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## **A Study on Customer Satisfaction in SBI Credit Card in Coimbatore City**

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### **ABSTRACT:**

In his utopian novel Looking Backward published in 1887, Edward Bellamy introduced the idea of utilising a card for purchases. Eleven times in this book, Bellamy used the phrase "credit card," but each time it referred to a card for using a citizen's dividend rather than borrowing money. The credit card's design has recently emerged as a key selling element; it was initially used in the 1920s in the United States. The value of the card to the issuer is frequently correlated with how the customer uses the card or with their net worth. As a result, co-brand and affinity cards—where the card's design is based on the affinity—have become increasingly popular.

India's SBI Cards & Payments Services Pvt. Ltd. (SBICPSL) operates a payments company. It was established as a joint venture between GE Capital and the State Bank of India, the country's biggest bank. As of January, they have branches in 50 locations across India, with their headquarters in Gurgaon, Delhi.

Although SBI Cards had 2.171 million credit cards in 2012, there is undoubtedly a shortage of consumer awareness of credit cards. The majority of respondents were hesitant to react on the claim that using plastic money puts you in debt. The recommendations are adequately put into practise in order to enhance client services.

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**Key Words:** Credit card, Cash transactions, SBI, Banking, Customer satisfaction, Investment, Marketing, Profitability, Wholesale customer, Online Facilities, Money Payment, Interest.

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### **INTRODUCTION:**

Credit cards originated in the United States during the 1920s when individual companies such as Hotel chains and Oil companies began issuing them to customers for purchases made at their Business units. The use increased after The Second World War. Diners Club introduced the first Universal credit card that can be used at a variety of stores and business. In 1958, the American Express company established another universal card called 'Don't leave Home without it'. It is Only after such developments, bank credit came into existence. A credit card association such as Visa and Mastercard, issue general-purpose credit cards as part of a system of Payments named After the small plastic card issued to users of the system. The issuer of the card grants a line of Credit to the consumer from which the user can borrow money for payment to a merchant or as a Cash advance to the user. A credit card is different from a charge card, where a charge card requires The balance to be paid in full Each month. In contrast, credit cards allow the consumers to 'revolve Their balance, at the cost of having interest Charged.

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### **STATEMENT OF THE PROBLEM:**

The objective is to build sound customer franchise across distinct business so as to be a preferred Provider of banking services for target retail and wholesale customer segments, and to Achieve a Healthy growth in profitability, consistent with the bank's risk appetite. We are committed to do This while ensuring the highest level of ethical standards, professional integrity corporate Governance and regulatory compliance.

### **OBJECTIVES:**

- To Study about the awareness of the SBI credit cardholders.
- To Measure the satisfaction level of customer about the service provided by SBI.
- To study about customer attitude towards SBI card.

### **SCOPE OF THE STUDY:**

The credit card users are found in several states of India though mostly in the urban areas. Looking at the extensive usage of credit cards among the educated group, the investigator considers that the

typical user of cards required to be educated about the various types of credit cards accessible. This research points to observe the experiences of the credit card users, the reimbursement that ensues to them and the problems they countenance. The problems that the credit card users face in its daily

usage. The precautions to be taken by the card users while using the credit cards. The remedies and the redressal that is available to them in case of loss or theft of their cards. An alertness is to be created

amongst the credit card users about the frauds that take place and the precautions and safety actions to be adopted. This paper highlights the scope of credit cards in India.

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## **RESEARCH METHODOLOGY:**

Research methodology is a way to systematically solve the research problem. The research methodology, which follows, is the backbone of the study. The study is primarily based on the primary data collected through questionnaire from the people's.

### **AREA OF STUDY:**

The area chosen for study was Coimbatore city.

### **SAMPLING SIZE:**

The study covered a sample size of 100 respondents belonging to Coimbatore city.

### **COLLECTION OF DATA:**

Both primary and secondary data were collected for the purpose of the study.

### **PRIMARY DATA:**

The primary data are those, which are collected fresh and for the first time, thus it happens to be original in character. The study was mainly based on the primary data so, first-hand information was collected and used for the study. The question sessions have been targeted to the customer satisfaction in SBI in Coimbatore city.

### **SECONDARY DATA:**

Secondary data are the data which is already available. They refer to the data which have already been collected and analysed by someone else. The secondary sources such as various journals, magazines and books, internet, newspaper have been referred.

### **PERIOD OF THE STUDY:**

The study of customer satisfaction in SBI credit card in Coimbatore city has been recorded for the period of six months.

### **LIMITATION OF THE STUDY:**

- The study was confined to Coimbatore City
- The study is confined to SBI credit card holders only.
- Time and cost are other factors limiting the study to a sample of 100 respondents.

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## **REVIEW OF LITERATURE:**

R. Maheswari, T. Palaneeswari (2017) Customer e-environment is determined by the website of the bank, efficiency of the bank, competency of the bank and information provided by the bank. Due to the

complexity in the usage of credit cards, it is necessary to make the customer to know how to operate the credit cards for specific purpose. In order to facilitate the customer to carry the cards with them, effective protective measures must be taken to protect the cards against operational and security risk.

Electronic banking Kamiya (2018) investigated how banking can customers, Railway Passing, Investing through internet banking, recharging your prepaid phone, shopping at your fingertips. The results support the impact of internet trust on risk perceptions and consumer attitudes towards internet banking. Willingness to trust is not only a determinant of interpersonal relationships, it is also a determinant of trust in technical systems. This is not a representative study.

Srivastva (2019) found that: (1) perceived risks of online shopping, (2) previous online shopping experience, (3) perceived benefits of online shopping, (4) perceived ease of online shopping, (5) anxiety of online shopping.

Riquelme (2020) surveyed that the majority of customers in their sample were Satisfied Or very satisfied with their attribution services and online systems. This Research does Not support previous findings that satisfied customers tend to use More products and Services, or that the longer they use their Internet banking, The more satisfied they are. A Company that offers a wide product portfolio and Related his website content with Prompt and courteous response seems to create Happiness online.

Kaul Urvasi (2021) [1], in his article Credit Cards: The Power of Cash, Explains the Importance and benefits of credit cards, Indian market players, and Various statistics on Credit card growth. Presented.

## ANALYSIS AND INTERPRETATION:

### SIMPLE PERCENTAGE ANALYSIS:

It refers to a special kind of rates, percentage are used in making comparison between two Or more series of data. A percentage is used to determine relationship between the series.

### FORMULA:

$$\text{Percentage} = \frac{\text{No of respondents}}{\text{Total no. respondents}} \times 100$$

### TABLE SHOWING GENDER THEY BELONGING TO:

GENDER	NO. OF RESPONDENTS	PERCENTAGE
Male	55	55%
Female	45	45%
<b>Total</b>	<b>100</b>	<b>100%</b>

**SOURCE TYPE:** Primary Data

### INTERPRETATION:

The above table shows that 55% of the respondents are male. 45% respondents are female.

### TABLE SHOWING OCCUPATION THEY BELONGING TO:

OCCUPATION	NO. OF RESPONDENTS	PERCENTAGE
Student	80	80%
Employee	15	15%
Business	3	3%
Others	2	2%
<b>Total</b>	<b>100</b>	<b>100%</b>

**SOURCE TYPE:** Primary Data

### INTERPRETATION:

The above table shows that 80% of the respondents are students. 15% respondents are employee. 3% respondents are business. 2% respondents are others.

### CHI - SQUARE:

Chi-square testis the non-parametric test of signification differences between the observed

Distribution of data among the observed distribution of data among categories and the excepted

Distribution based on the null hypothesis. The test (pronounced as chi-square test) is one of the

Simplest and most widely used non-parametric test in statistical work. The symbol is the Greek Letter Chi. The test was first used by Karl person in the 1900.

**FORMULA:**  $\chi^2 = \sum (O_i - E_i)^2 / E_i$

•  $\chi^2$  = chi square

•  $O_i$  = observed value (actual value)

•  $E_i$  = expected value

**TABLE SHOWING RELATIONSHIP OF OCCUPATION & AVAILABILITY**

OCCUPATION/ AVAILABILITY	HIGHLY SATISFIED	SATISFIED	NEUTRAL	DISSATISFIED	HIGHLY DISSATISFIED	TOTAL
Student	40	29	11	0	0	<b>80</b>
Employee	4	6	3	0	2	<b>45</b>
Business	0	1	2	0	0	<b>3</b>
Others	1	0	1	0	0	<b>2</b>
<b>Total</b>	<b>45</b>	<b>36</b>	<b>17</b>	<b>0</b>	<b>2</b>	<b>100</b>

**Chi - Square Value:**

$$X^2 = \sum (O - E)^2 / E$$

$$= 27.178$$

$$\text{Degree of Freedom} = (\text{Row} - 1) (\text{Column} - 1)$$

$$= (4 - 1) (5 - 1)$$

$$= (3) (4)$$

$$= (12)$$

$$\text{Significance level} = 0.05$$

$$\text{Table value} = 21.026$$

$$X^2 = \text{Calculated value} > x^2 \text{ Tabular value}$$

**HYPOTHESIS:**

**HO** – There is no significant relationship between Occupation and Availability.

**INTERPRETATION:**

In the above analysis the calculated value (27.178) is higher than table value (21.026) At the level 0.05 significance. Hence, there is significant relationship between occupation and Availability

**RANK ANALYSIS :**

A ranking Is a relationship between a set of items such that, for any two items, the first is either

‘ranking higher than’, ‘ranked lower than’ or ‘ranked equal to’ the second. In mathematics, this Is known as a weak order or total pre order of objects. It is not necessarily a total order of Objects because two

different objects can have the same rating. The ranking themselves are Totally ordered, for example,

materials are totally preordered by hardness, while degree of Hardness are totally ordered. By reducing detailed measures to a sequence of ordinal numbers, Ranking make it possible to evaluate complex

information according to certain criteria. Thus, For example, an Internet search engine may rank the

pages it funds according to an estimation Of their relevance, making it possible for the user quickly to select the pages they are likely to Want to see. Analysis of data obtained by ranking commonly requires non-parametric statistics.

**TABLE SHOWING RANKING FOR CUSTOMER SATISFACTION IN SBI CREDIT CARD THEY ARE BELONGING To :**

RANKING	5	4	3	2	1	TOTAL	RANK
Availability	23	7	15	18	37	<b>339</b>	<b>1</b>
Interest Rate	4	33	11	39	13	<b>324</b>	<b>2</b>
Transaction Amount	18	12	54	10	6	<b>274</b>	<b>4</b>
Civil Score	10	41	5	30	14	<b>297</b>	<b>3</b>
Security	40	11	12	8	29	<b>275</b>	<b>5</b>

**INTERPRETATION :**

The above table depicts that level of customer satisfaction in SBI Credit Card higher rank Towards Availability, second rank towards Interest Rate, third rank towards Civil score, fourth Rank towards

Transaction amount, and fifth rank towards security.

**FINDINGS, SUGGESTIONS AND CONFUSION****FINDINGS:**

This Chapter deals with the salient Features of findings and suggestions based on the Limited experience derived from the study the researchers arrives in the following comments

- Majority of the respondents are belongs to Male [55%].
- Majority of the respondents are belongs to the age group between 20 – 30 [98%].
- Majority of the respondents are belongs to Student [80%].
- Majority of the respondents are belongs to Degree [75%].
- Majority of the respondents are belongs to Unmarried [94%].
- Majority of the respondents are belongs to the family size are 4- 5[68%]
- Majority of the respondents are belongs to monthly salary are Below 20,000[50%].
- Majority of the respondents are belongs to Friends & Relatives [62%].
- Majority of the respondents are going to less than I year [71%].
- Majority of the respondents are belongs to whenever necessary [62%].
- Majority of the respondents are belongs to yes[57%].
- Majority of the respondents are belongs to Easy to handle [36%].

**SUGGESTIONS:**

- Need to improve the credit card transaction.
- The process of credit card issuing can be more faster.
- Mostly all are avoid the credit card.
- Avoid using credit card.

**CONCLUSION:**

Customer expectations are the one of the analyzes that the Help us to understand that help us to Understand that the Attitude and positioning of SBI Bank's customers in Society's customer

Consciousness . We provide cash that is Accepted anytime, anywhere, according to the Customer's Greatest needs and desires. SBI Bank's percentage analysis Provides various Information about SBI Bank's credit card Services. SBI Bank's credit card analysis reflects Overall Customer's attitudes and expectations for multiple credit Cards.

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