking Institutions: Evidence From Indian Banking Industry” defined that ‘Satisfaction is an overall customer attitude or behaviour towards a service provider, or an emotional reaction towards the difference between what customers expect and what they receive, regarding the fulfilment of some desire, need or goal.’

Anand S.Vijay and Selvaraj M. (2012) in their study titled, “Impact of Demographic Variables on Customer Satisfaction in Banking Sector - An Empirical Study” found that there is no significant relationship between the demographic variables and customer satisfaction except the choice of the bank and the status of a residential area.

Beevi. Tks Fathima A. (2014), in her research paper, “Customer Satisfaction and Perception towards the Services of Co-operative Bank” pointed out that, customer have a positive attitude towards the services rendered by Malappuram Service Co-operative Bank. The author considered following parameters to know satisfaction and perception about the bank – Document formalities, Interest rates on loan, Convenience to reach the bank, Relationship of employees, Overall services, Modern equipment/ technology used, Time is taken for operations, physical facilities of the bank, Employees attitude and behaviour, Bank interests in customer’s solving problems and Convenience of operating hours.

Sharmi Rosybala G., Dr Prabhakar L. (2017) wrote an article on, “Customer Satisfaction in Imphal Urban Co-operative Bank Ltd, Manipur”. The duo considered Reliability, Empathy, Responsiveness, Assurance and Tangibility as an attribute for understanding customer satisfaction. The result was neutral towards all the aspects. The author emphasized the need for the establishment of a professional relationship with customer empowerment.

Dr P. Radhakrishnan (2018) in his research work namely, “Customer Satisfaction in Co-Operative Banks in Comparison with Nationalised Banks with Special Reference to Palakkad District” compared the customer satisfaction level. The author concluded that there is no significant difference between customer satisfaction aspect related to national and urban co-operative banks even though these banks are catering the needs of the different segments of the society with the varied socio-economic background.

4. RESEARCH METHODOLOGY

Area of Study – Pune, Mumbai and Nagpur region.

Sample Design – Two urban co-operative banks from each region are selected for the study. The simple random judgemental sampling method is used for collecting data form 20 customers of each bank,

Data Source – The primary data is collected through a structured questionnaire which was personally distributed to the customers.

Hypotheses –

There is a significant difference between the Customer satisfaction about the various parameters across the Pune, Mumbai and Nagpur region.

The parameters are - Telephonic Contact, Banking Services, Mailed Statement, Banking Officer Behaviour and Branch Aspects

5. DATA ANALYSIS

In all 120 responses of the customers of urban co-operative banks collected respectively 40 from each region. The data then segregated in an excel sheet. To carry out comparative analysis t-test is used for testing the hypothesis. The comparison is done for customer satisfaction related to parameters within the region – Pune-Mumbai, Mumbai- Nagpur and Pune- Nagpur.

1. H_1 : There was a significant difference between the satisfaction of the customers related to telephonic contact service provided by urban co-operative banks from Pune, Mumbai and Nagpur region.

The attributes which considered for customer satisfaction related to telephonic contacts are – Prompt Call handling, Courteous and Professional response, Quick connect with the right person and Satisfactory handling of problems/issues The t-table statistic is presented below –

Table 1 t-test statistics: Telephonic Contact

t-Test: Paired Two Sample for Means			t-Test: Paired Two Sample for Means			t-Test: Paired Two Sample for Means		
	Variable 1	Variable 2		Variable 1	Variable 2		Variable 1	Variable 2
Mean	3.4625	3.75	Mean	3.4625	3.75	Mean	3.14375	3.75
Variance	0.27419872	0.346154	Variance	0.274198718	0.3461538	Variance	0.121434295	0.34615385
Observations	40	40	Observations	40	40	Observations	40	40
Pearson Correlation	0.34331443		Pearson Correlation	0.343314428		Pearson Correlation	-0.19541152	
Hypothesized Mean Difference	0		Hypothesized Mean Difference	0		Hypothesized Mean Difference	0	
df	39		df	39		df	39	
t Stat	-2.84383837		t Stat	-2.84383837		t Stat	-5.18088433	
P(T<=t) one-tail	0.00353088		P(T<=t) one-tail	0.003530885		P(T<=t) one-tail	3.53327E-06	
t Critical one-tail	1.68487512		t Critical one-tail	1.684875122		t Critical one-tail	1.684875122	
P(T<=t) two-tail	0.00706177		P(T<=t) two-tail	0.00706177		P(T<=t) two-tail	7.06654E-06	
t Critical two-tail	2.02269092		t Critical two-tail	2.02269092		t Critical two-tail	2.02269092	
Pune-Mumbai			Mumbai - Nagpur			Pune- Nagpur		

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In the case of responses related to satisfaction about telephonic contact concerning Pune-Mumbai region, Mumbai Nagpur region and Pune – Nagpur region indicated that p-value for each pair is 0.0071, 0.0071 and 7.01E-06 respectively. As these values are less the 0.05, it suggests acceptance of a hypothesis. There is significant difference related to customer satisfaction about various aspects of telephonic contacts.

2. H_2 : There is a significant difference between customer satisfaction about banking services provided by urban co-operative banks from Pune, Mumbai and Nagpur region.

The banking services included for the study are as follows – Catering all banking needs, Competitive interest rate, Availability of staff at the counter, Human touch, Excellent phone or online or personal banking service, Provision of basic banking services during connection failure, Prompt return of dishonoured cheque, Prompt handling of TDS certificate at the end of each quarter, Prompt provision to issue loan interest certificate at the end of years, Satisfactory resolving of complaint and Receipt of account monthly statement. Thus, in all 12 parameters are considered to know about satisfaction related to banking services of urban co-operative banks from regions selected for the study.

The t-test outcome reveals that there is a significant difference in the satisfaction level of the customer from different regions considered for the study.

Table 2 t-test statistics: Banking Services

t-Test: Paired Two Sample for Means			t-Test: Paired Two Sample for Means			t-Test: Paired Two Sample for Means		
	Variable 1	Variable 2		Variable 1	Variable 2		Variable 1	Variable 2
Mean	3.72604167	2.775926	Mean	2.85308642	2.7759259	Mean	2.85308642	3.72604167
Variance	0.02921363	0.03327	Variance	0.02626085	0.03327	Variance	0.02626085	0.02921363
Observations	40	40	Observations	40	40	Observations	40	40
Pearson Correlation	0.12588668		Pearson Correlation	0.345427846		Pearson Correlation	0.386819563	
Hypothesized Mean Difference	0		Hypothesized Mean Difference	0		Hypothesized Mean Difference	0	
df	39		df	39		df	39	
t Stat	25.7083068		t Stat	2.467627021		t Stat	-29.9217578	
P(T<=t) one-tail	2.3002E-26		P(T<=t) one-tail	0.009047361		P(T<=t) one-tail	8.17643E-29	
t Critical one-tail	1.68487512		t Critical one-tail	1.684875122		t Critical one-tail	1.684875122	
P(T<=t) two-tail	4.6005E-26		P(T<=t) two-tail	0.018094721		P(T<=t) two-tail	1.63529E-28	
t Critical two-tail	2.02269092		t Critical two-tail	2.02269092		t Critical two-tail	2.02269092	
Pune-Mumbai			Mumbai - Nagpur			Pune- Nagpur		

All the p-values shown in the above table in the case of Pune and Mumbai region and Pune and Nagpur are less than 0.05. It directs that the stated hypothesis is accepted. It means there is a significant difference observed which is linked to satisfaction about various banking services provided by urban co-operative banks from the customers of Pune, Mumbai and Nagpur region.

3. H_3 : There is a significant difference in customer satisfaction related to mailed statement facility provided by urban co-operative banks positioned in the Pune, Mumbai and Nagpur region.

Some of the aspects considered about mail communications are - Mailed statements sent out on time, Statements contain a complete record of transactions, Mailed statements are accurate and easy to read. The t-test results are presented below –

Table 3 t-test statistics: Mailed Statement

t-Test: Paired Two Sample for Means			t-Test: Paired Two Sample for Means			t-Test: Paired Two Sample for Means		
	Variable 1	Variable 2		Variable 1	Variable 2		Variable 1	Variable 2
Mean	2.95	3.05	Mean	3.1	3.05	Mean	3.1	2.95
Variance	0.1	0.048718	Variance	0.194871795	0.0487179	Variance	0.194871795	0.1
Observations	40	40	Observations	40	40	Observations	40	40
Pearson Correlation	0.03673592		Pearson Correlation	0.473684211		Pearson Correlation	0.036735918	
Hypothesized Mean	0		Hypothesized Mean	0		Hypothesized Mean	0	
df	39		df	39		df	39	
t Stat	-1.66904592		t Stat	0.813029488		t Stat	1.778246935	
P(T<=t) one-tail	0.05155893		P(T<=t) one-tail	0.210568466		P(T<=t) one-tail	0.041580245	
t Critical one-tail	1.68487512		t Critical one-tail	1.684875122		t Critical one-tail	1.684875122	
P(T<=t) two-tail	0.10311785		P(T<=t) two-tail	0.421136931		P(T<=t) two-tail	0.083160489	
t Critical two-tail	2.02269092		t Critical two-tail	2.02269092		t Critical two-tail	2.02269092	
Pune-Mumbai			Mumbai - Nagpur			Pune- Nagpur		

The p-value of t-test statistics about satisfaction related to mailed statement service provided by urban co-operative bank directs that there is no significant difference among the customer of all the three regions. It is indicated by the p-values highlighted in the above table. The p-value for customer satisfaction comparison from Pune-Mumbai region is 0.103, Mumbai-Nagpur region is 0.421 and Pune-Nagpur region is 0.083. All the values are greater than 0.05 which reject the stated hypothesis.

- H₄: There is a significant difference between customer satisfaction related to bank officer behaviour of urban co-operative bank situated at Pune, Mumbai and Nagpur region.

The various facet of bank officer behaviour selected for study are – Friendliness, Knowledge of banks Products and services, Willingness to listen and Respond to need, Fast and Efficient Services and Professional Attitude.

Table 4 t-test statistics: Bank officer Behaviour

t-Test: Paired Two Sample for Means			t-Test: Paired Two Sample for Means			t-Test: Paired Two Sample for Means		
	Variable 1	Variable 2		Variable 1	Variable 2		Variable 1	Variable 2
Mean	3.945	4.02	Mean	3.945	4.035	Mean	4.035	4.02
Variance	0.10048718	0.07959	Variance	0.100487179	0.0756667	Variance	0.075666667	0.07958974
Observations	40	40	Observations	40	40	Observations	40	40
Pearson Correlation	0.06995864		Pearson Correlation	0.081453084		Pearson Correlation	0.043614256	
Hypothesized Mean	0		Hypothesized Mean	0		Hypothesized Mean	0	
df	39		df	39		df	39	
t Stat	-1.1587794		t Stat	-1.41443745		t Stat	0.24619361	
P(T<=t) one-tail	0.12679624		P(T<=t) one-tail	0.082583965		P(T<=t) one-tail	0.40341177	
t Critical one-tail	1.68487512		t Critical one-tail	1.684875122		t Critical one-tail	1.684875122	
P(T<=t) two-tail	0.25359247		P(T<=t) two-tail	0.165167929		P(T<=t) two-tail	0.80682354	
t Critical two-tail	2.02269092		t Critical two-tail	2.02269092		t Critical two-tail	2.02269092	
Pune-Mumbai			Mumbai - Nagpur			Pune- Nagpur		

Above table shows that there is no significant difference in the satisfaction related to bank officer behaviour among the customer respondents from Pune Mumbai and Nagpur region. The value of t-test in the case of Pune-Mumbai, Mumbai-Nagpur and Pune- Nagpur region is greater than 0.05 which indicates rejection of the stated hypothesis.

- H₅: There is a significant difference between customer satisfaction related to branch aspects of the urban co-operative bank from Pune, Mumbai and Nagpur region

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The branch aspects considered are as follows – Clean and well-cared facilities, Efficient, no longer wait, No long line ups at the counter, Availability of Information brochures, Pleasant and Attractive Décor, Availability of Automated Teller Machines and Located at Convenient Places, The t-test statistics outcome presented below –

Table 5 t-test statistics: Branch Aspects

t-Test: Paired Two Sample for Means			t-Test: Paired Two Sample for Means			t-Test: Paired Two Sample for Means		
	Variable 1	Variable 2		Variable 1	Variable 2		Variable 1	Variable 2
Mean	3.11111111	2.861111	Mean	3.11111111	3.075	Mean	2.86111111	3.075
Variance	0.03545426	0.100506	Variance	0.035454258	0.0350665	Variance	0.100506489	0.03506648
Observations	40	40	Observations	40	40	Observations	40	40
Pearson Correlation	-0.0689386		Pearson Correlation	0.26035631		Pearson Correlation	0.09464673	
Hypothesized Mean	0		Hypothesized Mean	0		Hypothesized Mean	0	
df	39		df	39		df	39	
t Stat	4.16390322		t Stat	1		t Stat	-3.83637555	
P(T<=t) one-tail	8.3618E-05		P(T<=t) one-tail	0.161737473		P(T<=t) one-tail	0.000222591	
t Critical one-tail	1.68487512		t Critical one-tail	1.684875122		t Critical one-tail	1.684875122	
P(T<=t) two-tail	0.00016724		P(T<=t) two-tail	0.323474945		P(T<=t) two-tail	0.000445182	
t Critical two-tail	2.02269092		t Critical two-tail	2.02269092		t Critical two-tail	2.02269092	
Pune-Mumbai			Mumbai - Nagpur			Pune- Nagpur		

There is variation observed in comparative analysis through t-test in the case of Branch Aspects. The customer respondents from Pune-Mumbai and Pune- Nagpur shown significant difference related to satisfaction about branch aspects as p-values are 0.00017 and 0.00044 which are less than 0.05. It means the stated hypothesis is accepted in this case. But in the case response analysis of Mumbai-Nagpur region, as the p-value (0.3235) is greater than 0.05, the hypothesis is rejected i.e. there is no significant difference about satisfaction related to branch aspects of the urban co-operative bank from Mumbai and Nagpur region.

Overall Satisfaction –

By considering positive responses about various parameters selected for the study (Telephonic Contact, Banking Services, Mailed Statement, Banking Officer Behaviour and Branch Aspects), overall satisfaction is found out for Pune, Mumbai and Nagpur region distinctly.

Table 6 Customer Satisfaction about Parameters – Region wise

Region	Pune		Mumbai		Nagpur	
	No. of Satisfied Customers	% of Satisfaction	No. of Satisfied Customers	% of Satisfaction	No. of Satisfied Customers	% of Satisfaction
Telephonic Contact	6	15	18	45	27	67.5
Banking Services	34	85	1	2.5	2	5
Mailed Statement	0	0	2	5	2	5
Bank officer Behaviour	39	97.5	37	92.5	40	100
Bank Aspects	1	2.5	2	5	2	5

From the table, it can be stated that Customers of the selected urban co-operative bank from Nagpur region are more satisfied with Telephonic contact service provided by the bank as compared to the customers from other regions. In the case of Banking Services, customers of urban co-operative banks from Pune region far more satisfied than customers from Mumbai and Nagpur region. About the facility Mailed statement, very few of the customers from either of the regions are satisfied. The customers from Nagpur region are most satisfied (100%) about Bank officer behaviour towards them followed by customers from Pune region (97.5%) and

Mumbai region (92.5%). Branch Aspect is not so much accepted facility from the customers of all the three regions as a percentage of satisfaction is 2.5% in the case of customers from Pune region and 5% in the case of customers from Mumbai and Nagpur region respectively.

The overall satisfaction considering all the positive responses for all the parameters together specifies that customers of urban co-operative banks from Pune are more satisfied (80%) as compared to other regional customers. The overall customer satisfaction percentage is shown in the table below –

Table 7 Overall Customer Satisfaction – Region wise

Region	Total No. of Satisfied Customers	% of Satisfaction
Pune	80	66.67
Mumbai	60	50
Nagpur	73	60.83

6. CONCLUSION

Customer satisfaction plays a pivotal role in the survival and success of any business. Numerous studies had been carried out to understand customer needs and satisfaction, in this regard, this research paper throw lights on various aspects of customer satisfaction about the urban co-operative bank. It can be stated that the expectation of customers from different regions differs from each other. The acceptance hypothesis related to Telephonic contact, Banking services and Bank officer behaviour pointed out the significant difference between the customer satisfaction of urban co-operative bank customers from Pune, Mumbai and Nagpur region. It is necessary to pay attention towards mailed statement service provided by the urban co-operative bank as satisfaction level found to be very less. The customer satisfaction level points out that apart from Banking services and Banking officer behaviour, other services need to be improved by adopting better way to provide the services and dealing effectively with the dissatisfied customers by attempting their complaints positively.

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