

A Study on Satisfaction level of Beneficiaries of PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) of Public Sector Banks in Shivamogga town.

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Abstract

In the race of reaching 5 trillion economy, Indian Government introducing Financial Inclusion schemes and other measures to uplift the weaker section. One of the popular financial inclusion schemes is Pradhan Mantri Jan Dhan Yojana (PMJDY), which was launched in 2014. The scheme provides basic banking facility, RUPAY Card, in-built micro insurance and OD facility. Though the scheme was successful from one side but facing criticisms such as most accounts are inactive, not support from Banking staff where beneficiaries may not be satisfied etc. So, to find out satisfaction level of beneficiaries of the PMJDY account holder in Public sector banks in Shivamogga City, this paper has carried out. The study has done through survey with the sample size of 100 which is descriptive in nature, for analysis ANOVA test is used. The outcomes of the study are majority of the beneficiaries are satisfied with PMJDY account facility, features and highly satisfied with bank staff service level. Further, Public sector banks are contributing more with 79.66 % share in accounts of PMJDY. Strategic policy review, adding additional features and proper monitoring will be key to progress of the scheme by the stake holders. This study has uniqueness for two reasons, Firstly, the study measured the level of satisfaction of beneficiaries of PMJDY through SERVQUAL and secondly studied the role of Public sector banks towards PMJDY.

Keywords: PMJDY, Financial inclusion. Weaker Section upliftment, Public Sector Banks, Satisfaction level,

1. Introduction

Government of any nation will always look forward for upliftment of weaker section by way of financial support, subsidy, free loans, financial inclusion scheme etc. India which has a target of 5 trillion-dollar economy which could be possible only if the Government effectively apply all the above-mentioned measures.

Financial Inclusion is forward looking steps to achieve that target. Financial Inclusion is offering various affordable banking products, services and insurance solution to the individual and business that will satisfy their basic banking transactions, payments, savings, insurance and financial transactions. Pradhan Mantri Jan Dhan Yojana (Henceforth PMJDY) is the one scheme which may be a part for the support to India's 5 trillion economy target provided it support the needy sections of the country through Banks. The scheme offers benefits like Universal access to banking facilities, No frill account with Ru-Pay Debit card., Financial Literacy Programme, Credit Guarantee Fund, Micro-Insurance and Unorganised Sector Pension schemes.

The scheme can be considered as mega success because of effective marketing programme and active participation of the banking institutions. But there is been a lot criticism about the scheme such as inactive of many accounts, account being opened by all sections of the society and not so support from the bank staff and service. Some studies carried out to assess customer satisfaction of PMJDY (R. Magesh Kumar & C Samuel Joseph), measuring PMJDY awareness and satisfaction level (Dr. Ramesh Kumar) and commercial Bank's performance on Pradhan Mantri Jan-Dhan Yojana (C. Paramasivan & P. Kamaraj). Assessing the satisfaction level and progress of the scheme is for most important when the scheme was launched almost 6 years back, so there is a need to do the research on both the variables as not much focus was made in the previous studies. The positive outcomes of the study can be applied by Government to modify the lacuna of the scheme and bankers to improve their service quality.

2. Literature Review

Empirical study carried out by **Dr. R. Magesh Kumar and Dr. C Samuel Joseph** (2018) to assess Customer Satisfaction in Operation of Pradhan Mantri Jan Dhan Yojana (PMJDY). Research methods used are multiple regression analysis from the various constructs on operationalization of PMJDY account and found out that advertisement, economic development is most important predictor of the dependent variable whereas bank employee behavior and customer satisfaction have less impact on the operationalization of PMJDY account. **Dr. Ramesh Kumar** (2018) has studied about PMJDY awareness and satisfaction level to measure the awareness and satisfaction level in Coimbatore district. He has used in his study statistic tools such as Sample percentage and Friedman rank test tools. He has found out that the majority of the respondents are satisfied with the scheme.

The study on the current status and progress of Financial inclusion by **M. Rifaya Meera¹, P. Kaleeswaran and R. Gurunandhini** (2017) based on secondary data has revealed that the Majority of the PMJDY accounts were opened in rural areas. with public sector banks followed by RRB and private sector banks. Most of the Rupay card was issued by Public Sector bank then Regional Rural banks and private banks. **Dr Mini Goyal**

and Ms Maninder Khera (2016) emphasised status of PMJDY as step towards Financial Inclusion. Their study is descriptive study through secondary data have been done to understand the current status of the PMJDY. The major results of the study are that contribution of rural sector in terms of accounts opened under PMJDY was comparatively higher than the urban sector and contribution of Public Banks is higher than private and regional Rural Banks. Further, study revealed that Uttar Pradesh being the top state with regards to a greater number of beneficiaries both in urban and rural areas. **Dr. C. Paramasivan and P. Kamaraj (2015)** have highlighted on commercial Bank's performance on Pradhan Mantri Jan-Dhan Yojana. They found some of the important facts around 59 % to 60 % of bank accounts opened in rural areas.

3. Problem description and Scope of the Study

The major problems and challenges for PMJDY scheme comes from both supply and demand sides. Supply side issues may be difficulty of reaching to remote areas, unwillingness of the service provider, difficulty to assess the satisfaction level of the account holders, evaluating the progress of the scheme. Demand side problems are lack of financial literacy, lack of awareness etc. So, there is a need to understand beneficiary's satisfaction level towards the scheme and service provider and progress of the scheme, which could be the input for both Government and the service provider. Hence, this study has carried out to address the satisfaction of the beneficiaries of Public sector banks in Shivamogga town.

4. Objectives of the Study

- 1) To study the satisfaction level of the beneficiaries of PMJDY Scheme in Shivamogga Town
- 2) To study the quality of the service provided by the Public Sector Banks.
- 3) To understand the role of Public sector banks towards PMJDY.

Hypothesis testing

Hypothesis-1 & 2: There is statistically no significant difference among selected variables as per the satisfaction level about the scheme and the service provider of PRADHAN MANTRI JAN DHAN YOJANA(PMJDY).

Hypothesis-3: There is no significant role played by Public Sector Banks towards PRADHAN MANTRI JAN DHAN YOJANA(PMJDY).

5. Research Methodology

The research is pursued on descriptive research design which describes the satisfaction level of the beneficiaries of the scheme. The sample size is 100 who are the PMJDY account holders of (Sample unit) Public sector banks in Shivamogga town. The sample design is simple random sampling technique, as respondents are randomly selected when we visited the bank for survey. A designed questionnaire has prepared using Liker Scale, SERVQUAL model (Parasuraman et al, 1988), data collected and analysed. Hypothesis has formulated and tested through ANOVA.

6. Data Analysis and Interpretation

6.1 Demographic Profile

Table No.1: Demographic Profile of the respondents

Parameters	Factors	Area		F
		Urban	Rural	
Age	18-28	6	6	12
	29-44-	49	7	56
	44-59	16	3	19
	Above 60	11	2	13
	TOTAL	82	18	100
Gender	Male	48	08	56
	Female	34	10	44
	TOTAL	82	18	100
Education	Up to SSLC	32	06	38
	PUC	08	02	10
	Degree	36	07	43
	PG	04	01	05
	Illiterate	02	02	04
	TOTAL	82	18	100
Occupation	Farmer	03	06	09
	Business	30	01	31
	Others/informal	04	06	10
	Service	11	01	12
	Housewife	34	04	38
	TOTAL	82	18	100
Annual Income (In Rs.)	Up to 1,00,000	9	7	16
	1,00,001 – 2,00,000	11	18	29
	2,00,001-4,00,000	18	15	33
	Above 4,00,001	6	3	09
	TOTAL	82	18	100
Marital Status	Married	62	15	77
	Unmarried	20	03	23
	TOTAL	82	18	100

As discussed earlier, 100 respondents are chosen as sample size, the above table describes the demographic details of the respondents. 82 out of 100 are from Urban area (82%) and 18 (18%) from Rural area. 12 respondents come under the age group between 18-28, 56 comes between 29-44, 19 between 45-60 and 13 respondents age is above 60. Gender wise, male is majority with 55 % and female with 45 %. Majority of the respondent's qualification is Degree (43 %), SSLC (38 %), PUC (10 %). PG (5 %) and only 4 % are illiterates. Occupation wise 09 of them are farmers, 31 doing business, 10 are informal workers, 12 are working in service sector and 38 are housewife. 16 respondents annual Income is less than Rs. 1,00,000, 29 of them income between Rs. 1,00,001–2,00,000, 33 of them earns between Rs.2,00,001-4,00,000 and 9 respondents earns above Rs.4,00,001. 77 out of total 100 respondents are married and 23 are unmarried.

Thus, we can observe that the majority of the respondents are from Urban area, age group between 29-44, Male, education wise highest of them qualified as bachelors, Housewife, annual income between Rs. Rs.2,00,001-4,00,000 and married.

6.2 Satisfaction level of the beneficiaries towards PMJDY Scheme and service provider

Table No.2: Satisfaction Level of Urban respondents about the scheme

Sl. No	Statement	Highly Satisfied	Satisfied	Somewhat	Dissatisfied	Highly Dissatisfied	Total	Total Score	Avg. Weighted Score
1	Procedure of opening account	42	38	2	0	0	82	368	0.20377
2	Rupay Card operation	3	55	24	0	0	82	307	0.16999
3	The documentation procedure for OD/Loan facilities	6	13	63	0	0	82	271	0.15006
4	Operating of bank account under this scheme	37	9	4	32	0	82	297	0.16445
5	ATM/Internet/Mobile Banking	9	37	9	1	26	82	248	0.13732
6	Account opening Kit	43	1	20	18	0	82	315	0.17442
		140	153	122	51	26			

Source: Survey Data

Above table depicts the satisfaction level of the urban respondents about the scheme. Majority of the respondents are satisfied with the scheme (highest sum score 140). The majority of the respondents are highly satisfied (51.2 %) with the Procedure of opening account. 45.5 % with Operating of bank account and 52.4 %

for Account opening Kit. Similarly, 38 % of them satisfied with Procedure of opening account, 67.07 % with Rupay Card operation. But some of them that is around 39.02 % are dissatisfied with Operating of bank account under this scheme and 31.70 % of them highly dissatisfied ATM/Internet/Mobile Banking. Majority of them given highest score to the statement Procedure of opening account with total score 368 which shows they are much satisfied.

Thus, we can interpret that Urban respondents are satisfied with the scheme. But bankers have to focus on ATM/Internet/Banking facility and account opening procedure.

Table No.3: Satisfaction Level of Rural respondents about the scheme

Sl. No	Statement	Highly Satisfied	Satisfied	Somewhat	Dissatisfied	Highly Dissatisfied	Total	Total Score	Avg. Weighted Score
1	Procedure of opening account	9	9	0	0	0	18	81	0.20455
2	Rupay Card operation	1	17	0	0	0	18	73	0.18434
3	The documentation procedure for OD/Loan facilities	7	1	7	3	0	18	66	0.16667
4	Operating of bank account under this scheme	3	1	9	5	0	18	56	0.14141
5	ATM/Internet/Mobile Banking	1	0	6	7	4	18	41	0.10354
6	Account opening Kit	11	5	0	2	0	18	79	0.19949
		32	33	22	17	4			

Source: Survey Data

From the prospective of rural respondents regarding the satisfaction level of the about the scheme which represents at the above table. Majority of the respondents are satisfied with the scheme (with the highest sum score 33). 50 % of the respondents are highly satisfied and 50 % are satisfied with the Procedure of opening account 94 % of the m satisfied with Rupay Card operation. 50 % are somewhat satisfied about Operating of bank account under this scheme and 38 % of them dissatisfied ATM/Internet/Mobile Banking. Majority of them given highest score to the statement Procedure of opening account with total score 81 which shows they are much satisfied.

Thus, we can interpret that rural respondents are satisfied with the scheme.

Hypothesis Testing-1:

- H_0 ----- *There is no statistically significance difference opinion among the Urban and Rural respondents' satisfaction towards the PMJDY Scheme.*

- H_a ---- There is statistically significance difference opinion among the Urban and Rural respondents' satisfaction towards the PMJDY Scheme.

Summary

Groups	Count	Sum	Average	Variance
Urban	6	1.0001	0.14287143	0.006863
Rural	6	1	0.14285714	7.79095

• **ANOVA**

Source of Variation	SS	Df	MS	F	P-value	F crit
Between Groups	8.67	1	8.67	1.89	1	4.964603
Within Groups	0.004592	10	0.004592			
Total	0.004592	11				

Analysis & Interpretation

The calculated value of **F** is 2.0579 which is lower than the table value of 4. 747225 at 5% significance level with **d.f** being **v1=13, v2=12**. **So, there is a sufficient evidence to reject the null hypothesis.** So, we can say that there is a significance difference opinion among the Urban and Rural respondents about the PMJDY Scheme features.

Table No.4: Satisfaction Level of Urban respondents about the service provider (Bank staff)

Sl. No	Statement	Highly Satisfied	Satisfied	Somewhat	Dissatisfied	Highly Dissatisfied	Total	Total Score	Avg. Weighted Score
1	Banking staff is helpful in assisting about this scheme	54	25	3	0	0	82	379	0.18828
2	Banking officials are cordial in providing information about the scheme	48	31	3	0	0	82	373	0.1853
3	Bank provide Good customer service	6	42	34	0	0	82	300	0.14903
4	Accessibility is easy	31	39	12	0	0	82	347	0.17238
5	Bank has unique Physical evidence	6	32	41	3	0	82	287	0.14257
6	Bank staff are informative and responsive	41	0	40	1	0	82	327	0.16244
		186	169	133	4	0			

Source: Primary data

From above table, we can observe the satisfaction level of the urban respondents towards the service provider. Majority of the respondents are highly satisfied with the scheme service provider/bank staff with the highest sum score 186. The majority of the respondents are highly satisfied with Banking staff assistance (65.85 %), for Bank staff cordiality (58.53 %) and for responsiveness (50 %). They are satisfied with service (51.21 %) and accessibility (47.5 %). Some of them, somewhat satisfied with Bank provide Good customer service, Bank has unique Physical evidence. None of them highly dissatisfied with any of the statement.

Overall, we can infer that Urban respondents are highly satisfied with the service provider. But bankers need to address the issue related to responsiveness and focus on Customer service.

Table No.5: Satisfaction Level of Rural respondents about the service provider (Bank staff)

Sl. No	Statement	Highly Satisfied	Satisfied	Somewhat	Dissatisfied	Highly Dissatisfied	Total	Total Score	Avg. Weighted Score
1	Banking staff is helpful in assisting about this scheme	4	14	0	0	0	18	76	0.18357
2	Banking officials are cordial in providing information about the scheme	7	2	9	0	0	18	70	0.16908
3	Bank provide Good customer service	8	7	0	3	0	18	74	0.17874
4	Accessibility is easy	3	8	7	0	0	18	68	0.16425
5	Bank has unique Physical evidence	1	1	9	7	0	18	50	0.12077
6	Bank staff are informative and responsive	10	2	6	0	0	18	76	0.18357
		33	34	31	10	0			

Source: Survey Data

The table shows the satisfaction level of the rural respondents towards the service provider. Majority of the respondents are satisfied with the service provider with the highest sum score 34. The majority of the respondents are highly satisfied with banker's responsiveness (55.55 %), for Bank staff cordiality (58.53 %) and for customer service (44.44 %). They are satisfied with assistance (51.21 %) accessibility (44.44 %). Some of them, somewhat satisfied with Physical evidence and accessibility.

By above analysis, we can infer that Rural respondents are also satisfied with the service provider. So, bankers can improve the physical evidence from the rural respondent's perspective.

Hypothesis Testing-2

- H_0 ----- *There is no statistically significance difference opinion among the Urban and Rural respondents' satisfaction towards the PMJDY service provider/bank staff.*

- H_a ---- There is statistically significance difference opinion among the Urban and Rural respondents' satisfaction towards the PMJDY service provider/bank staff.

Summary

Groups	Count	Sum	Average	Variance
Urban	6	1	0.166667	0.0005179
Rural	6	1	0.166667	0.0014896

ANOVA

Source of Variation	SS	Df	MS	F	P-value	F crit
Between Groups	0	1	0	0	1	4.964603
Within Groups	0.010037718	10	0.001003772			
Total	0.010037718	11				

Analysis & Interpretation

The calculated value of **F** is 0 which is lower than the table value of 4.964603 at 5% significance level with **d.f** being **v1=11, v2=10**. **So, there is a sufficient evidence to reject the null hypothesis.** So, we can say that there is a significance difference opinion among the Urban and Rural respondents' satisfaction level towards the PMJDY Service Provider/Bank Staff.

6.3 Service Quality provided by the Public Sector Banks.

Table No.6: Service Quality

	SA	A	N	DA	SDA	T	T. Score	WAS
Reliability	28	41	17	11	3	100	380	0.213
Responsiveness	18	41	26	12	3	100	359	0.201
Assurance	18	39	27	13	3	100	356	0.200
Empathy	13	41	23	18	5	100	339	0.190
Tangibles	17	40	23	15	5	100	349	0.196

Source: Survey Data

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>
1-SA	5	94	18.8
2-A	5	202	40.4
3-N	5	116	23.2
4-DA	5	69	13.8
5-SDA	5	19	3.8

Analysis & Interpretation:

To study the quality of the service provider, the SERVQUAL model used with components such as Reliability, responsiveness, assurance, tangibles and empathy. Above tables showing the response of respondents on each component. Among all the parameters they have given highest score to Reliability of the information by the service provider with total score of 380, followed by responsiveness with score 359, Assurance with score 356, tangibles with 349 and empathy with 339 score. The sum of response for group 1 (Strongly Agree) being 94 and average being 18.8, group 2 (Agree) being 202 and average being 40.4, group 3 (Neutral) being 116 and average being 23.2, group 4 (Disagree) being 69 and average being 13.8 and group 5 (Strongly Disagree) being 19 and average being 3.8.

Thus, we can interpret that reliability is the most important component the service quality. Majority of the respondents agree on all the parameters.

6.4 Role of Public sector banks towards PMJDY.

Public sector banks have been playing a remarkable role in providing the PMJDY scheme to the needy people across the nation.

Hypothesis Testing-3

- H_0 ----- *There is no significant role played by Public Sector Banks towards PRADHAN MANTRI JAN DHAN YOJANA(PMJDY).*
- H_a ---- *There is a significant role played by Public Sector Banks towards PRADHAN MANTRI JAN DHAN YOJANA(PMJDY).*

The following table shows the role of public sector banks under this scheme.

Table No.7: Progress Status of PMJDY (No. of Accounts opened) as on 15.01.2020

Bank	No. of Accounts	RuPay Cards	Balance in A/c (Rs in
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			Crores)
Public Sector Banks	30.17	24.83	88885.11
Regional Rural Bank	6.45	3.84	20115.25
Private Banks	1.25	1.15	3136.20
Total	37.87	29.83	112136.55

Source: <https://pmjdy.gov.in/statewise-statistics> as on 15.01.2020

The above table indicates the present status of PMJDY. It shows a greater number of accounts are opened in Public sector banks (79.66 %) and also deposit with Rs.88885.11 crores, followed by Regional rural banks (17.03 %) and Private Banks (3.33 %). The balance in the accounts crossed 1.12 lakh crore, where Public sector banks share is 79.26 % which it has major contribution.

From the above progress report and analysis, we conclude that Public sector banks playing a remarkable role under the scheme. Hence, we reject the Null hypothesis and accept the alternative hypotheses, that is there is a significant role played by Public Sector Banks towards PRADHAN MANTRI JAN DHAN YOJANA(PMJDY).

7 Results:

1. 82% respondents are from Urban area, 56 of respondents age group between 29-44, 43 % Qualification is Degree, 38 are housewife, 33 of them earns annually between Rs.2,00,001-4,00,000 and 77 are married. (Table:1)
2. Overall, Urban and Rural Respondents are satisfied with the scheme. Both Urban (51.2 %) and rural (50 %) are highly satisfied with the procedure of opening account and accounting kit (Table: 2 & 3).
3. Urban Respondents are highly satisfied with the scheme service provider/bank staff with the highest sum score 186, whereas rural respondents are satisfied with the sum score 34. Further, they are highly satisfied with Banking staff assistance (65.85 %), for Bank staff cordiality (58.53 %) and for responsiveness (50 %). (Table: 4 & 5)
4. There is no significance difference opinion among the Urban and Rural respondents' satisfaction level towards the PMJDY scheme and also Service Provider/Bank Staff as per the Hypothesis testing.
5. From the SERVICE QUALITY measures, respondents have given highest score to Reliability of the information by the service provider with total score of 380. (Table: 6)

6. Public sector banks playing a remarkable role under the scheme with 79.66 % share in accounts and deposit with Rs.88885.11 crores (share of 79.26 %) when compare to private and regional rural banks. (Table:7).

8 Discussion

Pradhan Mantri Jan Dhan Yojana can be considered as mega financial inclusion scheme as per the scale of implementation and the performance in terms of number of accounts opened and deposits. Further, it can be termed as successful, as this study founded out that the majority of the beneficiaries are satisfied with the scheme and also with service provider and even also previous studies carried out by various researchers (Dr. Ramesh Kumar). Results also shows that the role of Public sector banks is highly appreciable because of its major contribution in the scheme which is higher than other banks. The same result also found in the respect the study carried out by M. Rifaya Meera¹, P. Kaleeswaran and R. Gurunandhini and Dr. Mini Goyal and Ms Maninder Khera.

But still, government and all banks need to do lot in terms of communication to the public and offers benefits of the scheme to all the needy people. Government has to give incentives to the banks which are opening more accounts under the scheme and providing good services to the beneficiaries. In addition to that, Government has to support public sector banks for the service rendered by them, as these accounts are not so profitable to run the accounts. Apart from the Government side, Banks also support to the smooth running of the scheme. Banks need to bring awareness among the beneficiaries about the scheme features and facilities and also conduct Financial Literacy program on regular basis. Banks has to keep on touch with those who are in dormant stage and encourage the customers to perform the banking transactions. Rural customers need to be focused under this scheme.

9 Conclusion:

Being the most popular financial inclusion scheme the Pradhan Mantri Jan Dhan Yojana (PMJDY) playing a remarkable role since from its inception. The scheme catering the basic needs of banking services to the beneficiaries such as basic bank accounts, remittances, credit, insurance and RUPAY card. Further the scheme also become supportive during national inter Public sector banks contributed more to this program by opening more number accounts and giving valuable service to the beneficiaries.

As the study derived with the objectives to assess the satisfaction level of the beneficiaries of the scheme and also assumption made to test any difference among the different demographic variables and also to study the contribution of the Public sector banks. The study revealed that the majority of the respondents are satisfied

with the scheme and its service provider. Easy accounting procedure and account kit were the major reasons for satisfaction of the respondents. Banking staff assistance and information provided by the bank staff was cordial according to them. Reliability is highest dimension as per the study. We also observed that the public sector banks helped to achieve the milestone of the scheme. The study has covered only in Shivamogga town, further study can be motivated to do in other regions too. There is an ample opportunity to assess the satisfaction level of the scheme with other parameters in the future study.

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