

# **PROJECT REPORT**

**" A STUDY OF CUSTOMER PERCEPTION TOWARDS PRIVATE BANK  
SPECIAL REFERENCE TO AXIS BANK AND MARKETING "**

**Submitted to**

**G. S. College of Commerce & Economics, Nagpur**

**Affiliated to**

**Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur**

In partial fulfillment for the award of the degree of

**Bachelor of Business Administration**

**Submitted by**

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**Under the Guidance of**

**Dr. PRAGATI PANDEY**

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**G . S. College of Commerce & Economics, Nagpur**

**Academic Year 2022 – 23**



**G. S. College of Commerce & Economics, Nagpur**

**Academic Year 2022 – 23**



**CERTIFICATE**

This is to certify that “**MOHIT DHAGE**” has submitted the project report titled “**A STUDY OF CUSTOMER PERCEPTION TOWARDS PRIVATE BANK SPECIAL REFERENCE TO AXIS BANK AND MARKETING**”, towards partial fulfillment of **BACHELOR OF BUSINESS ADMINISTRATION** degree examination. This has not been submitted for any other examination and does not form part of any other course undergone by the candidate.

It is further certified that he/she has ingeniously completed his/her project as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur.

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**PLACE: Nagpur**

**DATE**

**G.S. College Of Commerce & Economics, Nagpur**

**Academic Year 2022 – 23**



## **DECLARATION**

I here-by declare that the project with title “**A STUDY OF CUSTOMER PERCEPTION TOWARDS PRIVATE BANK SPECIAL REFERENCE TO AXIS BANK AND MARKETING**” has been completed by me in partial fulfillment of **BACHELOR OF BUSINESS ADMINISTRATION** degree examination as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur and this has not been submitted for any other examination and does not form the part of any other course undertaken by me.

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**Place: Nagpur**

**Date:**

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**Academic Year 2022 – 23**



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I will fail in my duty if I do not thank the non-Teaching staff of the college for their Co-operation. I would like to thank all those who helped me in making this project complete and successful.

**MOHIT DHAGE**

**Place: Nagpur**

**Date:**

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# **INTRODUCTION**

# **CHAPTER 1**

## **INTRODUCTION**

### **What is bank?**

A bank is a financial institution that accepts deposits from the public and creates a demand deposit while simultaneously making loans. Lending activities can be directly performed by the bank or indirectly through capital markets.

Because banks play an important role in financial stability and the economy of a country, most jurisdictions exercise a high degree of regulation over banks. Most countries have institutionalized a system known as fractional-reserve banking, under which banks hold liquid assets equal to only a portion of their current liabilities. In addition to other regulations intended to ensure liquidity, banks are generally subject to minimum capital requirements based on an international set of capital standards, the Basel Accords.

### **What is private bank?**

Private banking consists of personalized financial services and products offered to the high-net-worth individual clients of a retail bank or other financial institution. It includes a wide range of wealth management services, and all provided under one roof. Services include investing and portfolio management, tax services, insurance, and trust and estate planning.

While private banking is aimed at an exclusive clientele, consumer banks and brokerages of every size offer it. This offering is usually through special departments, dubbed "private banking" or "wealth management" divisions.

### **How Private Banking Works?**

Private banking includes common financial services like checking and savings accounts, but with a more personalized approach: A "relationship manager" or "private banker" is assigned to each customer to handle all matters. The private banker handles everything from involved tasks, like arranging a jumbo mortgage, to the mundane like paying bills. However, private banking goes beyond CDs and safe deposit boxes to address a client's entire financial situation. Specialized services include investment strategy and financial planning advice.

Axis Bank established in 1993 was the first of the new private banks to have begun operations in 1994 after the Government of India allowed new private banks to be established. Axis Bank Ltd. has been promoted by the largest and the best Financial Institution of the country, UTI. The Bank was set up with a capital of Rs. 115 crores, with UTI contributing Rs. 100 crores, LIC – Rs. 7.5 crore and GIC and its four subsidiaries contributing Rs. 1.5 crore each Axis Bank is one of the first new generation private sector banks to have begun operations in 1994. The Bank was promoted in 1993, jointly by Specified Undertaking of Unit Trust of India (SUUTI) (then known as Unit Trust of India), Life Insurance Corporation of India (LIC), General Insurance Corporation of India (GIC), National Insurance Company Ltd.,

Axis Bank is one of the leading private sector banks in India, headquartered in Mumbai. The bank was established in 1993 as UTI Bank, and it was later renamed Axis Bank in 2007. It offers a wide range of banking and financial services to individuals, businesses, and corporate clients.

Axis Bank operates through a network of branches, ATMs, and online channels. It provides various products and services, such as savings and current accounts, personal loans, home loans, business loans, credit cards, debit cards, investment and insurance products, and wealth management services.

The bank has a strong presence in the retail banking segment and is also a leading player in the corporate banking and treasury operations. Axis Bank is known for its innovative products and services and its focus on customer service. It has received numerous awards and recognitions for its performance and service excellence.

**Services offered by the bank:**

- Personal Banking
- Corporate Banking
- NRI Banking
- Priority Banking/MSC– Debit Card



**Services:****Retail banking**

The bank offers lending services to individuals and small businesses, along with liability products, card services, Internet banking, automated teller machines (ATM) services, depository, financial advisory services, and Non-resident Indian (NRI) services. Axis bank is a participant in RBI's NEFT enabled participating banks list.

**Corporate banking****Transaction banking**

Axis Bank provides products and services related to transaction banking to customers in areas of current accounts, cash management services, capital market services, trade, foreign exchange and derivatives, cross-border trade and correspondent banking services, and tax collections on behalf of the Government and various State Governments in India.

**Investment banking and trustee services**

The bank provides investment banking and trusteeship services through its owned subsidiaries. Axis Capital Limited provides investment banking services relating to equity capital markets, institutional stock brokering besides M&A advisory. Axis Trustee Services Limited is engaged in trusteeship activities, acting as a debenture trustee and as a trustee to various securitization trusts.

**International banking**

The bank offers corporate banking, trade finance, treasury and risk management through the branches at Singapore, Hong Kong, DIFC, Shanghai and Colombo, and as also retail liability products from its branches at Hong Kong and Colombo. The representative office at Dhaka was inaugurated during the current financial year.



# **COMPANY PROFILE**

**CHAPTER 2**  
**COMPANY PROFILE**  
**OVERVIEW TO AXIS BANK**



Name of the bank	Axis Bank
Types	Private
Industry	Banking, Financial service
Founded	1994 (As UTI bank)
Key people	
Chairman	Dr. Sanjiv Mishra
MD & CEO	Shikha Sharma
Product	Credit Card, Consumer bank, Corporate banking, Finance & Insurance, Investment banking, Mortgage Loan, Private banking, Wealth Management
Revenue	Rs.340 billion(US\$5.1 billion)(2012)
Operating Income	Rs.94 billion (US\$1.4 billion) (2012)

Axis Bank is one of the leading private sector banks in India, offering a wide range of banking and financial services to individuals, businesses, and corporate clients. The bank was established in 1993 as UTI Bank and was later renamed Axis Bank in 2007. It is headquartered in Mumbai and operates through a network of branches, ATMs, and online channels across India and overseas.

Axis Bank offers various products and services, including savings and current accounts, personal loans, home loans, business loans, credit cards, debit cards, investment and insurance products, and wealth management services. The bank also provides a range of corporate banking services, such as working capital finance, trade finance, cash management services, and treasury solutions.

Axis Bank is known for its innovative products and services, such as the 'Ping Pay' app, which allows customers to transfer money to other users via social media platforms. The bank has also introduced a mobile app that uses voice recognition technology to enable customers to carry out transactions.

Axis Bank has received numerous awards and recognitions for its performance and service excellence. It was named the 'Bank of the Year - India' by The Banker magazine in 2020, and has been recognized as the 'Best Retail Bank in India' by the Asian Banker Awards several times. The bank has also been recognized for its sustainability initiatives and has been included in the Dow Jones Sustainability Indices for five consecutive years.

As of December 2021, Axis Bank had a total asset value of over INR 10 trillion (approximately USD 133 billion) and a network of over 4,500 branches and 17,000 ATMs across India. The bank has a strong focus on customer service and technology-driven innovation, making it a leading player in the Indian banking sector.

# **Management Structure**

## **Board of Directors**

**Adarsh Kishore**

Chairman

**Shikha Sharma**

MD & CEO

**Rama Bijapurkar**

Director

**K. N. Prithviraj**

Director

**V. R. Kaundinya**

Director

**S. B. Mathur**

Director

**Prasad Menon**

Director

**Rabindranath Bhattacharyya**

Director

**Prof. Samir K Barua**

Director

**A.K. Dasgupta**

Director

## **Advantages**

- Requires less time and energy
- Appears more 'empathetic' because irrelevant items are minimised
- Measurement precision can be defined by researcher
- Perpetual, items can be added later
- Enhanced reliability, fairness, validity, accuracy and precision
- No ceiling or floor effects
- Automated administration of data, scoring and reporting
- Reduced sample size requirements, resulting in time and cost benefits
- Easy to compare across different studies
- Very easy to use; requires no specialised skills or knowledge

## **Disadvantages**

- Requires computerised infrastructure
- Requires considerable development background research, planning and data analysis
- Requires knowledge of Rasch analysis to develop but not to use

## **SWOT Analysis of Axis Bank**

### **STRENGTHS**

- Axis bank has been given the rating as one of top three positions in terms of fastest growth in private sector banks
- Financial express has given number two position and BT-KPMG has rated AXIS bank as the best bank with some 26 parameters
- The bank has a network of 1,787 domestic branches and 10,363 ATMs
- The bank has its presence in 971 cities and towns
- The banks financial positions grows at a rate of 20% every year which is a major positive sign for any bank
- The company's net profit is Q3FY12 is 1,102.27 which has a increase of 25.19% growth compared to 2011.

### **WEAKNESSES**

- Gaps Majorly they concentrated in corporate, wholesale banking, treasury services, retail banking
- Foreign branches constitute only 8% of total assets
- Very recently the bank started focusing its attention towards personal banking and rural areas
- The share rates of AXIS bank is constantly fluctuating in higher margins which makes investors in an uncomfortable position most of the time
- There are lot of financial product gaps in terms of performance as well as reaching out to the customer

## **OPPORTUNITIES**

- Acquisitions to fill gap
- In 2009, Alliance with Motilal Oswal for online trading for 10 million customers
- In 2010, acquired Enam Securities Pvt Ltd - broking and investment banking
- In Sep 2009, SEBI approved Axis Asset Management Co. for mutual fund business
- No. of e-transactions increased from 0.7 million to around 2 million
- Geographical expansion to rural market - 80% of them have no access to formal lending
- 46% use informal lending channels

## **THREATS**

- Since 2009, RBI has increased CRR by 100 basis points
- Increased repo rate reverse repo rate by 50 points - 11 times of late
- Increasing popularity of QIPs due to ease in fund raising
- RBI allowed foreign banks to invest up to 74% in Indian banking
- Government schemes are most often serviced only by govern banks like SBI, Indian Banks, Punjab National Bank etc
- ICICI and HDFC are imposing strong threats in terms of their expansion in customer base by their aggressive marketing strategies



# **LITERATURE REVIEW**

## CHAPTER 3

### LITERATURE REVIEW

**According to Sharma, P. and Sarangi, S.** "An empirical study of the financial performance of Axis Bank." International Journal of Commerce and Management, vol. 26, no. 3, 2016, pp. 248-260.

This study evaluates the financial performance of Axis Bank by analysing its financial statements over a five-year period. The authors examine the bank's profitability, liquidity, asset quality, and capital adequacy and provide insights into the factors that affect its financial performance.

**According to Bhasin, M. and Singh, A.** "Service quality and customer satisfaction in the Indian banking industry: a study of Axis Bank." International Journal of Bank Marketing, vol. 33, no. 3, 2015, pp. 355-373.

This study examines the relationship between service quality, customer satisfaction, and customer loyalty in the Indian banking industry, with a focus on Axis Bank. The authors analyse the bank's service quality and customer satisfaction levels and identify the factors that influence customer loyalty.

**According to Singh, A. and Bhasin, M.** "Exploring the impact of online banking service quality on customer satisfaction: a study of Axis Bank." International Journal of Quality & Reliability Management, vol. 34, no. 6, 2017, pp. 892-909.

This study examines the impact of online banking service quality on customer satisfaction, with a focus on Axis Bank. The authors evaluate the bank's online service quality and identify the factors that affect customer satisfaction and loyalty.

**According to Yadav, D. and Choudhary, N.** "A study of Axis Bank's market position in the Indian banking industry." Journal of Marketing and Management, vol. 4, no. 2, 2013, pp. 75-91.

This study examines Axis Bank's market position in the Indian banking industry by analysing its market share and competitive position. The authors provide insights into the bank's growth trajectory and future prospects.

**According to Choudhary, N. and Yadav, D.** "A study of brand equity and brand loyalty in the Indian banking industry: a case study of Axis Bank." *Journal of Brand Management*, vol. 3, no. 1, 2015, pp. 13-28.

This study examines the relationship between brand equity, brand loyalty, and customer satisfaction in the Indian banking industry, with a focus on Axis Bank. The authors evaluate the bank's brand equity and brand loyalty and identify the factors that influence customer satisfaction and loyalty.

**According to Tyagi, R. and Kumar, V** "A study of customer satisfaction with mobile banking services: a case study of Axis Bank." *Journal of Services Research*, vol. 17, no. 2, 2017, pp. 117-129.

This study examines customer satisfaction with mobile banking services in the Indian banking industry, with a focus on Axis Bank. The authors evaluate the bank's mobile banking services and identify the factors that influence customer satisfaction and loyalty.

# **PROBLEM DEFINITIONS**

## **CHAPTER 4**

### **PROBLEM DEFINITION**

One of the most critical challenges faced by Axis Bank is related to its financial performance. Despite being a leading player in the Indian banking industry, Axis Bank has struggled to maintain consistent profitability in recent years. The bank has reported a decline in net profits, and its asset quality has also been a cause of concern. The challenge for Axis Bank is to identify the root causes of these issues and implement effective measures to improve its financial performance.

Another critical area of focus for Axis Bank is customer satisfaction. As a customer-centric organization, Axis Bank must ensure that its customers are satisfied with the services and products offered by the bank. However, customer complaints regarding poor service quality, long wait times, and inefficient complaint handling have been reported. Therefore, it is essential for Axis Bank to address these concerns and implement measures to enhance customer satisfaction levels.

# **OBJECTIVES OF STUDY**

## **CHAPTER 5**

### **OBJECTIVES OF STUDY**

- To study the services provides by the private bank with reference to axis bank.
- To study the customer perception, choice and preference towards different type of financial product offered by the bank with reference to axis bank.
- Consumer awareness about the products and services provided by the axis bank.
- Consumer preference about various products and services.
- Customer's perception towards private Banking and their expectations from private banks.

# **SCOPE OF STUDY**



## **SCOPE OF STUDY**

- Marketing strategy towards customers.
- Financial performance and asset quality.
- Corporate governance practices and compliance with regulations.
- Digital transformation efforts and adoption of new technologies.
- Customer satisfaction and loyalty.
- Risk management practices and strategies.
- Employee engagement and training programs.
- Branch network expansion and customer outreach.
- Product and service innovation and development.
- Competitive landscape and market share analysis.

# **LIMITATIONS OF STUDY**

## LIMITATIONS OF STUDY

- **Limited geographical reach:** Axis Bank has a strong presence in urban and semi-urban areas but its reach is limited in rural areas, which could be a disadvantage for people living in rural areas.
- **High minimum balance requirements:** Axis Bank requires customers to maintain a minimum balance in their accounts, which can be a burden for those with lower incomes.
- **Limited product offerings:** Axis Bank has a limited range of products compared to some of its competitors, which could be a disadvantage for customers looking for a wider range of services.
- **Charges and fees:** Axis Bank charges fees for many of its services, which could be a disadvantage for customers who prefer fee-free banking.
- **Technology limitations:** Axis Bank has been criticized for its technology infrastructure, which can be slow and outdated compared to some of its competitors.
- **Customer service:** Some customers have complained about poor customer service at Axis Bank, which could be a disadvantage for customers who value personalized service.

# **RESEARCH METHODOLOGY**

## CHAPTER 6

### RESEARCH METHODOLOGY

Methodology includes the overall research procedures, which are followed in the research study. This includes Research design, the sampling procedures, and the data collection method and analysis procedures. Two broad methodologies can be used to answer any research question- experimental research and non-experimental research. The major difference between the two methodologies lies in the control of extraneous variables by the intervention of the investigator in the experimental research.

#### **DATA COLLECTION METHODS**

##### **Primary Data**

These data are collected first time as original data. The data is recorded as observed or encountered. Essentially, they are raw materials. They may be combined, totalled but they have not extensively been statistically processed. For example, data obtained by the peoples.

##### **Secondary Data**

The Secondary data collected has been collected from books, journals, brochures, internet and other secondary sources

# **HYPOTHESIS**

## **CHAPTER 7**

### **HYPOTHESIS**

Hypothesis is usually considered as the principal instrument in research. Its main function is to suggest new experiments and observations. In fact, many experiments are carried out with the deliberate objects of testing hypothesis.

#### **Hypothesis 1**

**NULL HYPOTHESIS (HO):** The services of Axis bank are not dedicated towards the customer.

**ALTERNATIVE HYPOTHESIS (H1):** The services of Axis bank are dedicated towards the customer.

#### **Hypothesis 2**

**NULL HYPOTHESIS (HO):** The customer perception towards the different financial product of otherbank is not more in comparison of axis bank.

**ALTERNATIVE HYPOTHESIS (H1):** The customer perception towards the different financial product of axis bank is more in comparison of other banks.

# **DATA ANALYSIS & INTERPRETATION**

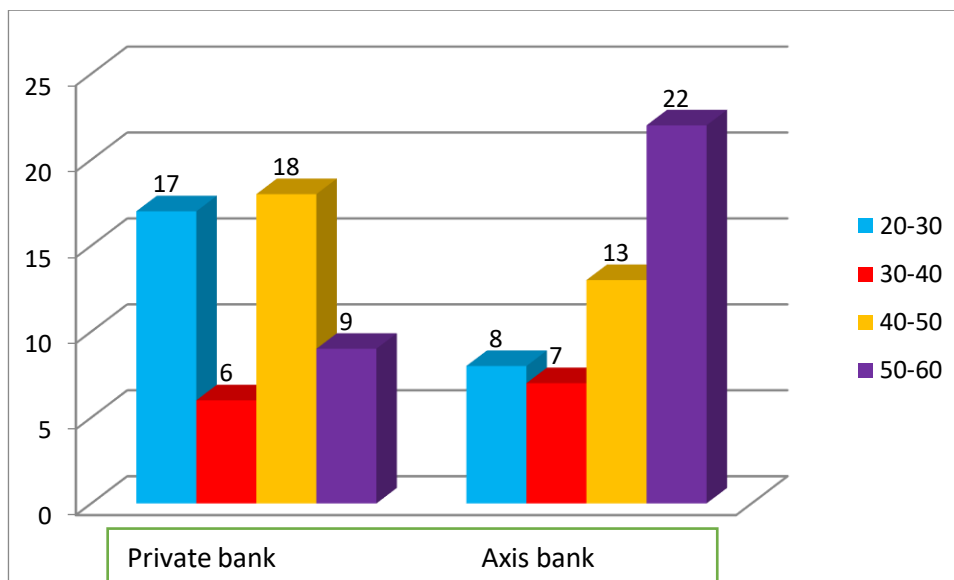


## CHAPTER 8

# DATA ANALYSIS & INTERPRETATION

Q.1) Age of respondent

Response	Private Bank	Axis bank
20-30	17	8
30-40	6	7
40-50	18	13
50-60	9	22
<b>Total</b>	<b>50</b>	<b>50</b>

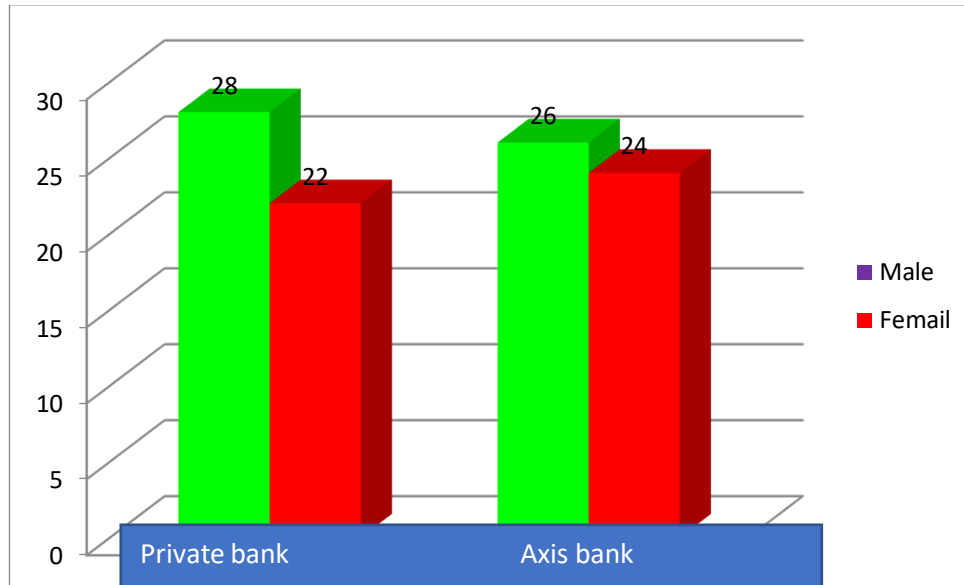


### Interpretation:

From the graph we can see that for the exact comparison we are taking the sample size of 50-50 of different age group of people randomly from the customer of Axis Bank and Private Bank. This has to be done to avoid biasness.

## Q.2) Gender

Response	Private Bank	Axis bank
Male	28	26
Female	22	24
<b>Total</b>	<b>50</b>	<b>50</b>

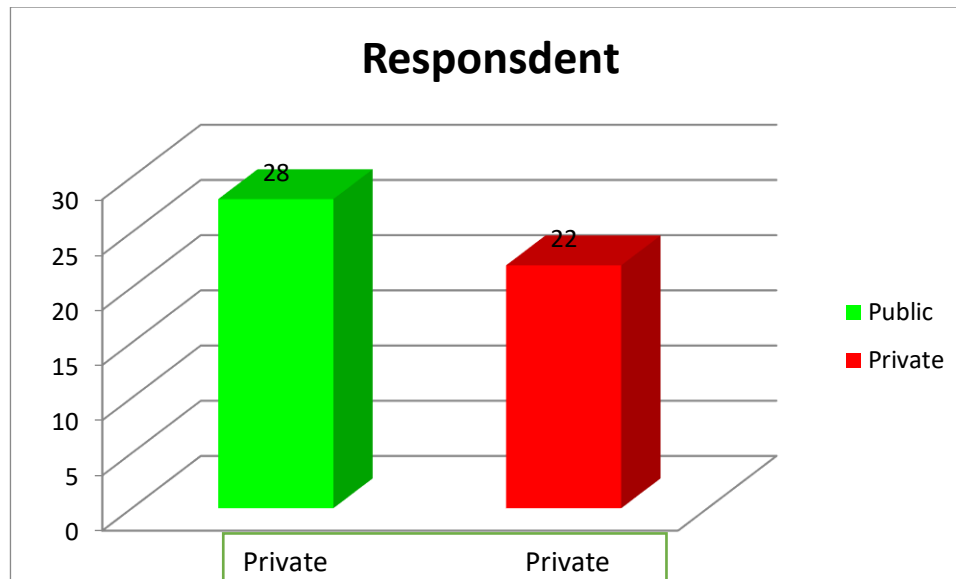
**Interpretation:**

Above table shows that the gender classification shows that yet the male in India are mainly performing the banking & financial transactions in the family/business.

- Above table shows that 28% of the respondents are male in Private Bank and 22% of the respondents is female, 26% of the respondents are male in Axis Bank and 24% of the respondents is female.

## Q.3) Types of Banks

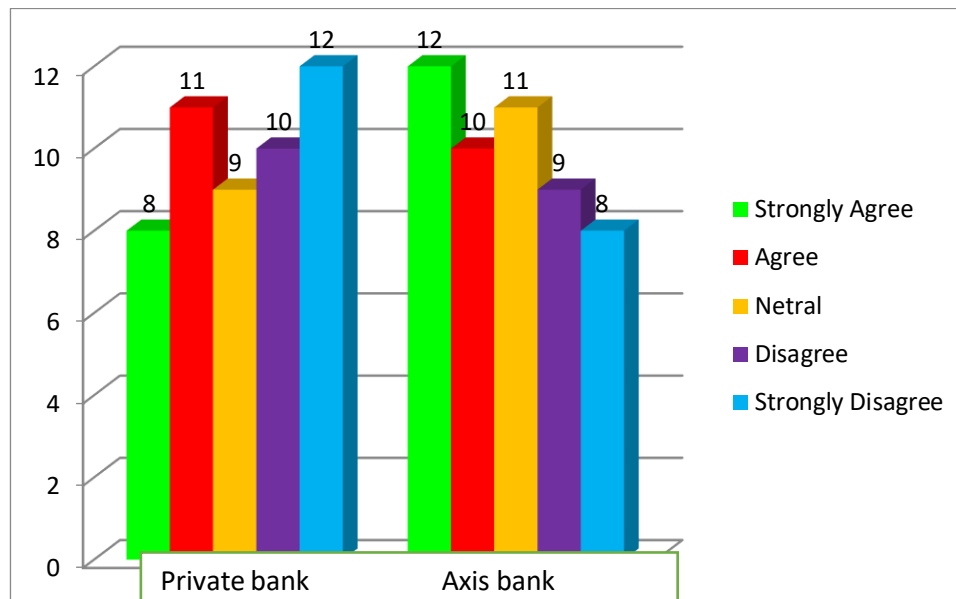
Response	Respondent
Public	39
Private	11
<b>Total</b>	<b>100</b>

**Interpretation:**

Above table shows that 22% of the respondents have account in public sector banks and 78% have accounts in private banks.

## Q.4) Behavior of employees towards customer.

Response	Private Bank	Axis bank
Strongly Agree	8	12
Agree	11	10
Neutral	9	11
Disagree	10	9
Strongly Disagree	12	8
<b>Total</b>	<b>50</b>	<b>50</b>

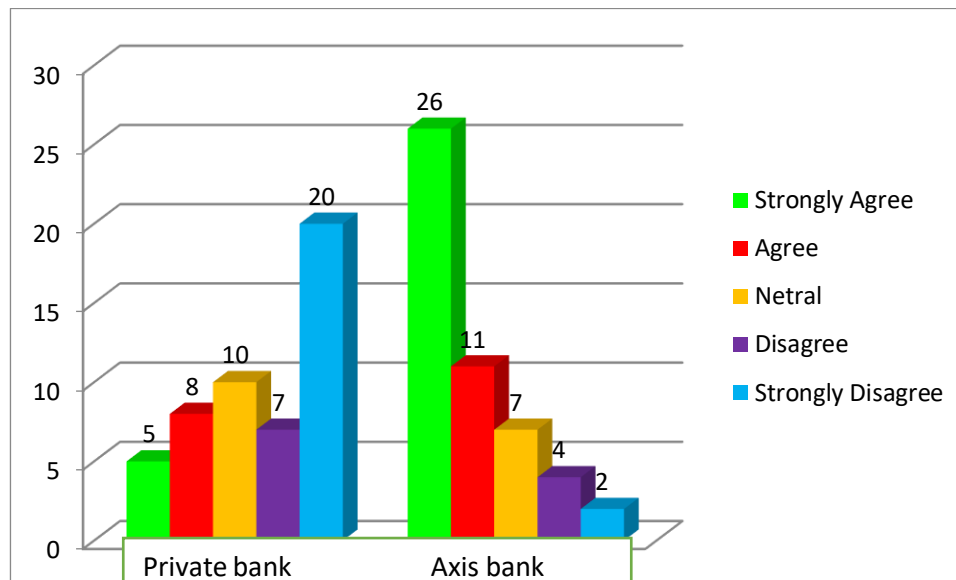
**Interpretation:**

From the above graph of Axis bank it is observed that 12 customers strongly agrees, 10 customer agrees , 11 customers neutral, 9 customer disagrees , and 8 customers strongly disagrees of the good attitude of the employees

From the above graph of private bank it is observed that 8 customers strongly agrees, 11 customer agrees , 9 customers neutral, 10 customer disagrees , and 12 customers strongly disagrees of the good attitude of the employees

## Q.5) Availability of locker facilities

Response	Private Bank	Axis bank
Strongly Agree	5	26
Agree	8	11
Neutral	10	7
Disagree	7	4
Strongly Disagree	20	2
<b>Total</b>	<b>50</b>	<b>50</b>

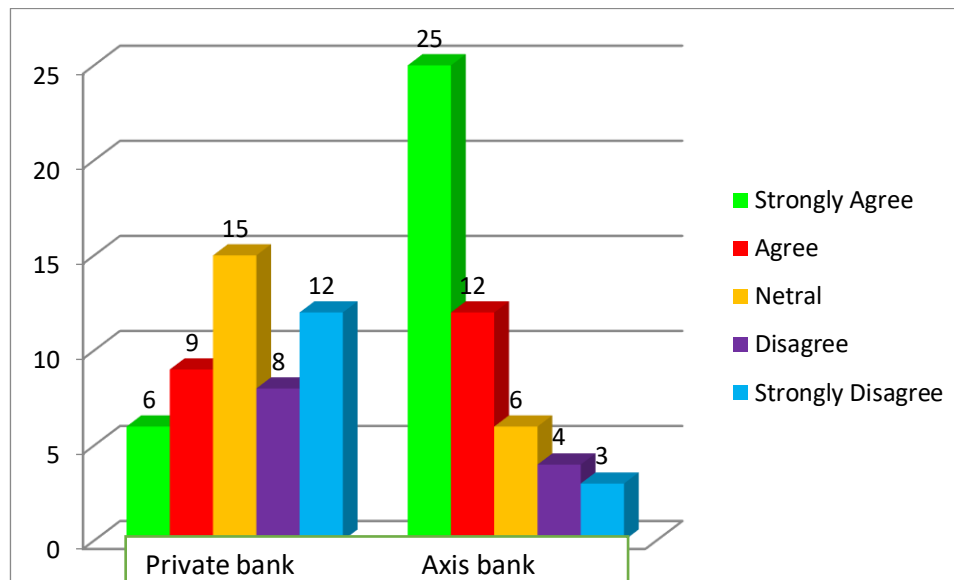
**Interpretation:**

From the above graph of Axis bank it is observed that 26 customers strongly agrees, 11 customer agrees, 7 customers neutral, 4 customer disagrees, and 2 customers strongly disagrees of locker facilities available at bank

From the above graph of private bank it is observed that 5 customers strongly agrees, 8 customer agrees, 10 customers neutral, 7 customer disagrees, and 20 customers strongly disagrees of locker facilities available at bank

## Q.6) Bank keep record correctly

Response	Private Bank	Axis bank
Strongly Agree	6	25
Agree	9	12
Neutral	15	6
Disagree	8	4
Strongly Disagree	12	3
<b>Total</b>	<b>50</b>	<b>50</b>

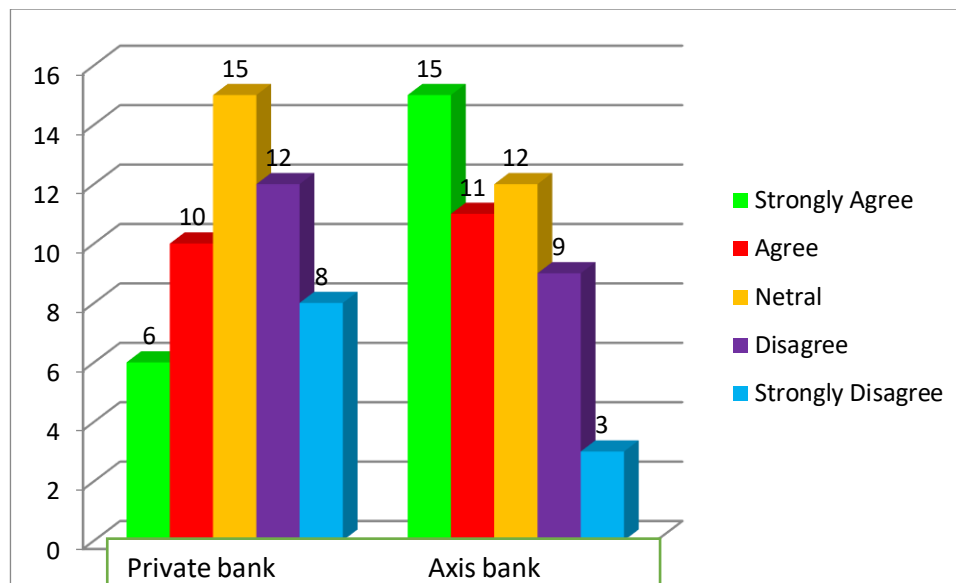
**Interpretation:**

From the above graph of Axis bank it is observed that 25 customers strongly agrees, 12 customer agrees, 6 customers neutral, 4 customer disagrees, and 3 customers strongly disagrees that their bank keep record correctly

From the above graph of private bank it is observed that 6 customers strongly agrees, 9 customer agrees, 15 customers neutral, 8 customer disagrees, and 12 customers strongly disagrees that their bank keep record correctly

Q.7) If customer face any problem bank sets an appointment quickly with the right person

Response	Private Bank	Axis bank
Strongly Agree	6	15
Agree	10	11
Neutral	15	12
Disagree	12	9
Strongly Disagree	8	3
<b>Total</b>	<b>50</b>	<b>50</b>



### Interpretation:

From the above graph of Axis bank it is observed that 15 customers strongly agrees, 11 customer agrees, 12 customers neutral, 9 customer disagrees, and 3 customers strongly disagrees of appointment of a right person when customers face any problem and queries

From the above graph of private bank it is observed that 6 customers strongly agrees, 10 customer agrees, 15 customers neutral, 12 customer disagrees, and 8 customers strongly disagrees of appointment of a right person when customers face any problem and queries

# **HYPOTHESIS TESTING**



# **CHAPTER 9**

## **HYPOTHESIS TESTING**

### **Hypothesis 1**

**NULL HYPOTHESIS (HO):** The services of Axis bank are not dedicated towards the customer.

**ALTERNATIVE HYPOTHESIS (H1):** The services of Axis bank are dedicated towards the customer.

### **Hypothesis 2**

**NULL HYPOTHESIS (HO):** The customer perception towards the different financial product of otherbank is not more in comparison of axis bank.

**ALTERNATIVE HYPOTHESIS (H1):** The customer perception towards the different financial product of axis bank is more in comparison of other banks.

From this study the researcher conclude that the customer are preferring axis bank in comparison of other private bank, the consumer level of satisfaction provided by axis bank are good, Hence, we accept alternate hypothesis and reject null hypothesis.,

# **FINDINGS**

## CHAPTER 10

### FINDING'S

- The bank has good relation with its customers. The customers are very satisfied with the relationship manager service provided by Axis Bank.
- . The bank and its customers have a long term relationship. Axis Bank has the tendency to retain its customers at any cost. They believe that the old customer is more profitable instead of a new one that's why they try to maintain good and long term relations to their customers.
- Less no. of customer use mobile banking or net banking.
- The accounts of axis bank (both salary & saving) provide great flexibility in terms of offering.
- The accounts of these three banks don't have much difference in terms of features but when it comes to service providing the Axis Bank gets an edge because of their great customer services.
- The axis bank has good no. of branches and ATM's that's why it has more ease of access.
- The customers of Axis Bank are satisfied with their savings and salary accounts.

# **SUGGESTIONS**

## **CHAPTER 11**

### **SUGGESTIONS**

- Mainly for the business class people and students. Because these two classes form major users of the banking services.
- Axis bank is normally not using properly for the current account so its popularity ratio is quite down. This bank normally using for the long planning like saving and FD.
- This bank is not investing more into the marketing sector so I will suggest that some of the part of income it investing in the advertising and marketing sector.
- Into the comparison of other bank its performance is quite good but not an effective so this may be doing the rates were down with some other facilities.

# CONCLUSION

## **CHAPTER 12**

### **CONCLUSION**

The study mainly was on the customer orientation that how they think, what they want from their banks and how they take decision going to any bank. In this study I found that the bond of Axis Bank with its customers is very strong, because Axis Bank mainly focuses on retaining their customers. This study finds that however Axis Bank is not the leading private sector bank but its vast range of products and availability of options make it one of the better banks in India. The bank should focus on the semi urban and rural market because these markets are very good opportunity for someone like Axis Bank which is in growing face. Without expanding in these markets Axis Bank can not be a leading bank so they should focus on this market.

The bank should focus on mass banking in order to increase their market share. They should launch such products which would be within the reach of the lower middle class.

The bank should pay more attention on giving updates and should increase the level of service providing because the competitors of axis are better in this area.

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## CHAPTER 13

### BIBLIOGRAPHY

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## **CHAPTER 14**

### **ANNEXTURE**

**Q1) Age of respondent**

- 20-30
- 30-40
- 40-50
- 50-60

**Q2) Gender**

- Male
- Female

**Q3) Types of banks**

- Private
- Public

**Q4) Behaviour of employees towards customer.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**Q5) Availability of locker facilities**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**Q6) Bank keep record correctly.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**Q7) If customer face any problem bank sets an appointment quickly with the right person.**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree