

An Empirical Analysis of Customer Satisfaction in Housing Loan Services in Cuddalore District, Tamil Nadu

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Abstract - Housing is essential for social welfare and economic growth. Access to housing finance is becoming more important to meet the housing needs of India's growing population. The demand for housing loans has increased significantly due to urbanization, rising incomes, and supportive government policies. This study looks at consumer satisfaction with housing loan services in the Cuddalore District of Tamil Nadu. It focuses on loan options, customer preferences, and the problems borrowers face. The study uses a descriptive and diagnostic research design, relying on both primary and secondary data. Primary data was collected through a structured questionnaire given to 60 respondents chosen using stratified sampling techniques. The analysis examines demographic characteristics, reasons for taking home loans, preferred loan features, issues during the loan process, and overall satisfaction levels with public and private sector banks. The findings show that factors like interest rate, repayment period, EMI options, flexibility in interest payments, and loan procedures significantly influence consumer preferences. Although most respondents were satisfied with housing loan services, issues such as loan rejection, high down payments, non-refund of processing fees, and documentation problems were common concerns. The study also found that customers of private sector banks reported higher satisfaction levels than those of public sector banks.

Keywords: Housing finance, Housing services, Housing loan, Customer satisfaction

I. INTRODUCTION

Housing provides shelter, safety, and security. It is a basic need for individuals and society, as well as for the economy. Yet many people still live in slums, shanties, and temporary shelters. This situation limits their chance for personal and social growth. To address its growing population and boost economic growth, India must focus more on the housing sector. The Banking

Laws Amendment Bill has enabled the Reserve Bank of India to issue more banking licenses, which could increase the number of banks in the country. The Reserve Bank of India and the Government of India are also offering financial services in rural areas. This effort is creating nearly two million jobs and changing traditional practices by using modern technologies. Economic development is crucial for meeting people's basic need for housing; it also supports peace and well-being. Housing plays a key role in developing responsible citizens, protecting human dignity, and ensuring social stability and public health. It is an important social and economic institution shaped by capital markets, government policies, urbanization, and economic structures.

The demand for housing loans has grown significantly. Public sector banks are rolling out attractive loan schemes. Factors like globalization, tax incentives, and the rising earning power of young Indians have driven this demand. In this context, the main goal of this study is to assess consumer satisfaction with housing loan services in Cuddalore District, Tamil Nadu. The focus is on loan options, customer preferences, and related challenges. The study relies on theoretical analysis and uses secondary data sources and relevant statistics.

II. STATEMENT OF THE PROBLEM

Housing is a basic need that supports essential human requirements and financial stability. However, in India, the high population density and rapid urban growth mean that many people do not have access to proper and legally recognized housing. Those looking for home finance often face several challenges during the loan application process. Additionally, the housing finance sector in India deals with ongoing structural issues, such as poor infrastructure, high costs for land

acquisition, and a limited supply of long-term investment funds. Customer satisfaction with housing loan services depends mainly on the difference between what customers expect and the quality of service they receive. When people feel that the service exceeds their expectations, they are usually more satisfied. On the other hand, if borrowers fail to repay their loans, it leads to non-performing loans. This situation negatively impacts bank profits and may result in credit losses or defaults. An increase in low-quality loans weakens bank equity and limits financial institutions' ability to provide new credit. Banks face significant credit, operational, market, and liquidity risks, making sound risk management crucial for lowering losses and boosting profitability. Housing challenges include overcrowding, financial pressure, and poor living conditions. These problems are clear in households that spend too much of their income on housing, share homes to cut costs, or live in poorly built structures. The housing issue is shaped by various factors, such as population growth, land availability, economic conditions, interest rates, job opportunities, income levels, access to credit, the capacity of the construction sector, and government policies, regulations, taxes, and fees.

Home loans are critical for buying houses or apartments, securing land for construction, and financing home improvements, repairs, and expansions. Rising housing costs and rental rates, coupled with limited supply in the formal housing market, have led to the ongoing growth of urban slums and inadequate housing. Overcrowding is especially severe in urban areas that experience large rural-to-urban migration. Many migrants find themselves unemployed or underemployed and cannot access suitable living accommodations. In this context, the current study looks at consumer satisfaction with housing loan services in the Cuddalore District of Tamil Nadu. It focuses on housing loan options, customer preferences, and the challenges they face. The study uses a theoretical approach backed by secondary data and relevant statistical information, viewing the housing finance situation as important from social, economic, and historical perspectives.

III. OBJECTIVE OF THE STUDY

The main goal of this research article is to evaluate how satisfied consumers are with housing loan services in

the Cuddalore District of Tamil Nadu. It focuses on housing loan options, customer preferences, and the challenges that borrowers face. The study uses a theoretical analysis backed by primary data and relevant statistics related to the topic.

IV. REVIEW OF LITERATURE

Since independence, India has focused on rural development and housing expansion through supportive lending policies. Financial institutions have boosted housing finance to promote development, with housing finance institutions providing nearly 20 percent of new housing construction. The National Housing Bank (NHB) has been key in strengthening the housing finance system, backed by 42 housing finance institutions across the country. Rapid modernization has led to sectoral growth of nearly 30 percent over the past decade, along with a long-term national strategy to reduce the housing shortage by developing around 20 million housing units. Policy initiatives such as the RBI's housing finance framework, changes to the Insurance Act in 1987, and the creation of the NHB in 1988 made large-scale institutional lending possible. Major financial institutions like LIC, GIC, SBI, and Canara Bank, along with new specialized financial institutions emerging in the 1990s, further reinforced the housing finance framework and improved stability in the retail housing sector.

Paul et al. (2016) reported that customer satisfaction in private sector banks is positively influenced by factors such as product knowledge, responsiveness to customer needs, prompt service delivery, effective communication, and efforts to reduce waiting time. Chaudhary et al. (2011) stressed the importance of a strong management information system, staff training to prevent non-performing assets, and operational efficiency to improve competitiveness with private sector banks. Arora et al. (2014) conducted a comparative study of public and private sector banks in the Delhi Capital Region using stratified random sampling. Their focus was on customer satisfaction, service quality, and the link between service excellence and customer loyalty.

Ibrahim (2017) found that customers' decisions to choose Islamic home finance products are greatly influenced by their religious affiliation. Ali et al. (2018) discovered that both public and private sector banks

showed high levels of customer satisfaction, although some tangible aspects and employee behavior needed improvement. M. et al. (2019) noted that while customers of private banks generally reported higher satisfaction levels, staff needed to pay greater attention to meet customer expectations.

P. et al. (2020) concluded that service quality aspects like tangibility, empathy, assurance, and responsiveness have a significant impact on customer satisfaction in the Tonota Sub-Region. Bhandari et al. (2021) reported that customer preferences in the Kathmandu Valley vary between public and private banks, with 85 percent of respondents considering interest rates and 86.4 percent comparing services between banks. Ananda et al. (2022) pointed out that customer satisfaction mediates the link between service quality and customer engagement, providing useful insights for enhancing customer experience in the banking sector. Puri et al. (2023) found, through questionnaire-based analysis, factor analysis, and reliability testing, that customers of the State Bank of India in Gurgaon and Haryana were generally satisfied with the bank's services.

V. METHODOLOGY OF THE ARTICLE

This study adopts a descriptive and diagnostic research design and is based on both primary and secondary data sources. Primary data were collected using a predetermined, well-structured questionnaire designed to obtain information directly from respondents. A systematic questionnaire was administered to gather firsthand data from a sample of 60 respondents residing in Cuddalore City. Research design refers to the framework that guides data collection and analysis while ensuring an appropriate balance between procedural efficiency and relevance to the study's objectives. A well-defined research design plays a crucial role in determining the accuracy and reliability of the conclusions drawn. Descriptive research aims to describe the characteristics of a population or a specific problem, while diagnostic research seeks to identify underlying issues influencing observed outcomes. The key variable examined in this study is customers' perceptions of practical issues encountered during the home loan application process. The study employs a stratified sampling technique, which is a probability sampling method that ensures a known and non-zero chance of selection for each subgroup within the population. This approach enhances the

representativeness of the sample and improves the reliability of the findings.

VI. RESULTS AND DISCUSSION

Demographic analysis looks at the makeup of a population based on characteristics like age, gender, and other social traits. Demographic data include measurable socioeconomic information, such as employment status, education level, income, marital status, and population indicators like birth and death rates. Examining these factors helps us understand the background of the respondents. Table 1 shows the distribution of respondents by gender in the study.

Table 1 shows that of the 60 respondents, over 70

SL.No.	Gender	No. of Respondents	Percent
1	Male	42	70.00
2	Female	18	30.00
	Total	60	100.00

percent were male, while fewer than 30 percent were female. This difference might be due to male respondents being more willing to participate and cooperate during the data collection process than female respondents.

Respondents through Age

Table 2: Age -Wise Distribution of the Respondents

SL.No.	Age (in years)	No. of Respondents	Percent	Cumulative percent
1	Less than 25	29	48.3	48.3
2	26-45	17	28.4	76.7
3.	46-65	09	15	91.7
4.	65 Above	05	8.3	100.00
	Total	60	100.00	

Table 2 shows that nearly 48.3 percent of the respondents were under 25 years old, while only 8.3 percent were over 65 years. A large majority of the respondents, 91.7 percent, were between the ages of 25 and 65. This indicates that the economically active age group of the Cuddalore District in Tamil Nadu was well represented in the sample.

Respondents through Educational Qualification

Table - 3: Educational Qualification of the Respondents

SL.No.	Education	No. of Respondents	Percent	Cumulative percent
1	Undergraduate	30	50	50
2	Graduate	18	30	80
3.	Post-Graduate	07	11.7	91.7
4.	Others	05	8.3	100.00
Total		60	100.00	

The data clearly show that 50 percent of the respondents are undergraduates, 30 percent are graduates, 35.3 percent are postgraduates, and 11.7 percent are in the “other” category. The educational distribution indicates that over three-quarters of the respondents are undergraduates, graduates, or postgraduates. This suggests that the sample fairly represents the educated population of the Cuddalore District in Tamil Nadu.

Respondents through Occupation

Table -4: Occupation status of the Respondents

SL. No	Occupation	No. of Respondents	Percent	Cumulative percent
1	Unemployed	08	13.3	13.3
2	Self Employed	14	23.3	36.6
3.	Service	11	18.3	54.8
4.	Business	07	11.7	66.7
5.	Retired	04	6.7	73.4
6.	Home Maker	16	26.7	100.00
Total		60	100.00	

According to the data 13.3 percent of the respondents are unemployed. 23.3 percent are self-employed, 18.3 percent are employed, 11.7 percent are involved in business activities, 6.7 percent are retired, and 26.7 percent are homemakers.

Respondents through Monthly Income

Table -5: Monthly Income of the Respondents

SL.No.	Monthly Income	No. of Respondents	Percent	Cumulative percent
1	Below 15000	25	41.7	71.7
2	15001 to 20000	20	33.3	75
3.	20001to 25000	10	16.7	91.7
4.	Above 25000	05	8.3	100.00
Total		60	100.00	

41.7% of respondents reported an annual income of less than \$15,000. 33.3% earned between Rs.15,000 and

Rs.20,000. 16.7% had an income between Rs.20,000 and Rs.25,000. Lastly, 8.3% earned more than Rs.25,000 per person.

Table -6: Reasons for taking home loan of the Respondents

Sl. No	Reasons	No. of Respondents	Percent	Cumulative percent
1	For New Construction	18	30	30
2	For Renovation	12	20	50
3.	For house Extension & Expansion	09	15	65
4.	For purchase of house	16	26.7	91.7
5.	Others	05	8.3	100.00
Total		60	100.00	

Based on the data, 20% of respondents took out a mortgage for renovations, while 30% borrowed money for new construction. 15% of respondents got home loans to expand or extend their homes. Many respondents mentioned other reasons for getting a home loan; 26.7% used it to buy a new home.

Table -7: Time period required to process a home loan of the Respondents

SL.No.	Time	No. of Respondents	Percent	Cumulative percent
1	Below 15 days	24	40	40
2	16-30 days	17	28.3	68.3
3.	31-45 days	12	20	88.3
4.	45 & above	07	11.7	100.00
Total		60	100.00	

The data above show that 40% of respondents picked less than 15 days as the average time needed to get a home loan. Only 11.7% of respondents chose more than 45 days. In contrast, 28.3% selected 16 to 30 days, and 20% chose 31 to 45 days. Another 20% picked the option of more than 45 days.

Table -8: Interest rate charged on home loan of the Respondents

Sl. No	Interest rate	No. of Respondents	Percent	Cumulative percent
1	Less than 7%	26	43.3	43.3
2	7.1-9%	17	28.4	71.7

3.	9.1-11	12	20	91.7
4.	More than 11	05	8.3	100.00
Total		60	100.00	

According to the table, most respondents, or 28.4% of those surveyed, chose an interest rate on their house loan between 7.1% and 9%. Meanwhile, 43.3% of respondents selected an interest rate below 7%. Only 8.3% picked a rate above 11%, while 20% chose a rate between 9.1% and 11%.

Table -9: Mode of instalments generally prefer by the Respondents

SL.No.	Period	No. of Respondents	Percent	Cumulative percent
1	Monthly	42	70	70
2	Quarterly	11	18.3	88.7
3.	4 Yearly	07	11.7	100.00
Total		60	100.00	

In response to the table, 70% of all respondents chose monthly installments. This was followed by 18.3% who

preferred quarterly payments and only 11.7% who preferred yearly installments.

Table -10: Processing fees charged by bank on home loan of the Respondents

Sl. No	Rupees.	No. of Respondents	Percent	Cumulative percent
1	Below 5000	23	38.3	38.3
2	5001-10000	18	30	68.3
3.	10001-15000	10	16.7	85
4.	15000 & above	09	15	100.00
Total		60	100.00	

Only 15% of respondents selected processing fees above 5,000 for their home loans. Meanwhile, 16.7% picked processing fees below 5,000. Among all respondents, 38.3% chose processing fees below 5,000 charged by banks on loans. Additionally, 30% selected the option of 5,001 to 10,000, and 16.7% opted for fees of 10,001 to 5,000.

Table -11: Factors preferred while availing housing loan facilities

Sl. No	Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
1	Procedure	21 (35.00)	14 (23.4)	11 (18.3)	08 (13.3)	06 (10.00)	60 (100.00)
2	Rate of interest	19 (31.7)	24 (40.00)	09 (15.00)	06 (10.00)	02 (3.3)	60 (100.00)
3.	Repayment period	27 (45.00)	17 (28.3)	07 (11.7)	04 (6.7)	05 (8.3)	60 (100.00)
4.	Flexibility in interest payment	16 (26.7)	22 (36.7)	14 (23.3)	06 (10.00)	02 (3.3)	60 (100.00)
5.	Document &processing fee	13 (21.7)	25 (41.6)	09 (15.00)	07 (11.7)	06 (10.00)	60 (100.00)
6.	Amount sanctioned	09 (15.00)	21 (35.00)	12 (20.00)	07 (11.7)	11 (18.3)	60 (100.00)
7.	Emi option	29 (48.3)	14 (23.4)	08 (13.3)	05 (8.3)	04 (6.7)	60 (100.00)
8.	Penalty procedure	14 (23.3)	19 (31.7)	11 (18.3)	09 (15.00)	07 (11.7)	60 (100.00)

The review of the table shows that most respondents saw several factors as important when applying for housing loans. Regarding loan procedures, 58.4 percent of respondents agreed (23.4%) or strongly agreed (35%), while only 23.3 percent disagreed. Interest rate was a major factor, with 71.7 percent agreeing or strongly agreeing, and only 13.3 percent disagreeing.

The repayment period was also important, with 73.3 percent of respondents agreeing or strongly agreeing, while 15 percent disagreed. Flexibility in interest payment was viewed positively by 63.4 percent of respondents, but 13.3 percent disagreed. Documentation and processing fees were seen as important by 63.3 percent, while 21.7 percent

disagreed. When it comes to the amount sanctioned, 50 percent of respondents agreed or strongly agreed that it affected their loan decision, while 30 percent disagreed. EMI options received strong support too, with 71.7 percent agreeing or strongly agreeing, and only 15 percent disagreeing. Similarly, penalty methods were

important to 55 percent of respondents, while 26.7 percent disagreed.

Overall, the results show that financial factors like interest rates, EMI options, repayment periods, and clear procedures are significant in shaping consumer preferences for housing loans.

Table -12 Problems faced by the respondents while taking home loan

Sl. No	Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
1	Rejection at first stage	13 (21.7)	25 (41.6)	09 (15.00)	07 (11.7)	06 (10.00)	60 (100.00)
2	Processing fee not refunded	14 (23.3)	19 (31.7)	11 (18.3)	09 (15.00)	07 (11.7)	60 (100.00)
3.	Desired loan not sanctioned	21 (35.00)	17 (28.3)	12 (20.00)	06 (10.00)	04 (6.7)	60 (100.00)
4.	Interest rate Delima	12 (20.00)	21 (35.00)	11 (18.3)	09 (15.00)	07 (11.7)	60 (100.00)
5.	High down payments	17 (28.3)	20 (33.3)	13 (21.7)	07 (11.7)	03 (5.00)	60 (100.00)
6.	Title deed & Noc problem	11 (18.4)	23 (38.3)	09 (15.00)	05 (8.3)	12 (20.00)	60 (100.00)

The table shows that most respondents agreed with the stated criteria in all dimensions. For the first factor, 63.3 percent of respondents agreed (41.6%) or strongly agreed (21.7%). Meanwhile, 21.7 percent disagreed. In the second factor, 55 percent of respondents showed agreement or strong agreement, while 26.7 percent disagreed, and 18.3 percent were neutral. For the third factor, 63.3 percent of respondents agreed or strongly agreed. Twenty percent expressed neutrality, and 16.7 percent disagreed. The fourth factor had 55 percent agreement, 18.3 percent neutrality, and 26.7 percent

disagreement. The fifth factor saw a higher level of agreement, with 61.6 percent of respondents agreeing or strongly agreeing, while only 16.7 percent disagreed. Lastly, the sixth factor showed 56.7 percent agreement or strong agreement, 15 percent neutrality, and 28.3 percent disagreement. Overall, the findings reveal that agreement consistently outweighed disagreement, showing a generally positive perception among respondents. However, there were some neutral opinions and limited dissatisfaction in certain areas.

Table -13: Satisfaction Level among Bank Customers Regarding the housing loan facilities

Sl. No	Category	Extremely satisfied	Satisfied	Neutral	Dissatisfied	Extremely dissatisfied	Total
1	Private sector banks	25 (41.6)	13 (21.7)	06 (10.00)	07 (11.7)	09 (15.00)	60 (100.00)
2	Public sector banks	09 (15.00)	21 (35.00)	07 (11.7)	12 (20.00)	11 (18.3)	60 (20.00)

The table shows that nine (15%) of the public sector bank's clients were very satisfied. Seven (11.7%) respondents were unsure about their choice, while 21 (35%) were satisfied only with the housing loan services. Twelve (20%) respondents found the housing

loan services offered by public sector banks unsatisfactory, and 11 (18.3%) considered them very unsatisfactory. In response to the table 25 (41.6%) of private sector bank clients reported high satisfaction with their banking experience. Thirteen respondents

(21.7%) were pleased only with the availability of housing loan options, while six respondents (10%) were undecided. Nine respondents (15%) were very unsatisfied with the housing loan services offered by private sector banks, and seven (11.7%) respondents were unhappy with the housing loan services overall.

VI.CONCLUSION

This study looked at consumer satisfaction with housing loan services in the Cuddalore District of Tamil Nadu. It centered on loan options, customer preferences, and the challenges faced during the borrowing process. Using primary data from 60 respondents and secondary sources, the findings show that financial factors such as interest rates, repayment periods, EMI options, and flexibility in interest payments play a significant role in housing loan decisions. Procedural aspects, including documentation requirements, processing fees, and the amount sanctioned, also shape customer perceptions. The results further show that, while most respondents expressed satisfaction with key loan features, a significant number reported neutral or negative views on operational issues. These include delays in loan processing, non-refund of fees, and inadequate loan amounts. Comparisons indicate that satisfaction is generally higher with private-sector banks, especially regarding service efficiency and responsiveness. In summary, the study concludes that customer satisfaction in housing loan services comes from a mix of competitive financial terms and efficient service delivery. Making procedures clearer, simplifying processes, and improving service responsiveness could lead to higher customer satisfaction and better housing finance services.

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