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Customer Perception and Satisfaction Towards SBI's Agriculture Banking Services: A Comparative Analysis with Other Financial Institutions

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Abstract
This study explores customer perceptions of the State Bank of India's (SBI) banking services, focusing on agriculture, personal, and business banking. Through a qualitative approach, insights were gathered via interviews and open-ended survey questions to understand experiences and expectations related to SBI's services. Key themes identified include the significance of grievance handling, staff behavior, loan processing efficiency, and accessibility of agricultural banking services. Respondents highlighted SBI's role in addressing financial needs, particularly in rural and agricultural sectors, while also pointing out areas for improvement, such as digital service usability and branch connectivity. The findings underline the importance of customer-centric policies and personalized banking solutions to foster satisfaction and loyalty. This study contributes to the broader understanding of service quality in the banking sector and offers actionable insights for enhancing customer experiences.

Keywords: Customer Satisfaction, Agriculture Banking, Service Quality, Qualitative Analysis, Customer Perceptions

Introduction
The dynamic and ever-evolving global economy has created new challenges and opportunities across industries, prompting researchers to explore a wide array of issues, from technological advancements to sustainability and business performance. This paper synthesizes insights from diverse academic studies that delve into critical themes such as innovation, family business, supply chain management, digital transformation, entrepreneurial performance, and governance structures. These themes highlight the interconnectedness of technological, managerial, and social elements in shaping modern organizational practices.

Recent studies underscore the pivotal role of innovation in addressing pressing global issues such as food waste, supply chain disruptions, and environmental sustainability. For instance, Aramyan et al. (2021) emphasize how innovative approaches in food supply chains can reduce waste, improve efficiency, and promote sustainability. This aligns with broader organizational strategies that focus on adopting innovation to enhance resource management and ensure environmental and business resilience.

Similarly, the research on family businesses in the Visegrád countries by Csákné Filep et al. (2024) highlights the distinctive challenges and opportunities that family-run enterprises face in an evolving economic landscape. Family businesses play a critical role in economic growth

and social cohesion, yet they must navigate complex dynamics to thrive in an increasingly digitized and competitive marketplace. Mikušová and Stanovská (2025) extend this conversation by exploring how family businesses in the Czech Republic are adapting to the digital economy, underscoring the transformative power of technology in traditional business models.

The interplay between technology and business processes is also evident in studies exploring the adoption of advanced tools like prescriptive analytics and explainable artificial intelligence (XAI). Hirvonen et al. (2025) identify the enablers for successfully deploying prescriptive analytics in organizational decision-making, while Chang and Bau (2024) shed light on how XAI can transform business management practices. Together, these studies highlight the need for organizations to embrace emerging technologies to improve decision-making, transparency, and overall performance.

In addition to technological advancements, the global business landscape has been shaped by unexpected disruptions, such as the COVID-19 pandemic, which tested the resilience of supply chains and organizational strategies. Enz et al. (2024) compare supply chain strategies employed by firms in the United States, France, and Poland during black-swan events, offering insights into how businesses can mitigate risks and adapt to unpredictable challenges. These findings underscore the importance of agile strategies and international collaboration in managing global crises.

The relationship between technology adoption and stakeholder engagement is another critical area of exploration. Doe et al. (2022) examine the stakeholder approach to technology adoption within innovation ecosystems, revealing the complex interactions between firms, stakeholders, and technological advancements. Their findings provide a framework for understanding how businesses can navigate the challenges of integrating new technologies while maintaining stakeholder trust.

Entrepreneurial performance, particularly within micro, small, and medium enterprises (MSMEs), has also garnered significant academic interest. Soomro et al. (2025) explore the impact of entrepreneurial knowledge, skills, and competencies on MSME performance in developing economies, offering practical insights for fostering growth and innovation in resource-constrained settings. This research aligns with broader discussions about the role of governance structures and ICT investments in enhancing the performance of rural banks and small businesses, as highlighted by Agyapong et al. (2024) and Bednarik and Marshall (2024).

The importance of aligning organizational strategies with social and environmental goals is another emerging theme. Montero-Navarro et al. (2021) conduct a bibliometric analysis of greenwashing research, focusing on agriculture, the food industry, and food retail. Their findings highlight the growing need for businesses to adopt genuine sustainability practices rather than engaging in deceptive marketing. Meanwhile, Alexius and Vähämäki (2024) take a historical perspective on the role of external experts in development aid, offering a nuanced view of how measurement systems and bureaucracy have evolved over decades to address global challenges.

Kruger and Steyn (2025) provide a systematic review of technology adoption model trends in

the context of the Fourth Industrial Revolution (4IR). Their research underscores the critical role of digital transformation in reshaping industries, particularly in the face of rapid technological advancements and increasing globalization. Bubphapant and Brandão (2025) contribute to this discourse by exploring how aging consumers engage with content marketing and online brand advocacy, emphasizing the growing importance of consumer-centric strategies in the digital age.

The convergence of these diverse but interconnected research themes highlights the complexity of modern business environments. By synthesizing insights from studies on innovation, family businesses, supply chain management, digital transformation, and entrepreneurial performance, this paper aims to provide a comprehensive understanding of the factors driving organizational success and resilience. This review not only addresses the practical challenges faced by businesses but also offers theoretical frameworks for navigating the uncertainties of an increasingly interconnected and dynamic global economy.

Literature Review

The study of intellectual capital (IC) has gained significant importance as organizations navigate through volatile and uncertain global markets. Intellectual capital encompasses the knowledge, skills, and capabilities embedded within an organization that contribute to its value creation and competitive advantage. Researchers such as Cosa, Pedro, and Urban (2024) have provided an extensive systematic literature review to analyze the factors influencing intellectual capital and its practical adoption in uncertain times. Their study sheds light on how organizations can leverage IC to enhance resilience, adaptability, and innovation.

The literature emphasizes three primary components of intellectual capital: human capital, structural capital, and relational capital**.** Human capital refers to the expertise, knowledge, and creativity of employees. Structural capital includes the processes, systems, and intellectual property that enable organizations to function effectively, while relational capital focuses on external networks, partnerships, and customer relationships. The interplay among these components is critical in uncertain environments, as firms need to innovate and respond quickly to market changes.

Through their proposed model, Cosa et al. (2024) suggest that organizations should adopt a structured approach to assess, measure, and optimize their intellectual capital. This approach involves integrating IC assessment with strategic decision-making, promoting cross-functional collaboration, and investing in technology and talent development. Such practices can help firms better navigate crises, maintain competitive advantage, and foster long-term sustainability.
The use of social media in academia has revolutionized the way information is shared, accessed, and utilized. Social networking sites (SNSs) provide an interactive platform that enables academic institutions to promote library and information resources effectively. These platforms offer various applications, such as real-time communication, collaboration, and resource sharing, which significantly enhance the academic experience for students and researchers.

Thomas-Francois et al. (2023) emphasize the growing cultural acceptance of digital platforms, including social media, for accessing resources like food and education. Libraries can capitalize on this cultural shift by adopting digital channels to make their services more accessible and interactive. For example, SNSs like Facebook and Twitter are commonly used to announce new acquisitions, events, or workshops, while platforms like LinkedIn are employed to foster professional academic networks.

Vergura et al. (2023) highlight how sustainable consumption behaviors can be promoted through bibliometric analysis, which is relevant for libraries looking to encourage responsible resource usage. Academic institutions can adopt similar analytical methods on social platforms to understand user engagement with library resources and tailor services to meet specific academic needs.

The digital transformation in entrepreneurial and professional work, as discussed by Corvello et al. (2022), underscores the importance of digital literacy and resource accessibility in the modern academic environment. Libraries leveraging social media platforms can bridge the gap between traditional knowledge dissemination and digital interactivity, creating a dynamic ecosystem for resource sharing. For instance, Instagram and YouTube can be utilized to create visually engaging tutorials on library tools and databases.

Kaur et al. (2021) discuss systematic approaches to addressing resource wastage, which can be applied to libraries by integrating social media into academic practices. Campaigns aimed at reducing paper usage and encouraging e-resources can be effectively promoted on SNSs. Furthermore, Krasodomska and Zarzycka (2021) stress the importance of transparency in performance indicators. Libraries can use social media to disclose key statistics, such as the number of e-books downloaded or workshops conducted, thereby building credibility and fostering trust among users.

Adel et al. (2021) demonstrate the role of social innovation strategies during crises, such as the COVID-19 pandemic. Similarly, libraries can employ social media to innovate and maintain service continuity during disruptions. For example, virtual library tours, online resource recommendations, and live Q&A sessions via SNSs can ensure uninterrupted access to academic resources. Zitouni and Ben Jedidia (2022) highlight the empowerment of underserved communities through digital tools, which can inspire libraries to use SNSs to reach marginalized students and researchers. Through targeted campaigns and language-specific content, libraries can make resources more inclusive and accessible.

Research Methodology

The study adopts a quantitative approach to analyze customer satisfaction with SBI's banking services, particularly focusing on agriculture, personal, and business banking. A structured questionnaire was designed to collect primary data from 50 respondents, ensuring representation across various demographics. The sampling technique employed was convenience sampling to efficiently gather data from existing and potential customers. The questionnaire consisted of multiple-choice questions and Likert scale items using a 5-point scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) to measure customer perceptions, satisfaction levels, and preferences. Key variables included customer satisfaction,

facilities, branch connectivity, staff behavior, digital banking services, loan processing time, and grievance handling.

Objectives:

- To evaluate customer satisfaction with SBI's agriculture banking services, including loan processing, facilities, and customer care.
- To analyze the competitive advantages and disadvantages of SBI's agriculture banking services compared to other financial institutions.

Hypotheses:
H0: There is no significant relationship between customer satisfaction and the quality of SBI's agriculture banking services.
H1: SBI's competitive advantages, such as facilities and branch connectivity, do not significantly influence customer preferences.

Regression Line:

Customer Satisfaction (CS) = β_0 + β_1 Facilities (FC)+ β_2 Branch Connectivity (BC) + β_3 Staff Behavior (SB) + β_4 Digital Banking Services (DBS) + β_5 Loan Processing Time (LPT) + β_6 Grievance Handling (GH)+ ε

Data analysis was conducted using **R Studio**, a powerful statistical software, to ensure accurate and reliable results. Techniques such as descriptive statistics, regression analysis, and visualization tools (e.g., bar charts, scatter plots, and histograms) were employed to interpret relationships between variables. The regression model examined customer satisfaction as the dependent variable, with six independent variables, including facilities and grievance handling. The methodology emphasizes a robust analytical framework, enabling insights into customer behavior and preferences, while ensuring a reliable basis for actionable recommendations to improve SBI's services.

Analysis

The survey results provide valuable insights into customer engagement and satisfaction with SBI's banking services. Among the respondents, 38% were either new customers with accounts for less than a year or non-account holders but showed high responsiveness to the survey. This indicates SBI's ability to attract and engage potential customers. Additionally, 32% of respondents were customers for more than four years, reflecting strong loyalty towards the bank.

Savings accounts were the most common product, with 68% of respondents availing this service. Over 50% of participants were aware of SBI's agricultural banking services, showcasing the bank's significant reach in this sector. Loan uptake was notable, with 40% of respondents having taken loans: 13.7% had availed one loan, 9.8% had taken two, and 15.7% had more than two loans. Specific loan types included agriculture term loans and demand loans (10%), TL, CC, BG, LC, and bill discounting (10%), and agricultural cash credit (14%), while 66% utilized general bank account services.

Customer feedback showed 48% agreed SBI provides superior services across agriculture, personal, and business banking, while 42% were moderately satisfied, and 10% rated services as average. Gender-wise, 40% of respondents were male, and 60% were female, reflecting diverse customer representation.

Table 1: Regression line for Customers Satisfaction

```
Call:
lm(formula = Customer_Satisfaction ~ Facilities + Branch_Connectivity +
    Staff_Behavior + Digital_Banking_Services + Loan_Processing_Time +
    Grievance_Handling, data = Paper)

Residuals:
     Min       1Q   Median       3Q      Max
-1.83357 -0.33750  0.01199  0.42970  1.47615

Coefficients:
                          Estimate Std. Error t value Pr(>|t|)
(Intercept)               1.22362    0.41920   2.919  0.00407 **
Facilities                0.05085    0.08509   0.598  0.55104
Branch_Connectivity       0.09218    0.10999   0.838  0.40337
Staff_Behavior            0.27615    0.09868   2.799  0.00583 **
Digital_Banking_Services -0.47905    0.07380  -6.491 1.25e-09 ***
Loan_Processing_Time      0.26155    0.06128   4.268 3.53e-05 ***
Grievance_Handling        0.40360    0.07844   5.145 8.48e-07 ***
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Signif. codes:  0 ‘***’ 0.001 ‘**’ 0.01 ‘*’ 0.05 ‘.’ 0.1 ‘ ’ 1

Residual standard error: 0.6213 on 146 degrees of freedom
Multiple R-squared:  0.5284,        Adjusted R-squared:  0.509
F-statistic: 27.26 on 6 and 146 DF,  p-value: < 2.2e-16
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[Sources: R Studio Analysis]

The regression analysis examines the factors influencing customer satisfaction with SBI's agricultural banking services. The model includes six independent variables: Facilities, Branch Connectivity, Staff Behavior, Digital Banking Services, Loan Processing Time, and Grievance Handling, with Customer Satisfaction as the dependent variable. The results show that the overall model is statistically significant, as evidenced by an F-statistic of 27.26 and a p-value of less than 0.001. This indicates that the independent variables collectively explain customer satisfaction. The R-squared value of 0.5284 suggests that approximately 52.84% of the variation in customer satisfaction is explained by the predictors, while the adjusted R-squared value of 0.509 accounts for model complexity, confirming the reliability of the results.

Among the independent variables, Staff Behavior, Digital Banking Services, Loan Processing Time, and Grievance Handling are statistically significant predictors of customer satisfaction. Staff Behavior has a positive coefficient (0.27615, p = 0.00583), indicating that better staff behavior significantly enhances customer satisfaction. Similarly, Loan Processing Time

(0.26155, p < 0.001) and Grievance Handling (0.40360, p < 0.001) positively impact customer satisfaction, suggesting that prompt loan processing and effective grievance resolution are crucial to customer perceptions. In contrast, Digital Banking Services has a negative coefficient (-0.47905, p < 0.001), implying that current digital services may not meet customer expectations, thus reducing satisfaction.
However, Facilities (0.05085, p = 0.551) and Branch Connectivity (0.09218, p = 0.403) are not statistically significant, indicating these factors have minimal influence on customer satisfaction in this context. The residual standard error of 0.6213 indicates a reasonable level of unexplained variability. Overall, the findings highlight the importance of addressing digital banking challenges while enhancing loan processing, grievance handling, and staff behavior to improve customer satisfaction.

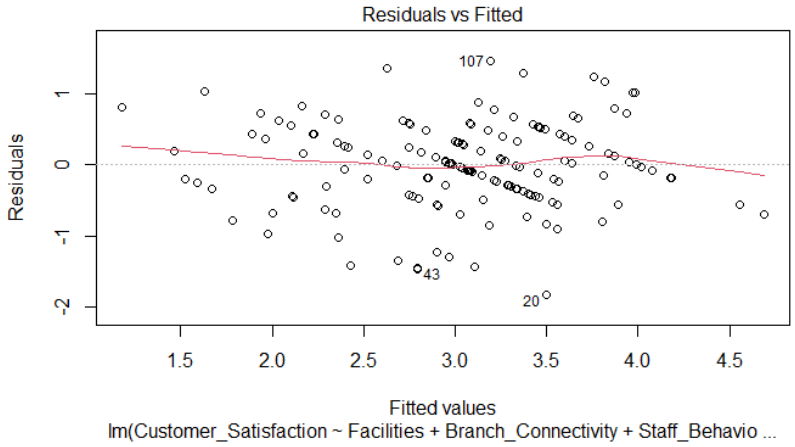

Figure 1: Residual Vs Filled Plot

This plot assesses the assumptions of linear regression, particularly homoscedasticity and linearity. The residuals (differences between observed and predicted values) are plotted against the fitted values. Ideally, the residuals should exhibit a random scatter around the horizontal line at zero. In this study, the plot helps identify whether the model's predictions are unbiased across the range of customer satisfaction scores. Any clear patterns or funnel shapes would indicate heteroscedasticity (non-constant variance), which may compromise the reliability of the model.

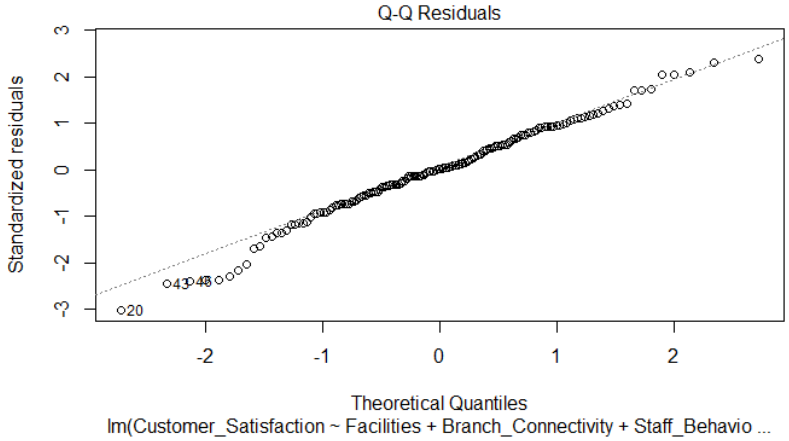

Figure 2: Q-Q Plot

The Q-Q plot compares the quantiles of the residuals to a theoretical normal distribution, checking whether the residuals follow a normal distribution. Points aligning closely to the diagonal line indicate that the residuals are normally distributed. For this research, a well-aligned Q-Q plot supports the assumption of normality, which is critical for valid hypothesis testing and inference. Deviations from the line at either end may suggest outliers or skewness in the residuals.

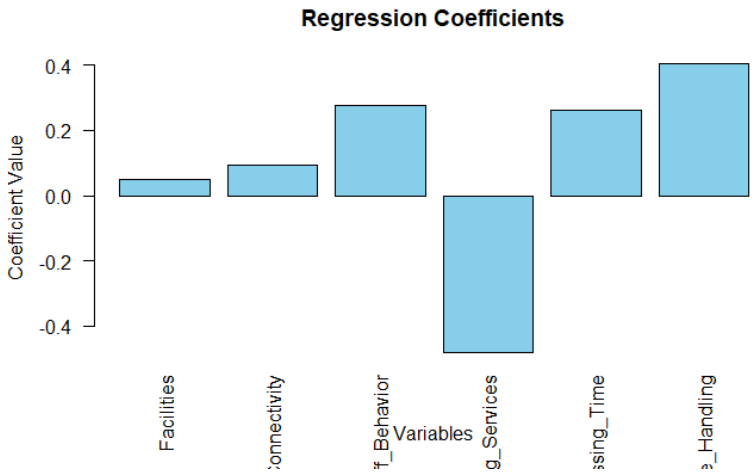

Figure 3: Regression Line Coefficients Plot

This plot visually represents the coefficients of the independent variables (Facilities, Branch Connectivity, Staff Behavior, Digital Banking Services, Loan Processing Time, and Grievance Handling) and their corresponding confidence intervals. The plot highlights the significance and direction of each predictor's effect on customer satisfaction. Variables with confidence intervals that do not cross zero are statistically significant. For this research, Staff Behavior, Loan Processing Time, and Grievance Handling positively contribute to customer satisfaction, while Digital Banking Services has a negative effect. Facilities and Branch Connectivity are insignificant as their confidence intervals include zero.

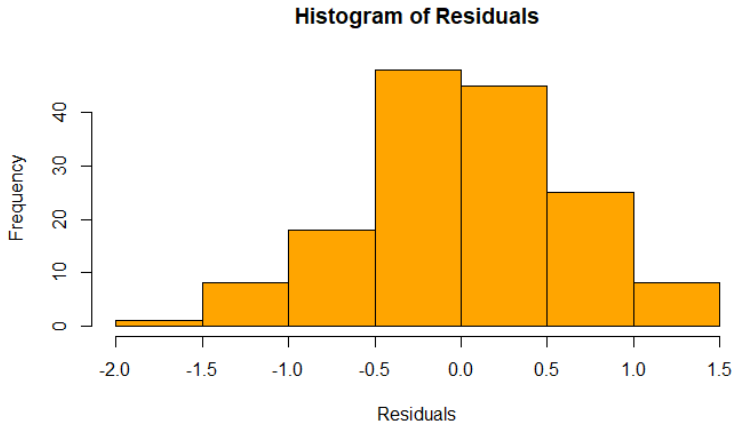

Figure 4: Histogram of Residuals

The histogram of residuals provides a visual check for normality by showing the distribution of residuals. Ideally, the histogram should resemble a bell curve, indicating that residuals are normally distributed. For this study, a symmetric histogram with a peak around zero suggests the model satisfies the normality assumption. Any significant skewness or irregularities could indicate potential issues with the model fit or the presence of outliers.

Conclusion

The reviewed studies provide significant insights into various aspects of social responsibility, economic empowerment, sustainability, and innovative strategies that shape societal progress and business development. For instance, Zitouni and ben Jedidia (2022) highlight the role of Islamic microfinance in fostering economic empowerment, showcasing how financial inclusivity can catalyze socio-economic progress in regions like Tunisia. Similarly, Adel et al. (2021) emphasize the transformative potential of university social responsibility and social innovation strategies in ensuring quality accreditation and competitive advantage, especially during global crises like the COVID-19 pandemic.

Moreover, Kaur et al. (2021) draw attention to the critical issue of food waste in educational institutions, proposing a research agenda to tackle this global concern. Their work aligns with broader sustainability goals, underscoring the necessity of integrating sustainable practices within organizational and institutional frameworks. Krasodomska and Zarzycka (2021) expand this discourse by demonstrating how stakeholder pressures influence the disclosure of key performance indicators, thereby ensuring transparency and accountability in alignment with the EU directives. Haleem et al. (2020) offer a bibliometric analysis of halal research, providing a framework for advancing halal supply chain practices, which has far-reaching implications for ethical and sustainable business operations. Similarly, Paskova and Zelenka (2019) stress the pivotal role of social responsibility in achieving tourism sustainability, emphasizing that addressing social and environmental concerns is vital for the longevity of the tourism sector.

Future research can explore the interplay between these domains on a global scale, emphasizing how social responsibility, financial inclusivity, and sustainable practices can drive international cooperation and development. Emerging areas such as the use of artificial intelligence in

microfinance, global food waste mitigation strategies, and the incorporation of circular economy principles in tourism and education hold significant potential for further exploration. The global impact of such initiatives lies in their ability to address critical challenges like poverty, climate change, and resource inequity, fostering a sustainable and equitable world for future generations.

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