A COMPARATIVE STUDY ON CUSTOMER PREFERENCE TOWARDS THE PUBLIC SECTOR AND PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO SBI AND HDFC BANK IN ERNAKULAM CITY

RADHIKA.V.R

ASST.PROFESSOR,
POST GRADUATE DEPARTMENT OF COMMERCE & RESEARCH,
ST.XAVIER’S COLLEGE FOR WOMEN,
ALUVA.

SIMI SUSAN SAJI

PG STUDENT,
POST GRADUATE DEPARTMENT OF COMMERCE & RESEARCH,
ST.XAVIER'S COLLEGE FOR WOMEN,
ALUVA.

ABSTRACT

The banking industry in India has undergone sea change since post independence. More recently, liberalization, the opening up of the economy in the 90s and the Government’s decision to privatize banks by reducing in state ownership culminated in the banking reform based on the recommendation of Narasimha Committee. The prime mover for banks today is profit, with clear indication from the Government to ‘Perform or Perish’. Banks have also started realizing that business depends on client services and build relationship with customers. The main driver of this change is changing customer needs and expectations. This study tries to identify the customer preference towards public sector and private sector banks with special reference to SBI and HDFC Bank.

KEY WORDS: Banking, public sector and private sector banks, customer preference.

REFERENCES


