

Full Length Research Paper

A study on the extent of complaints in banking sectors and mitigation strategies

Vanshi Khan Kapoor

Department of Economics, D. A. V. College, Malout (Punjab), India. E-mail: dr.khan2015@yahoo.com

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The present paper analyzes the extent of complaints in three types of bank groups, namely: public sector banks, Indian private sector banks and foreign banks. The numbers of complaints are maximal in public sector banks and the maximum complaints are related to deposit, credit cards and housing loans. The present study is related to 2006 - 2007 and 2007 - 2008. However, the paper intends to solve these complaints with different methods.

Key words: Customer complaints in banks, nature of customer complaints and strategies to solve them.

INTRODUCTION

In the present banking system, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. This is more so for banks because they are service organizations. As a service organization, customer service and satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. However, banks minimize instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redress of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction can ruin the name and image of a bank. As such, bank policy on grievance redress is as follows:

1. Customers are to be treated fairly at all times.
2. Complaints should be raised by customers with courtesy and on time.
3. Customers should be fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedies, if they are not fully satisfied with the response of the bank to their complaints.
4. Bank to treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.

5. The bank employees must work in good faith and without prejudice to the interests of the customer.

In order to make the bank's mechanism more meaningful and effective, a structured system needs to be built. Such system would ensure that the redress is just and fair. The guidelines should be made available at all branches for the information of all employees, to ensure better customer service and general awareness in the bank.

Customer complaint arises due to:

1. The attitudinal aspects that deals with customers
2. Inadequacy of the functions/arrangement made available to customers or gap standards of services expected and actual services rendered.

The customer has the right to register his complaints if he is not satisfied with the service provided by the bank. He can give his complaints in writing, orally or by telephone. If the customer's complaint is not resolved within a given time or if he is not satisfied with the solution provided by the bank, he can approach 'banking Ombudsman' with his complaints or other legal avenues for grievances redress.

Standing committee on customer service

The standing committee on customer service is chaired

by the Chairman/Chief General Manager of the bank. As such, two to three senior executives of the committee would also have one or two eminent non executives drawn from the public as members. The committee would have the following functions:

1. It evaluates the quality of customer service received from various quarters. The committee should also review comments on customer service.
2. The committee should be responsible in ensuring that all regulation regarding customer service are followed by the bank. Towards this end, the committee would obtain all that are necessary from the divisional manager/functional heads.
3. The committee considers unresolved complaints/grievances referred to it by functional heads, for which it is responsible for, and offer their advice and should also look into complaints related to non compliance.
4. The committee submits report on its performance to the customer service committee of the board at quarterly intervals.

Mandatory display requirements

It is mandatory for the bank to provide:

1. Appropriate arrangement for receiving complaints and suggestions.
2. The name, address and contact number of nodal officer.
3. Contact details of 'banking Ombudsman' of the area.
4. Code of the bank's commitment to customers/fair practice code.

Resolution of grievances

The branch manager is responsible for the resolution of complaints/grievances. He is responsible for ensuring the closure of all complaints received at the branches. It is his foremost duty to see that the complaints are resolved completely to the customer's satisfaction and if the customer is not satisfied, then he should be provided with alternate avenues to escalate the issues. If the branch manager feels that it is not possible at his level to solve the problem, he can refer the case to the 'divisional office' for guidance. Similarly, if the 'divisional office' finds it difficult to solve the problem, such cases may be referred to the nodal officer.

Time frame

Complaints reveal a weak spot in the working of the bank; therefore, complaints received should be analyzed from all possible angles. The complaint received has to be acknowledged within a week. After examination of the

matter, the bank finally respond or explain why they need more time to respond and shall endeavor to do so within six weeks of receipt of the complaints. The branch manager should try to resolve the complaints within specified time frames, decided by the bank.

Communication of the bank's stand on any issue, as regards to the customer, is a vital requirement. Complaints received which would require some time for examination of issues involved, should invariably be acknowledged promptly.

The divisional office must send an action that is taken with regards to complaints received by the head office at the end of every quarter.

Interaction with customers

The bank recognizes that customers' expectation/requirement/grievances can be better appreciated through personal interaction with customers by bank staff. Structured customer meetings (say once in a quarter) will give a message to the customers that the bank cares for them and values their suggestions for improvement in the customer service. Many of the complaints arise on account of lack of awareness among customers about bank services and such interaction will help the customers appreciate banking services better. As for the bank, the suggestion from customers would be a valuable input for revising its product and services to meet customer requirements.

Sensitizing operating staff on handling complaints

Staff should be properly trained on handling complaints. Since we are dealing with people, different opinion and areas of friction may arise. With an open mind and a smile on the face, we should be able to win the customer's confidence. It should be the responsibility of the 'nodal officer' to ensure that internal machinery for handling complaints/grievances is operated smoothly and efficiently at all levels. He should give necessity of training to the staff at various levels to the HR department.

LITERATURE REVIEW

The number of studies has been conducted regarding the services to customers and their awareness. As such, we have reviewed some of them.

Goyal and Thakur (2008) concludes that public sector banks that have no monopoly licenses are to be given to new public sector banks and foreign banks. However, when the public sector banks realized that government was no longer there for them, they started devising various strategies for survival and growth. In the present study, the researcher has taken 3 public and private sector banks.

The present study is based on primary data as well as secondary data. The secondary data were collected from technical books, articles, previous studies, committee reports, IBI bulletins, RBI bulletins, staff training college of the SBI and from data relating to banks. The primary data related to attitude of customers towards banking services were collected with the help of questionnaire. The challenge for public sector banks as well as private sector banks will be in the area of people, technology and competition. They must continuously invent new products and service in the light of envisaged changes.

Kamakodi (2007) examines how computerization has influenced the banking habits and preference of Indian customers, and which factors influence these preferences. Changing of residence, salary and non-availability of technology based services were given as the three main reasons for changing bank.

Uppal and Kaur (2007) study customers' awareness of various e- channels used by banks and suggest some measures for making e-banking services more effective, which could contribute to transformation of Indian banks. The paper concluded that most of the customers of e-banks are satisfied from the different e-channels and their services, but the major obstacle to accept e-channels is the lack of awareness about these e-channels and especially their operational part. The paper suggests some measures to make e-banking services more effective in the future, which will be responsible for the transformation of Indian banks.

Mishra and Jain (2007) studied various dimensions of customer satisfaction in nationalized and private sector banks. The study concludes that satisfaction of customers is an invaluable asset for modern organizations, providing unmatched competitive edge, which helps in building a long term relationship. The best approach to customer retention is to deliver a high level of customer satisfaction that result in strong customer loyalty. The two-stage factor analysis is to arrive at the dimensions of customer satisfaction. The study analyzed ten factors and five dimensions of customer satisfaction for both nationalized and private sector bank.

Jain and Jain (2006) show that the Indian banking industry has undergone radical changes due to liberalization and globalization measures undertaken since 1991. There has been a great surge in retail banking. The study based on responses received from 200 customers of HDFC bank, ICICI bank and some other private and nationalized banks in Varanasi identified the various types of services offered by banks, the level of satisfaction about different types of services, expectations about these services and the level of segmentation among the services offered.

Singh (2006) discusses customer management in banks. As such, the management aims to target the customer with a view to gain customer insight and provide value added products and services. Technology has enabled the banks to reach customers in any part of the world at any time with customized products, thereby moving

towards the concept of customer satisfaction. Management must strive to deliver positive experience (proper service delivery) to each customer; and as such, this may be functional, emotional or situational for long term customers and business management in the banks.

Bhaskar (2004) analyzed that when good service is extended to a customer, a loyal customer will work as an ambassador to the bank and facilitate growth of business. Customer service is the base for business expansion because of the stiff competition prevalent in the banking industry. The survival of banking business is dependent on customer service. To conclude, the banking industry is active in India, due to technological revolution. Banks have to utilize this opportunity to become strong organizations providing essential service.

Furthermore, Hasanbanu (2004) pointed out that rural customers do not have any idea as to how much time is required for any type of bank services. The rural customers are not aware of the purpose availability of loan and how they can be availed, since they do not know the complete rules and regulations and procedures of the banks, and as such, bankers reserve them for themselves and do not find interest in educating the customers. The study is based on secondary and primary data. The secondary data were collected from technical books, articles, previous studies, committee reports, IBI bulletins, RBI bulletins, staff training college of the state bank of India and data relating to banks, while the primary data related to customers banking services were collected with the help of questionnaires. Nonetheless, the study was based on a sampling method.

However, Singh (2004) analyzed the level of customer services, and explained that customers' satisfaction is determined by branch location and design, variety of services, rates and charges, systems and procedures, delegation and decentralization, mechanization and computerization, competitive efficiency, complaint redress and very importantly, staff skills, attitude and responses. A sample of 100 customers' depositors is taken and the responses are collected through a pre-tested structured questionnaire that was analyzed and presented in the form of a table.

The ongoing review shows that a customer's satisfaction of is an invaluable asset for the modern organization. To reduce the complaints, bank should improve service because the survival of banking business is dependent on customer service.

OBJECTIVES, RESEARCH METHODOLOGY AND DATABASE

Objectives

1. To analyze the number of complaints made by bank customers.
2. To suggest some measures to reduce the complaints.

Shankar (2004), asserts that customer service in banks

means satisfying the needs of customers at the right time and in the right manner with accuracy, reliability, high service speed, security and enquiry facility for an efficient customer service. The excellent and managing customer relationship is the future of any business or everybody's business. As such, customer focus is not being viewed as just a business strategy, but should become a corporate mission (Ganesh and Varghese, 2003). A good customer service in banks should have three basic tenets – courtesy, accuracy and speed. The level of customer service and satisfaction is determined by branch location and design, variety of services, rates and charges, systems and pro-cedures, delegation and decentralization, mechanization and computerization, competitive efficiency, complaint redress and very importantly, staff skills, attitudes and responses.

RESEARCH METHODOLOGY

Research design

In the present study, we have studied the number and nature of complaints made by bank customers. The study comprised public, private and foreign bank groups.

Data collection method

In the present study, only secondary data have been used. Secondary data were collected from the report based on the trend and progress of banking in India, RBI official publication and Mumbai.

Sampling plan

In the present study, the banking industry has been divided into three parts:

1. Public sector bank group
2. Indian private sector bank group
3. Foreign bank group

The present study is based on the evaluation of customers in the Indian banking industry.

Population

Only bank customers who made the complaints to the bank were considered.

Parameters of the study

1. Bank group-wise complaints at banking Ombudsman offices.
2. Region-wise complaints received at banking Ombudsman office.
3. Range of complaints in public sector banks.
4. Range of complaints in private sector banks.
5. Range of complaints in foreign banks.
6. Nature range of complaints in public sector banks.
7. Nature range of complaints in private sector banks.
8. Nature range of complaints in foreign banks.

RESULTS AND DISCUSSION

Bank group wise complaints at banking Ombudsman offices

The 'reserve bank' of India has taken several measures in recent years aimed at providing customer service at reasonable cost. These measures include enhancing protection disclosures, code of ethical and grievance redress among others. Simultaneously, the 'reserve bank' has also made concerted efforts to expand banking outreach to the wider sections of the population. During 2006 - 2008, the 'reserve bank' further fine-tuned its guidelines towards financial inclusions. Complaints received against commercial banks situated in the jurisdiction of various banking Ombudsman offices have been collated and categorized into ten broad heads: deposit accounts, remittances, credit cards, loans/ advances (including housing loans), charges without prior notice, pension, failure on commitments made, direct selling agents, notes and coins and others. Table 1 exhibits the complaints of public, private and foreign bank groups during 2006 - 2007 and 2007 - 2008. Almost all the complaints have increased in all bank groups, but in the public sector bank group, complaints of deposit and notes coins have decreased. In all bank groups, the complaints are basically on credit card, that is, 3936 in public sector banks, 3084 in private sector banks and 3087 in foreign banks during 2007 - 2008. The foreign banks pension complaints were only 9 in 2007 - 2008. Overall, the maximum complaints were found in public sector banks, that is, 25694 in 2007 - 2008 (Table 1). Note: (-) Decrease in complaints; (+) Increase in complaints.

Region wise complaints received at banking Ombudsman office

Table 2 exhibits the region wise complaints received at banking Ombudsman office. The complaint has increased in all the offices during 2007 - 2008. The maximum complaints have increased in New Delhi, that is, 5481 to 6742. The Guwahati office received the least complaints, that is, 170 to 282. On the other hand, in the Patna office, complaints have decreased by 1 during 2007 - 2008.

Range of complaints in public sector banks

Banks provide many services, but the customers are not satisfied with these services, and so the banks received many complaints. Table 3 shows the range of complaints logged against different public sector banks. In public sector banks, 9 banks are having complaints in the range of 200 - 400 during 2006 - 2007. In 2007 - 2008, 8 banks complaints have increased in the Indian bank and they

Table 1. Bank group-wise complaints at banking Ombudsman offices.

Nature of complaints	Public sector banks			Private sector banks			Foreign banks		
	2006-2007	2007-2008	Extent	2006-2007	2007-2008	Extent	2006-2007	2007-2008	Extent
Total complaints	21660	25694	4034	9036	13950	4914	3803	6128	2325
Deposit	3664	2866	-798	1591	2113	522	323	521	198
Remittances	2918	3422	504	813	1330	517	188	315	127
Credit card	3265	3936	671	2217	3084	867	2187	3087	900
Loans	3208	3740	532	1279	1550	271	331	483	152
- General	2842	3348	506	1046	1290	244	281	404	123
-Housing loans	366	392	26	233	260	27	50	79	29
Charges	1434	1659	225	915	1618	703	178	423	248
Pension	1039	1519	480	14	45	31	3	9	6
Failure on comm.	1006	3521	2515	314	2145	1831	82	556	474
Direct selling	628	1902	1274	357	801	444	41	341	300
Notes and coins	104	91	-13	20	30	10	2	12	10
Others	4394	3028	-1366	1516	1234	-282	468	381	-87

Source: Report on trend and progress of banking in India.

Table 2. Region wise complaints received at banking Ombudsman office.

Office	Number of complaints		Extent
	2006 - 2007	2007 - 2008	
Ahmedabad	2107	2855	748
Bangalore	2406	2975	569
Bhopal	2731	3405	674
Bhubneswar	689	998	309
Chandigarh	2006	2331	325
Chennai	2387	4545	2158
Guwahati	170	282	112
Hyderabad	2767	2843	76
Jaipur	2976	3369	393
Kanpur	4321	5340	1019
Kolkata	2011	2815	804
Mumbai	5525	6070	545
New Delhi	5481	6742	1261
Patna	1481	1480	-1
Thiruvananthapuram	1580	1840	260

Source: Same as Table 1.

they are in the range of 400 - 600. The complaints of the Bank of Baroda, Canara bank and Central Bank of India, are in the range of 800 to 1000 and 1000 to 1200 during 2006 to 2007 and 2007 to 2008. Generally, all public sector banks have not improved their services. As such, the range of complaints of many banks increased in 2007- 2008. There were no banks in the range of 1000 - 1200, but in 2007 - 2008, 3 banks have received complaints.

Range of complaints in private sector banks

Table 4 calculates the number of private sector banks

from the range of complaints. In private sector banks, 21 have 0 - 200 complaints during 2006 - 2007, but in 2007-2008, there were 20 banks in this range, because Kotak Mahindra bank complaints was in the range of 200 - 400 during 2007 - 2008. Similarly, the complaints in Axis bank and Indusland bank Ltd. also increased, that is, 456 to 1043 and 63 to 109 in 2006 - 2007 and 2007- 2008, respectively.

Range of complaints in foreign banks

Table 5 shows that foreign banks, which had the

Table 3. Range of complaints in public sector banks.

Range of complaints	Number of banks		Extent
	2006 - 2007	2007 - 2008	
0 - 200	5	4	-1
200- 400	9	8	-1
400- 600	6	8	2
600- 800	2	1	-1
800 - 1000	4	2	-2
1000- 1200	-	3	3
1200- 1400	-	-	-
1400- 1600	-	-	-
1600- 1800	-	-	-
1800- 2000	1	-	-
Above 2000	1	2	1

Source: Derived from Table 1.

Table 4. Range of complaints in private sector banks.

Range of complaints	Number of banks		Extent
	2006 - 2007	2007 - 2008	
0 - 200	21	20	-1
200- 400	-	1	1
400- 600	2	1	-1
600 -800	-	-	-
800 - 1000	-	-	-
1000- 1200	-	1	1
1200- 1400	-	-	-
1400- 1600	-	-	-
1600- 1800	-	-	-
1800- 2000	-	-	-
Above 2000	2	2	0

Source: Derived from Table 1.

Table 5. Range of complaints in foreign banks.

Range of complaints	Number of banks		Extent
	2006 - 2007	2007- 2008	
0 - 200	25	24	-1
200- 400	-	1	1
400- 600	-	-	-
600- 800	1	-	-1
800 - 1000	2	-	-2
1000- 1200	1	1	0
1200- 1400	-	2	2
1400- 1600	-	-	-
1600- 1800	-	-	-
1800- 2000	-	1	1
Above 2000	-	-	-

Source: Derived from Table 1.

Table 6. Nature-wise range of complaints in public sector banks .

Range of complaints	Deposit			Credit cards			Housing loans		
	2006 - 2007	2007 - 2008	Ext.	2006 - 2007	2007-08	Ext.	2006 - 2007	2007 - 2008	Ext.
0 - 100	19	22	3	27	26	-1	27	27	0
100 - 200	7	4	-3	-	1	1	1	1	0
200 - 300	-	1	-1	-	-	-	-	-	-
300 - 400	1	-	1	-	-	-	-	-	-
400 - 500	-	-	-	-	-	-	-	-	-
500 - 600	-	-	-	-	-	-	-	-	-
600 - 700	-	-	-	-	-	-	-	-	-
700 - 800	-	-	-	-	-	-	-	-	-
800 - 900	-	-	-	-	-	-	-	-	-
900 - 1000	-	1	1	-	-	-	-	-	-
Above 1000	1	-	-1	1	1	0	-	-	-

Source: Same as Table 1.

Table 7. Nature-wise range of complaints in private sector banks.

Range of complaints	Deposit			Credit cards			Housing loans		
	2006 - 2007	2007 - 2008	Ext.	2006 - 2007	2007 - 2008	Ext.	2006 - 2007	2007 - 2008	Ext.
0 - 100	22	22	0	23	22	-1	24	24	0
100 - 200	1	1	0	-	-	-	1	1	0
200 - 300	-	-	-	-	1	-1	-	-	-
300 - 400	1	-	-1	-	-	-	-	-	-
400 - 500	-	-	-	-	-	-	-	-	-
500 - 600	-	1	1	-	-	-	-	-	-
600 - 700	-	-	-	1	-	-1	-	-	-
700 - 800	-	-	-	-	-	-	-	-	-
800 - 900	1	-	-1	-	-	-	-	-	-
900 - 1000	-	-	-	-	1	1	-	-	-
Above 1000	-	1	1	1	1	0	-	-	-

Source: Same as Table 1.

maximum complaints, have been in the range of 0 - 200. During 2006 - 2007, 25 banks were in the range of 0 - 200, but in 2007 – 2008, there were 24 banks because the Barclays bank increased the complaints in the range of 200 - 400. Similarly, complaints in HSBC Bank Ltd. and Standard Chartered Bank Ltd. also increased in the range of 1200 - 1400 during 2007- 2008.

Nature of complaints in public sector banks

Table 6 exhibits the nature of complaints received by public sector banks. In public sector banks, complaints have been related to credit cards and housing loans, which is in the range of 0 - 100. In credit cards service, during 2006 – 2007, there are 27 banks in the range of 0 - 100, but in 2007- 2008, there are 26 banks and this is because the complaints in Punjab National Bank increased in the range of 100 - 200. On the other hand,

deposit service, Oriental bank of commerce, Union bank of India and IDBI bank had decreased complaints from 100 - 200 during 2007 - 2008.

Nature of complaints in private sector banks

Table 7 calculates the nature of the highest complaints received by private sector banks. The highest complaints are related to housing loans, in the range of 0 - 100. In housing loan service and deposit service, private banks have not improved on their service in 2007- 2008. Based on credit cards, complaints in Axis Bank had increased in the range of 200 - 300 during 2007 - 2008.

Nature-wise range of complaints in foreign banks

Table 8 shows the complaints of foreign banks. Mostly,

Table 8. Nature-wise range of complaints in foreign banks.

Range of complaints	Deposit			Credit cards			Housing loans		
	2006 - 2007	2007 - 2008	Ext.	2006 - 2007	2007 - 2008	Ext.	2006 - 2007	2007 - 2008	Ext.
0 - 100	28	27	1	25	24	-1	29	29	0
100 - 200	1	2	1	-	1	1	-	-	-
200 - 300	-	-	-	-	-	-	-	-	-
300 - 400	-	-	-	-	-	-	-	-	-
400 - 500	-	-	-	1	-	-1	-	-	-
500 - 600	-	-	-	2	-	-2	-	-	-
600 - 700	-	-	-	1	2	-1	-	-	-
700 - 800	-	-	-	-	1	1	-	-	-
800 - 900	-	-	-	-	-	-	-	-	-
900 - 1000	-	-	-	-	1	1	-	-	-
Above 1000	-	-	-	-	-	0	-	-	-

Source: Same as Table 1.

complaints are related to housing loans in the range of 0 - 100. Based on credit card complaints, Barclays Bank complaints are in the range of 100 - 200 during 2007 – 2008, and regarding deposit service, complaints in HSBC bank had increased in the range of 100 - 200 during 2007 - 2008.

STARTEGIES TO MITIGATE COMPLAINTS

1. All the banks should constitute customer service committee.
2. Appoint 'nodal officers' and other designated officials to handle complaints and grievances.
3. Nodal officers should conduct meetings with the customers
4. There should be trained, honest, polite, sensitive operating staff to handle the complaints.
5. Understanding customer experience and its implication: Our experience shows that there are multiple layers of customer experience with a bank. The banks deliver customers through management of lower order satisfaction as well as higher order loyalty. The failure to do so usually results in sub optimal customers.
6. Appreciating the fact that internal or external process audits are not substitutes for active motion studies in gauging the accuracy and reliability of service delivery: Some banks also use the external mystery customer technique. It is critical to understand that these initiative simply benchmark delivery against intentions. Even if the delivery is as per intention, there could be a problem with delivering customers. So banks should use judicious mix of process audits and voice of customer (VOC) studies such as customer satisfaction/loyalty studies.
7. Establishing the link between superior customer experience and a tangible business outcome such as customer retention or customers share of wallet: As earlier discussed (about different customer experiences,

customer satisfaction and loyalty), they are widely accepted now that there is weaker link between customer satisfaction and business outcomes. At the same time, customer loyalty is highly correlated with business outcome. Our experience shows that loyal customers tend to stay with the bank and use more of its products and services. Also, customer satisfaction is one of the many factors influencing customer loyalty, but only a healthy mix of all components of customer loyalty goes towards changing business outcomes.

8. Bridging the gap between top management and actual implementation: Banks should invest in adequate training and resources incentives for key staff and follow a goal-action plan in their quest to realize the vision banks.
9. Providing different strokes for different folks within the bank: Banks should set up a system of interlocking and relevant goals, and as such, train employees and deliver incentives to customers in their domains.
10. Making effective uses of internal customer profile/ history data: Banks should make use of extensive customer information not just for selling and fraud detection, but also to gather customer insights.
11. Keeping front line staff engaged and motivated, since service delivery has high correlation with the motivational levels of banks' front line staff: Banks should look at managing employee equity as the key component towards service delivery.

LIMITATION

The present study emphasized on some of the bank services for which data were available.

FUTURE AREA OF INTENSIVE RESEARCH

1. Service quality, customer satisfaction and bank performance.

2. Service quality in rural branches.
3. New methods and strategies to mitigate customer complaints.

Conclusion

The paper concludes that the maximum complaints are in the public sector banks and are continuously increasing, and as such, they adversely affected customers' satisfaction and performance. The complaints and all the activities performed by banks are in deposit, credit cards and housing loans. It is necessary to mitigate these complaints to make the customer satisfied. Each and every bank should establish a customer care centre to solve the complaints of the customers. Private sector and foreign banks are taking the lead in making customers happy. Moreover, Indian public sector banks are still not taking the initiative in solving the complaints of their customers. Consequently, if the Indian public sector banks will not improve themselves to mitigate the complaints of the bank customers, their survival will become difficult in the competitive era. However, the 'reserve bank' of India should instruct all the public sector banks to solve the complaints of the customers at the earliest.

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