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CUSTOMER SATISFACTION WITH BANKING SECTOR SERVICES**S. HEMALATHA****RESEARCH SCHOLAR****P. G. & RESEARCH DEPARTMENT OF COMMERCE****DHARMAPURAM ADHINAM ARTS COLLEGE****MAYILADUTHURAI****DR. B. BASKARAN****ASSOCIATE PROFESSOR****P. G. & RESEARCH DEPARTMENT OF COMMERCE****DHARMAPURAM ADHINAM ARTS COLLEGE****MAYILADUTHURAI****ABSTRACT**

Customer satisfaction with service quality can be defined by comparing perceptions of service received with expectations of service desired. When expectations exceeded, service is perceived to be of exceptional quality and also to be a pleasant surprise. Service quality has been recognized as the 'single most researched area in services marketing to date', and it is maintained that for service – based companies, 'quality is the lifeblood that brings increased patronage, competitive advantage and long term profitability'. A customer always wants something and expects that the bank should come up to the level to fulfill those needs. The banks like other business organizations are deploying innovative sales techniques and advanced marketing tools to gain supremacy.

KEYWORDS

Customer Satisfaction.

INTRODUCTION

Customer satisfaction with service quality can be defined by comparing perceptions of service received with expectations of service desired. When expectations exceeded, service is perceived to be of exceptional quality and also to be a pleasant surprise. When expectations are not met, service quality is unacceptable. When expectations are confirmed service quality is satisfactory. Expectations are based on several sources, including word of mouth, personal needs, and past experience. Many authors, journalists have come up with their views, criticisms and suggestions under various heads of bankers and when new issues come up with regard to the banking sector.

This paper attempts to recapitulate the outcome of view on customer satisfaction towards the services of a bank from five different perspectives namely, service encounters, waiting time of the customer to get the service, customer relationship management maintained and customer complaints and service quality towards the bank. Attraction, retention and enhancement of the customer relationships are essential to maintain a base of delighted and committed customers who form the basis for the sustainable competitive position of the bank.

CUSTOMER SATISFACTION

Sharma and Kaur.G (2004) studied that strategies of customer satisfaction in rural banks. This study is concerned with Hoshiarpur District of Punjab. They used five – point likert scale and found that the rural customers are not satisfied from the strategies adopted by Germin Bank. Varshist A.K. (2004) proposed that in the era of liberalization and globalization, the leading banking, therefore, quickly shifted their focus to provide prompt and efficient customer service and offering variety of hi-tech banking products and services.

SERVICE QUALITY

Service quality has been recognized as the 'single most researched area in services marketing to date', and it is maintained that for service – based companies, 'quality is the lifeblood that brings increased patronage, competitive advantage and long term profitability' Mohammed Hossain, Shirley Leo (2009) stated that in order to achieve higher levels of quality service in retail banking, banks should deliver higher levels of service quality and in the present context customers' perceptions are highest in the level of infrastructure facilities of the bank, followed by timing of the bank and return on deposit. Owing to the increasing competition in retail banking, customer service is an important part and bank managers should be rethinking how to improve customer satisfaction with respect to service quality. Vimi and Mohd (2008) suggested that the determinants of presentation in the Indian retail banking industry based on sensitivity of customer satisfaction. The finding of the study reinforces that customer satisfaction is linked with performance of the banks. The customer satisfaction is studied with the variable intermediaries' behaviour, quality of service, waiting line strategy, handling of customer complaints and service encounters. Nadiri H. Kandampully j and Hussain K (2009) suggested that increase in service quality of the banks can satisfy and develop attitudinal loyalty which ultimately retains valued customers.

CUSTOMER RELATIONSHIP

Good customer service is a prerequisite for maintaining customer relationships. Customer service covers all sequences of service provision, i.e. service actions that take place "before, during and after a purchase. Customer service is the primary end of any bank. A customer always wants something and expects that the bank should come up to the level to fulfill those needs. Massey, A.Montoya – weiss.M,Holcom. K (2001) believes that customer relationship management is about attracting, developing, maintaining and retaining profitable customers over a period of time . Lau K, et al (2003) highlighted that the challenge before the banks is not only to obtain updated information for each customer, but also to use the information to determine the best time to offer the most relevant products. It is also important to understand that if customers bring in profits for the bank, it becomes imperative for the bank to provide excellent services to those customers, otherwise they switch to other banks. Parvatiyar.A and Sheth J.N.(2001) observed that CRM is a comprehensive strategy and process of acquiring, retaining and partnering with selective customers to create superior value for the company with the customers.

COMPLAINT AND SHIFT

Customer complaint behavior represents a breakdown or weakness in the exchange process, an understanding of which is essential for rectification of the problem. Reducing the number of dissatisfied customers and increasing the number of satisfied customers will increase the sales by improving the customer loyalty. Zhu, Zhen, (2004) proposed a conceptual framework of service failure and recovery strategies and transformed it into a mathematical model to assist managers in deciding on appropriate resource allocations for outcome and process recovery strategies based on customer risk profiles and the firm's cost structures. Douglas M. Stewart, Richard B. Chase, (1999) stated that a substantial portion of service failures is the result of human error in the delivery process.

SERVICE ENCOUNTER

Service encounter is the time taken by the customer to interact with the service. It includes face- to –face, telephone communications, automated systems, e-mail and the like. This is the first stage where the customers judge the quality of service provided to them. Devinder K. Banwet and Biplab Datta, (2000) indicated that service performance generally lags behind user's expectations. Improvement in the quality of services increased the level of satisfaction of the user. A multicompny empirical study examining relationships from the model concerning customers' behavioural intentions show strong evidence of their being influenced by service quality. Parasuraman, A (2002) proposed a framework for understanding the inter – linkages among service quality and the various components of the company – customer perspective of productivity. Valarie A. Zeithaml, A. Parasuraman and Arvind Malhotra, (2002) stated that to deliver superior service quality, managers of companies with Web presences must first understand how customers perceive and evaluate online customer service. Hasanbanu.S (2004) studied customer services in rural banks. He found that the rural customers are not aware for what purpose the loans are available and how they can avail. Customers do not know the complete rules, regulations and procedures of the banks as they preserve them for themselves and do not take interest in educating them.

CONCLUSION

The financial services is the backbone of service sector. This is important not only for the banking sector but of the Indian economy as a whole. Now, the financial institutions are trying to provide all the services at the customer's doorstep. Every engagement with the customer is an opportunity to either develop or destroy a customer's faith in the bank. Intense competition among the banks has redefined the concept of the entire banking system. The banks are looking for new ways not only to attract but also to retain the customers and gain competitive advantage over their competitors. The banks like other business organizations are deploying innovative sales techniques and advanced marketing tools to gain supremacy. The domino effect obtained from the study will help the organizations to take essential actions to improve the service quality and to achieve the customer satisfaction.

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