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CUSTOMER SERVICE MANAGEMENT IN SELECT PUBLIC SECTOR BANKS IN RURAL VILLAGES IN SALEM DISTRICT, TAMIL NADU

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ABSTRACT

A research study on Customer Service Management in Select Public Sector Banks in Rural villages in Salem District, Tamil Nadu, was undertaken. Analysis of satisfaction level of customers by mean scores has proved that none of the customers is extremely satisfied with any variable. There is only a moderate satisfaction in internal ambience, speed of deposits and withdrawal, service charges, bank's innovativeness etc. The factor analysis has revealed the fact that these factors have explained the variations only to the extent of 60.54 per cent. The rest 74.62 per cent remains unexplained. This confirms the poor service delivered by banks under study. A number of worthwhile suggestions like customer complaint management, knowledge updating of bank staff, professional management of grievance redressed system etc. have been given for enriching customer service spectrum of the branches.

KEYWORDS

CRM, public sector bank, Salem.

INTRODUCTION

In Rural villages in Salem Public sector banks were ruling the roost during the pre-liberalization era. Then mass banking was the order of the day. But ever since our country embraced market economy, there has been a paradigm shift in the functioning of banks. Profit banking concept has pushed the mass banking concept to the backyard. The institutions are acting locally with a global thinking. Thus marketing concept permeates the banking arena. In a competition driven economy, customer is the sovereign. Only such of those entities that satisfy customers are surviving and the rest of others die a natural death. Commerce in fathers et., That service quality is the function of expectation of customers and service provider's performance. Further service provider's superior performance facilitates achieving market excellence. Hectic competition, high degree of customer awareness and consequent higher expectation, explosive growth of communication technology and astounding growth of information technology are some of the factors contributing to a sea change in banking scenario. The information and communication technology has empowered customers with market knowledge and wider choices. Therefore banks in general are under pressure not only to attract new customers but also to retain existing customers. Public sectors banks are losing their customers to new generation private sector banks and foreign banks who are wooing the customers by virtue of their sophisticated technology absorption. It is ultimately the customers who would decide which bank to continue and which one to exit. Thus our Indian banking industry is fast inching towards customer orientation.

RATIONALE OF THE STUDY

Mass banking approach pursued during pre liberalization era had drained the profitability of banks in no small measure. Most of the public sector banks became unprofitable, under-capitalized and burdened with NPAs. However banking sector reforms of 1991 heralded a major breakthrough in the banking operation. Public sector banks began to feel the heat of competition from private and foreign banks in the wake of our economy being opened to competitive regime. Aggressive marketing campaign, sophisticated technology absorption, infusion of energetic and dynamic man power, innovative products, enticing customers' service and so on. Triggered mass exodus of premium customers to private fold.

Banks are slowly emerging as financial super markets. They have started cross selling the products. They have diversities the services into insurance mutual funds factoring, credit card, leasing, hire purchasing, me chant banking, pay roll management consultancy, home financing, etc. Therefore contemporary commercial banks do not simply limit themselves to narrow confines of conventional banking. Thus concept of narrow banking has given place to universal banking. Now the most of public sector and old generation private sector banks are undergoing rapid transformation. Their sheer size itself is slowing down the technology absorption. Once this process is completed, they would undoubtedly become technical super powers on par with new generation private sector banks. Thereafter they have to focus their time and energy on ramping up their customer service to outperform the new generation private and foreign counter parts.

As for public sector banks, though they are fast adopting technology, they have not leveraged it to improve their marketing prospects. They are using information technology for their performance management system; for tracking down NPA; and for ensuring match between assets and liabilities. They can effectively harness information technology infrastructure to aggregate industry data, plot demand curves, identify best practices among the client, and keep track of crop price and the like. The research cells need to use these vital inputs for designing newer products providing valuable insight to their customers, spotting potential customers, and improving the quality of service delivery etc. In other words, research and development infrastructure has to gear up itself to respond effectively to the business strategies of new generation private banks and foreign banks. To sum up, the public sector banks have to move powers in the chess board of banking service to secure the customer who is sovereign in the entire game. Any slackness or neglect would end the fate of the bank concerned. In this backdrop, effort is made to appraise the level of services currently rendered by PSBs in Rural villages in Salem District in order to spotlight the strong and weak points in their service delivery.

OBJECTIVE OF THE STUDY

The following are objectives of the study.

- To explore the customer's perception on the quality of services rendered by the banks.
- To investigate the factors influencing the level of customer's satisfaction in PSBs.
- To suggest strategies to win and retain customers so as to sustain and enhance the market share of bank.

RESEARCH METHODOLOGY

Since banks under review were reluctant to give the addresses of customers, researcher himself had to contact those visiting branches for collecting necessary information. The purpose of study was explained and response solicited on the specially designed questionnaire. Finally ten public sector banks were purposely chosen wherein 10 customers from each branch were chosen randomly.

LIMITATIONS OF THE STUDY

The study is purely based on perception of customers, which is likely to vary. Depending upon the improvement made in service segment from time to time the very same opinion may not be prevailing now. In view of the non-co-operation from the banks, time and resource constraints, the size of samples could not be expanded.

TOOLS AND TECHNIQUES

The principal component, Average Scores and Factor Analysis with Varimax Rotation have been used for interpreting the results.

RESULTS AND DISCUSSION

The correlation matrix brings to the fore the fact that there are 7 pairs of variables which are not only positively correlated but also statistically significant. They are condensed to seven factors which the banks under review have to focus to tone up customer service. The set of variables with a statistically significant correlation are given below.

1. Service charges have been correlated with atmosphere in the banks
2. Decor of bank, with seating accommodation
3. Innovativeness in new product development with competence of staff.
4. Parking space correlates with ambience in the bank
5. Banks' publicity as to their services with the image of the bank
6. Knowledge of the bank employees and their attitude towards customers
7. Location of the banks with staff presence at the bank

All the seven factors derived out of 25 variables explain 60.54 per cent of the total variation. It means that the remainder of 74.62 per cent remains unexplained. This confirms that the banks services are far from satisfactory. A cursory glance at the weighted average mean score reveals that customers are satisfied to a moderate extent in factors like banks' innovativeness, speed of depositing, automation etc. A slight satisfaction is noticeable in 12 factors specified in the table. A lowest level of satisfaction is observable in areas like over draft and cash credit facilities, customer contact programmes, advertisement, branch management service quality and service adequacy.

Average service is calculated by using weighted arithmetic mean

$$\bar{X} = \frac{\sum f_1 \times x_1}{W}$$

The analysis made earlier unfolds the overall opinion of the respondents in respect of different services offered in Public Sector Banks in the area.

FINDINGS AND SUGGESTIONS

Analysis of satisfaction level of customers by mean scores proves beyond any shadow of doubt that none of the customers are extremely satisfied with any variable. There is moderate satisfaction in internal ambience, speed of deposits and withdrawals, service charges and banks' innovativeness. The factor analysis has revealed the fact that these factors have explained the variations only to the extent of 60.54 per cent. The rest 74.62 per cent remains unexplained. This confirms the poor service delivered by banks under study. The following suggestions are offered to upscale the services.

SUGGESTIONS

1. CUSTOMER COMPLAINTS MANAGEMENT

While anticipating customers' needs and meeting them in full measure is one aspect of customer care, settlement of customers' complaints to the utmost satisfaction shorn of bitterness initially experienced is another aspect.

Any complaint voiced is a reflection of either defective delivery of service or delivery of deficient service. Complaints are to be welcomed as mirror reflecting the image of service delivery. They are blessing in disguise. Professional handling of customers' grievances would impart perfection to the style of functioning of a bank.

Even a trivial or minor complaint is to be taken seriously so as to imbibe a feeling in the complainer that he is not ignored. Even if fault is with the customer, it should be handled very delicately. A convinced customer not only stays with the bank but also brings new ones by sharing his pleasant experience in the grievance settlement with the prospective customers.

2. KNOWLEDGE UPDATE OF BANK STAFF

The bank staff dealing with customers and customer complaints should be familiarized with latest rules, regulations and also the best practices pursued by flagship banks. Thus knowledge update is a powerful weapon in the armory of complaint management. In other words, poor working knowledge or a misguidance by bank staff cause incalculable damage to the image building efforts. Misinterpretation by the bank employees of the problem reported by the customers and wrong information given to customers would octant heighten the dissatisfaction of the clients apart from landing the bank into legal battle.

Deficient service resulting from inadequate knowledge of banking practice is to be rooted out by banks through periodical review of complaint management system in place.

Case studies regarding complaint management and legal consequences of mismanagement of complaints should be highlighted among staff at branch level meetings. This would help the staff in nipping the complaints at budding stage.

3. PROFESSIONAL MANAGEMENT OF GRIEVANCE SYSTEM

In the case of written complaints, the first step is to acknowledge receipt of the complaint letter.

If the probe is likely to take time, another letter assuring the complainant of an early solution to the problem reported and expressing regret for what had happened is to be sent forthwith.

If the complaint lodged has some basis, bank should not hesitate to admit it honestly. Apologizing for the lapse, assuring prompt action against the erring official with an assurance of non recurrence of such lapse in future would not only assuage the bruised feelings of complainant but also zoom the image of the bank concerned.

The delinquent staff should be reprimanded or suitably punished depending upon the nature of the lapse and the harm done to the bank's reputation. Where the internal enquiry has established that lapse is not due to delinquency of staff but due to the misunderstanding of the customer concerned, a diplomatic letter pointing to the lapse on the part of customer need to be written in such a way as not to hurt his ego.

4. HELP DESK

This is to be made available in every branch especially bigger ones. It should attend to the queries raised by customers, help the customers fill the forms and clarify doubts on various financial products offered by the bank. A thorough checklist of documents required for processing the loan application should be prepared and supplied to loan applicant at the initial stage itself so as to facilitate its speedy disposal.

5. COMPLAINT AUDIT

Directors' Report should contain the details regarding the number of complaints received and redressed and complaints still pending. A deep review of the complaint audit would yield valuable inputs in fine tuning the operational performance of the banks by removing various obstacles in the delivery of quality customer service.

6. AWARD FOR EFFECTIVE GRIEVANCE MANAGEMENT

Modalities should be evolved to recognize and reward branches which excel in redressed of customer grievances and in the sphere of customer care. Feedback responses can be gathered from diverse customer groups.

7. CUSTOMERS' MEET

Bank should organize customers' meet at regular intervals at every branch, ascertain their feedback on customer service and invite suggestions for improving their relationship. Banks should use this opportunity to educate customers on various deposits and loan products. Similarly banks should organize prospective customers contact programmer at various institutions like schools, colleges, and so on.

8. BRAIN STORMING SESSION

In a competition driven banking landscape, customer is sovereign. Therefore Brain Storming sessions with high level officers can be organized by the Head office for exploring various avenues of toning up customer care service. Innovative and workable suggestions emerging from such sessions should be appreciated and appropriately rewarded. They should be put into action in quick time.

In sum, the banks under present study have the potential to tone up their service standards by pursuing some of the suggestions offered in this write up in letter and spirit. Further they have to shore up their image by active engagement in community service, in sponsoring events like seminars and symposia and in maintaining cordial relationship with various institutions etc.

9. REWARDING FINANCIAL DISCIPLINE

As for those customer who maintain financial integrity by paying all dues to the bank in time, banks may consider giving some concessions like reducing interest rate, raising credit limits increasing installments, reducing charges, etc in order to promote financial discipline among customers. Banks may have to spot such disciplined current account holders through data mining process and seek to sell more financial products to them.

10. IMPROVING BUSINESS AMBIENCE

All most all banks in rural villages in Salem District are rearranging their layout following the single window pattern ever since core banking has come into vogue. The internal ambience keeps improving with increasing seating facility, air conditioning, providing chill water fusilier computerization of operations and so on. The alternative delivery channels like ATM, phone banking, online banking have been helping the elite customer in town areas. Despite these positive developments, still the proportion of customers hesitating to make use of these modern banking facilities is still higher. Banks have to initiate steps to spread awareness about the various financial and investment products. Motion pictures, handouts, wall posters, newspaper insertions. Information kiosks etc. can be used for transmission of information about service products.

CONCLUSION

Before concluding it would be more fitting if the experience of Toyota's success in entering the higher end car market after launching Lexus model is recalled. Focus on customer satisfaction and employee empowerment is said to be a dominant factor in ensuring successful marketing. It is said that 100 best customers and leaders were selected and formed as a team to frame guidelines for their new customer service satisfaction cell. Some of the important guidelines are:

1. Do not just meet customer needs, exceed them
2. Do just answer questions, anticipate them
3. Do not just be thorough, check even minute details
4. Do not just do good work, provide an unpatrolled service
5. Do not just do your best, do your best as part of them
6. Do not just be courteous; make every customer feel as if he (or she) is the only one.

These guidelines hold good for any industry or service provider and if followed in true spirit, would give no room for complaints at all. They are intended not for curing complaints but for preventing them. They in fact treat the customer as the most important person, whose care and satisfaction is the ultimate mission of the organization.

To quote again Gandhiji's perception of "customer as being not an outsider but a part of the business and not an interruption in our work but as the purpose of it" is most appropriate as it sums up the rationale for customer care and customer satisfaction.

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