Abstract. Banking system occupies an important place in Indian economy. It provides various services to its customer. The nature of its services has evolved as the advancement of technology. Understanding consumer satisfaction with service quality has gotten increasingly difficult. The present investigation was planned with the objective to analyse the customer choice towards the services provided by the bank. The research data was collected by the various bank customers for analysing the service quality from the ratings provided by the customer. In this regard, the goal of this research study is to report on the findings of selected banking services used by customers in India.

INTRODUCTION

Banks are the oldest, biggest and fastest growing financial industry in India. To confirm the issues and trends of these components that regulate service quality, the dynamics of service quality were studied. All public, commercial, and international banks now play a critical role in delivering fundamental banking services to all of their rural and urban consumers in order to preserve customer retention and satisfaction. As we all know that after rising of technology the working of banks prospective towards customers is totally changed, they are getting evolve day by day but the effectiveness occurs in only from few banks. This research throws light on customer behaviour towards the bank service and its quality. In this regard, this research paper focuses on the findings of the selected banking services which are liked by the customers in India.

LITERATURE REVIEW

The study was conducted to know the services that are provided by the bank, and to check the customers satisfaction and also the adoptability by the customer for the involvement of IT Infrastructure services. To retain the customers the bank enhanced the transaction security and provided vast IT services Dhandabani (2010).

‘Age’ is one of the important factor that effect the selection of services Thakur(2011), and also the customers geographical location effects services choice. Banks now are updating and modifying their services and working towards providing customers relevant service at various level of the trends by changing their infra-work according to the customers satisfactions, by delivering the different services and value-added services to managing the relationship of satisfaction. From information system quality, customer service quality, and banking service quality have impact on banking service quality kheng et al. (2010).

OBJECTIVE

The Objective is to identify the services which are provided by bank to the customers are most used and the services liked most. To identify the services which is less utilized by customer so that bank can improve the quality of the service and can impact on customers.

METHODOLOGY

This study is based in India. The data consisted of customers who have accounts with private as well as public sector Bank. The data was collected through a convenience sampling method. The questionnaires were distributed to the bank customers. The aim of the research was described to the customers. The questionnaire consisted of geographical location of the bank, which bank used and the bank services they used and liked. The customers
provided their likings though ratings of various services respectively.

In this we analyse the data which is collected through questionnaire. This research is to study the bank services that are used and liked most by the customers. To analyse the data we used Python and its libraries, and for prediction, we used machine learning algorithms.

Software and Hardware Specification
Anaconda Navigator with Juypter notebook and its various libraries such as Numpy, Pandas and an Operating system Windows are used in this project.

ANALYSIS AND INTERPRETATION
The study is a high-level analysis of the factors that come in the performance in the banking services. There are many areas where analysis into each of the factor can be made. We took 500 people data for analysis this model.

We considered 10 services which are provided by the bank and they are ATM service, Accepting Deposit, Cheque payment, Credit cards, Current Account services, Debit Cards, Foreign Currency Exchange, Home Banking, Mobile banking, Online banking.

- Check/Cheque Payment
Cheque books are provided by banks to account holders. Account holders can pay money with a cheque drawn on the bank.

- Foreign Currency Exchange
Banks are in charge of dealing with foreign currency. Banks convert foreign currency into local currency.

- Credit cards
A credit card is a type of payment card that allows its owner to make purchases and pay for them later.

- ATMs Services
ATMs helps to withdraw cash from their account with following features.

24-hour availability
Elimination of labour cost
Convenience of location

- Debit cards
Debit cards are used to make electronic withdrawals from cardholders’ accounts.

- Home banking
Home banking is the process of completing the whole banking process in offline mode. Customers visit the branch and solve their queries through offline mode.

- Online banking
Online banking is a service provided by banks that allows customers to access their account information from any device. Internet banking is another name for online banking.

- Mobile Banking
Mobile banking is the use of a mobile device to do balance checks, account transactions, payments, credit applications, and other financial transactions.

- Accepting Deposit
Banks accept deposits from people who have money to save but unable to invest it in profitable ventures.

This is the interpretation of the analysis.
Age versus Gender graph shows the relationships with no. of male and female with respective age.

<table>
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</table>

Accuracy: 0.92 165
Macro avg.: 0.59 0.58 0.58 165
Weighted avg.: 0.88 0.92 0.90 165

On the behalf of these services our model accuracy prediction is 92%.
CONCLUSION

This study concludes the services which is liked most by customers is Mobile banking and the least services is used home banking or at branch. For Prediction we used the Random Forest regression for our model which predicts accuracy at 92% level. This prediction is totally based on the customers reviews.

The long-term success by any bank cannot be achieved without the development of services and intense focus on customers. Banks have to provide positive and consistent customer experience that can transform them into trusted adviser.

FINDING AND SUGGESTIONS

The study can be performed for large pool of customers. The customers reviews variable may change the value of the prediction and effect the accuracy, considers only limited variables, in future numbers of variables could be considered.

REFERENCES


Veeneva, V. (2006). E-Banking (Online Banking) and its role in Today’s Society.