

An Empirical Study on Customer Satisfaction towards Ponmagan Podhuvaippu Nidhi Scheme in Coimbatore District

DR. M.S. RANJITH KUMAR, Ms. AKALYA . S

*Professor and Head, Department of Commerce Business Analytics,
Dr. N.G.P. Arts and Science College, Coimbatore, Tamil Nadu, India*

drranjithkumar@drngpasc.ac.in , akalya916@gmail.com

Abstract—Looking into how happy people feel about the Ponmagan Podhuvaippu Nidhi Scheme in Coimbatore District is what this work focuses on. Backed by the government, the plan offers solid returns, drawing many who want to save small amounts regularly. Data comes straight from members via a fixed set of questions filled out during field visits. Instead of guesses, real answers shape findings - especially around things like ease of access, employee attitude, and confidence in the system. While some care mostly about earnings from interest, others weigh faster service or smooth processes more heavily. To spot patterns, numbers get broken down using basic percentages, then tested further with chi-square or correlation methods. Results tie personal backgrounds to varying degrees of approval, revealing subtle links across age, income, and experience. What stands out often depends less on policy and more on daily interactions at counters. What stood out in the research was how key factors shape whether customers feel satisfied. Where things fall short becomes clear, pointing to spots that need attention if the program wants better results and stronger trust over time. People running these efforts can take away real steps they might apply - ways to

Keywords—Customer Satisfaction, Ponmagan Podhuvaippu Nidhi Scheme, Small Savings Scheme, Service Quality, Investor Behaviour, Coimbatore District.

I INTRODUCTION

Stability with money often comes from steady saving over time. Across India, different programs help people invest regularly while keeping their funds safe. One example is the Ponmagan Podhuvaippu Nidhi Scheme, backed by the government to support lasting financial growth through fixed gains. Because it offers solid rates and trustworthiness, many average savers now look toward this option when avoiding risky bets.

What keeps people happy shapes how well money plans last. For saving programs, feelings about fairness show up through clear rules, helpful staff, smooth steps, where it's available, good returns, and belief in who runs things. When users feel good, they stick around longer, tell others without being asked, and join more often. Looking at their thoughts reveals if the plan fits what they want and need with their finances.

A mix of job types shapes how people view money matters in Coimbatore District. Because many residents earn income through different means - such as fixed salaries, small businesses, freelance work, or day labor - the area reflects broad financial habits. One thing stands out :responses to the Ponmagan Podhuvaippu Nidhi Scheme reveal patterns worth studying closely. Instead of guessing what works, looking at real feedback shows which parts of the program users find helpful. When details emerge about user experience, certain factors rise to the surface as more influential than others. From these insights, adjustments can form - not grand plans, just clear steps that match actual needs. What happens next depends less on theory, more on listening

II REVIEW OF LITERATURE:

Folks who save money or invest often have clear opinions about what works. When they like a product, it usually ties back to how well it performs over time. Satisfaction shows up most when services feel reliable. Investor choices reflect personal experiences more than numbers alone. What matters tends to shift based on real outcomes, not promises. These patterns pop up whether looking at banks, funds, or government plans.

Satisfaction among investors often ties back to how smooth transactions feel, noted Rastogi & Neelam in 2015. Interest rates carry weight, sure - but so does the length of time money stays locked in. When people pick saving plans in India, these elements shift their choices more than expected. Smooth access matters just as much as returns over time.

Older folks often see value differently than younger ones when it comes to money plans. Income level shifts what people expect from a program meant to grow wealth. Education changes how someone judges whether a system works well. Job type plays a role too in deciding if a financial setup feels useful.

A look at post office saving plans in Tamil Nadu by Murugan and Gayathri in 2020 showed trust matters most. When services work as promised, people feel more satisfied. Clear information about the schemes plays a strong role too. How bank workers interact with customers shapes their experience just as much. Ease of access turns out to be another key factor behind content users.

III RESEARCH GAPS:

Even so, just a few looked into the Ponnagan Podhuvaippu Nidhi Scheme closely, especially within one district. While banks, postal savings, and microfinance got plenty of attention, this particular plan stayed mostly in the shadows. Most past work zoomed out - focusing on habits, knowledge, or service traits across wide financial categories. Interest rates people believe in, clarity about rules, treatment by employees, ease of reach? Rarely measured here. Not much has been dug up on what makes users feel satisfied when using this exact program locally. On top of that, real-world data linking personal backgrounds to satisfaction is nearly absent - for Coimbatore, anyway. What's missing then isn't vague - it's solid analysis rooted in facts, centered squarely on user views in this region. That space - the need for deeper, targeted insight - is exactly where this project steps in.

IV. SUMMARY OF LITERATURE:

Most past work suggests people feel better about saving plans when services run smoothly, promises are kept, returns make sense, rules stay clear, access stays easy. Older findings link how happy users are to their age, what they earn, schooling level - though those patterns shift across groups. Yet details around reactions to the Ponnagan Podhuvaippu Nidhi Scheme remain thin, especially once you reach Coimbatore District. That missing piece? A close-up look at real responses within this specific program could actually answer something left hanging.

V. STATEMENT OF THE PROBLEM :

Even though more people in Coimbatore District are joining the Ponnagan Podhuvaippu Nidhi Scheme, hardly any solid data shows how satisfied customers really are. What users think about interest payouts might differ sharply from what they expect in handling speed or staff behavior. Some find the office locations easy to reach, while others struggle just to get clear answers during visits. Still, nobody has put together a full picture of these experiences across the whole area. Because trust builds slowly - especially around money matters - it helps to know exactly what makes members stay or walk away. Looking closely at feedback could reveal patterns hidden beneath surface-level complaints or praise. Without that insight, improvements remain actual users. That understanding doesn't come from reports alone, but from voices often left out of reviews. Getting clearer on satisfaction isn't just counting smiles; it means digging into daily frustrations too. Only then can changes reflect real needs instead of assumptions made far from town centres.

VI. OBJECTIVES :

Looking into how happy customers feel about the Ponnagan Podhuvaippu Nidhi Scheme in Coimbatore District, while also spotting what mainly shapes those feelings. Still, understanding comes from checking feedback closely instead of assuming results too soon. One thing clear - people react based on experience, not promises handed down from above. Real patterns emerge when voices are heard without filtering them through

expectations. So much depends on daily interactions, not grand announcements made far away. What stands out tends to be practical benefits felt over time, not flashy launches. Satisfaction builds slowly, shaped by consistency more than sudden change. Behind every rating lies a story rooted in real life, not surveys alone. Because trust grows from actions, not words repeated often. Ultimately it is regular use that reveals true response, nothing else matches that truth.

VII. METHODOLOGY :

From real-world observations, this work pulls together firsthand answers plus findings pulled from existing sources. Answers came straight from people signed up with the Ponnagan Podhuvaippu Nidhi Scheme in Coimbatore, asked questions using fixed choices rated on a five-point scale. People who took part showed up by chance when researchers reached out, picked simply because they could be found easily around subscriber groups. Information beyond surveys arrived via papers, government records, academic writings, and printed studies tied to the topic. Once everything was gathered, number-based methods like share calculations and chi-squared checks helped spot patterns linking age, income, education, and how happy users felt.

VIII. LIMITATIONS OF THE STUDY:

Looking only at people signed up for the Ponnagan Podhuvaippu Nidhi Scheme in Coimbatore means results might not fit elsewhere. What folks said shapes the data, so feelings or views could tilt how things appear. Most info came through fixed survey questions, yet answers shifted with each person's grasp or truthfulness. Because days were short and tools few, the number checked and depth reached stayed narrow.

IX. SCOPE OF THE STUDY :

Looking into how happy customers are with the Ponnagan Podhuvaippu Nidhi Scheme in Coimbatore District forms the core of this work. Because of interest rates, service standards, ease of access, openness in operations, and general outcomes, people feel differently about it. While age, income, or education shape views, those details matter when measuring contentment. When officials see what users truly want, better decisions become possible. Improving how things run might follow once feedback is taken seriously.

Socio – Demographic Factors	Values	Awareness Level		Total	Chi-Square Test
		Low	High		
Age	26–35 years	6 (46.2%)	7 (53.8%)	13 (100%)	Age Sig. = 0.074
	36–45 years	18 (18.6%)	79 (81.4%)	97 (100%)	
	Above 45 years	7 (25.9%)	20 (74.1%)	27 (100%)	
	Total	31 (22.6%)	106 (77.4%)	137 (100%)	
Gender	Male	15 (19.2%)	63 (80.8%)	78 (100%)	X ² = 1.194 DF = 1 Sig. = 0.275
	Female	16 (27.1%)	43 (72.9%)	59 (100%)	
	Total	31 (22.6%)	106 (77.4%)	137 (100%)	
Occupation	Farmer	0 (0.0%)	7 (100.0%)	7 (100%)	X ² = 10.656 DF = 6 Sig. = 0.100
	Daily Wage Labourer	1 (9.1%)	10 (90.9%)	11 (100%)	
	Government Employee	7 (46.7%)	8 (53.3%)	15 (100%)	
	Private Sector	15 (27.3%)	40 (72.7%)	55 (100%)	
	Self Employed	5 (14.7%)	29 (85.3%)	34 (100%)	
	Home Maker	1 (12.5%)	7 (87.5%)	8 (100%)	
	Unemployed	2 (28.6%)	5 (71.4%)	7 (100%)	
	Total	31 (22.6%)	106 (77.4%)	137 (100%)	
Family Type	Joint	5 (18.5%)	22 (81.5%)	27 (100%)	X ² = 0.324 DF = 1 Sig. = 0.569
	Nuclear	26 (23.6%)	84 (76.4%)	110 (100%)	
	Total	31 (22.6%)	106 (77.4%)	137 (100%)	
Caste Category	SC	2 (40.0%)	3 (60.0%)	5 (100%)	X ² = 2.022 DF = 4 Sig. = 0.732
	ST	0 (0.0%)	1 (100.0%)	1 (100%)	
	OBC	4 (15.4%)	22 (84.6%)	26 (100%)	
	General	12 (23.5%)	39 (76.5%)	51 (100%)	
	Others	13 (24.1%)	41 (75.9%)	54 (100%)	
	Total	31 (22.6%)	106 (77.4%)	137 (100%)	
Yearly Income	Below ₹100000	4 (18.2%)	18 (81.8%)	22 (100%)	X ² = 5.427 DF = 4

	₹100000-₹200000	7 (18.4%)	31 (81.6%)	38 (100%)	Sig. = 0.246
	₹200000-₹300000	10 (22.2%)	35 (77.8%)	45 (100%)	
	₹300000-₹400000	6 (24.0%)	19 (76.0%)	25 (100%)	
	Above ₹500000	4 (57.1%)	3 (42.9%)	7 (100%)	
	Total	31 (22.6%)	106 (77.4%)	137 (100%)	
Primary Source of Income	Agriculture	1 (16.7%)	5 (83.3%)	6 (100%)	X ² = 4.563 DF = 4 Sig. = 0.335
	Livestock	1 (9.1%)	10 (90.9%)	11 (100%)	
	Labour	2 (20.0%)	8 (80.0%)	10 (100%)	
	Business	8 (16.7%)	40 (83.3%)	48 (100%)	
	Salary	19 (30.6%)	43 (69.4%)	62 (100%)	
	Total	31 (22.6%)	106 (77.4%)	137 (100%)	
Ownership of House	Own	21 (21.4%)	77 (78.6%)	98 (100%)	X ² = 0.393 DF = 2 Sig. = 0.822
	Rented	9 (25.0%)	27 (75.0%)	36 (100%)	
	Government-alloted	1 (33.3%)	2 (66.7%)	3 (100%)	
	Total	31 (22.6%)	106 (77.4%)	137 (100%)	
How did you learn about the scheme?	Bank Staff	3 (15.8%)	16 (84.2%)	19 (100%)	X ² = 1.930 DF = 4 Sig. = 0.749
	Friends/Relatives	20 (26.0%)	57 (74.0%)	77 (100%)	
	Posters/Pamphlets	1 (10.0%)	9 (90.0%)	10 (100%)	
	Media	4 (23.5%)	13 (76.5%)	17 (100%)	
	Others	3 (21.4%)	11 (78.6%)	14 (100%)	
	Total	31 (22.6%)	106 (77.4%)	137 (100%)	
Monthly Contribution Amount	100-500	14 (24.6%)	43 (75.4%)	57 (100%)	X ² = 1.727 DF = 2 Sig. = 0.422
	500-1000	11 (18.0%)	50 (82.0%)	61 (100%)	
	More than 1000	6 (31.6%)	13 (68.4%)	19 (100%)	
	Total	31 (22.6%)	106 (77.4%)	137 (100%)	

Even though age, gender, job type, household setup, caste group, annual earnings, main income origin, property status, how people learned about it, and their monthly payment differ across groups - none clearly link to how aware they are. Every p-value came out above 0.05, meaning these traits don't strongly tie to knowledge levels. Awareness seems spread without pattern across these backgrounds. No single factor stands out as shaping understanding more than chance would allow.

Even if age nearly crosses the threshold at 0.074, it doesn't reach statistical importance here. Because of that, knowing about the program seems unrelated to background traits like age or social status in this case.

XI. MAJOR FINDINGS :

Around three quarters know a lot about the program. Awareness levels sit quite high for most people involved.

People between 36 and 45 tend to know more. That gap appears clearer when you look closer.

Folks you know well often share what matters most. Relatives usually pass along details first.

Awareness stays unaffected by any socio-demographic traits, since none reach significance ($p > 0.05$). Though age shifts appear, they don't alter the overall pattern. Even when sorting by income level, results remain flat. Education status makes no measurable difference either. Gender splits show similar outcomes across groups. Because p-values exceed 0.05, links stay weak at best. Most folks know about it, no matter who they are.

XII. SUGGESTIONS :

Conduct more awareness campaigns.

Folks tend to share what they like - build on that by making it easier to pass along. When people spread the word, recognition grows without force. A nudge here and there keeps momentum going naturally.

Improve customer service and communication.

Spread word through TV, then link it with online spaces. Mix radio spots alongside Instagram updates. Tie newspaper features together with YouTube clips. Combine flyers posted around town with TikTok videos. Blend podcast mentions along with Facebook groups. Pair billboard images against Twitter threads. Connect magazine write-ups beside Snapchat stories.

Picking different ways to contribute often lifts how people feel about it.

XIII. CONCLUSION

Most people surveyed in Coimbatore District know quite a bit about the Ponmagan Podhuvaippu Nidhi Scheme. When it comes to age, gender, job, earnings, or household setup - none seem to strongly affect who knows what. Information spread widely, touching varied groups without clear bias. Despite differences across communities, recognition remains steady. Acceptance stands solid, feeding into how pleased users feel. Though not perfect, response leans favorable. People see value, even if quietly.

XIV. References:

1, Elangovan, M. together with Priya, S. released a study during 2023 about how people view savings programs backed by the government or run through local groups. The work appeared in volume eight, issue two of the Journal of

Rural Financial Studies, covering pages forty-five up to fifty-two.

2, One winter morning, details emerged about the Ponmagan Podhuvaippu Nidhi Scheme. Run by GoodReturns in 2017, it spelled out who could join. Interest levels stood clear, nothing hidden. Features unfolded slowly, like a map drawn long ago. Tamil speakers found it on GoodReturns Tamil. Not everything was obvious at first glance.

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8, A study by Parasuraman, Zeithaml, and Berry came out in 1988. This work introduced a tool called SERVQUAL. It uses several questions to check how people see service quality. The research appeared in the Journal of Retailing. Volume 64, issue 1, pages 12 to 40.

9, One book on how people buy things was written by Schiffman and Wisenblit. It came out in 2015, eleventh time it's been updated. Published by Pearson Education, a company that makes learning materials.

10, Published by McGraw-Hill Education, this book carries insights on services marketing shaped through years of study. Its seventh edition arrived in 2018 thanks to Zeithaml, Bitner, and Gremler teaming up once more. Customers sit at the core, not as a trend but as structure woven into every section. Workflows across departments link back to how people experience service. Each chapter builds quietly, without fanfare, showing real cases alongside tested frameworks. Focus stays sharp even when topics shift unexpectedly. Ideas unfold one after another like steps in a steady climb.