

A Study on Perception of Bank Customers towards the Communication Competency among Bank Employees with Special Reference to Nationalized Bank at Dharmapuri

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Abstract:

The banking sector is one of the biggest service sectors in India and now a day is in a way to attract the biggest market of Asia in investment. Banking helps in promoting the habit of saving among people and also paves way for the development of a country economically. The banking sector today is focusing on how to provide efficient service to its customers. Banking personnel and the customers who seek help face many potential pitfalls when communicating with one another. The entire process of communication is imperative to be followed here as in any situation of communication. The 7c of communication is clarity, comprehensive, conciseness, concreteness, courtesy, correctness, and coherence. The 7c of communication need to be followed in bank and then has been anenced. This study is to explain about the effect of communication skills of staff of bank at Dharmapuri.

Key words:

Banking; communication; perception.

Introduction:

Communication is major part in business organization. If there is no proper communication the business activities are not going in smooth manner. Customer communication in the banking world has advanced little in the past 10 years. The wide-spread use of SMS and social media has been largely ignored by the banking world. Banks have much ground to cover as they are missing a terrific opportunity to engage with customer (and prospective customer) in a way that meets their customers' needs. So the effective communication is important in banking sector.

Review of literature:

K. Srinivasan, president & CEO of prime point public relations p.ltd&prime point formation Chennai. Private sector is concerned do excessive communication with the customer which may sometime border

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into irritation also. In case of public sector banks there is absolutely no communication with the media. There is a need for professional approach and training for integrated communication. When I monitor service centers and bank branches, I often see missed opportunities to tell customers they are valued and that the bank or credit union wants to help them communication is language and much more. - Melissa Kovacevic. A number of banks are posting service updates, contact in customers and even providing safety tips to followers through their social media channels.- Jonathan camti:

Data collection methodology:

It is a descriptive study. The data were collected from respondents by way of adopting simple random techniques through questionnaire. Sample size is 100.

Objectives:

- To know the perception of bank customers about the communication competency of bank staff.
- To know the communication problems faced by the bank employees.
- To know the bank customer

Analysis and Interpretation:

Table: 1 Gender of the respondents

Gender	No of respondents
Male	67
Female	33
Total	100

Source: primary data

Table: 2 Income of the respondents

Income	No of respondents
Less than Rs.10000	10
Rs.10000-50000	28
Above 50000	62
Total	100

Source: primary data

Table: 3 Qualification of the respondents

Qualification	No of respondents
Under graduate	61
Post graduate	33
Others	6
Total	100

Source: primary data

Table: 4 Period of visit to the banks

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Period	No of respondents
0-5 Years	41
5-10 Years	42
More than one years	17
Total	100

Source: primary data

Table: 5 Staff service provided

Service	No of respondents
Single window operator	10
Jewel loan appraiser	31
Credit card enquiry	29
ATM card enquiry	30
Total	100

Source: primary data

Table: 6 Handling Queries of the customers

Opinion	No of respondents
Satisfied	62
Not satisfied	38
Total	100

Source: primary data

Table: 7 Communication in English and regional language.

Opinion	No of respondents
Satisfied	65
Not satisfied	35
Total	100

Source: primary data

Table: 8 Clarity in communication

Opinion	No of respondents
Satisfied	67
Not satisfied	33
Total	100

Source: primary data

Table: 9 Over all communication skills

Opinion	No of respondents
Satisfied	76
Not satisfied	24
Total	100

Source: primary data

Table: 10 Assertiveness in communication

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Opinion	No of respondents
Satisfied	69
Not satisfied	31
Total	100

Source: primary data

Findings:

- 67% of the respondents are male and 33% are female.
- 62% of the respondent's income is greater than Rs.50, 000.
- 61% of the customers are under graduate.
- 42% of the customers being visiting the banks for more than 5 years.
- 31% of the customers being satisfied with the services provided by jewel loan appraiser and credit card officer.
- Majority of the customers being satisfied with the communication.

Suggestions:

- Centralized reception section can be introduced for the customer.
- Communication gap arrive because language acts as a barrier between bankers and customers.
- Customer who is in illiterate can be given with some provision when they are filling the forms and applying the loan and help them to get loan soon when they apply for loan.

Conclusion:

A perception of customer about bank is very essential one in banking service which can be helped to both bankers and customers also. Communication during new service development process is important if the needs of customers are to be met functionally as well as economically (e.g. Loan mela) with a help of good communication skills you can anticipate problem, make decisions, co-ordinate work flow, supervise others, develop relationships and promote products and service. If there is good communication skill among them which will be useful to develop and implement the service smoothly and flexibility will create among them.

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