

CUSTOMERS' PERCEPTION TOWARDS GOLD LOANS:

A comparative study between banks, NBFCs and unorganized financial companies in Khammam District, Telangana

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ABSTRACT

Customer plays a crucial role in the success/failure of business. Customer perception and satisfaction towards a product produced by the company is an ultimate target of the companies in present days. Even if the product may be either a tangible (physical appearance) or an intangible (service oriented), the companies are concentrating to convince and satisfy the customers to develop their business with their products. In this research, the researcher is trying to evaluate the differences in the customer perception between private/public banks and Non Banking Financial Services (NBFCs). The primary data for this research has been taken from the geographical region of Khammam district and its nearby towns. 200 Gold Loan beneficiaries in an equal ratio of customers towards banks and NBFCs were taken as a sample size for this research.

KEY WORDS: Customers' Perception, Public & Private sector banks, Gold Loans, NBFCs, Finance companies, Services.