

A Study on Consumer Satisfaction of HDFC Bank Ltd and Apna Sahakari Bank Ltd in Mumbai City

Kavita Juikar^{1,3}, Deepak Verma^{2*}

¹Research Scholar, Chhatrapati Shivaji Maharaj University, Panvel, Navi Mumbai, Maharashtra 410221

^{2*}Associate Professor, Chhatrapati Shivaji Maharaj University, Panvel, Navi Mumbai, Maharashtra 410221

³Faculty of D.T.S.S. College of Commerce, Malad East, Mumbai, Maharashtra 400097

***Corresponding author:**

Dr. Deepak Verma

Associate Professor, Chhatrapati Shivaji Maharaj University, Panvel, Navi Mumbai, Maharashtra 410221

Email ID: deepakvermaica@gmail.com

Cite this paper as: Kavita Juikar, Deepak Verma, (2025) A Study on Consumer Satisfaction of HDFC Bank Ltd and Apna Sahakari Bank Ltd in Mumbai City. *Journal of Neonatal Surgery*, 14 (13s), 724-726.

ABSTRACT

Financial performance helps to any organisation to improve profit, this is the one of the method to identify how organisation is successful. To identify the consumer satisfaction of HDFC BANK, researcher has used various information and opinion of customer. Consumer satisfaction and gaming trust is fundamental goal. This is important to find out the growth aspects of the bank. The bank is always tries to improve standards by providing good services to their customers. So that develop of goodwill as well as rise sufficient income can easily possible. However bank can face various difficulties while providing many services; it can directly affect on their efficiency. At last, Bank is performing great as far as income and it is acceptable.

Keywords: Performance ratios, Growth aspects, Income efficiency

1. INTRODUCTION

Customers are always interested to find out financial status and quality of business of bank as well as failure of bank for this purpose then can do investigation of financial performance of bank. They can do comparison of own bank with other. Comparison of various factors deemed important based on the current context. To know official financial information most authentic document is accounting report. In current situation this is most useful instrument to identify growth of business. This is continually helps to Bank to achieve decided annual financial goals. Effective strategies are essential not only for the banking sector to meet customer needs but also for contributing to India's economic growth. Good financial performance consider as correlation between customer trust and financial wellbeing of bank.

2. REVIEW OF LITERATURE

1. Bangaru Pushpalatha (2020) analyzed the financial statements of the State Bank of India. The targets are analyse the arrangement of resources and liabilities in SBI. Analyst restricted the review to 7years beginning from 2011 to 2017. Analyst utilized 'T' test to decide the general significance of each variable. The review revealed SBI have better overseeing and financial efficiency. It additionally detailed individuals favour SBI for advance credit plans.

2. Nandhini Thakur (2020). The review is directed on financial explanation investigation of HDFC Manage an account with the time span of 2013-14 to 2017-18. Devices utilized in this study were proportion examination, cash and store stream examination pattern investigation. The goal is to measure the efficiency of different properties of bank. Scientists track down that bank's financial performance was solid and recommended to giving really lodging advances to the improvement of the resident of India.

3. Rajendran P. & B. Sudha (2019) examined the performance of HDFC Bank. Specialist made sense of about HDFC Bank's set of experiences. Current proportion, cash position proportion, Debt value proportion and exclusive proportion was great. The investigation reveals that a portion of the bank's working capital was financed by long-term funds. Analyst finished up with result as HDFC Bank was the biggest confidential area bank in India and its financial performance was solid during the period of study.

3. OBJECTIVE OF THE STUDY

1. To identify consumer satisfaction related to services of HDFC bank and Apna Sahakari Bank Ltd.

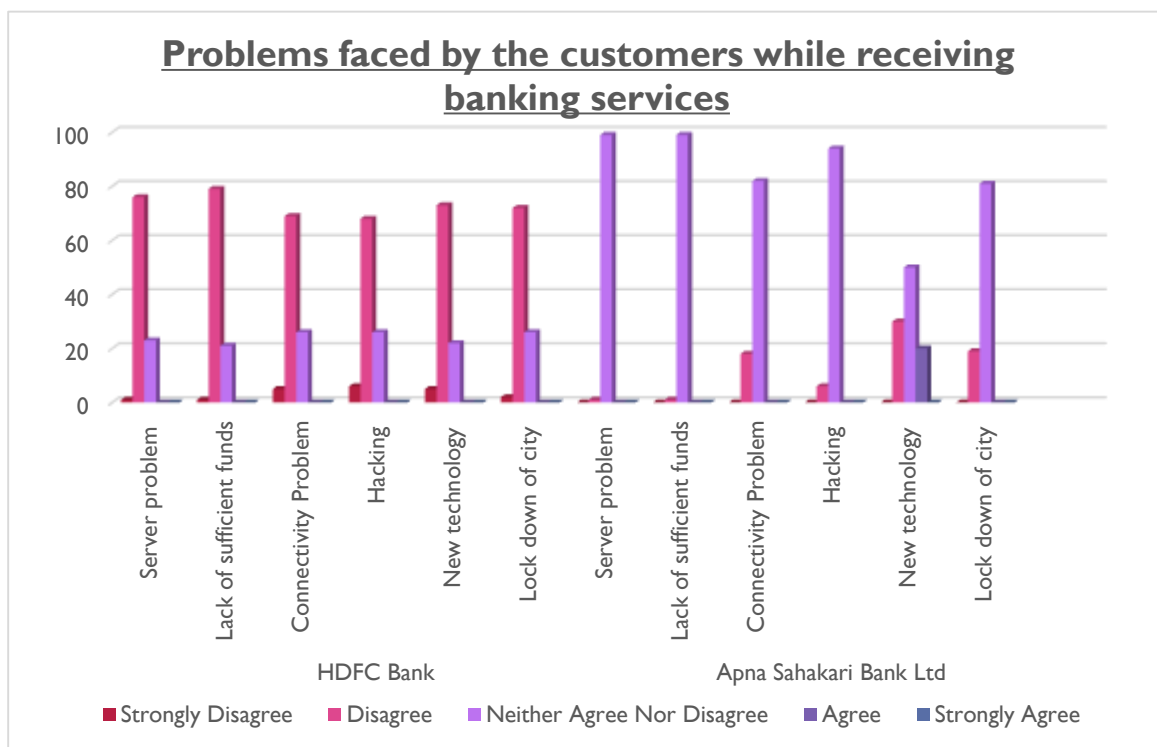
4. RESEARCH METHODOLOGY

Source of Data	Primary data
Tools and Techniques	comparison

5. HYPOTHESIS

HO : Customers face more services related issues in case Apna Sahakari Bank Ltd than HDFC bank.

H1 : Customers do not faces any services related issues in case Apna Sahakari Bank Ltd than HDFC bank.



For HDFC Bank, the responses indicate a lack of strong agreement regarding their innovation. The majority of respondents expressed disagreement or a neutral stance towards factors such as server problems, lack of sufficient funds, connectivity problems, hacking, and new technology. This suggests that customers do not perceive HDFC Bank as particularly innovative in these areas. However, for the factor "Lockdown of city," Respondents had mixed opinions, with most indicating a neutral stance, neither agreeing nor disagreeing.

Overall, the data suggests that both HDFC Bank and Apna Sahakari Bank Ltd may need to focus on improving their perceived innovation in order to stand out among other sector banks. It is important to note that this analysis is based solely on the provided data and may not represent the complete picture of the banks' innovation efforts.

6. FINDING

It is seen that both the bank are suffering from all the challenges face while providing the services, such as Server Problem, Lack of Sufficient funds, Connectivity Problem, Lack of Trust of Customers, Recovery Problem, Hacking, New Technology, Lock down of city, high Competition, Survive, Grow and Stability

7. CONCLUSION

HDFC Bank is using more the electronic media and Apna Sahakari Bank Ltd is still using the traditional print media for marketing their services. So, many customers prefer to pen their account in HDFC bank. This saves their time and makes life more comfortable. Customer accepts professional atmosphere and feel prestige that they have their account in HDFC bank.

REFERENCES

- [1] Chavda,V. (2015). Study on Problems and Issues faced by Co-operative Banks in Indian Economy. *International Multidisciplinary Research Journal (RHIMRJ)*, 2(1), 1-3.
- [2] N. A.K.,Muthumeenakshi, M. (2016).A Study Of Customer Satisfaction And Perception Towards The Services Of Co-Operative Banks. *International Journal of Engineering Technology, Management and Applied Sciences*, 4(10), 127-130.
- [3] Preety, D.K. Maheshwari, Prabhat Kumar, Pushpendra Kr. Verma, (2016), Benefits And Challenges Faced By The Cooperative Banks, *International Journal of Emerging Technologies in Engineering Research (IJETER)*, 4(4), 61-64.
- [4] Das,B., Palai,N.K., Das,K.(2006). Problems And Prospects Of The Cooperative Movement In India Under The Globalization Regime. *International Economic History Congress*,1-14.
- [5] Reddy,K.N.,Chandraiah, M.(2019).Progress of Cooperative Banks in India. *International Journal of Engineering and Management Research*,9(2), 186-189.
- [6] Yang,J.(2007).New issues and challenges facing e-banking in rural areas: an empirical study. *International Journal of Electronic Finance*,1(3), 336-354.
- [7] Bangaru Pushpalatha (2020). Financial Performance Analysis of SBI an Empirical Study, *Journal of Emerging Technologies and Innovative Research*, 7(2), 192-196.
- [8] Nandini Thakur & Shiva M (2020). A Study on Financial Performance Analysis of HDFC Bank, *MuktShabd Journal*, 9(6), 2343-2353.
- [9] Rajendran P. & Dr. B Sudha (2019). A Study on Financial analysis and performance of HDFC Bank, *Journal for the study and research*, 11(11), 37-49.