Farmer Wakefulness near Using Banking Services in Namakkal West District

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Abstract

The study of customer and banks relationship is unique of its kind even though a few attempts were made earlier. Customer service has become the heart of good banking system because retention of existing consumers is crucial and attracting newer customers ensures survival of banks in the long run. For this purpose primary data was collected from 50 respondents.

Keywords: Farmer, Banking, Agriculture, Income

Introduction

Banking is a service function. The banks have been doing the service and facilities according to the needs of the customers. Though the world "customer service "is not found especially in the banking regulation act 1949 or in the rules, significance was given to the service intended.

The concept of customer service is dynamic one. Today's customer service may be outdated one tomorrow. For this, the bankers should assess and Reassess the demands and expectations of their customers continuously and even research may also be carried out to innovate and better the quality services.

The task is to identify the needs of customers and to ventilate the grievance up to their satisfaction. The main aim is to examine complaints, suggestions cases of delay and other

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33

difficulties faced and reported the customers and evolve ways and means. To improve the quality and quantity of services. Not only sorting out worthwhile suggestion but also initiating suitable action without loss of times is more important. Evolving suitable follow-up measures to maintain a satisfactory level of customer services is also needed.

Objectives of the study

To study the awareness level and customer satisfaction towards new generation mobile banking services.

Sources of Data

Primary data

The data was obtained from the sample population by use of interview schedule

Secondary data

This was obtained through the review of the related literature from various journals, magazines, publisher's report, internet and text books etc.,

The secondary data necessary for the study have been collected through pamphlets, brochures, souvenirs, annual reports and other published papers given by the banks.

The interview schedule used for the study has been prepared by the researcher himself with help of his supervisor

Sampling plan

Researcher adopted the empirical research for the study. It was used in primary data was collected directly from the customer through the interview schedule. The probability Sample techniques are used to Simple random sampling and the sample size is 150 In this study.

Period of study

The survey of the collection of primary data was during the month of December 2024 to March 2025.

Limitations of the study

1. The time given for data collection is insufficient.
2. Period of study is short.

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34

Results and Discussion

1.The Gender of the Respondents

Table 1 Gender of the respondents

SL.NO	Gender	No. of Respondents	Percentage
1	Male	102	68
2	Female	48	32
	Total	**150**	**100**

Source: Primary Data

From the table 1 it could be noted that out of 150 respondents 102(68%) are male while 48(32%) are female. It suggest that there is special drive require to bring more members of female customers is to fold.

2 Shows that Age of the Respondents

Table 2 Age of the respondents

Sl.No	Age Group	No of respondents	Percentage
1	Below 20	20	13.33
2	20-30	22	14.67
3	30-40	31	20.67
4	40-50	23	15.33
5	50-60	21	14.00
6	60-70	18	12.00
7	Above 70	15	10
	Total	**150**	**100**

Source: Primary Data

From the table .2 is understood the out of 150 respondents, 42 (28%) is under the age group of below 20-30, 75(50%) come under the age group of 30-60. and 33(22%) Come under the age group of 60-70.

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35

3 shows marital status of Respondents

Table 3 Marital status of respondents

Sl. No	Marital Status	No. of Respondents	Percentage
1	Married	51	34
2	Un Married	99	66
	Total	**150**	**100**

Source: Primary Data

From the table 3 it is understood the out of 150 respondents, 51(34%) are married and 99(66%) are unmarried the suggest that respondents after marriage before to become customers due to family responsibility.

4. Education qualification of the respondents

Table 4 Education qualification of the respondents

Sl.No	Education qualification	No. of Respondents	Percentage
1	SSLC	16.	10.67
2	HSC	20.	13.33
3	Diploma/ITI	17	11.33
4	Degree	43	28.67
5	Postgraduate	32	21.33
6	Professional	22	14.67
	Total	**150**	100

Source: Primary Data

From the table 4 it is understood the out of 150 respondents, 16(10.67%) have to studied up to SSLC level, 20(13.33%) are HSC level,17(13.33 are Diploma, 43(28.67%) are degree level, 32(21.33%) are have got post graduate level and 22(14.67) ae professional. It brings to highlight that no illiterate got account with the banks.

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36

5. Occupation of the respondents

Table 5 Occupation of the respondents

Sl.No	Occupation	No. of Respondents	Percentage
1	Government employee	12	8
2	Private employee	75	50
3	Business	21	14
4	Profession	12	8
5	Agriculture	6	4
6	Others	24	16
	Total	**150**	**100**

Source: Primary Data

From the table 5 is noted that out of 150 respondents, 12 (8%) are government employee, 75(50%) are private employee, 21(14%) are business and 12(8%) are profession, 6(4%) are agriculture, 24(16%) are other occupations.

6.Monthly income of the respondents

Table 6 Monthly income of the respondents

Sl.No	Monthly income	No. of Respondents	Percentage
1	Below 10,000	60	40
2	10,000-20,000	66	44
3	20,000-30,000	18	12
4	Above 30,000	6	4
	Total	**150**	**100**

Source: Primary Data

From the following table 6 refers 60(40%) fall under the age group of below 10000 and66(44%) belongs to the income group of 10000-20000 and 18(12%) belongs the income group of 20000-30000 and the remaining 6(4%) belongs to the income group of above 30000.

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37

Table 7 Opinion of the respondents about the product attributes in term of satisfaction

Sl. No	Attributes	Highly Satisfied	Satisfied	No Opinion	Dissatisfied	Highly dis Satisfied	Intensity Value	Rank
		2	1	0	-1	-2		
1	Branch Manager	39	96	9	3	3	165	1
2	Officers	24	74	30	15	7	96	3
3	Clerks	24	63	42	12	9	81	4
4	Sub Staff	18	48	60	18	6	54	5
5	Security	51	51	27	3	18	114	2

Sources: Primary data

1.Branch manager

Recording the first statement out of 150 respondents, 135(90%) are positive and 6(4%) are negative and 9(6%) are no opinion. The intensity value of this statement is 165 and its ranked first.

2.Officers

Recording the Second statement out of 150 respondents, 98(65.33%) are positive and 22(14.67%) are negative and 30(20%) are no opinion. The intensity value of this statement is 96 and its ranked second.

3.Clerks

Recording the third statement out of 150 respondents, 87(58%) are positive and 21(14%) are negative and 42(28%) are no opinion. The intensity value of this statement is 81 and its ranked third.

4.Sub staff

Recording the fourth statement out of 150 respondents, 66(44%) are positive and 24(16%) are negative and 60(40%) are no opinion. The intensity value of this statement is 54 and its ranked fourth.

5.Security

Recording the fifth statement out of 150 respondents, 102(68%) are positive and 21(14%) are negative and 27(18%) are no opinion. The intensity value of this statement is 114 and its ranked fifth.

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38

Table 8 Single opinion of respondents about the product attributes in the term of satisfaction

Sl. No	Attributes	Highly Satisfied	Satisfied	No Opinion	Dis Satisfied	Highly Dis Satisfied	Intensity Value	Rank
1	Speed transaction	48	81	12	6	3	165	1
2	Correctness	30	63	27	18	12	93	7
3	Various Facilities	54	51	18	18	9	132	2
4	Presents of staff	18	72	39	15	6	87	9
5	Bank products and services	33	60	36	15	6	99	5
6	Punctuality	36	48	51	6	9	90	8
7	Display of the information	30	60	42	12	6	96	6
8	Availability of accounts	36	42	54	12	4	84	10
9	Availability of forms	24	63	54	6	3	78	11
10	Availability Withdrawal form	33	69	30	3	15	102	4
11	Behaviour	21	75	48	3	3	108	3
12	Service charge	21	45	42	24	18	27	13
13	Rate of interest	15	75	33	15	12	66	12

Source: Primary data

1. Speed transaction at counters

Recording the first statement, out of 150, respondents 129(86%) are positive, 9(6%) are negative and 12(8%) are no opinion. The intensity value of this statement is 165 and its ranked first.

2. Correctness and accuracy of the transaction at counter

Recording the second statement out of 150 respondents, 93(62%) are positive 30 (20%) are negative and 27(18%) are no opinion. The intensity value of this statement is 93 and its ranked Seven.

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39

3. Behaviour attitude of bank staff

Recording the third statement out of 150 respondents, 105(70%) are positive 27(18%) are negative and 18(12%) are no opinion. The intensity value of this statement is 132 and its ranked Two

4. Presents of the staff at counters

Recording the fourth statement out of 150 respondents, 90(60%) are positive 21 (14%) are negative and 39(26%) are no opinion. The intensity value of this statement is 87 and its ranked Nine.

5. Knowledge of the bank staff about the banks products and services

Recording the fifth statement out of 150 respondents, 93(62%) are positive 21 (14%) are negative and 36(24%) are no opinion. The intensity value of this statement is 99 and its ranked Five.

6. Punctuality in the commencing business in the branch

Recording the sixth statement out of 150 respondents, 84(56%) are positive 15(10%) are negative and 51(34%) are no opinion. The intensity value of this statement is 90 and its ranked Eight.

7. Availability and display of the information at the branch

Recording the seventh statement out of 150 respondents, 90(60%) are positive 18 (12%) are negative and 42(28%) are no opinion. The intensity value of this statement is 96 and its ranked Six.

8. Availability of accounts pay in slip

Recording the eighth statement out of 150 respondents, 78(52%) are positive and 16(10.67%) are negative and 56(37.33%) are no opinion. The intensity value of this statement is 90 and its ranked Ten.

9. Availability of collection of draft bankers cheque application form

Recording the ninth statement out of 150 respondents, 87(58%) are positive 9(6%) are negative and 54(36%) are no opinion. The intensity value of this statement is 78 and its ranked Eleven

10. Availability of cash withdrawal form

Recording the tenth statement out of 150 respondents, 102(68%) are positive 18(12%) are negative and 30(20%) are no opinion. The intensity value of this statement is 102 and its ranked Four.

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40

11. Facility like seating drinking water, stationary, arrangements etc

Recording the eleventh statement out of 150 respondents, 96(64%) are positive 6(4%) are negative and 48(32%) are no opinion. The intensity value of this statement is 108 and its ranked Three.

12. Service charges on draft is reasonable

Recording the twelfth statement out of 150 respondents, 66(44%) are positive and 42(28%) are negative and 42(28%) are no opinion. The intensity value of this statement is 27 and its ranked Thirteen.

13. Rate of inters on loan is reasonable

Recording the thirteen statement, out of 150 respondents 90(60%) are positive 27 (18%) are negative and 33(22%) are no opinion. The intensity value of this statement is 66 and its ranked Twelve.

Chi Square Analysis

Hypothesis: 1

There is no significant relationship between Age groups of respondents and awareness level towards using in Internet banking.

TABLE 9 Age of the respondents and level of Awareness (Two-way table)

Sl.No.	Age	Level of Awareness			Total
		Fully Awarded	**Partly Awarded**	**Not Awarded**	
1.	Up to 25	12	5	3	20
2.	26-30	14	4	4	22
3	31-35	16	10	5	31
4	36-40	11	7	5	23
5	41-45	10	7	4	21
6	46-50	12	4	2	18
7	Above 50	9	4	2	15
Total		**84**	**41**	**25**	**150**

It is clear that table 9 the calculated Chi-square value (6.917) is less than the table value (21.3) at five percent level, there exists no significant association between age and Level of

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41

awareness towards farmer using Internet banking of the respondents. Thus the null hypothesis is accepted.

Hypothesis: 2

There is no significant relationship between Educational status of respondents and awareness level towards using in Internet banking.

TABLE 10 Educational status of the respondents and level of Awareness

(Two-way table)

Sl.No.	Educational Criterion	Level of Awareness			Total
		Fully Awarded	Partly Awarded	Not Awarded	
1.	SSLC	9	4	3	16.
2.	HSC	11	5	4	20.
3	Diploma / ITI	10	5	2	17
4	Graduate	27	10	6	43
5	Post Graduate	17	8	7	32
6	Professional	12	7	3	22
Total		**86**	**39**	**25**	**150**

Source: Primary data

It is clear that table 10 the calculated Chi-square value (9.245) is less than the table value (18.31) at five percent level, there exists no significant association between Educational status and Level of awareness towards farmer using Internet banking of the respondents. Thus the null hypothesis is accepted.

Conclusion

Human beings seeks satisfaction in every action and in every walk of life only when a customers is satisfied with the services he will continue to the customers of the bank thus the bank should take all the step to satisfied the customers in order to retain them to encourage other to encourage the customers.

Special Issue: Sustainability and Green Business: Effect of Sustainable Practices on Business Performance and Reputation

42

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Special Issue: Sustainability and Green Business: Effect of Sustainable Practices on Business Performance and Reputation

43

Author Biographies

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S.Sathiya M.Com (CA), M.Phil., (Ph.D) is working as an Assistant Professor in Excel College for Commerce and Science, Komarapalyam, Namakkal. She has 11 years of teaching experience in commerce field. She has published various number of research articles in journals. She also has attended various conferences, seminars & Presented research paper. He also had organized a number of programmes for the benefits of students communities.

Special Issue: Sustainability and Green Business: Effect of Sustainable Practices on Business Performance and Reputation

44