PERFORMANCE EVALUATION AND CUSTOMERS’ PERCEPTION TOWARDS SERVICES OF PUBLIC AND PRIVATE SECTOR BANKS IN VIRUDHUNAGAR DISTRICT

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ABSTRACT

This research paper examines the performance evaluation of public sector and private sector banks and to understand how to measure through different ratios of CAMEL Model of banks plays a crucial role in the growth. The present study is mainly based on primary as well as secondary data, the information relating to the customers’ perception towards services of public and private sector banks in Virudhunagar district. The primary data is collected for the study through survey with the help of questionnaire. The SERVQUAL model has been used to analyse the service quality dimensions of public and private sector banks. The total sample size of the study is 600 consisting 300 from Public Sector and 300 from Private Sector banks. These respondents have been selected on convenient random sampling techniques. The secondary data covering a period from 2007-08 to 2016-17. The data was collected from the annual reports of public and private sector banks. The study was aimed at comparing public sector and private sector on the criteria of public perception, basic amenities customer centric services and their bench strength. To evaluate the efficiency of commercial Bank, their financial performance and customer attitudes should be assessed.