

# A review of customer satisfaction in rural and urban areas with special reference to banking technology

Sakshi Arora & Swati Mishra

**Abstract:** Bank industry is the back bone for their customers. It considered as unmixed services in terms of financial. E-banking entered into rural and urban areas with providing special services to their customers. This technology made the customer life very easy and effective. But the rural areas clients are not satisfied with E-banking. The objective of this paper is to review of customer satisfaction in both areas(urban and rural) with special reference to banking technology.

**Keywords:** Customer satisfaction, Rural and urban customers, Banking technology

## 1. INTRODUCTION:

Now-a- days bank finding the ways for improving the profitability through customers satisfaction. The banks are providing various banking technology to their clients. It is a very significant changes for customers of urban and rural areas. The main important factor for any organization is the customer satisfaction for improving the financial performance of the concern and retain and attracting to customers.

The banks also play a very important role in urban and rural areas through the technologies such as: Mobile banking, ATM, internet banking, and other special apps like Paytm, Google pay, phone pe etc. these apps are very helpful for both areas customers they can easily transfer the amount and another bank transaction.

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## Special Reference To Banking Technology

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**2. Research problem:** The banks are enlarge their branches and services in urban as well as in rural areas to attract more customers. Branch size, services, infrastructure, facilities, staff, working time, etc is different as per the governing possession and placement the branch that means Private and Public sector or Rural and urban areas.

The customers of rural areas are facing too much problems like they are not aware with the internet banking because most of the customers are uneducated, don't know how to operate it and old age people (above 45) cannot access internet banking and other services which are providing by the banks.

Every branch of urban and rural areas are not providing the same services. Many banks also offers the online bill payment services through the apps. So another problems with the customers that is cyber security that means their personal detail of bank.

There are very major problem which was faced by the clients through ATM like Amount deducted during money withdrawal but not received.

## 3. Literature Review:

**1. Mrs .K.R. Mahalakshmi and P.Kalaiyarasi(2016):** The main aims of the researcher to find out the customer response in terms of profits and worth after adopting the mobile banking. These services offer more personal and good relationship. This study concluded that customers are not aware about mobile banking service because so many people are using this mobile banking for their benefits. There are so many advantages of mobile banking so that can be increase in number of mobile banking. The level of customer satisfaction is very high through using the mobile banking because easy to transfer the payment and check balance anytime and anywhere.

**2. Anis Ali and S. Bisht(2018):** The researcher wants to analyze the level of customer satisfaction in both banks (private and public sector banks) and wants to know about the reason of satisfaction and dissatisfaction. The data were collected through the primary data. The result concluded that the customers of both banks were satisfied but private sector banks need to improve the behavioral factors of employees.

**3. Anis Ali and Babita Ratwani (2017):** This study explore that there are various problems or satisfaction of banks customers in India in terms of services, physical sources, reliability and assurance. It is noticed that almost clients are happy and satisfied with the services of banks but there were found little bit satisfaction through the responsiveness and low attention pay by banks employees to individual customers. Banks should provide training to their employees regarding attitude and behavior towards employees.

**4. Dr. E. Hari Prasad and Prof. G. V. Bhavani Prasad(2017):** Now a days banks are facing so much challenges in terms of customer performance. they are playing strategic role to managing the customers. Today's scenerio the most significant function of utility sector is offering service quality. The service quality is play a vital role to hold and satisfy the customers. This study is using the SERVQUAL MODEL and through analyse the service quality that offered by the banks in rural areas.

**5. Bhavesh J. Parmar et.al(2013):** The researcher analysed that network of branches and various technologies established in rural areas by commercial banks. The main aim of this paper is to find out the growth of internet banking in rural areas. In the rural areas clients were also examined the application of internet banking. This study is also find out the possibility of using internet banking in the young youth of rural areas.

**6. Dr. A Vinayagamoorthy, M Ganesan(2015):** The aim of this paper is to analysis the rural consumer perception towards internet banking services. According to customer's expectation banks faced so many issues. 2So how to manage the competition in front of their customers. Now days banks are providing multiple modes of operating banking transactions, such as telephone banking, Mobile banking and internet banking. now internet banking is playing very crucial roles in front of their customers. Internet banking help the bankers to retain the customers.

**7. Dr. Trapti Pandya et.al(2016):** The research wants to explore in this study that every organization should concentrate on customer's satisfaction. So they can easily retained the customers then no need to spend too much money for attracting new customers. The data analysis was done by using Coefficient of Correlation. So author concluded that the customers are satisfied with the various services and products which is providing by the banks.

**8. M Sakthivel Murugan(2019):** E-banking helping the banks in all traditional activities which made the life very easier and convenient. It gives the profitability to the bankers also made their life very easy. This study is to analysis the clients preferences and to search the level of satisfaction of customers through internet banking.

**3. Finding from secondary data:** The researcher finding from the reviews of paper that is , Internet banking is having great strength to improving the customer satisfaction. But internet falls to connect faced by the customers during use the internet so they were not able to access the banking technology. Bank should keep in mind if the latest update in this technology then banker are responsible to inform their customers.

The other review show that to fulfill the expectation of the clients and to improve the internet banking users but Internet banking service provider needs to improve the awareness about the internet banking services. Because people should know the benefits of using behind this technology.

In Indian Banking industry, The customers of Rural and Urban areas are satisfied and there is no significant difference among the customers of Urban and Rural areas. But employees of private banks branch are more supportive than public sector branch. Employee behavior is good of urban areas branches than rural areas. Both are providing the ATM services in rural and urban areas but urban areas customers are more satisfied rather than rural areas.

S.no	Name of the Authors	Title of the paper	Findings
1.	K.R. Mahalakshmi and P.Kalaiyarasi	A Study on Use of Mobile Banking and Customer Satisfaction with Special Reference to Trichy Region	Customers are satisfied with mobile banking services. Because they can do any transaction with the mobile at anywhere and anytime.
2.	Anil Ali and S. Bishi	Customers satisfaction in public and private sector banks in India-A comparative study	The ATMs of public sector are always crowded and customers are not satisfied with public sector's ATM.
3.	Anil Ali and Babita Ratwani	Customer satisfaction in Indian banks: problems and solutions	In this paper, The rural and urban areas customers are satisfied with the Bank services. But Urban respondents are high than rural respondents.
4.	E.Hari Prasad and prof. G.V Bhavani Prasad	Service quality and customers satisfaction in HDFC bank(A study of selected private rural banks in Karimnagar District of Telangana state),	In this paper find out that banks require more experience and well behavior staff. Whereas rural areas customers are satisfied with service quality of the bank.
5.	Bhaves J. Parmar et.al	Rural banking through internet: A study on use of internet banking among rural consumers	The age factor also affecting by internet banking because between 20-30 years customers are used it and make transactions easily.
6.	A Vinayagamorthy, M Ganesan	A study on rural consumer perception towards internet banking services in Salem district	In this study, Rural area males are more aware with the internet banking rather than females. So Females must be aware with the internet banking.
7.	Dr. tripathi Pandya et.al	Customer satisfaction in public sector bank(A study of South Rajsthan)	Only few customers are using the internet banking and most of the customers are only aware about ATM services.
8.	M Sakhtivel Murugan	A study on customer satisfaction towards internet banking in Chennai	Customers are not satisfied because they faced so many problems while using the internet banking.

**INFERENCES:** This paper is based upon the secondary data. It is find out that there is no difference of the services providing to the urban and rural areas customers. Both the banks are offering equal services to their clients. But private bank customers are more satisfied rather than public sector banks.

The both areas customers(Urban and Rural ) have same expectation from the banks in terms of financial services. The clients are satisfied with the private and public sector banks but there is some gap in expectation and perception from the

private banks. The level of customers satisfaction is higher in private sector banks than public sector banks.

Both banks are offering the services according to customers but banks should keep all the things in mind that is require by the customers that should be match with the customers expectations and perception.

**5. CONCLUSION:** The above reviews shows that the urban area clients happy with the internet banking services of private sector banks than rural area clients of public sector banks. Few customers are satisfied because they don't have proper knowledge of internet banking. This paper is based on secondary data. The main aim of this paper to review of customer satisfaction in rural and urban areas with special reference to banking technology. The scope of further research to know the reason of rural area customers are not satisfied with internet banking.

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