

# A Study on Improving Help Desk Accessibility for Enhancing Customer Support in Rural Banks.

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## ABSTRACT

In the context of financial services, the effectiveness of help desk operations is crucial for ensuring optimal customer support, particularly in rural areas where banking services face unique challenges. This study explores strategies for enhancing help desk accessibility to improve customer support in rural banks. Given the socio- economic and infrastructural constraints typical of rural settings, the research aims to identify and implement practical solutions that address these limitations. Key findings reveal that traditional help desk models are insufficient for rural contexts due to issues like poor internet connectivity and lack of trained personnel. The study proposes several solutions, including mobile-based support systems, automated response technologies, and remote training for staff. These measures aim to provide more accessible and efficient support, even in areas with limited resources.

**Keywords:** Help Desk Accessibility, Customer Support, Rural Banks, Financial Services, Banking Challenges, Mobile-Based Support, Automated Response Technologies, Remote Training, Community Engagement, Service Quality Improvement.

## INTRODUCTION

The banking sector has experienced rapid technological advancements, yet rural banks often lag behind their urban counterparts in terms of customer support capabilities. This discrepancy can significantly impact customer satisfaction and service efficiency in rural areas where access to financial services is already limited. Effective help desk operations are crucial for bridging this gap, as they provide essential support and address customer issues. However, rural banks frequently encounter unique challenges that hinder their ability to deliver timely and effective help desk services.

In the evolving landscape of banking, customer support remains a cornerstone of service excellence, particularly in rural areas where access to financial services can be more challenging.

Rural banks often serve communities with distinct needs and constraints, including limited technological infrastructure, lower internet connectivity, and varying levels of digital literacy. These factors can significantly impact the effectiveness of customer support services, making it crucial for rural banks to enhance their help desk accessibility to meet their clients' needs effectively.

## REVIEW OF LITERATURE

1. S. Kumar and R. Sharma (2017): Improving Service Desk Operations in Rural Banks: Challenges and Solutions by- This article explores the unique challenges faced by the service desk in rural bank such as the resources has been limited and poor technological constraints and lack of communication and the way treated the rural customers has been not treated properly, here there are some solution and strategies to this problem for enhancing service desk operations in rural side including leveraging low cost technologies and the help desk staff should be well knowledgeable and should know the way of handling the rural customer and to make more community based support system on the help desk.
2. M. Patel (2021): The Impact of Digital Transformation on Rural Bank Service Desks by This article examines how the digital transformation is affecting the service of help desk in the rural banks. It covers the implementation of digital tools such as mobile banking apps and to provide an online support system and to improving the way of customer services and operational efficiency in rural areas.
3. Sharma and V. Patel (2019): Challenges and Opportunities in Rural Bank Service Desk Management by - The paper examines the particular challenges encountered by the service desks of rural banks, such as staffing shortages and the limited availability of technological resources within the bank. Additionally, it highlights potential opportunities for improvement, including the implementation of enhanced training programs, the development of cost-effective technological solutions, and the optimization of staffing at the help desks of rural banks.
4. S. Gupta (2022): The Effectiveness of Remote Service Desks in Banking: An Empirical Study by- This study investigates the effectiveness of remote service desks in the banking sector. It includes an analysis of performance metrics, customer feedback, and operational efficiency in remote versus traditional service desk models. The findings provide insights into the advantages technology development and friendly help desk officers in remote service desks in banking.
5. Customer Satisfaction and Service Desk Performance in Rural Banks: An Empirical Analysis by H. Kumar and S. Singh (2022): This empirical study investigates the relationship between customer satisfaction and service desk performance in rural banks. It provides data-driven insights into how various factors, such as response time and issue resolution, impact customer satisfaction in rural banking environments.
6. Challenges of Internet Connectivity in Rural Banking: Implications for Help Desk Services. Journal of Rural Finance and Technology, by Baker, S., & Richards, K. (2021). This study highlights how poor internet connectivity in rural areas hampers help desk operations in banks, leading to slower response times and reduced service quality. It proposes improvements such as investing in better infrastructure and adopting offline support solutions to enhance accessibility.
7. The Impact of Limited ATM Availability on Rural Banking Services. Journal of Rural Financial Access by Jones, A., & Thompson, R. (2022). This article explores the challenges faced due to the limited

availability of ATMs in rural banking areas. It highlights how fewer branches and ATMs lead to increased travel time for customers, reduced access to banking services, and lower financial inclusion. The study emphasizes the need for more strategic placement of ATMs and branches, as well as exploring mobile banking solutions, to improve accessibility and customer satisfaction in rural areas.

8. Challenges Faced by Rural Customers in Accessing Banking Services. Rural Banking Review by Miller, E., & Clark, J. (2021). This article explores the difficulties rural customers encounter with banking services, including limited branch and ATM access, inadequate internet connectivity, and lack of personalized support. The authors discuss how these challenges result in financial exclusion and increased frustration among rural customers. Solutions proposed include expanding branch networks, improving digital infrastructure, and enhancing mobile banking capabilities to better meet the needs of rural populations.

9. Smith, L., & Adams, K. (2020). The Role of Warm Greetings in Enhancing Customer Experience in Rural Banks. Journal of Customer Relationship Management This article investigates how warm and personalized greetings by rural bank staff positively impact customer experience. It highlights that friendly interactions contribute to building trust and satisfaction, especially in close-knit rural communities. The study suggests that incorporating personalized greetings and attentiveness into customer service practices can significantly improve customer loyalty and engagement. The authors recommend training staff to deliver consistent, warm interactions to foster a welcoming environment and strengthen customer relationships.

10. Wilson, H., & Parker (2021) Assessing Help Desk Officers' Knowledge and Its Impact on Customer Queries in Rural Banks." Journal of Banking and Customer Service This article evaluates the level of knowledge among help desk officers in rural banks and its effect on addressing customer queries. It finds that officers with comprehensive knowledge and problem-solving skills significantly enhance service quality and customer satisfaction. The study emphasizes the need for ongoing training and development programs to ensure help desk staff are well-equipped to handle diverse customer issues effectively. Improved staff knowledge is linked to quicker resolution times and higher customer trust in rural banking services.

### **OBJECTIVES**

- To know the level of friendliness of help desk officers towards the customers.
- To study the satisfaction level of the rural customers in the quality of the services offered by the help desk.
- To study the difficulties faced by the rural customers in rural banks.
- To provide suggestions for improvement of quality of services in help desk at rural banks.

### RESEARCH DESIGN

A research design is the assignment of conditions for collecting and analysis of data in a manner that aims to combine relevance to the search purpose formidable problem that follow the fact defining the research is the preparation. In this study the researcher has made use of the descriptive research design this is used to determine some definitive purpose with the help of structured questionnaire to further primary information focus on the accurate descriptive of the variable present in the problem.

### MAJOR LIMITATION OF THE STUDY

Limited access to advanced technologies in rural areas may restrict the implementation of certain help desk solutions. Poor internet connectivity and outdated systems can hinder the effectiveness of proposed improvements. Insufficient or incomplete data from rural banks may impact the accuracy of the study's findings and recommendations. Financial limitations of rural banks may affect their ability to adopt and sustain new help desk technologies. Employees and customers may resist adopting new technologies or processes, impacting the implementation of recommended solutions. Remote training programs may face challenges in achieving the desired skill levels among help desk staff due to varied learning paces and environments. Diverse needs across different rural areas may complicate the development of a one- size-fits-all solution. Difficulty in establishing effective partnerships with local organizations could limit the reach and impact of implemented solutions. Proposed solutions may be challenging to scale effectively across different rural banks with varying resources and needs.

### ANALYSIS DEMOGRAPHY FACTOR

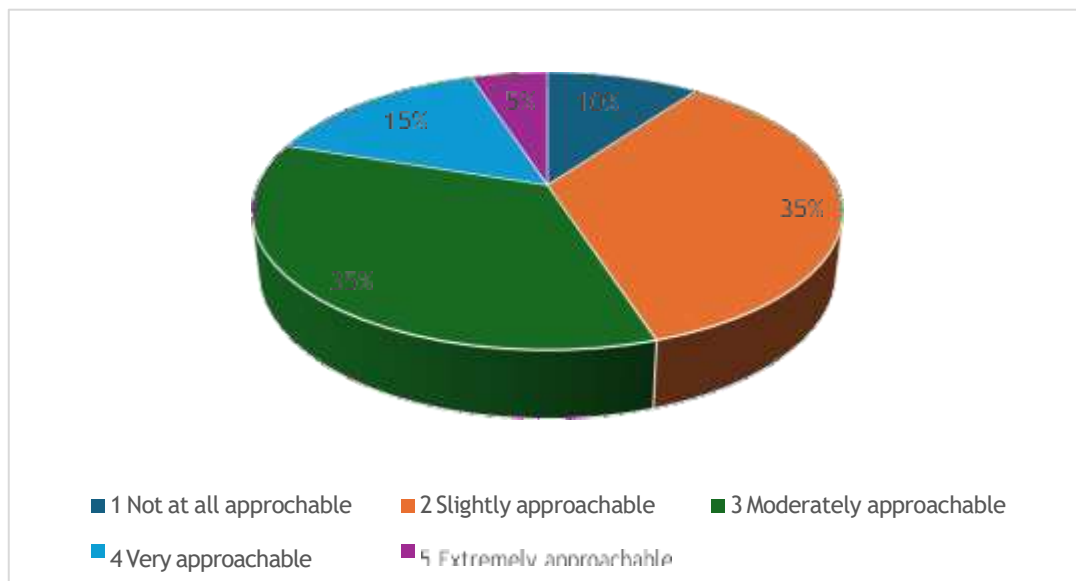
- The study reveals that 61.7% of the respondents are male and 38.3% are female respondents.
- The study reveals that 63.3% of the respondent's monthly income are less than 20000 and 16.7% of the respondent's monthly income are more than 50000 above.

### PERCENTAGE ANALYSIS

#### APPROACHABLE OF HELP DESK OFFICERS TABLE NO - 1

S. No	Approachable	No of respondents	Percentage (%)
1	Not at all approachable	6	10.00
2	Slightly approachable	21	35.00
3	Moderately approachable	21	35.00
4	Very approachable	9	15.00
5	Extremely approachable	3	5.00
	<b>TOTAL</b>	<b>60</b>	<b>100</b>

CHART NO - 1



### INFERENCE:

The study reveals that 35% of the respondents feel that it is moderately approachable towards the help desk officers and 5% of the respondents feel that the help desk officers are extremely approachable.

### CHI- SQUARE ANALYSIS

**Analysis of respondents regarding their age and occupation. HYPOTHESIS:**

**NULL HYPOTHESIS(H0):**

There is no significant association between respondents regarding their age and occupation.

**ALTERNATIVE HYPOTHESIS:**

There is a significant association between respondents regarding their age and occupation.

TABLE NO - 2

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
age * occupation	60	98.3%	1	1.6%	61	100.0%

TABLE - 3

		occupation					total
		student	employee	business	farmer	Others	
age	18-25	8	7	0	0	0	15
	26-35	0	7	10	3	0	20
	36-45	0	0	0	14	0	14
	46-50	0	0	0	4	0	4
	50 above	0	0	0	0	7	7
Total		8	14	10	21	7	60

TABLE NO -4

### CHI SQUARE RESULT:

	Value	df	Asymp. Sig. (2- sided)
Pearson Chi-Square	1.392E2	16	.000
Likelihood Ratio	122.321	16	.000
Linear-by-Linear Association	47.102	1	.000
N of Valid Cases	60		

TABLE NO -4

### CHI SQUARE RESULT:

Calculated Value: 1.392 The degree of freedom: 16 Significance Level: 0.05 The Tabulated Value: 0.000

In a chi-square test, if the computed chi-square statistic exceeds the critical value from the chi-square distribution table, the null hypothesis is rejected in favor of the alternative hypothesis.

### INFERENCE:

Using Chi- Square the generated value ‘<0.001’ in less than the significant value 0.05, Hence the Null hypothesis is rejected and alternate hypothesis is accepted.

There is an association between age & occupation of the respondents.

**CORRELATION METHOD:****HYPOTHESIS:****NULL HYPOTHESIS:(H0)**

There is no significant relationship between resolving the issues and meeting the expectations of the customers.

**ALTERNATIVE HYPOTHESIS:**

There is a significant relationship between resolving the issues and meeting the expectations of the customers.

**ANALYSING THE RELATIONSHIP BETWEEN RESOLVE ISSUES BY HELP DESK AND MEET YOUR EXPECTATIONS FOR SUPPORT BY HELP DESK****RESOLVE ISSUES OR CONCERNS BY HELP DESK****TABLE - 5**

<b>S. No</b>	<b>Effective resolve issues</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	very ineffectively	1	1.70
2	ineffectively	4	6.70
3	neutral	29	48.30
4	effectively	18	30.00
5	very effectively	8	13.30
	<b>TOTAL</b>	<b>60</b>	<b>100</b>

**HELP DESK MEET YOUR EXPECTATIONS TABLE -6**

<b>S. No</b>	<b>Meet your Expectations</b>	<b>No of Respondents</b>	<b>Percentage</b>
1	Not at all well	2	3.30
2	Poorly	2	3.30
3	neutral	16	26.70
4	Well	28	46.70
5	Very well	12	20.00
	<b>TOTAL</b>	<b>60</b>	<b>100</b>

## CORRELATION RESULT:

**TABLE - 7**

		<b>effectively help desk resolve your issues or concerns?</b>	<b>help desk meet your expectations for support?</b>
<b>effectively help desk resolve your issues or concerns?</b>	Pearson Correlation	1	.828
	Sig. (2-tailed)		.000
	N	60	60
<b>help desk meet your expectations for support?</b>	Pearson correlation	.828	1
	sig.(2-tailed)	.000	
	N	60	60

### **R= 0.828 INFERENCE:**

A correlation value of 0.828 indicates a strong positive relationship between issue resolution and fulfilling customer expectations

## **FINDINGS**

- ❖ The study reveals that 35% of the respondents feel that it is moderately approachable towards the help desk officers and 5% of the respondents feel that the help desk officers are extremely approachable.
- ❖ Using Chi- Square, the generated value ‘<0.001’ in less than the significant value 0.05, Hence the Null hypothesis is rejected and alternate hypothesis is accepted.
- ❖ A correlation value of 0.828 indicates a strong positive relationship between issue resolution and fulfilling customer expectations

## **SUGGESTION**

In Rural banks the technology integration, and employee skill development are essential for improving customer service in rural banks. First off, using cloud-based help desk software and multichannel assistance (telephone, email, and message) helps increases the tracking and resolution of issues. Easy access to banking services can also be made possible by mobile banking apps. Simplifying help desk operations, putting in place a knowledge management system, and creating and implement of protocols for complicated problems are all part of process re-engineering. Continuous learning, soft skills, and thorough product knowledge should be the main goals of staff development and training. Frequent customer feedback systems and surveys can be used to measure satisfaction and promote development. Programs for community engagement that target regional requirements and linguistic obstacles (English, French, and Tamil) can help advance financial literacy. improving internet connectivity, setting up self-service kiosks, and upgrading current infrastructure in the rural bank.



## CONCLUSION

To study on increasing help desk accessibility to improve customer service in rural banks offers important insights and do able solutions for the particular difficulties experienced by rural banking clients. Accessibility is still a key component of inclusive banking services, particularly in areas with a lack of infrastructure and financial awareness. Rural banks can greatly improve their service delivery and support systems by utilizing technology, refining operational procedures, and concentrating on customer centric approach policies. One of the main conclusions highlights how crucial it is to use digital tools and technology to address logistical and physical gaps in service delivery. Real-time customer support can be provided by solutions like mobile banking apps and cloud-based help desk systems, making it easier and more comfortable for rural clients to access banking services.

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