

To Understand Problems Faced by Customers and Devise Ways to Improve Consumer Relationship with HDFC Branch: A Case Study of the City Qadian of Punjab

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Abstract: In the recent era as we know that technology is upgrading day by day which leads to increase competition in every sector. Banking sector is also one of them. This study is related to HDFC Bank in rural area which define us customer smugness and relationship between customer and employs. As we know that customer is the king of the market so every bank has to maintain the positive relation with their customer to success in the market. Now days HDFC Bank provide online services for their customer convenience Like EVA and HDFC APP.

Index Terms: Customer Smugness, Technology Upgrade, Customer Relationship

I. INTRODUCTION

HDFC Bank provide many facilities or prompt service for their customer satisfaction. Bank provide many online services or Insurance policies because of such connection efficiency and quality of keeping money administration is rising in light of the advancement of connection between banks and clients. Today with the ample use of automation correspondence support. Client relationship administration has experience huge changes and it represent system which fuses all parts of correspondence and joint effort with customer and towards day's end. It chooses how to work with customers, deal with their issues inside them to purchase setting aside extra cash things and organization, deliver and assumption of unwaveringness and keep up money related relationship with customer.

II. LITERATURE REVIEW

Manoj P K (2006) in his paper Success Strategies for Marketing of Bank Products' concentrated the requirement for forceful advertising of bank items for the survival and development of banks in India in the changes time and proposed wide methodologies for bank promoting applicable for Indian banks.

Campbell (2006), and Rajkamal (2008) have assessed administrations of the banks in term of consumer loyalty's parameters and, thusly, have made great commitment in the field of research in the region. In any case, a human client is a mind boggling living being, continually changing with evolving times, the inclinations and needs likewise don't stay static which change his/her recognition about the fulfilment or disappointment with respect to the administrations he/she gets from the banks.

Jayaraman Munusamy, Shankar Chelliah and HorWaiMun (2010) with the help of this study we found that assurance factor has a positive relationship with client relationship. The another factor is Reliability which has not too much impact on consumer satisfaction. As it is the convenience and exactness in benefit gave. Substantial quality variables have exceptionally positive connection on consumer loyalty. There is no connection among compassion and satisfaction.

Dr. S. Fatima Holy Ghost; Dr. M. Edwin Gnanadhas (2011) examined that there is close relationship between the administration quality factor and consumer loyalty level. The another pointy which we analyze a demography of the customer varies the customer satisfaction.

Vibhor Jain, Dr Sonia Gupta, Smrita Jain (2012) put light that dependability and responsiveness are the most relevant factors for benefit quality discernment. The HDFC Bank has the most astounding quality observation in term of the considerable number of measurement taken after by different bank.

III. OBJECTIVES OF THE STUDY

The objectives of the present study include:

- To know the customer satisfaction level and their perception regarding HDFC Bank
- To know the customer awareness regarding the bank products
- To know the problem and interest of customers regarding bank
- To make suggestion of improvement of quality of service in private bank

IV. RESEARCH METHODOLOGY

4.1 Locale of the study: The study was conducted in Qadian, Punjab

4.2 Sampling Design/ Units: Customers of HDFC Bank

4.3 Sample Technique: Random Sampling

4.4 Research Instrument: Personal Interview & Structured Questionnaire

4.5 Data Collection: The survey was conducted in the city of Qadian with one branch of HDFC Bank with 50 Customers as respondents

4.6 Tools of Presentation and Analysis: The data collected was analyzed using the *Microsoft Excel 2016*. The results are presented in the form of charts and tables.

V. ANALYSIS AND INTERPRETATION

5.1 Bank's Reception Desk Employees Are Helpful

Table 1: Bank's Reception Desk Employees Are Helpful

SCALE	FREQUENCY	PERCENTAGE	CUMULATIVE PERCENTAGE
DISAGREE	5	10	10
UNCERTAIN	21	42	52
AGREE	18	36	88
STRONGLY AGREE	6	12	100
TOTAL	50	100	

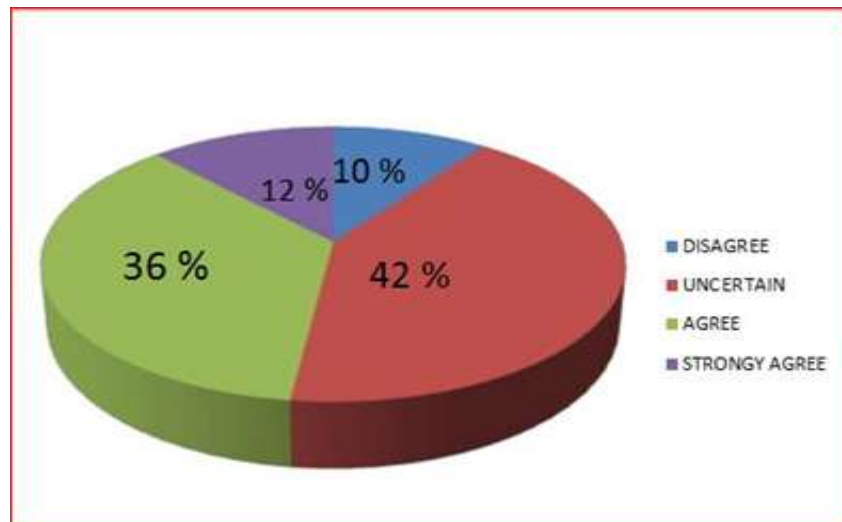


Figure 1: Bank's Reception Desk Employees Are Helpful

Source: Survey, Qadian (Punjab), June 2018

Data generated by Microsoft Excel 2016

HDFC banks employees appear friendly. Here analysis shows that majority were neutral. Among the total respondent 21 respondents were neutral, 18 people agreed and 6 respondents strongly agreed. The rest disagreed. From analysis it was found that some respondents agreed with this statement but most of the respondents think the employees of the HDFC bank appear neat.

5.2 Bank Fulfil Its Done Promises On Time

Table 2: A Bank Fulfil Its Done Promises On Time

SCALE	FREQUENCY	PERCENTAGE	CUMULATIVE PERCENTAGE
STRONGLY DISAGREE	2	4	4
DISAGREE	26	52	56
UNCERTAIN	5	10	66
AGREE	14	28	94
STRONGLY AGREE	3	6	100
TOTAL	50	100	

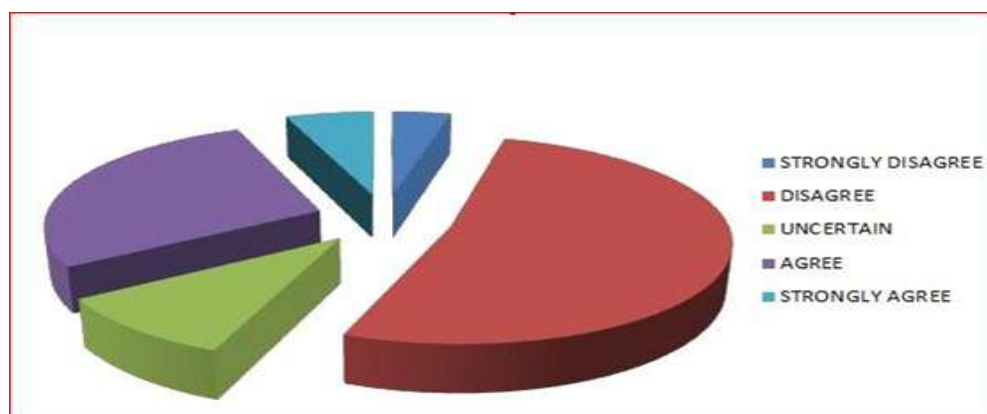


Figure 2: Bank Fulfil Its Done Promises On Time

Source: Survey, Qadian (Punjab), June 2018

Data generated by Microsoft Excel 2016

Here analysis shows that among the total respondents 26 respondents disagreed and 14 respondents agreed with this question. Also it was found that 5 people were neutral and 2 people strongly disagreed. Hence it can be concluded that majority of them disagreed that the bank when promises to do something by certain time, it does so.

5.3 During Problem, The Bank Shows Sincere Interest in Solving It

Table 3: During Problem, The Bank Shows Sincere Interest in Solving It

SCALE	FREQUENCY	PERCENTAGE	CUMULATIVE PERCENTAGE
DISAGREE	3	6	6
UNCERTAIN	14	28	34
AGREE	26	52	86
STRONGLY AGREE	7	14	100
TOTAL	50	100	

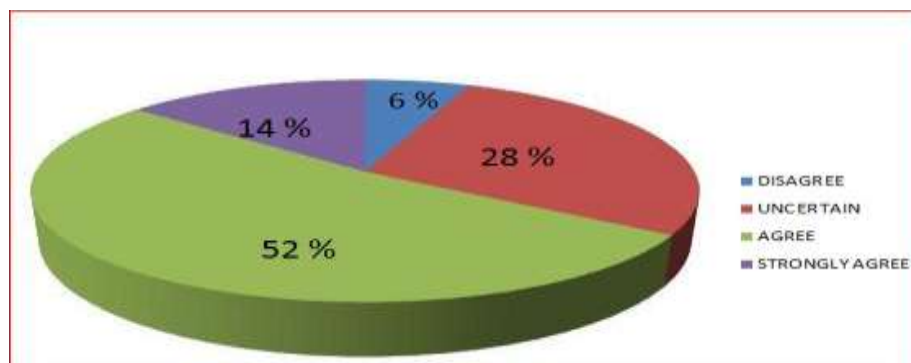


Figure 3: During Problem, The Bank Shows Sincere Interest in Solving It

Source: Survey, Qadian (Punjab), June 2018

Data generated by Microsoft Excel 2016

After analyzing it was found that most of the respondents agreed i.e. 52% respondents agreed. Also it was found that 28% were neutral with this statement and 6% were committed with disagree. There was no one who strongly disagreed. Hence HDFC bank can be said to be reliable.

VI. CONCLUSION

Today's scenario to survive the substantial competition we need to satisfy the customer base on the study conducted the employs give prompt services, always are ready to answer the questions and they are trustworthy. Tending to the individual client needs is one urgent angle to be considered, as the client would wind up as a piece of the association. This will build a decent connection between the bank and the client.

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