# A Study on Marketing of Bank Services with Special reference 10 to SBI Branch, Bengaluru.

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**ABSTRACT:-**
The satisfactory index of S B I vigorously influenced the standard of service. The purpose of the study. OP study was to provide service rendered to the customers of S B I by its effective and innovative marketing strategies. This study is aimed at converting the potential customers to actuals customers by delivering them, the quality service. This study is a descriptive study conducted in SBI branch about 100 customer were selected for structured questionnaire method out of total 100 customers 95% of customers have their account in S B I. About 60% customers are satisfied with type of paying slips challans etc., outside the counter for their easy accessibility about 50% of customers responded of the loan in respect of recent loan proposal takes nearly 3 weeks. The descriptive design was used for this study the instrument used for this study used for data collection is structured questionnaire which consist of demographic and the knowledge questionnaire the collection data analyzed descriptive structure.

## I. INTRODUCTION:
The satisfactory index of SBI vigorously influenced the standard of service made available to the customers. The concept of marketing developed initially in connection with selling of physical product yet one of the major trends has been the phenomenal growth of services. Bank Service Industry is considered as major service concerned with product price, place pricing and promotion decisions in the changing socio-economic and business environment according to the major challenge of delivering quality services to the customers may be to initiate an overall important in the bankers behavioral management. So that the actual customers felt that they are going to banks as satisfied customer.

## II. OBJECTIVE:
- To study the services rendered to the customers by SBI by its effective and innovative marketing strategies.
- To identify the most profitable market now and in future assessing the present and future need of customers by setting business development goals and making plan to meet them.
- The aim of converting the potential customers to actual customers by delivering them the quality service.

## III. RESEARCH APPROACH:
Research approach is a plan and procedure that consist of stop of board assumption to detailed methods of data collection analysis and interpretation. It is therefore based on the nature of data research problems being used addressed research approaches as essentially divided into her categories.
Approaches of data collection:
Approaches of data analysis or rezoning:

## IV. RESEARCH DESIGN:
Research design is a frame work or blue print for conducting the research project. It details the procedure necessary for obtaining the information needed to structure or solve research problem. In this research descriptive design is used. It is the most widdy used research design as indicated by thesis dissertations and research report of SBI.

**Setting of the Study:**
The study was conducted from SBI Branch Bengaluru.

**Target Population:**
The target population in the present study indicates the customer of SBI branch, Bengaluru.

**SAMPLE:**

Sample maybe defined as representative unit of a target population which is to be worked upon the research during their study .In the present study the sample were 100 SBI customers.

**SAMPLE SIZE:**

100 Samples who fulfilled the required characteristics of population.

**SAMPLING TECHNIQUE:**

Sample refers to the process of selecting the portion of population to represent the entire population subjects were selected from sampling frame to achieving non probability sampling. According to the sampling criteria purposive sampling technique was adapted and 100 customers were selected.

**DATA COLLECTION PROCEDURE:**

Structured questionnaire method consisting of two parts.

Section –'A': Demographic variable items on demographic variable schedule age education, occupation, religion, type of family, socio-economic status previous source of information.

Section-'B': Structured questionnaire among customers regarding servile of SBI Branch in Bengaluru.

## V. FINDINGS:

**SECTION –'A':**

Frequency and percentage distribution of customer of SBI branch, Benaluru according to selected demographic variables.

N=100

| Sl. No. | Groups | Frequency | Percentage |
|---|---|---|---|
| | AGE | | |
| 01 | 15-20 | 18 | 18% |
| 02 | 20-30 | 40 | 40% |
| 03 | 30-40 | 50 | 50% |
| 04 | 40-50 | 10 | 10% |
| 02 | Education: | | |
| | • Primary Level | 15 | 15% |
| | • Secondary Level | 39 | 39% |
| | • High Secondary Level | 38 | 38% |
| | • Graduation | 40 | 40% |
| 03 | Occupation: | | |
| | • Government jobs | 9 | 9% |
| | • Private Jobs | 30 | 30% |
| | • House wife | 40 | 40% |
| | • Others | 20 | 20% |
| 04 | Religion: | | |
| | • Hindu | 30 | 30% |
| | • Christian | 40% | 40% |
| | • Muslim | 30% | 30% |
| | • Others | 10% | 10% |
| 05 | Type of Family: | | |
| | • Joint Family | 30% | 30% |
| | • Nuclear family | 70% | 70% |
| 06 | • Socio-economic status: | | |
| | • < 5000 | 9 | 9% |
| | • 5000 – 10,000 | 20% | 20% |
| 7 | Dietary pattern: | | |
| | • Vegetarian | 40 | 40% |
| | • Non-Vegetarian | 60 | 60% |
| 8 | Various source of information: | | |
| | • Family member | 20 | 20% |

| | | | |
|---|---|---|---|
| • | Friend | 38 | 38% |
| • | Health personal | 34 | 34% |
| • | Media | 8 | 8% |

SBI customers 18% customers were in age group 15-20 years, 40% customers were in age group of 20-30 years SBI customers. 50% customers were in age group of 30-40 years and 10% customers were Education terms 15% of customer were of primary level. 30% of Secondary level 38% of High Secondary level and 40% of graducation SBI customers, 9% customer were government jobs, 30% private jobs, 40% house wives and others 10%, SBI customers were, 30% are Hindus, 40% Christians, 30% are Muslims and others are 10% SBI customers type of family were 30% are joint family and 70% are nuclear family

SBI customers socio-economic status 9% are, 5000, 20% are 5000-10,000 40% are 10,000-15,000 and >15,000 are 50% SBI customers dietary pattern were. 40% are vegetarian 60% are non vegetarian. SBI customers various sources of information were 20% are family member, 38% are friend 34% health personal and 8% are media.

**SECTION –B**
Frequency and percentage wise distribution of knowledge score among SBI customers among SBI customers regarding service parties.

| Level of Knowledge | Frequency | Percentage |
|---|---|---|
| Inadequate knowledge (<10) | 52 | 52% |
| Moderate knowledge (11-20) | 43 | 43% |
| Adequate knowledge (21-30) | 5 | 5% |

SBI customers were having inadequate knowledge 43% women were having moderate knowledge and 5% customers were having adequate knowledge.

**SECTION –'C':**
Frequency and percentage wise distribution of knowledge score among SBI customers according to their demographic variables.
V=100

| Level of Knowledge | Inadequate | | Moderate | | Adequate | |
|---|---|---|---|---|---|---|
| Age | F | % | F | % | F | % |
| 15-20 years | 20% | 20% | 3 | 3% | 0 | 01 |
| 21-25 years | 17% | 17% | 13 | 13% | 3 | 3% |
| 25-30 years | 15% | 15% | 20 | 20% | 5 | 5% |
| 31-40 years | 6% | 6% | 7 | 7% | 0 | 0% |
| Education: | | | | | | |
| Primary level | 9 | 9% | 9 | 9% | 1 | 1% |
| Secondary level | 19% | 19% | 21 | 21% | 0 | 0% |
| High Secondary level | 23% | 23% | 13 | 13% | 4 | 4% |
| Graduation | 4 | 4% | 3 | 3% | 2 | 2% |
| Occupation: | | | | | 0 | 0% |
| Government Jobs | 4 | 4% | 7 | 7% | 0 | 0% |
| Private jobs | 24 | 24% | 16 | 16% | 2 | 2% |
| House wife | 30 | 30% | 9 | 9% | 3 | 3% |
| Others | 4 | 4% | 5 | 5% | | |
| Religion: | | | | | 3 | 3% |
| Hindus | 16 | 16% | 14 | 14% | 0 | 0% |
| Christian | 19 | 19% | 15 | 15% | 2 | 2% |
| Muslim | 10 | 10% | 7 | 7% | 0 | 0% |
| Others | 5 | 5% | 3 | 3% | | |
| Type of family: | | | | | | |
| Joint | 16 | 16% | 13 | 13% | 3 | 3% |
| Nuclear | 37 | 37% | 27 | 27% | 2 | 2% |
| Dietary Pattern: | | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| Vegetarian | 18 | 18% | 16 | 16% | 3 | |
| Non-vegetarian | 32 | 32% | 27 | 27% | 2 | |
| Previous source of Information: | | | | | | |
| Family Member | 6 | 6% | 5 | 5% | 0 | 0% |
| Friend | 25 | 25% | 14 | 14% | 0 | 0% |
| Health personal | 20 | 20% | 19 | 19% | 4 | 4% |
| Media | 3 | 3% | 3 | 3% | 3 | 3% |

a) The percentage distribution of SBI customers on their level of knowledge according to their age group. In age group (15-20 years), 20% customers have inadequate knowledge, 3% of customers have moderate knowledge 0% customers have adequate knowledge. In age group (20-25 years) 17% of customers have inadequate knowledge 13% of customers have moderate knowledge and 3% of customers have inadequate knowledge. In age group (25-30 years) 15% of customers have inadequate knowledge, 20% of customers have moderate knowledge and 5% of customers have adequate knowledge. In age group (31-40 years), 6% of customers have Inadequate knowledge, 7% of customers have moderate knowledge and 0% of customers have adequate knowledge.

b) The percentage distribution of SBI customers on their level of knowledge according to their education.

In education terms of SBI customers 9% of primary level have inadequate knowledge, 9% of customers have moderate knowledge and 1% of customers have adequate knowledge. In SBI customers of secondary level 14% of customers have inadequate knowledge, 2% of customers have moderate knowledge and 1% of customers have adequate knowledge. In SBI customers of high secondary level 23% of customers have inadequate knowledge, 13% of customers have moderate knowledge and 4% of customers have moderate knowledge. In SBI customers of graduation level 4% of customers have inadequate knowledge, 3% of customers have moderate knowledge and 2% of customers have adequate knowledge.

c) The percentage of distribution of SBI customers on their level of knowledgeaccording to their occupation. In SBI customers 4% of government jobs customers have inadequate knowledge 7% of customers have moderate knowledge and 9% of customers have moderate knowledge. In SBI customers of private jobs 24% of customers have inadequate knowledge, 16% of

customers have moderate knowledge and 0% of customers have adequate knowledge. In SBI customers of house wives 30% of customers have inadequate knowledge 9% of customers have moderate knowledge and 2% of customers have adequate knowledge.

d) The percentage distribution of SBI customers on their level of knowledge according to their religion.

In SBI customers of Hindus 16% of customers have inadequate knowledge 14% of customers have moderate knowledge and 3% of customers have moderate knowledge. In SBI customer of Christians 19% of customers have inadequate knowledge, 15% of customers have moderate knowledge and 0% of customers have adequate knowledge. In SBI customers of Muslims 10% of customers have inadequate knowledge 7% of customers have moderate knowledge and 2% of customers have adequate knowledge. In SBI customers of others, 5% of customers have inadequate knowledge, 3% of customers have moderate knowledge and 0% of customers have adequate knowledge.

e) The percentage distribution of SBI customers on their level of knowledge according to type of family.

In SBI customers of Joint family 16% of customers have inadequate knowledge 13% of customers have moderate knowledge and 3% of customers have adequate knowledge. In SBI customers of nuclear type 37% of customers have inadequate knowledge 27% of customers have moderate knowledge and 2% of customers have adequate knowledge.

f) The percentage distribution of SBI customers on their level of knowledge according to their dietary pattern.

In SBI customers have vegetarian 18% of customers have inadequate knowledge 16% of customers have moderate knowledge and 3% of customers have moderate knowledge. In SBI

customers of non-vegetarian 32% of customers have inadequate knowledge 27% of customers have moderate knowledge and 2% of customers have moderate knowledge.

g) The percentage distribution of SBI customers on their level of knowledge according to their previous source of information. In SBI customers of family members. 6% of customers have inadequate knowledge 5% of customers have moderate knowledge and 0% of customers have adequate knowledge. In SBI customers of friends, 25% of customers have inadequate knowledge 14% of customers have moderate knowledge and 0% of customers have adequate knowledge. In SBI customers of Health Personnel 20% of customers have inadequate knowledge 19% of customers have moderate knowledge and 4% of customers have adequate knowledge. In SBI customers of Media 3% of customers have inadequate knowledge 3% of customers have moderate knowledge and 3% of customers have adequate knowledge.

## VI. RECOMMENDATION:

• A similar study can be done using different methods i.e. survey method.
• A descriptive study conducted on effects of inappropriate marketing services of SBI.
• This study can be replicated using a large sample to validate the findings and make generalization.

## VII. CONCLUSION:

A descriptive study was undertaken among knowledge regarding marketing services among SBI customers Bengaluru with the objective to assess the level of knowledge regarding marketing services among a group of SBI customers 100 samples were selected by unstructures questionnaire. A conclusion was derived from the findings of the study. It can be concluded that employee of SBI customers has to rise to the occasion, put their shareholders to the wheel and make SB I strong and vibrant to take on the challenges of the new millennium.

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