A Study on Customer Satisfaction towards State Bank of India- with Reference to Bemetara City, Chhattisgarh

-Dr. Suresh Pattanayak – Associate Professor, Amity Business School, Amity University, Chhattisgarh, Email: - skpattanayak@rpr.amity.edu

- Monika Gahlyan, Student, Amity Business School, Amity University, Chhattisgarh. E-MAIL: - monikagahlyan2004@gmail.com

ABSTRACT

Customer satisfaction is crucial to measuring the success and viability of service-based industries, particularly in the banking industry. With the competitive environment prevalent today, public sector banks such as the State Bank of India (SBI) are under pressure to provide quality service that has the potential to meet and even surpass the expectations of customers. The present study proposes to assess customer satisfaction among SBI consumers in Bemetara city, Chhattisgarh. The study concentrates on significant service domains like customer care, ATM access, mobile banking, loan facility, and general account handling speed.

Primary data was gathered from 100 SBI customers of the region using a structured questionnaire through simple random sampling. The quantitative data analysis methods like percentage analysis and graphical representations are used in this study. Supporting evidence from secondary sources and scholarly literature places the findings into context. The findings reflect that customers are largely satisfied with services such as ATM accessibility and mobile banking, yet aspects such as responsiveness of service and knowledge of digital features need improvement. The paper ends with recommendations for enhancing customer-oriented services in public sector banks that are actionable.

KEYWORDS:

Customer Satisfaction, Public Sector Banks, State Bank of India (SBI), Banking Services, Bemetara, Service Quality, Mobile Banking

INTRODUCTION

Customer satisfaction has become the key driver of organizational success in the service industry, especially in banking, where services are intangible, the results are long-term, and customer confidence holds the central position. In the Indian banking system, where economic growth, financial inclusion, and the digital revolution are happening parallelly, public sector banks like the State Bank of India (SBI) have a special role to play. They not only act as financial intermediaries but as an aid to national development also. In such a dual capacity, it becomes necessary for SBI to continuously watch over, evaluate, and enhance the quality of its services to be in tune with changing customer expectations. This study is a humble effort to measure the extent of customer satisfaction with the banking services of SBI in Bemetara city, an emerging semi-urban area in the state of Chhattisgarh.

In recent times, the banking system in India has also changed dramatically, particularly post-liberalization and after the introduction of digital banking technologies. Deregulation, financial innovation, and foreign and private bank competition have significantly changed the competitive landscape of banking. Public sector

banks, which were erstwhile monopolistic institutions, now face a market with private players that predominantly rank high in customer service, technology, and tailoring. In spite of this, SBI still has a commanding lead in the public banking sector, which is primarily due to its widespread network of branches, government patronage, and popular goodwill. This alone is not enough in a competitive economy where the customer increasingly demands convenience, efficiency, and personalized service.

The shift in customer expectations—from simply being able to access banking facilities to expecting real-time, technology-driven, and customer-focused experiences—compels banks to change their philosophy of operation. SBI serving millions of customers in rural, semi-urban, and urban India has to put customer satisfaction high on its agenda as a retention metric in addition to service innovation. Customer satisfaction is no longer confined to minimum service like timely withdrawal or deposit services, but now it encompasses responsiveness, complaint redressal, speed of digital transactions, security of data, and ease of accessing banking apps and websites.

In this regard, gauging customer satisfaction in a semi-urban area such as Bemetara assumes significance for a number of reasons. For one, semi-urban areas are changing at a very fast pace because of infrastructural advancement, rising literacy, and government initiatives that encourage digital banking and financial inclusion. Customers in the semi-urban areas usually have a hybrid set of expectations—while they appreciate the custom-based, branch-based experiences provided by traditional banks, they also show interest in mobile and digital services. Second, SBI is a principal bank for government transactions, disbursement of subsidies, student banking, and agricultural finance in districts such as Bemetara. This renders its customer satisfaction and quality of service an essential reference point for public service effectiveness.

Additionally, customer satisfaction is inextricably tied to the dimensions of service quality like reliability, assurance, tangibles, empathy, and responsiveness—traditionally measured through the SERVQUAL model. In the context of public sector banking, these dimensions need to be perceived using both conventional and online perspectives. For instance, 'tangibles' no longer only mean physical infrastructures and printed passbooks but also mobile app interfaces and ATM presence. Likewise, 'responsiveness' encompasses both attitude of bank personnel and efficiency of online complaint redressal platforms.

Various studies have shown that though SBI has a stable customer base because of its long-time existence, there are important areas where it can improve. Problems like long queues in branches, poor complaint resolution processes, and lack of proper awareness about digital services still undermine customer satisfaction. On the other hand, positive feedback is often associated with SBI's strong branch infrastructure, wide ATM coverage, and trustworthiness as a government-backed institution. This contrast between strengths and areas of dissatisfaction highlights the need for region-specific studies, such as the one being undertaken here.

Bemetara city, located in Chhattisgarh, represents a dynamic region with a mix of rural and semi-urban population. The city is developing steadily because of its closeness to regional centers and more emphasis on rural development by the government. The availability of State Bank of India in Bemetara is crucial, as it significantly contributes to financial inclusion, disbursing government subsidies, and enabling small and medium enterprises through various credit programs. However, with the growing penetration of smartphones and the internet, customers in Bemetara are becoming more digitally aware, and their expectations are aligning closer to those in urban areas. Hence, there is a need to evaluate whether SBI's service delivery mechanisms are keeping pace with this changing customer profile.

This research thus aims to fill the gap by assessing customer satisfaction particularly in the Bemetara area, thus providing insight that would enable SBI to enhance its delivery of services as well as digital reach. Of particular interest is customer perception along several touchpoints—branch services, digital banking

platforms (e.g., YONO app), ATM access, staff interaction, and grievance redressal. By examining both the strengths and weaknesses of SBI's service delivery in Bemetara, the study aims to provide actionable recommendations for improving customer satisfaction and service innovation at the local level.

For this purpose, the study is informed by a systematic set of goals, a conceptual framework connecting service quality with customer satisfaction, and a quantitative research methodology underpinned by primary data. The research also includes an extensive literature review of recent academic literature published between 2010 and 2025 and thus can leverage both established principles and new trends in customer satisfaction measurement.

LITERATURE REVIEW

customer satisfaction in banking has progressed tremendously in recent years, especially with public sector banks like the State Bank of India (SBI) trying to improve on their services while sustaining the confidence and loyalty of a huge and disparate client base. Scholars have studied different dimensions of satisfaction such as service quality, technology adoption, responsiveness, digital inclusion, and customer attitudes. The subsequent literature review integrates present studies (2011–2025), capturing trends, developments, and ongoing service lacunae—particularly rural and semi-urban zones like Bemetara.

Adhikary and Guha (2025) examined public banking customer perception through a case study conducted in Burdwan. The research highlights that, although the trust level towards public organizations such as SBI continues to be high, satisfaction is becoming ever more reliant on interpersonal communication, responsiveness, and perceived fairness in dealing with transactions. They noted proactive engagement strategies by customers, particularly in areas where procedural rigidity could lessen customized service.

Rahuman and Rahim (2025) studied customer satisfaction in Tirunelveli and found that branch-level service factors—like queue management, ATM accessibility, and staff politeness—play a significant role in shaping satisfaction. Despite broad satisfaction with routine services, dissatisfaction emerged from slow response to grievances and poor awareness of SBI's digital platforms. The authors recommended customer education campaigns for tools like the YONO app to bridge digital knowledge gaps.

Singh and Sayeed (2024) investigated customer satisfaction in Satna district, highlighting a growing divide between traditional and modern expectations. Older customers valued in-person services and branch familiarity, while younger users demanded faster response times, intuitive mobile applications, and better digital grievance redressal. The study pointed to the need for hybrid service models that blend SBI's legacy strengths with modern banking conveniences.

Sharma (2022) emphasized banking innovation and how it influenced customer satisfaction. She determined that although SBI had invested in numerous technological upgrades like YONO and online portals, users continued to face usability issues. Tech-literate customers were found to be most satisfied with the ability to use these systems on their own. But the absence of user-friendly design, multilingual support, and digital assistance created hurdles for wider adoption. Sharma suggested banks implement human-led digital onboarding in branches as a complement to app-based solutions.

Chowdhury (2021) conducted specific research on public sector banks and determined five major drivers of satisfaction: availability of branches, employees' behavior, ease of digital banking, resolution of grievances, and service speed. His research indicated that SBI was good at accessibility and fundamental operations but faced dissatisfaction due to tardiness in service delivery, particularly in rural branches. The research reiterated the requirement of employee training and decentralization of decision-making for enhancing satisfaction levels.

Madavan and Vethirajan (2020) compared e-banking satisfaction in Puducherry between public sector and private sector banks. The results showed that private banks ranked higher on app performance and digital experience, whereas SBI maintained customer trust because of its conventional presence and consistent branch infrastructure. However, digital onboarding, response time, and mobile transaction speed were found to be areas that SBI needed to prioritize. The research found that customer satisfaction increasingly hinges upon speed, autonomy, and usability, which still presented challenges for SBI.

Murugan (2018) researched customer satisfaction in the SBI Chengalpattu branch. He found high satisfaction with cash services, availability of ATMs, and politeness of staff, but identified deficiencies in real-time support and coordination of services. Likewise, Das and Das (2018), in their Bhubaneswar-based research, discovered that SBI customers preferred to interact with others face-to-face and tended to shun mobile services for not being clear or trustworthy. They highlighted the fact that SBI needs to move towards digitally enabled but branch-assisted service delivery, making sure customers are directed through digital platforms instead of having to learn it by themselves.

Gopalakrishnan et al. (2018) presented a comparative overview of SBI vs. ICICI Bank. They discovered that whereas SBI excelled in public trust, affordability, and financial inclusion, ICICI excelled in customer support, mobile banking, and feedback systems. Their review of literature highlighted the significance of personalized service, effective CRM, and innovation, which had been easily embraced by private banks.

Nawaz (2017) examined customer satisfaction in Bareilly district and found that legacy trust played a central role in SBI's customer base. However, rising expectations among younger users required enhanced support services and better in-branch tech assistance. Most respondents preferred traditional methods but were willing to shift to mobile platforms if handholding and confidence-building support were provided.

Joshi and Sankaranarayanan (2016) analyzed cooperative and multi-state banks in Goa and found that SBI's transactional transparency and formal systems enhanced customer trust. However, compared to cooperative banks, SBI lacked flexibility in terms of grievance handling and decision-making speed. The study advocated for greater branch-level empowerment and customer-centric training.

Rabb (2015) analyzed customer satisfaction in Kanyakumari and focused on the importance of staff responsiveness and complaint handling. The results indicated that customers not only demanded trustful services but also effective communication and transparency in charges. SBI ranked high in transaction safety and accessibility, but was behind in real-time information and personalization in services.

Gupta and Agarwal (2013), in a comparative analysis of private and public banks in Meerut, reported that SBI performed better on security and reach but poorer on mobile banking efficiency and product customization. Agarwal (2012) supported this in a study in Aligarh where public banks were preferred for conventional services but all were expected to work on online banking interfaces, grievance portals, and service speed.

Maji and Biswas emphasized that service quality, particularly in terms of empathy and assurance, was important to achieve satisfaction. Their review of literature told them that SBI needs to enhance front-end service employees' training and online touch points in order to compete with changing models of banking.

Ahmed (2010) presented one of the first empirical examinations to connect customer orientation with service quality in SBI. He focused on the point that banks possessing well-trained frontline staff, decentralized problem-solving organizations, and structured mechanisms for feedback consistently registered higher satisfaction levels. This starting point continues to hold value as SBI walks along the tightrope between tradition and technological transformation.

RESEARCH GAP

Though there has been considerable research on customer satisfaction in the banking industry, most of the literature so far has concentrated on national-level data or public vs. private sector bank differences in urban settings. The literature frequently highlights technological upgradation, profitability, or service quality metrics in metros and major cities, where infrastructure and customer expectations differ appreciably from those in rural or semi-urban areas. While several papers highlight SBI's large customer base and public trust, very few have specifically addressed how these factors influence customer satisfaction in smaller cities like Bemetara, where digital literacy, physical infrastructure, and branch-level operations may not be on par with urban centers.
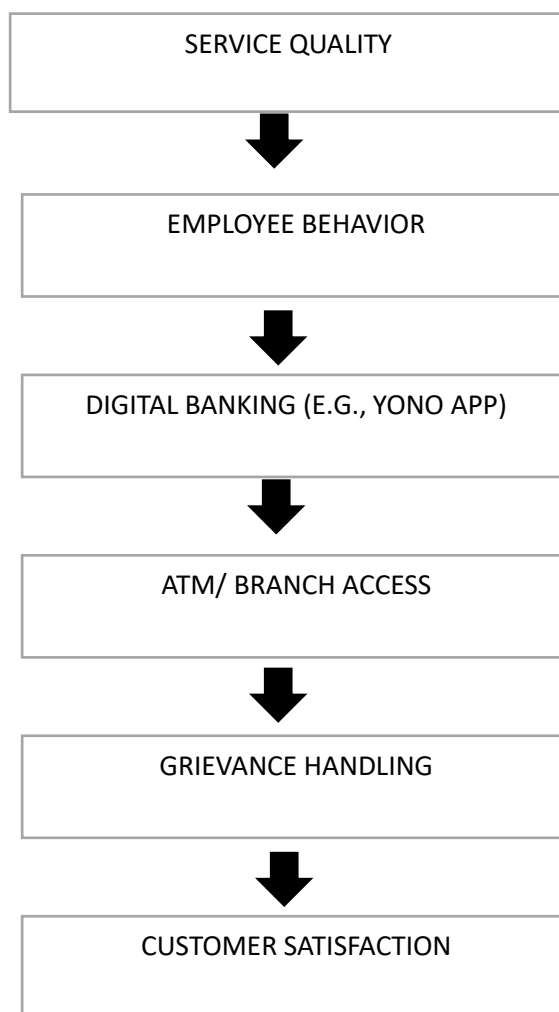
In addition, although there is significant emphasis on mobile banking channels such as mobile applications (e.g., SBI YONO), there is still a void in research on how well customers in semi-urban and rural areas are using these tools. Past research has not captured, to a satisfactory extent, the behavioral, demographic, and technology-related issues that customers in Tier-3 cities confront when dealing with public sector banks. There is a need for localized, micro-level analysis to understand the real customer experience, evaluate specific service delivery dimensions, and assess the effectiveness of SBI's outreach in terms of awareness, usability, and satisfaction. This study attempts to bridge that gap by focusing on customer satisfaction towards SBI in Bemetara city, thereby contributing to a more region-specific understanding of service quality in India's public banking sector.

OBJECTIVES OF STUDY

The main objective of this study is to evaluate the degree of customer satisfaction with the State Bank of India (SBI) services in Bemetara city, Chhattisgarh. The research is organized around the following specific objectives:

- To measure levels of customer satisfaction with basic banking services such as savings accounts, current accounts, and loan processing provided by SBI in Bemetara.
- To evaluate the effectiveness and customer experience of SBI's digital banking services, such as the YONO app and mobile banking.
- To determine major factors impacting customer satisfaction, such as service quality, staff behavior, accessibility, and grievance redressal processes.
- To study the degree of awareness and embracement of digital services by SBI customers in semi-urban areas.
- To evaluate customer perception of availability of ATMs, convenience of transactions, and cash handling services at SBI offices.
- To deliver actionable suggestions for improving the overall service experience and customer satisfaction for public sector banks, with an emphasis on semi-urban branches.

CONCEPTUAL MODEL

```
┌─────────────────────────────────────┐
│          SERVICE QUALITY            │
└─────────────────────────────────────┘
                  ↓
┌─────────────────────────────────────┐
│         EMPLOYEE BEHAVIOR           │
└─────────────────────────────────────┘
                  ↓
┌─────────────────────────────────────┐
│   DIGITAL BANKING (E.G., YONO APP)  │
└─────────────────────────────────────┘
                  ↓
┌─────────────────────────────────────┐
│        ATM/ BRANCH ACCESS           │
└─────────────────────────────────────┘
                  ↓
┌─────────────────────────────────────┐
│        GRIEVANCE HANDLING           │
└─────────────────────────────────────┘
                  ↓
┌─────────────────────────────────────┐
│       CUSTOMER SATISFACTION         │
└─────────────────────────────────────┘
```

Explanation:

This framework indicates that customer satisfaction is directly impacted by several independent variables: perceived quality of service, behavior of the staff, availability of digital platforms, accessibility of the branches/ATMs, and the efficiency of grievance redressal mechanisms. These variables together decide the entire customer experience at SBI in Bemetara.

RESEARCH METHODOLOGY

Research Design

The research uses a descriptive research design since it suits the determination of SBI customers' characteristics and satisfaction levels within Bemetara. The aim is to capture the finer details regarding customers' perceptions of multiple banking products, including digital channels, branch experience, and availability. The research combines both quantitative and survey research techniques to analyse customer response.

Data Sources: -

Primary Data: Collected through a structured questionnaire designed specifically for this study. The questionnaire included both closed-ended and multiple-choice questions covering various aspects of SBI's service delivery.

Secondary Data: Sourced from previously published research papers, SBI annual reports, academic journals, and online databases to support the literature review and contextualize findings.

Sampling Technique and Sample Size: -

A random sampling technique was employed in order to get unbiased representation of customers of SBI in Bemetara. A sample of 60 respondents was chosen in order to give statistically significant information. Respondents consisted of account holders with different ages, professions, and education.

Data Collection Method: -

The survey was conducted face-to-face and electronically (where possible) among customers at or by SBI offices in Bemetara. They were asked questions on their experience with account facilities, use of mobile banking, interaction with staff, use of ATMs, and resolving complaints.

Data Analysis Tools: -

Collected data were examined using descriptive statistics like percentages, frequency distribution, and graphical representation (pie charts and bar graphs). These techniques were employed to understand trends and quantify the level of customer satisfaction in various dimensions.

Limitations of the Study: -

The sample size (60) may not be a true reflection of the entire customer base of SBI in Bemetara.

The study was limited to a single city and may fail to capture trends in other areas.

Answers are prone to be influenced by individual biases or insufficient awareness of some online services.

DATA ANALYSIS AND INTERPRETATION

This part lays out the main conclusions derived from the survey across 60 SBI customers in Bemetara. The information is interpreted based on percentage and visualized (described below in text form for the paper). Customer demographics, usage patterns, and satisfaction levels are the emphasis areas.

- RESPONDENT PROFILE: -

VARIABLE	CATEGORY	PERCENTAGE
GENDER	MALE	45%
	FEMALE	53.3%
	PREFER NOT SAY	1.7%
AGE GROUP	18-25 YEARS	78.3%
	26-35 YEARS	8.3%
	ABOVE 35 YEARS	5%
OCCUPATION	STUDENT	68.3%
	EMPLOYED	15%
	SELF- EMPLOYED	13.3%
	UNEMPLOYED	3%

EDUCATION LEVEL	UP TO 12 STANDARDS	58.3%
	GRADUATE	26.7%
	POST- GRADUATE	11.7%
	PROFESSIONAL	3.3%

- DOES BANK CATERS BANKING NEEDS OF ALL RESPONDENTS: -

Bank caters all banking needs?	No of Respondents	Percentage (%)
Yes	44	87.3
May be	14	9.4
No	2	3.3
Total	60	100

INTERPRETATION OF THE RESULT: - The vast majority of the respondents, 87.3%, said that they use State Bank of India (SBI). This indicates that SBI has a strong market presence and customer credibility. The information also corroborates that the results of the survey are particularly applicable to the measurement of the banking services of SBI, both conventional and online.

- WHICH FACILITIES IS GIVEN MORE IMPORTANCE IN SBI: -

Facilities	No of Respondents	Percentage (%)
Loan Facilities	22	36.7
Overdrafts Facilities	9	15
ATM Facilities	28	46.7
Online transactions	1	1.7
Total	60	100

INTERPRETATION OF THE RESULT: - The survey indicates that 46.7% of respondents believe that SBI prioritizes ATM facilities and loan services. This perception points to the visibility and regular usage of these services. It may also suggest areas where SBI's performance is noticeable and where it must ensure high service standards.

SATISFACTION LEVEL ON SERVICES PROVIDED BY THE BANK

Factors	No of Respondents	Percentage (%)
Highly Satisfied	18	30
Satisfied	30	50
Neutral	12	20
Not Satisfied	0	0
Total	60	100

INTERPRETATION OF THE RESULT: - 30% of the survey respondents signalled strong satisfaction with mobile banking services, reflecting that most find digital services to be efficient and convenient. Still, because over half did not signal high satisfaction, there is potential for app performance, navigation, and error correction improvement

- CUSTOMER SATISFIED WITH HOW BANK HANDLE THEIR ACCOUNT EFFICIENTLY

Factors	No of Respondents	Percentage (%)
Yes	53	88.3
No	7	11.7
Total	60	100

INTERPRETATION OF THE RESULT: - A remarkable 88.3% of the respondents assured satisfaction with the management of their accounts, praising SBI for its effectiveness in performing core banking operations like deposits, withdrawals, updates, and rectification of mistakes.

- WHAT FACTORS INFLUENCED TO BE THE CUSTOMER OF SBI: -

Factors	No of Respondents	Percentage (%)
Monthly balance	11	18.3
Safety/Trustworthiness	20	33.3
Overall facilities	26	43.3
ATM facilities	3	5
total	60	100

INTERPRETATION OF THE RESULT: -

The survey found that 28% of respondents were influenced by factors such as minimum balance requirement, safety, and interest rates. These represent SBI's core strengths in affordability, stability, and financial competitiveness. Highlighting these features in future marketing could further strengthen its appeal.

FINDINGS

- High Customer Satisfaction with Basic Services:

A majority of respondents expressed satisfaction with SBI's core services, such as savings and current accounts, ATM accessibility, and account handling. Over 88% of customers felt that the bank caters to all their basic banking needs efficiently.

- Growing Adoption of Digital Banking:

With 85% of the respondents utilizing mobile banking and 53.3% having downloaded the YONO app, there is strong evidence that digital services are increasingly a part of SBI customers in Bemetara. Not every customer, however, is availing all the features made available, reflecting a digital awareness gap.

- ATM and Branch Accessibility:

About 83% of the respondents reported that SBI ATMs were easily accessible, showing satisfaction with the bank's physical presence in the city.

- Interest Rates and Financial Services:

Approximately 62% of respondents felt that SBI provides competitive interest rates on savings accounts and loans. Yet, 25% said "Maybe," indicating some modest degree of uncertainty or lack of knowledge among certain customers.

- Effective Account Management and Service Quality:

The most customers (88.3%) were satisfied with the way their accounts were managed, including deposits, withdrawals, and customer service for transactions.

- Digital Awareness Gap

Even though usage of mobile banking is great, effective usage of features like fund transfer, bill payment, and loan application online through YONO is relatively lower. That may indicate that digital literacy and onboarding of users must be improved.

CONCLUSION

The purpose of this research was to measure the satisfaction of customers towards State Bank of India (SBI) services in Bemetara city, Chhattisgarh. On the basis of primary data obtained from 60 respondents, it was observed that SBI has a good and positive image among its customers, specifically for its core banking, ATM accessibility, and basic account management. Customers like the convenience of transactions and general trustworthiness that SBI provides, which strengthens the bank's reputation as a trustworthy public sector bank in semi-urban India.

In addition, the study points out that digital banking services like the YONO app and mobile banking are increasingly becoming popular, particularly among young and educated users. The results also, however, bring out a digital engagement gap since customers do not all use these platforms to the fullest. Although

overall satisfaction levels are high, there is still room for enhancement in personalized delivery of services, responsiveness of staff, and knowledge of new bank technologies.

In summary, although SBI is doing great in Bemetara, service innovation, customer communication, and digital literacy need to keep improving continuously in order to sustain customer satisfaction and remain competitive in a fast-changing banking environment.

SUGGESTION

Based on the findings of the study, the below suggestions are put forward to assist SBI in achieving higher customer satisfaction in Bemetara and similar semi-urban areas:

- Improve Digital Literacy and Onboarding:
  SBI should arrange periodic awareness campaigns and customer training sessions (particularly for branch-level employees) to encourage more use of digital platforms such as the YONO app and net banking.
- Enhance Grievance Redressal Systems:
  A special helpline or quick complaint resolution system should be implemented at the branch level to respond to customer grievances quickly and effectively.
- Upgrade ATM and Branch Infrastructure:
  Despite the wide availability of ATMs, increased maintenance and enhanced functionality (such as cash deposit machines) can add further convenience and decrease traffic in branches.
- Personalize Customer Service:
  SBI can develop people skills for staff to deliver more personalized assistance based on customer information and past transactions to enhance customer engagement and loyalty.
- Encourage Value-Added Services:
  Sales of products such as insurance, mutual funds, and loans may be more successful if customers are adequately informed about the advantages through focused communication.
- Ongoing Feedback Gathering:
  Surveys and feedback mechanisms should be systematized on a regular basis to track customer satisfaction patterns and detect service gaps in advance.

REFERENCES

Chowdhury, Arnav. (2021). Factors Affecting Customer Satisfaction in Public Sector Banks (With Special Reference to State Bank of India). International Journal for Research in Applied Science and Engineering Technology. 9. 398-402. 10.22214/ijraset.2021.38422.

Gopalakrishnan, Ms & Vidyapeeth, D & Dam, Dr. (2018). STATE BANK OF INDIA AND ICICI BANK: A COMPARATIVE ANALYSIS ON CUSTOMER SATISFACTION. 5. 260-275.

Sharma, R. (2022). A study on innovation in banking and its impact on customer satisfaction. *Integrated Journal for Research in Arts and Humanities*, *2*(3), 67-72.

Madavan, K., & Vethirajan, C. (2020). Customer satisfaction on E-banking services of public and private sector banks in puducherry region-an empirical analysis. *International Journal of Management (IJM)*, *11*(6), 649-664.

Adhikary, M., & Guha, D. (2025). Bank's Behaviour in Transactions With Customers: A Case Study of Perception in Burdwan. In *Renewable Energy and the Economic Welfare of Society* (pp. 245-264). IGI Global Scientific Publishing.

Singh, Shraddha & Sayeed, Aslam. (2024). EXPLORING CUSTOMERS' PERCEPTION OF PUBLIC SECTOR BANKS IN SATNA DISTRICT: AN EMPIRICAL STUDY. 2582-5208. 10.56726/IRJMETS52808.

Rahuman, M. Abdul & Rahim, A. (2025). Customer Perception and Satisfaction with SBI Banking Services in Tirunelveli. 6. 1-8.

Rabb, A. (2015). A study on customer's satisfaction towards banking services of state bank of India in Kanyakumari district,". *International Journal of management and commerce innovations*, *2*(2), 249-443.

KUMAR, M. P. R. A STUDY ON CUSTOMER SATISFACTION TOWARDS THE SERVICES OFFERED BY STATE BANK OF INDIA IN TIRUNELVELI

Joshi, A. M., & Sankaranarayanan, K. G. (2016). Service Quality and Customer Satisfaction among Selected State Cooperative & Multi-State Cooperative Banks in Goa-A Study. *International Journal of Science and Research*, *5*(11), 738-743. DISTRICT. *PRINCIPAL'S*

Murugan, V. (2018). A Study on customer Satisfaction of banking Services with Reference to State bank of India in chengalpattut branch. *EXECUTIVE EDITOR*, *9*(12), 154. *MESSAGE*, 110.

Ahmed, D. J. (2010). Customers Orientation and Service Quality of Commercial Banks: The Empirical Evidence from State Bank of India. *International Journal of Management (IJM)*, *1*(2), 174-203.

Nawaz, A. (2017). Customer's Satisfaction towards banking services of State Bank of India in Bareliy district Uttar Pradesh. *International Journal of Commerce and Management Research*, *3*(12), 2455-1627.

Maji, S., & Biswas, B. Ensuring Customer Satisfaction in Banking Sector through Service Quality–A Study with Reference to Select Branches of State Bank of India. *Business Studies*, 79.

Agarwal, J. (2012). Customer satisfaction in Indian banking services (A Study in Aligarh district). *International journal of computing and business research*, *3*(1), 1-14.

Gupta, V. P., & Agarwal, P. K. (2013). Comparative study of customer satisfaction in public sector and private sector banks in India (A case study of Meerut region of UP). *International Journal of Management, MIT College of Management*, *1*(1), 56-63.

Das, S. S., & Das, S. (2018). Customer Satisfaction Towards Services Provided by State Bank of India-A Study of Bhubaneswar City. *Age*, *18*(20), 6.