



ASSESSMENT OF PEOPLE'S PERCEPTION ON NATIONAL BANKS IN INDIA THROUGH ILLUSTRIOUS TOOLS OF ANALYSIS

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Abstract: *The services from the banks are highly appreciated by all the customers every time and measure the performance in many ways by the consumers. People who have different tasks with the banks aspire distinguished services from the bankers which create trust and confidence among the customers first and there by people also. The question often arises that the perception of people on the services of national banks is changed or static as it was before since there has been a tough competition from the private bankers with all the competitive efforts aiming at the delight of the people as a whole and succeeded in gaining the people's confidence and trust at a measurable level. So, the study aims to assess people's perception on national banks in India through illustrious tools of analysis. The study underwent with a methodology of exploratory design, qualitative approach and secondary data. The paper has an extensive literature review of theoretical and empirical material up scaling the different illustrative analysis such as SWOT, ABCD, Service, and Investment analysis. This paper contributes a critical analysis on the problems and prospects of National banks in India.*

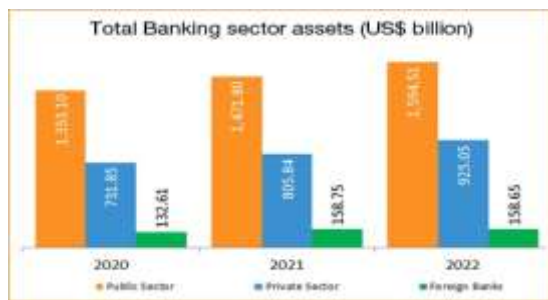
Keywords: *National Banks, People Perception, SWOT, ABCD, Service, Investment Analysis*

INTRODUCTION

The Indian banking system consists of 12 public sector banks, 22 private sector banks, 44 foreign banks, 43 regional rural banks, 1,484 urban cooperative banks and 96,000 rural cooperative banks in addition to cooperative credit institutions. As of September 2022, the total number of ATMs in India reached 217,308 out of which 49.81% are in rural and semi urban areas. As of November 4, 2022 bank credit stood at Rs. 129.26 lakh crore (US\$ 1,585.09 billion). As of November 4, 2022 credit to non-food industries stood at Rs. 128.87 lakh crore (US\$ 1.58 trillion). In 2020-2022, bank assets across sectors increased. Total assets across the banking sector (including public and private sector banks) increased to US\$ 2.67 trillion in 2022. In 2022, total assets in the public and private banking sectors were US\$ 1,594.51 billion and US\$ 925.05 billion, respectively.

As of June 01, 2022, the number of bank accounts—opened under the government's flagship financial inclusion drive 'Pradhan Mantri Jan Dhan Yojana (PMJDY)'—reached 45.60 crore and deposits in the Jan Dhan bank accounts totalled Rs. 1.68 trillion (US\$ 21.56 billion). Rising income is expected to enhance the need for banking services in rural areas, and therefore, drive the growth of the sector.

India is the world's largest market for Android-based mobile lending apps, accounting for ~82% of all online lenders worldwide. India currently has 887 active lending apps. The digital payments revolution will trigger massive changes in the way credit is disbursed in India. Debit cards have radically replaced credit cards as the preferred payment mode in India after demonetization. In November 2022, Unified Payments Interface (UPI) recorded 7.30 billion transactions worth Rs. 12.11 trillion (US\$ 148.63 billion).



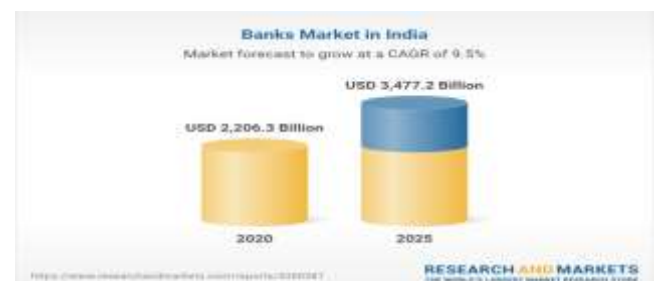
As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well.

The Indian banking industry has recently witnessed the rollout of innovative banking models like payments and small finance banks. In recent years India has also focused on increasing its banking sector reach, through various schemes like the Pradhan Mantri Jan Dhan Yojana and Post payment banks. Schemes like these coupled with major banking sector reforms like digital payments, neo-banking, a rise of Indian NBFCs and fintech have significantly enhanced India's financial inclusion and helped fuel the credit cycle in the country.

The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level five in the Faster Payments Innovation Index (FPII).^{*} India's Unified Payments Interface (UPI) has also revolutionized real-time payments and strived to increase its global reach in recent years.

The banking reform phase has been started since 1991 in India. It leads to Indian Financial & Banking Sector Reforms after 1991 including technological invention. In the reform phase many more new banking products and facilities issued by the banks in India. After 1991 the country is flooded with foreign and Indian private sector banks with their highly technology based banking products and services including ATM stations, credit cards, debit cards E-banking and Net banking etc. The entire banking system became more convenient by these innovations.

Banks in India industry profile provides top-line qualitative and quantitative summary information including: market size (value 2016-20, and forecast to 2025). The profile also contains descriptions of the leading players including key financial metrics and analysis of competitive pressures within the market.



LITERATURE REVIEW:

For a Romanian bank, Bena (2010) evaluated client satisfaction. According to the results of his poll, customers are unhappy with how banks handle complaints, market their services, and interact with them.

Koppala Venugopal and Bonam Sivakumar (July, 2022) listed different aspects and changes brought in customer practices after Covid pandemic and suggested to all the service sector companies that the changed elements are supposed to be considered while formulating and modifying any strategies.

In their study, Devi, Sebastina, and Kanchana (2011) explored customer perceptions of mobile banking. While providing this service, they recommend that clients be informed of all the benefits and drawbacks of mobile banking. Further simplification of the usage is needed, and as clients are concerned about security while using technology in banking, service providers must offer sufficient security services.

Customers' satisfaction with Italian banks was examined by Lacangellera, Liberati, and Mariani in 2011. They stress the significance of really happy consumers and draw the conclusion that the reaction given by management to client requests actually affects customer happiness.

Ramchandra (2012) has done a secondary data analysis of the Consumer Protection Act related to the Banking Sector in India. Through a discussion of various related cases, he concludes that consumers have been provided positive justice against faulty banking services.

Koppala Venugopal, et al. (2023) explained the importance of online transactional practices pertaining to banking services and the challenges faced by the customers while transacting through online banking through digitalization.

Consumer attitudes regarding banking services have been examined by Alagarsamy and Wilson (2013). According to their results, banks should create a favourable atmosphere for working with a large number of clients, utilise communication networks efficiently, and adequately promote all new programmes they launch on their notice boards.

Through the use of a primary survey, Trivedi and Patel (2013) seek to understand the issues that Indians who utilise e-banking are dealing with. They detail a variety of issues that consumers encounter, including abuse of their cards, a sense of unease when using e-banking, malfunctioning ATMs, etc.

Wadhe and Ghodke (2013) conducted research on Indian customers' knowledge of and attitudes towards mobile banking. The findings of their poll show that customers are not aware that banking transactions may be completed using mobile applications. Users of mobile banking find it to be a very simple method of transaction and highly enjoy the flexibility it provides. However, not many users are aware of the transactions that may be completed via mobile banking. Additionally, not many customers have used the mobile banking feature. This demonstrates how crucial it is for banks to communicate with customers and inform them about mobile banking options.

Expansion of banks to the integral parts of the country, especially to rural and tribal places are generally expected by the people since the online banking is not completely adopted by all (Venugopal, K., 2013).

Vennila (2014) made an effort to pinpoint the main issues experienced by customers of Indian private

banks' e-banking systems. He claims that through a primary survey, clients have expressed concerns about issues such as unauthorized access, data loss or damage caused by hackers, ATM infrastructure and location issues, subpar ATM service, etc.

Venugopal, K.et al. (2013) explored in their theoretical study that the socio-economic justice is attuned with the trust and confidence of customers on the efficiency of the bankers.

Kaur and Kiran (2015) studied the online banking service quality and customer loyalty of Public, Private and Foreign Bank consumers in India. They highlight the importance of service quality and report a positive relationship between e-banking service quality factors and loyalty of customers. With increasingly cautious customers, service quality of online banking is highly dependent on security software for enhancing trust. A significant difference in facilities provided by public, private and foreign banks is reported.

Sahoo and Gomkale (2015) studied the financial inclusion in the unorganized sector in Gujarat. They report that a significant proportion of respondents are not in the coverage of financial services.

National banks are branded credible for the security by most of the people irrespective of their performance and operations. Certain factors of brand personality have the high impact on the increase of loyalty of national banks which should be accelerated by the bankers to attract the consumers (Koppala Venugopal, & Vishnu Murty, D. 2019).

Aschalew Adane et al (2018) stated that people perception on national banks highly depend on the customer relationship services being provided by the bankers which is considered to be the imperative factor anywhere irrespective of any geographical differences. The same was acknowledged by Vishnu Murty, D., et al. (2019) at the standpoint of the MSMEs' growth and development which signifies that the aspect of CRM is highly significant for any business and more important for service sector.

Tesfaye Gedyon et al. (2017) in their paper entitled The Assessment of Customer Relationship Management (The Case of Land Mark International

Hotel, Gondar Town, Ethiopia), they have emphasized the determinants of CRM focusing on the service sector industries such as banks, hotels, real estate companies etc. and concluded that the hospitality of the staff is considered to be an important factor influencing the business performance.

The changes in the period of Covid pandemic occurred in the market has made the ambiguity between organised and unorganised processes, even in the banking services, many brokers unofficially operated certain transaction and many deceits have been found as witnessed by the bankers (Koppala Venugopal, 2022).

Murlikrishna, P.N. et al. (2022) in their research on consumer choices in obtaining insurance products through a multi-channel distribution system, have explored the consumer choices and preferences of digital channel to process any financial transaction provided by the health insurance company and the same can be applicable to banking industry.

Although there has been a lot of study on the issues that bank customers confront and their level of satisfaction, only a small number of studies have concentrated on a thorough service-by-service examination. The majority of recent research highlights the common issues that bank customers encounter. By examining the issues faced by consumers of various services, we want to close this research gap.

OBJECTIVES OF THE STUDY:

The objective of the study is to identify, analyse and assess the people's perception on the operational efficiency of national banks through the literature review

METHODOLOGY OF THE STUDY:

The methodology of this study was with exploratory design and qualitative approach. The researchers have carried out this research through secondary data of the material from books connected to the topic, media, newspapers, pedagogical pieces, reports from industry-based websites, and research publications.

ANALYSIS OF THE STUDY

SWOT Analysis of National banks

A SWOT analysis is a strategic planning method used to evaluate the strengths, weaknesses, opportunities and threats involved in a project or a business venture. A good SWOT analysis can help you reach your online marketing goals or kick your business Startup into high gear.

Strengths:

Public Banks: Since the banks are public sector undertaking, they have the backing of the government.

Efficient Services: The banks are efficient in managing its assets and providing ROA which is also improving over the last 2 years.

Growing Reach: Banks have a huge geographical presence in the country, thus making it accessible to the customers and increasing its reach to the target market.

Financially Backing the Agriculture Sector: Financial Facilities being given by many banks to the agricultural sector would give a positive push to the agriculture sector to grow more.

Customers as Main Priority: They emphasize on providing benefits to customers. National banks' main motive is customer satisfaction so as they come up with good and effective financial solutions and different loaning services.

Empowering Employment: National banks have huge number of employees, empowering employment in the nation.

International Presence: Most of the banks have the representative offices in Abu Dhabi, United Arab Emirates, and Shanghai, People's Republic of China, Australia and a branch in Hong Kong.

Easement of Banking: Online Telebanking facilities are available to all its core customers and individuals as well as corporate.

Weaknesses:

Less International Presence: Nominal international presence by most of the national banks. Very few leading players have the credibility international presence.

Lack of Digital Customer Support: Most of the national banks do not respond to their customer's queries and do not guide them which helps their competitors.

Less Advertisement Leads to Lower Brand Presence: The banks have to work out more on its marketing services. It has to come up with regular campaigns both online and offline to bring in new customers or to retain existing customers.

Opportunities:

Expansion: Most of the banks need to expand its presence in the rural market by establishing branch banking.

Increasing Investments: Increasing their Non-SLR investments will result in increased profits.

Interests Rates: Banks can make credit cards more profitable by increasing the interest rate and the non-performing assets can be eased.

Digitalization: With the Internet, the world has become a smaller place that helps in communication in any part of the world. This helps the bank get into the international market and target the global audience which helps to increase profitability.

Other Opportunities: Small scale business banking, more global penetration through international banking, acquisition of smaller local banks in India.

Threats:

Private Sector Banks are Increasing Its Competition: Private sector banks are developing novel investment packages and thereby gaining market share among retail consumers.

Economic Crisis: As a result of the economic crisis, clients are not saving money in banks, reducing bank liquidity and making it difficult to operate efficiently.

Changing Policies: Banking policies are governed by Reserve Bank of India (RBI) laws and regulations, therefore any changes made by the RBI have a direct impact on the bank's operations.

Online Banks: Loans are provided online by private banks which pose a threat to the National banks.

Tech-Platforms: New-age technology like payment wallets are affecting the business of the bank.

ABCD analysis:

In the context of national banks in India, the ABCD analysis is not a commonly used term or framework. However, I can provide you with a general understanding of the ABCD analysis framework, which is often used in supply chain management and inventory control.

The ABCD analysis categorizes items into four groups based on their value or importance, allowing for efficient management of resources. Here's a breakdown of the ABCD analysis framework:

Category A: This category includes items that are of high value or significance. In the context of national banks, this could refer to key areas or activities that have a significant impact on the bank's operations or financial performance. For example, it could encompass core banking services, lending activities, risk management, or technological infrastructure.

Category B: Category B consists of items that have moderate value or importance. In the banking context, this could refer to secondary activities or functions that support the core operations. It may include customer service, marketing and sales, compliance, or back-office processes.

Category C: This category encompasses items that have relatively lower value or importance compared to categories A and B. In the banking context, this could refer to non-core or peripheral activities. Examples could include administrative tasks, procurement, maintenance, or certain support functions.

Category D: Category D includes items with the lowest value or importance. These items are typically non-critical and have minimal impact on

the bank's operations. In the banking context, this could include non-essential or discretionary activities, such as certain training programs, research initiatives, or non-essential investments.

The ABCD analysis aids organisations in efficiently allocating resources and prioritizing their areas of attention. Banks can arrange their resources, such as budget, people, and time, according to the categories under which certain operations or sectors fall. This study can direct the bank's decision-making procedures, resource allocation plans, and performance monitoring systems.

Service analysis:

Analyzing the services provided by national banks in India involves assessing the range of banking services offered, their quality, accessibility, and customer satisfaction. Here are some key aspects to consider in a service analysis of national banks in India:

1. Core Banking Services: National banks in India offer a wide range of core banking services, including savings and current accounts, fixed deposits, loans, credit cards, and remittance services. Evaluating the availability, features, and competitive pricing of these services can provide insights into the banks' ability to meet customer needs and compete in the market.

2. Digital Banking: With the growing digital transformation in the banking sector, national banks in India have expanded their digital banking services. This includes online banking platforms, mobile banking apps, and digital payment solutions. Assessing the functionality, user experience, and security features of these digital channels is crucial to understanding their effectiveness in serving customers.

3. Customer Service: Customer service is a vital aspect of banking services. Analyzing the responsiveness, efficiency, and professionalism of national banks' customer service teams, both in-person and through various communication channels, can provide insights into the banks' commitment to customer satisfaction and problem resolution.

4. Accessibility and Branch Network: National banks in India typically have an extensive branch network across the country. Analyzing the geographic coverage and accessibility of bank branches can indicate the banks' commitment to serving customers across different regions, including rural and semi-urban areas.

5. Financial Inclusion Initiatives: National banks in India have a mandate to promote financial inclusion and provide banking services to underserved segments of the population. Analyzing the banks' initiatives to reach out to unbanked individuals, micro, small, and medium enterprises (MSMEs), and marginalized communities can provide insights into their efforts towards inclusive growth.

6. Wealth Management and Investment Services: Many national banks offer wealth management and investment services to cater to the needs of high-net-worth individuals and investors. Assessing the range of investment products, advisory services, and portfolio management solutions can indicate the banks' capabilities in wealth management.

7. Corporate and Institutional Banking: National banks also serve corporate and institutional clients, providing a range of services such as corporate lending, trade finance, treasury services, and cash management. Evaluating the banks' capabilities, market share, and reputation in corporate banking can shed light on their relationships with large businesses and government entities.

8. Specialized Services: National banks in India often provide specialized services catering to specific industries or sectors. This may include agriculture lending, infrastructure financing, export-import services, and specialized loan programs. Assessing the depth and effectiveness of these specialized services can indicate the banks' understanding and support for industry-specific needs.

9. Innovation and Technology Adoption: Analyzing the banks' adoption of innovative technologies, such as artificial intelligence, data analytics, and blockchain, can indicate their commitment to staying ahead of industry trends and providing cutting-edge services to customers.

10. Cross-Selling and Product Bundling: National banks often promote cross-selling of products and

bundling of services to enhance customer relationships and revenue generation. Assessing the banks' strategies and success in cross-selling complementary products can provide insights into their ability to deepen customer relationships.

Investment analysis:

When analyzing national banks in India for investment purposes, here are some key factors to consider:

1. *Financial Performance:* Evaluate the bank's financial statements, including its revenue, profit, and asset growth over time. Assess the bank's efficiency ratios, such as return on assets (ROA) and return on equity (ROE), to gauge its profitability and effectiveness in utilizing capital.

2. *Asset Quality:* Examine the bank's non-performing assets (NPAs), also known as bad loans. A lower NPA ratio indicates better asset quality. Additionally, analyze the provision coverage ratio to understand the bank's ability to cover potential loan losses.

3. *Capital Adequacy:* Check the bank's capital adequacy ratio (CAR) to assess its ability to absorb losses and maintain stability. A higher CAR indicates a stronger capital position.

4. *Loan Portfolio:* Evaluate the composition and quality of the bank's loan portfolio. Look at the distribution of loans across sectors, such as retail, corporate, and agriculture. Consider factors like the concentration of loans, exposure to sensitive sectors, and the bank's underwriting standards.

5. *Deposit Base and CASA Ratio:* Analyze the bank's deposit base, as a strong and stable deposit franchise is crucial. Look for banks with a high proportion of current account and savings account (CASA) deposits, as they tend to have lower cost of funds.

6. *Net Interest Margin (NIM):* Assess the bank's NIM, which represents the difference between interest income and interest expenses. A higher NIM suggests better profitability, but it's essential to analyze it in conjunction with other factors.

7. *Technology and Digitalization:* Consider the bank's initiatives in adopting technology and digital

banking solutions. Banks that have embraced digital transformation may be better positioned to serve evolving customer needs and compete effectively.

8. *Regulatory Environment:* Understand the regulatory landscape in India and keep track of any recent regulatory changes that may impact the banking sector. Government policies and regulations can have significant implications for national banks.

9. *Management and Governance:* Evaluate the bank's management team and governance practices. Look for banks with experienced and competent management, sound risk management frameworks, and transparent reporting practices.

10. *Industry and Economic Outlook:* Consider the overall industry outlook and macroeconomic factors that could influence the banking sector's performance in India. Factors like GDP growth, inflation, interest rates, and government policies can impact the profitability and stability of banks.

CONCLUSIONS:

Perception analysis of national banks in India involves understanding how people perceive these banks, including customers, shareholders, employees, and the general public. Here are some key aspects to consider in analyzing people's perception of national banks in India:

Assess the overall brand reputation of national banks by considering factors such as customer trust, brand recognition, and customer satisfaction ratings. Positive perceptions of a bank's brand can indicate strong customer loyalty and a favorable image in the market.

Analyze the feedback and reviews from customers to gauge their perception of the national banks in India. Consider factors such as ease of doing business, quality of customer service, responsiveness to queries or complaints, and the overall satisfaction level of customers.

With the increasing emphasis on digital banking, evaluate people's perception of the banks' digital platforms, mobile apps, and online services. Assess the user-friendliness, functionality, and reliability

of these digital channels, as they play a crucial role in shaping customer perception.

Consider how accessible and convenient national banks are for customers. Factors like the number of branches and ATMs, availability of online and mobile banking services, and the ease of conducting transactions can influence people's perception of the bank's convenience.

People's perception of a bank may be influenced by its financial performance and stability. If a bank consistently reports strong financial results, it can enhance confidence among shareholders, customers, and employees. Conversely, negative news related to financial health or stability concerns can impact perception negatively.

Evaluate the perception of national banks regarding their CSR initiatives and community involvement. Banks that actively engage in social and environmental initiatives and contribute to the development of local communities may have a more positive perception among stakeholders.

The perception of employees working in national banks is crucial. Employee satisfaction, engagement, and feedback can provide insights into the work environment, management practices, and overall perception of the bank as an employer.

The public's perception of national banks can be influenced by their trust in the banking sector as a whole. Factors such as regulatory compliance, adherence to ethical practices, and transparency in operations can contribute to public trust and positively shape perception.

Monitor media coverage and public sentiment surrounding national banks in India. Positive or negative news stories, social media discussions, and public opinions can offer insights into how people perceive these banks.

Compare people's perception of national banks with that of their competitors in the Indian banking sector. Understanding the relative strengths and weaknesses of different banks in terms of perception can help identify areas for improvement or differentiation.

It's important to note that people's perception can vary widely, and it may be influenced by individual

experiences, biases, and external factors. Conducting surveys, analyzing customer feedback, and monitoring public sentiment through social listening tools can provide more specific and up-to-date insights into people's perception of national banks in India.

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