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### Study on quality and effectiveness of customer service and BPR initiatives and business development at the branches of Aligarh (U. P.) India

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Micro-Market, business process reengineering, inward/outward clearing, currency management, NPAs, ATM.

#### A B S T R A C T

There are two types of developments in State Bank of India (1) Business Process Re engineering (BPR) (2) Technological Development. BPR launched in 2003 with the consultancy of Mckinsey keeping in view to have world class capabilities and to respond customer expectation and competitive pressure. The major objectives of BPR are to increase customer satisfaction, to simplify processes, to define new processes and finally to retain leadership. Number of Processes have been diverted from branches to central processing centre; like account opening, issuance of ATM card/Term Deposit/Cheque Books issue, statement of account, processing and sanctioning of loans, Inward/Outward clearing, Currency management etc. Under new business model the corporate are divided into large corporate, mid corporate and small and medium enterprises. The head of Micro-Market branches would function as a marketing head. Technology helps in improved customer service, customer relation management, reduced transaction cost, increased staff productivity, better management of banks fund and risk, monitoring of NPAs etc. This survey study will highlight the weak areas of services and suggest how the services can be improved and will helpful in remolding future BPR plans.

#### Introduction

Customer Service is the key differentiator in any service organization. In the highly competitive world of Indian Banking, its importance cannot be over emphasized. With all banks offering similar types of products and services, it is the quality and manner of delivery that attracts a prospective customer. This is, admittedly, one vital area where BANK is perceived to be competitive compared to Private, Foreign

and some Public Sector Banks when Banks are taking steps to move towards “Customer Delight”. State Bank of India strongly believes that a satisfied customer is the most important factor for growth of its business. The Bank was the first in India to introduce a code of Fair Banking Practices in India called “Towards Excellence”. The code reflected the commitment of the bank to provide banking services of a high order to

individual banking customers. Bank has acknowledged that the 'Customer is the king' and committed to customers for courteous, fair and reasonable services in all dealings. So, the customer satisfaction survey is required to find out the customer satisfaction level in services rendered by branches to divide the city by railway line (a physical barrier) into two Micro-Markets termed as Micro-Market1 and Micro-Market2

### **Methodology**

The study is based on a questionnaire containing 14 queries related to customer service. Weightage for each query in a scale of 1-5, 1 being the 'least' customer friendly and 5 being the best. For the study, observation method was adopted to track customers present in the branches. Survey method was followed to obtain feedback from these customers. For this purpose, one questionnaire was used as Annexure I

both the service provider & customer gradually learn how to avoid errors & problems that create unnecessary cost for both parties and have a negative impact on perceived service quality<sup>1</sup>.

To collect the data on customer service from Branch Managers, Staff and customer, a questionnaire as annexure 1 is used in lines of BANK format.

Marketing has to be instilled by creating a customer oriented or marketing mindset in everyone throughout the organization at every hierarchical level<sup>2</sup>.

Core banking has enabled improved customer service, efficiency in housekeeping and improvement in base level customer services like prompt internet applications, accurate book keeping,

computerize passbook printing, single window service, faster remittance etc. Keeping in view all these aspects customer service as rated by six Branch Managers of Micro Market 'A' in Annexure A

Observations: On the basis of score awarded to each parameter, the overall effectiveness of customer service rated as under :

Excellent Branches:	22%
Good Branches :	44%
Satisfactory :	28%
Need Improvement :	6%

As per the above data customer service of 1 branch is excellent, 3 branches are good and 2 branches are satisfactory. The branches are rated less than good, which calls for correction, Branches score less than good in following parameters:

Parameter No. 1, 3,

So far, the Banks have adopted a fragmented approach to improve customer service, drawing on everything from psycho-demographics to Branch redesign, loyalty schemes, personal banking, segmentation, modeling, customer values management, cross selling, data warehouses, data mining, call centres and internet delivery<sup>3</sup>.

Customer crave a relationship with their bank based on convenience, trust and intelligent proactive on the part of qualified, accountable staff who know and value the customer<sup>4</sup>.

The staff opinion about the customer service of six branches working under Micro Market 'A' rated as under in Annexure 'B'  
Observations – On the basis of score awarded to each parameter, the overall effectiveness of customer service rated as under:

Excellent	28%	- 2 Branches
Good	38%	- 2 Branches
Satisfactory	19%	- 1 Branch
Need Improvement	15%	- 1 Branch

As per the above data customer service of 2 branches is excellent, 2 branches are good and one each under satisfactory and need improvement category. The branches less than good rating needed correction on priority.

In the service management and service marketing literature, surprisingly little attention has been devoted to the understanding and conceptualization of services or service<sup>5</sup>.

The channel enables customers to access their accounts information and initiate transaction on a 24\*7, boundryless basis. Customer are allowed access to the telebanking server at the branch through a telephone and are permitted to transfer of funds, cheque-book issue request, balance enquiry, transition enquiry etc. Customer opinion about the banks services of six branches working under Micro Market 'A' rated as under in Annexure 'C'.

Observations – On the basis of score awarded to each parameters, the overall effectiveness of customer service rated as under:

Excellent	19%	- 1 Branches
Good	30%	- 2 Branches
Satisfactory	31%	- 2 Branch
Need Improvement	17%	-1 Branch
Poor	03%	---

As per the above data customer service of 1 branch is excellent, 2 branches are good 2 branches are satisfactory while one branch needed improvement. So the branches less than good rating needed correction on priority.

Customer relationship is a prelude to achieve success and profitability. All forms of banking involves relationship banking and banker nurture old ideas with true care for bank and customer .

If customers perceive that they receive the same quality as before or perhaps even better quality, these changes will have been successful<sup>6</sup>.

The views of Branch Managers and staff on 'drop box' rated as under in annexure D and E.

Observations - On the basis of score awarded to each parameter, the overall effectiveness of BPR initiatives for customer service rated as under:

Excellent	33%	2 Branches
Good	61%	4 Branches
Satisfactory	6%	---

As per the data 2 branches are excellent while remaining 4 branches are good.

Both the parties have to be motivated to develop and maintain a dialog, otherwise no real dialog will be take place<sup>7</sup>.

Observations - On the basis of score awarded to each parameter, the overall effectiveness of BPR initiatives for customer service rated as under:

Excellent	17%	1 Branches
Good	65%	4 Branches
Satisfactory	18%	1 Branch

As per the data collected from branches, 1 branch is excellent 4 branches are good and one branch satisfactory, which need correction.

Convenience and availability of expertise are the factors which influences the

customer rather than premises. Customer relationship management is a strategy which involves process technology and people issues enables staff members to interact with the customers.

Applying manufacturing like methods of operations as a means of improving services was suggested in the 1970. Generally, industrializing a service means to substitute technology and automation for people. ATMS, Internet Banking and Internet shops are examples of such an approach<sup>8</sup>.

Branch Managers opinion on customer services aspect of four branches working under Micro Market B rated as under in Annexure G.

Observations - On the basis of score awarded to each parameter, the overall effectiveness of customer service rated as under:

BRANCH

Excellent	25%	1 Branch
Good	55%	2 Branches
Satisfactory	18%	1 Branch
Need Improvement	2%	1 Branch

As per data customer service of 1 branch is excellent, 2 branches are good one branch satisfactory and 1 branch need improvement, which needed correction.

BPR Observations - On the basis of score awarded to each parameter, the overall effectiveness of customer service rated as under:

Excellent	58%	2 Branches
Good	42%	2 Branches
Satisfactory	-	-
Need Improvement	-	-

As per data customer service of 2 branches are excellent and 2 branches are good under implementation of BPR initiatives.

Productivity cannot be understood without taking into account the inter relationship between the use of input or production resources and the perceived quality of the output or services produced with these resources<sup>9</sup>.

There is increasing recognition of the enormous potential for information and communication technology developments to transform the banking industry in a manner that will bring tremendous gains to businesses and consumers. The data on this aspect from staff of four branches under Micro Market B is giving in Annexure H.

Observations - On the basis of score awarded to each parameter, the overall effectiveness of customer service rated as under:

BRANCH

Excellent	27%	1 Branch
Good	47%	2 Branches
Satisfactory	26%	1 Branch
Need Improvement	-	--

As per data customer service of 1 branch is excellent, 2 branches are good and one branch satisfactory, which needed correction.

BPR Observations - On the basis of score awarded to each parameter, the overall effectiveness of customer service rated as under:

Excellent	45%	2 Branches
Good	49%	2 Branches
Satisfactory	06%	-
Need Improvement	-	-

As per data customer service of 2 branches are excellent and 2 branches are good under implementation of BPR initiatives.

Resources that contribute to productivity, depending on how these resources perform and interact, there is provider-induced, customer induced and interaction induced contribution to quality<sup>10</sup>.

Service management is a total organizational approach that makes quality of services, as perceived by the customer, the number one driving force for the operation of the business<sup>11</sup>.

Customer views on customer service from four branches of BANK working under Micro Market B are mentioned on Annexure I

Observations - On the basis of score awarded to each parameter, the overall effectiveness of customer service rated as under:

**BRANCH**

Excellent	21%	1 Branch
Good	50%	2 Branches
Satisfactory	24%	1 Branch
Need Improvement	05%	--

As per data customer service of 1 branch is excellent, 2 branches are good and one branch satisfactory, which needed correction.

**BPR** Observations - On the basis of score awarded to each parameter, the overall effectiveness of customer service rated as under:

Excellent	49%	2 Branches
Good	48%	2 Branches
Satisfactory	02%	-
Need Improvement	01%	-

As per data customer service of 2 branches are excellent and 2 branches are good under implementation of BPR initiatives.

**Finding for micro market –I**

1. Customers are discouraged to open new savings bank accounts at Delhi Gate and City branches.
2. Long queue observed in Indra Market Railway Road branch during salary/pension disbursement days.
3. Inefficiency was observed in the staff of City Branch, Delhi Gate Branch.

**Finding for micro market –II**

1. Staff was not found cooperative at Main branch.
2. Behavior of staff was not satisfactory at Main Branch.
3. Long queues observed in Main Branch and AMU Branch in routine for passbook updating.
4. Inefficiency was observed in the staff of Main Branch.

**Finding for Aligarh Centre Branches**

1. Connectivity problem observed in all BANK branches at the centre.
2. Punctuality was not observed at Aligarh Centre branches.
3. Customers feel that BANK is old and good bank but now there is scope for betterment.
4. Customers feel delay in realization of DDP and Collection of instruments.
5. Messenger's service was not found satisfactory at branches of the centre.
6. Local cheques are not being attended for payment by the branch.

**Conclusion**

**Suggestions for micro market –I**

1. Most of traders of the Baradwari, Railway Road, Delhi Gate and Madar

Gate areas are residing in other posh colonies of Aligarh. Personal accounts of these traders and their family members can be opened under MOD scheme. These customers may also be convinced that overdraft facility against deposits in the name of family members is also allowed to their firm. It may be publicized at local channel of T.V. as it has potential among cash rich traders.

2. Indicators showing location of the branch and ATM's are not properly displayed/absent, causing inconvenience to the new customers and walk in business at Industrial Estate, Baradwari, Railway Road branches.
3. Mortgage loan for traders and housing loan for furnishing may widely be publicized at Railway Road and G.T. Road and potential to be tapped.
4. Possibility of installing an Offsite ATM at Sasni Gate due to heavy foot fall thereat and No. of colonies has developed in the area.
5. Possibility of shifting of building of Indera Market, Railway Road branch at such a place so as not to lose its existing business.
6. The Off Site ATM Indera Market Railway Road branch should be road side to serve the market and general public.
7. Possibility of shifting of building of Madar Gate branch at such a place on ground floor so as to convenient to existing customers and future clientele.
8. Improvement in ambience of Madar Gate Branch, Aligarh City branch is required to meet the competition from other public sector banks, new generation private sector banks.

## **Suggestions for micro market –II**

1. The present banking hall of AMU branch has very less space for elite customers.
2. The amenities available at SSI branch do not match with those provided by .I.B. branch of Bank of Baroda.
3. The SSI branch should have a dedicated marketing team to help in cross-selling business of bank products among valued and elite customers.
4. Main branch Aligarh has large open space, bank can think alternative profitable use of it.
5. There should be separate counters manned by soft speaking and initiating officer to deal with senior doctors/professors at Medical College branch and AMU branch.
6. Services of Grahak Mitra should be made available to customers without any interruption.
7. The parking cheques being levied/recovered from customers at Main branch is cause of dissatisfaction among them.
8. On site ATM at AMU branch may improve the customer service of branch as there is a heavy footfall during the day.
9. Possibility of opening a new branch at Ramghat Road, as there is no presence of BANK at this site.
10. Possibility of installing an off site ATM at Jamilpur area, as there is heavy foot falls during the day.
11. Improvement in ambience of Medical College branch is immediately required to meet the competition from other sector banks and private sector banks.



**Suggestions for aligarh centre branches of Bank**

1. Collection box/drop box to be provided at every off-site ATM.
2. Bank may adopt the same policy adopted by private banks for opening/shifting of new branches in future.
3. The SME customers and I.B. customers prefer private banks on account of their connectivity apart from other facilities being provided to them. CBS branches of State Bank of India should publicize their facilities.
4. Few members at BANK branches are not adhering to single window system creating avoidable trouble/inconvenience to customers. These practices adopted by staff should be checked on continuous basis. A dedicated marketing team exclusively for the branches namely Industrial Estate, Aligarh City, Delhi Gate, Indera Market, Madar Gate and DS College and other exclusive team for main branch, Medical College and SSI branch may prove to be fruitful in business development. These teams can target traders and residents in the whole area and market 'SME' and "P" products.
5. Scanning of signatures of new customers should be on daily basis, which is not being done in almost all the branches.
6. There must be provision of some spare pass book/draft printers to fill in the gap.
7. The use of Multi City cheques to be put in use extensively with out further delay with clean cut directions to branches in respect of their issuance.
8. Advertisements in news papers/cable for SME credit card, General purpose loan for traders and flexi loan for traders may help all branches in the area to improve their levels.
9. Instead of so many notice boards on all visible space in the branch, there may be single big size board with necessary instructions/statutory warning etc. in all branches of the Micro market.
10. Cheques pick up facility may be considered for big corporate accounts/traders with credit balance in current account above Rs. 5 lac to counter strategy of some private banks.
11. Housing loan for construction/purchase/renovation and furnishing may be widely publicized in affluent class colonies and prominent place like centre point.
12. New colonies/multistoried flat/apartment are being constructed at Ram Ghat Road and Agra Road by builders. BANK branches should be equipped with necessary infrastructure to tap this vast available business.

**For Branch Managers**

**Bank-1.**  
**MARKET “A”**

No. of Branches - 06  
(Fig. in brackets % for applicable branches.)

1.	General	Excellent	Good	Satisfactory	Needs Improvement	Poor
(i)	Degree of professionalism displayed by staff in the shape of dress code/body language/attitude etc. Does the staff greet the customers with a welcome smile?	2(33)	2(33)	2(34)	-	-
(ii)	Telephone etiquettes	2(33)	4(67)	-	-	-
(iii)	Ease of opening of account	2(33)	2(33)	2(34)	-	-
(iv)	Provision and working of Pass book printers	3(50)	2(33)	1(17)	-	-
(v)	Quality of narrative appearing in the A/C statement	1(17)	2(33)	3(50)	-	-
(vi)	Issuance of ATM/INB cards to customers	2(33)	2(33)	1(17)	1(17)	-
(vii)	Dual note counting machine provided to Cashiers and separate note counting machine available for customers.	-	1(17)	2(33)	3(50)	-
(viii)	Availability and quality of service for accessing lockers.	2(33)	3(50)	1(17)	-	-
(ix)	TAT	-	3(50)	3(50)	-	-
(x)	Uploading and scanning of customers' images	1(17)	4(67)	1(16)	-	-
(xi)	Use of off line functionality, when CBS is down	2(33)	3(50)	1(17)	-	-
(xii)	Availability of basic trouble shooting skills at the branch	1(17)	4(66)	1(17)	-	-
(xiii)	E-correspondence with customers.	-	2(33)	3(50)	1(17)	-
(xiv)	Educating the customers regarding core power	1(17)	3(50)	2(33)	-	-



**For Staff Members**

**Bank-1**

No. of Branches – 06

No. of Staff Members - 36

**MARKET “A”**

(Fig. in brackets % for applicable branches.)

<b>1.</b>	<b>General</b>	<b>Excellent</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Needs Improvement</b>	<b>Poor</b>
(i)	Degree of professionalism displayed by staff in the shape of dress code/body language/attitude etc. Does the staff greet the customers with a welcome smile?	7(19)	12(33)	11(31)	<b>6(17)</b>	-
(ii)	Telephone etiquettes	12(33)	18(50)	5(14)	1(3)	-
(iii)	Ease of opening of account	20(55)	11(31)	5(14)	-	-
(iv)	Provision and working of Pass book printers	20(56)	12(33)	3(8)	1(3)	-
(v)	Quality of narrative appearing in the A/C statement	6(17)	10(28)	13(36)	7(19)	-
(vi)	Issuance of ATM/INB cards to customers	12(33)	11(31)	10(28)	3(8)	-
(vii)	Dual note counting machine provided to Cashiers and separate note counting machine available for customers.	2(5)	6(17)	4(11)	24(67)	-
(viii)	Availability and quality of service for accessing lockers.	18(50)	14(39)	-	4(11)	-
(ix)	TAT	6(17)	14(39)	11(31)	5(13)	-
(x)	Uploading and scanning of customers' images	7(19)	17(47)	11(31)	1(3)	-
(xi)	Use of off line functionality, when CBS is down	10(28)	10(28)	11(31)	5(13)	-
(xii)	Availability of basic trouble shooting skills at the branch	6(17)	22(61)	5(14)	3(8)	-
(xiii)	E-correspondence with customers.	6(17)	18(50)	6(16)	6(17)	-
(xiv)	Educating the customers regarding core power	7(20)	16(44)	5(14)	8(22)	-

**For Customers**

**Bank**

No. of Branches – 06

NO. of Customer - 102

**MARKET “A”**

(Fig. in brackets % for applicable branches.)

1.	General	Excellent 5	Good 4	Satisfactory 3	Needs Improvement 2	Poor 1
(i)	Degree of professionalism displayed by staff in the shape of dress code/body language/attitude etc. Does the staff greet the customers with a welcome smile?	19(18)	48(47)	18(18)	15(15)	2(2)
(ii)	Telephone etiquettes	20(20)	32(31)	49(48)	1(1)	-
(iii)	Ease of opening of account	36(35)	32(31)	15(15)	15(15)	4(4)
(iv)	Provision and working of Pass book printers	19(19)	31(30)	34(33)	16(16)	2(2)
(v)	Quality of narrative appearing in the A/C statement	18(18)	33(32)	32(31)	19(19)	-
(vi)	Issuance of ATM/INB cards to customers	21(21)	15(15)	32(31)	28(27)	6(6)
(vii)	Dual note counting machine provided to Cashiers and separate note counting machine available for customers.	14(14)	5(5)	25(24)	42(41)	16(16)
(viii)	Availability and quality of service for accessing lockers.	36(36)	32(31)	31(30)	3(3)	-
(ix)	TAT	12(12)	39(38)	17(17)	29(28)	5(5)
(x)	Uploading and scanning of customers' images	9(9)	42(41)	34(33)	15(15)	2(2)
(xi)	Use of off line functionality, when CBS is down	NA	NA	NA	NA	NA
(xii)	Availability of basic trouble shooting skills at the branch	19(19)	32(31)	44(43)	5(5)	2(2)
(xiii)	E-correspondence with customers.	13(13)	26(25)	29(29)	28(27)	6(6)
(xiv)	Educating the customers regarding core power	17(17)	34(33)	44(43)	7(7)	-

**BANK - ALIGARH CENTRE**

**FOR BRANCH MANAGERS**

**BPR INITIATIVES  
MARKET "A"**

**BANK**

**No. of Branches - 06**  
(Fig. in brackets % for applicable branches)

<b>1.</b>	<b>General</b>	<b>Excellent</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Need Improvement</b>	<b>Poor</b>
	Drop Box:					
	1. Drop box is located at a prominent and secure place accessible to public 24 hours and all days.	-	5 (83)	1 (17)	-	-
	2. Whether acknowledged counter foil is issued to the customers insisting for it.	3 (50)	3 (50)	-	-	-
	3. Whether instruments are withdrawn from the Drop Box at stipulated intervals.	3 (50)	3 (50)	-	-	-

**BANK - ALIGARH CENTRE**

**FOR CUSTOMERS**

**BPR INITIATIVES  
MARKET "A"**

**BANK**

**No. of Branches - 06**  
(Fig. in brackets % for applicable branches)

<b>1.</b>	<b>General</b>	<b>Excellent</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Need Improvement</b>	<b>Poor</b>
	Drop Box:					
	1. Drop box is located at a prominent and secure place accessible to public 24 hours and all days.	4(4)	72 (71)	26(25)	-	-
	2. Whether acknowledged counter foil is issued to the customers insisting for it.	16 (16)	68 (67)	18(17)	-	-
	3. Whether instruments are withdrawn from the Drop Box at stipulated intervals.	32 (31)	60 (59)	10 (10)	-	-

**FOR BRANCH MANAGER**

**BANK**

**No. of Branches – 04**

**No. of Branch Managers – 04**

**MARKET “B”**

(Fig. in brackets % for applicable branches)

**Questionnaire on Customer Service**

<b>1.</b>	<b>General</b>	<b>Excellent</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Need Improvement</b>	<b>Poor</b>
(i)	Degree of professionalism displayed by staff in the shape of dress code/body language/attitude etc. Does the staff greet the customers with a welcome smile?	1(25)	2(50)	1(25)	-	-
(ii)	Telephone etiquettes	1(25)	3(75)	-	-	-
(iii)	Ease of opening of account	1(25)	2(50)	1(25)	-	-
(iv)	Provision and working of Pass book printers	2(50)	2(50)	-	-	-
(v)	Quality of narrative appearing in the A/C statement	-	3(75)	1(25)	-	-
(vi)	Issuance of ATM/INB cards to customers	1(25)	2(50)	1(25)	-	-
(vii)	Dual note counting machine provided to Cashiers and separate note counting machine available for customers.	-	2(50)	1(25)	1(25)	-
(viii)	Availability and quality of service for accessing lockers.	2(50)	1(25)	1(25)	-	-
(ix)	TAT	1(25)	2(50)	1(25)	-	-
(x)	Uploading and scanning of customers' images	1(25)	2(50)	1(25)	-	-
(xi)	Use of off line functionality, when CBS is down	1(25)	2(50)	1(25)	-	-
(xii)	Availability of basic trouble shooting skills at the branch	1(25)	3(75)	-	-	-
(xiii)	E-correspondence with customers.	1(25)	2(50)	1(25)	-	-
(xiv)	Educating the customers regarding core power	1(25)	3(75)	-	-	-
	Drop Box:					
	1. Drop box is located at a prominent and secure place accessible to public 24 hours and all days.	1(25)	3(75)	-	-	-
	2. Whether acknowledged counter foil is issued to the customers insisting for it.	3(75)	1(25)	-	-	-
	3. Whether instruments are withdrawn from the Drop Box at stipulated intervals.	3(75)	1(25)	-	-	-

**FOR STAFF**

**BANK**

**No.of Branches – 04**

**No.of Staff – 24**

**MARKET “B”**

(Fig. in brackets % for applicable branches)

**Questionnaire on Customer Service**

<b>1.</b>	<b>General</b>	<b>Excellent</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Need Improvement</b>	<b>Poor</b>
(i)	Degree of professionalism displayed by staff in the shape of dress code/body language/attitude etc. Does the staff greet the customers with a welcome smile?	10(42)	4(16)	10(42)	-	-
(ii)	Telephone etiquettes	4(17)	12(58)	6(25)	-	-
(iii)	Ease of opening of account	4(17)	14(58)	6(25)	-	-
(iv)	Provision and working of Pass book printers	10(42)	8(33)	6(25)	-	-
(v)	Quality of narrative appearing in the A/C statement	6(25)	14(58)	4(17)	-	-
(vi)	Issuance of ATM/INB cards to customers	5(21)	9(37)	10(42)	-	-
(vii)	Dual note counting machine provided to Cashiers and separate note counting machine available for customers.	10(42)	6(25)	8(33)	-	-
(viii)	Availability and quality of service for accessing lockers.	9(37)	11(46)	4(17)	-	-
(ix)	TAT	6(25)	12(50)	6(25)	-	-
(x)	Uploading and scanning of customers' images	6(25)	10(42)	8(33)	-	-
(xi)	Use of off line functionality, when CBS is down	5(21)	9(37)	10(42)	-	-
(xii)	Availability of basic trouble shooting skills at the branch	6(25)	15(62)	3(13)	-	-
(xiii)	E-correspondence with customers.	6(25)	16(67)	2(8)	-	-
(xiv)	Educating the customers regarding core power	5(21)	15(62)	4(17)	-	-
	<b>Drop Box:</b>					
	1. Drop box is located at a prominent and secure place accessible to public 24 hours and all days.	3(13)	20(83)	1(4)	-	-
	2. Whether acknowledged counter foil is issued to the customers insisting for it.	14(58)	8(33)	2(9)	-	-
	3. Whether instruments are withdrawn from the Drop Box at stipulated intervals.	16(67)	7(29)	1(4)	-	-

**FOR CUSTOMERS**

**Bank**

**No.of Branches – 04**

**No.of Customers – 72**

**MARKET “B”**

(Fig. in brackets % for applicable branches)

**Questionnaire on Customer Service**

<b>1.</b>	<b>General</b>	<b>Excellent</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Need Improvement</b>	<b>Poor</b>
(i)	Degree of professionalism displayed by staff in the shape of dress code/body language/attitude etc. Does the staff greet the customers with a welcome smile?	4(6)	36(50)	15(21)	17(23)	-
(ii)	Telephone etiquettes	19(26)	35(49)	18(25)	-	-
(iii)	Ease of opening of account	22(31)	24(33)	16(22)	10(14)	-
(iv)	Provision and working of Pass book printers	21(29)	21(29)	17(24)	13(18)	-
(v)	Quality of narrative appearing in the A/C statement	20(28)	52(72)	-	-	-
(vi)	Issuance of ATM/INB cards to customers	21(29)	36(50)	15(21)	-	-
(vii)	Dual note counting machine provided to Cashiers and separate note counting machine available for customers.	3(4)	35(49)	34(47)	-	-
(viii)	Availability and quality of service for accessing lockers.	39(54)	18(25)	14(20)	1(1)	-
(ix)	TAT	4(6)	54(75)	13(18)	1(1)	-
(x)	Uploading and scanning of customers' images	4(6)	36(50)	32(44)	-	-
(xi)	Use of off line functionality, when CBS is down	NA	NA	NA	NA	NA
(xii)	Availability of basic trouble shooting skills at the branch	4(6)	36(50)	31(43)	1(1)	-
(xiii)	E-correspondence with customers.	20(28)	34(47)	17(24)	1(1)	-
(xiv)	Educating the customers regarding core power	18(25)	49(68)	4(6)	1(1)	-
	Drop Box:					
	1. Drop box is located at a prominent and secure place accessible to public 24 hours and all days.	18(25)	52(73)	1(1)	1(1)	-
	2. Whether acknowledged counter foil is issued to the customers insisting for it.	53(74)	16(22)	2(3)	1(1)	-
	3. Whether instruments are withdrawn from the Drop Box at stipulated intervals.	34(47)	35(49)	2(3)	1(1)	-



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