

**CUSTOMER RELATIONSHIP MANAGEMENT AND
INTERNAL SERVICE QUALITY WITH REFERENCE TO
RETAIL BANKING**

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ABSTRACT

The prime objective of the research work is to Study the Internal Service quality with respective to retail bank and to analyze the influence of service quality to customer behaviour with respective to retail banks. The results of the research study reveal that there appears to be lack of awareness with the bank employees as well as adoption of Crafting Complaint Resolution Mechanism available in the market. It is suggested that the successful implementation of internal service quality can be achieved only if the bank can create the right environment, culture and attitude of the employee aiming to serve the customers in the best possible manner.

Keywords: Customer Relationship Management (CRM); Retail Bank; Crafting Complaint Resolution Mechanism (CCRM), Enhancing Employee Involvement and Improving Customer Interaction:

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1. INTRODUCTION

Continuous changes in the economic scenario and intense competition are causing retail banking industry to undergo radical changes in the approach towards customer service. A number of new technologies are being incorporated in the infrastructure to yield a more profitable status. Unlike before, today everything begins and ends with the customer, as the emerging global and electronic economy has turned on its head and has placed the customer firmly in the control seat.

Thus success in the 21st century retail banking business depends on the bank's ability to develop, retain and expand the profitability relationship with its customer base. The only strategy that is perceived to make since in the emerging Retail banking environment requires bankers to learn and practice customer relationship management.

1.1 Changing Banking Environment:

The banking sector is entering a new world and exciting developments are changing the face of banking. The banking operations along with heightened competition, continuing deregulation and technological advancements have significantly altered the face and scope of retail banking. The last decade has witnessed a sea change in the economic and banking environment all over the world. with economic and financial sector reforms introduced in the country since the early 1990's the operating environment of banks has also undergone a rapid change. Liberalization has opened the turf to new players and brought greater competition among banks.

With increasing competition among banks, customers are also becoming more demanding and discerning. To meet customer expectations, bank offer a broad range of deposits, investments and credit products through diverse distribution channels including upgraded branches, ATM's telephone & Internet. However the above factors could be imitated by the competitors within a short span of time. Therefore, for a retail bank, one of the key factors to retain and attract customer is the Customized Relationship Building through value added products.

Banks without CRM packages market their products using attractive prices, interest rates, higher commission for agents etc. Nowadays, there is a paradigm shift in the customer's attitude from product oriented to services oriented. So their current strategies remain ineffective. There is

a need for CRM in these banks not only for survival but also for the effective functioning of the bank.

The key to meet this challenge lies in putting in place the necessary systems, training and equipping the workforce, and investing in technology up gradation to provide better services to the retail bank customers.

1.2 Services Rendered by Retail Banks:

The range of services offered differs from the bank to bank, depending mainly on the size and type of banks, but the acceptance of deposits from the public and provision of credit forms the mainstay of the banking business. The services offered by banks may be classified into primary services and ancillary services.

Primary services of the bank mainly include accepting deposits and lending invested funds and also other services like dealing in foreign exchange securities, investing funds, rendering various services to customer etc.

Banks have expanded their activities to cater to the varied needs of their customers. These functions add to the utility of banks and provide additional revenues for the bank. Some of the important forms of ancillary business, managing any property of clients undertaking and executing trusts, and doing all business incidental or conducive to the promotion of the banking business.

2. REVIEW OF LITERATURE

2.1 Customer Relationship Management and Service Quality

Retaining the customer through developing long term customer relationships is an issue which is of increasing importance for all businesses, and is arguably of particular relevance to services such as banking in which, building and maintaining a long term customer relationship is seen as central to improve business performance. Research done over the years have clearly revealed the importance and role of service quality in contributing to an organization's ability to retain loyal customers and improved organizational performance.

Barbara R Lewis¹ (1991), in a research on service quality, an empirical research findings presented from an investigation of consumer expectation and perception of service quality customer of banks, in the UK and US; indicated the importance of a range of elements of services quality and their perception of service actually received.

2.2 Internal Service Quality

In organizations manufacturing tangible goods, the personnel perform their duties in the factories away from the customers. In services organizations, personnel come in contact with the customers in the process of production and consumption of services. The inseparable nature of service emphasizes the point that the human element forms an important element in banking.

In service businesses, the service personnel reflect the organizational realities. It is through the interaction with the staff the customers form an opinion of the organization. A service organization may have all equipment and technical facilities, and yet may not be able to provide satisfactory customer service. Therefore it becomes essential for the service marketers to motivate the employees to serve the customers better. The main prerequisite for motivating the employees to deliver quality service to customers is delivering quality service to internal customers (employees).

The service profit chain model proposed by Heskett et al (1994) presented below clearly depicts the relationship between internal service value.

Internal service quality also referred as the quality of work life is defined by (Heskett et al 1994) as the quality of work environment that contributes to employee satisfaction.

Internal service quality is defined as the feelings that employees have towards their job, colleagues and the company (Christopher H Lovelock 1996)

Even though many authors approach internal service quality from different perspectives, they share fundamental underlying belief that organizations attempting to deliver service quality to external customers must begin by serving the needs of the internal customers.

Schneider and Brown (1985) found that when employees describe the human resource practices of a company as being service oriented, customers also hold favorable views of the quality of service they receive.

¹ Barbara R Lewis¹ (1991), "Service Quality: An International Comparison of Bank Customers Expectation and Perception", *Journal of Marketing Management*, Vol(27), (July), p.47

Heskett (1994) in his discussion on the service profit chain have indicated that internal service quality drives employee satisfaction resulting in customer satisfaction, loyalty and growth.

Zeithml et al (1990) discusses that internal service quality problems are responsible for many of the customer perceived problems in industries.

2.3 Dimensions of Internal Service Quality

Researchers have identified different dimensions to measure internal service quality. Some of them include levering and Markowitz (1999) have identified six different criteria to measure internal service quality, which includes pay and benefits ,opportunities ,job security,pride in the work and company,openness and fairness,comaraderie and friendliness.

Havloviz (1991), Straw and Heckscher (1984), Scobel (1975) have identified the following five dimensions of internal service quality which includes job security,better reward systems.

The academic and popular wariter like Heskett (1990), Zeithaml (1990), Berry (1990), and Hart (1992) have identified eight internal service quality components. Garvin (1988) and Zemke (1989) also discuss several of these components in their research, which includes tools ,policies and procedures,teamwork,management support,goal alignment,effective training,effective training,communication,rewards and recognition

Thus internal service quality which implies the quality of service delivered but the organization to the internal customers (employees) can be measured using various dimensions like the quality of training offered, the rewards and recognition offered, the free flow of communication between the different hierarchical levels, the level of flexibility in operations etc.

On analyzing the dimensions of internal service quality. The dimension of proper pay and benefits has been considered by all the researchers. Similarly the aspect of communication has been commonly identified by Javier Reynoso and briabn Moskowitz (1999), Haloviz (1991), Straw & Heckscher (1984), and (1975).

However the aspect of confidentiality as a dimension of internal service quality has been identified only by Javier Reynoso and Brian Moores (12995). Similarly the aspect of pride in the work and the company has been uniquely identified by Levering and Markowitz (1999).

Managing customer orientation through offering quality service is commonly identified as one of the most effective means of building a competitive position in the service industry. One of the antecedents for offering quality service to external customers depends on offering quality

service to internal customers. Therefore a comprehensive analysis of service quality includes analyzing both the internal and external aspects of service offered by the organization.

3.STATEMENT OF PROBLEM

The intensity of competition in banking industry is bound to grow in the years to come which in turn could make banking operations more challenging and complex. A paradigm shift is noticeable in the banking industry in India. Such a shift reflects in terms of number of banks, Volume of Business in banking as well as nature of business operations. Bankers in general have moved a long way from mere financial intermediaries to full-fledged financial institutions.

In the context of competing bankers who are performing with almost undifferentiated services, for almost equal prices; the customers of one bank are left with multiple options to move over to some other banks in search of better services, with little or no barrier of switch over from one bank to another.

Bankers have to necessarily perform their banking operations with the likelihood risk of the customer making a bank switches over at any given point of time that might result in decline in revenue or loss of revenue on the whole.

4. STATEMENT OF THE OBJECTIVES

- To Study the Internal Service quality perception with respective to retail banks.
- To analyze the influence of service quality to customer behaviour with respective to retail banks.

5. RESEARCH METHODOLOGY

5.1 Area of the Study

The area preferred for the research is Kancheepuram District.

5.2 Population

The population for the study consisted of the total number of retail banks in kancheepuram district and their customers. Of the total banks, the following six banks namely SBI, Indian Bank, ICICI, CUB, Barclays Bank and CITI bank control more than sixty percent of the deposits and loans² in kancheepuram District. Therefore the study was confined to these six

² Business Today Survey of India's Best banks dated December 22,2012,p52

banks. The details of the number of branches of these six retail banks in Kancheepuram District are as follows:

Table 1: Number of branch of the retail banks in Kancheepuram District taken for the study

Name of the Bank	Number of Branches
SBI	14
Indian Bank	27
ICICI Banks	4
City Union Bank	3
Barclays Bank	1
CITI Bank	1
TOTAL	50

Source: Primary Data

5.3 Sampling Procedure

The questionnaire drafted for the bank employees were administered to 101 employees of managerial cadre. Two employees, who were directly involved in CRM process, in the 50 branches in Kanchipuram district were considered for the research study as shown in the Table 3.

Table 3: Distribution of Sample Respondents (Bank employees)

Name of the Bank	Number of Bank Employees
SBI	29
Indian Bank	54
ICICI Bank	8
City Union Bank	6
Barclays Bank	2
CITI Bank	2
Total Sample size	101

Source: Primary Data

5.4 Data Sources

5.4.1 Primary Data:

Primary data was collected through interview schedules

5.4.2 Secondary Data:

Secondary data from the various websites and books, report-published as well as unpublished and journals.

5.5 Data Collection Tools:

Based on suggestions given by the bank managers, detailed interview schedule were framed

The interview schedule is designed to collect the information related to the perception of the respondent and internal service quality.

5.6 Pilot Study

The purpose of the pilot study was to ascertain whether the data collected has any relevancy to the objectives framed for the study and also to test the validity of the questions and its response.

A sample size of 10 Bank Employees was selected for the pilot study. Based on the response given by the Bank Employees the interview schedule was modified and a final interview schedule was drafted. The final Bank employee interview schedule contained 20 questions.

5.7 Fieldwork:

In collecting the information from the customers and the bank employees the following methodology was used. In collecting the information from the employees of the banks convenience sampling method was used for administering the interview schedule.

6. DATA ANALYSIS:

Explanatory factor analysis is used to identify the underlying constructs and investigate relationship among the variables. To test the suitability of the data for factor analysis, the following steps are taken.

- The correlation matrix was computed and examined. It reveals that there are enough correlations to go ahead with factor analysis.
- To test the sampling adequacy, Kaiser-Meyer-Olkin measure of sampling adequacy is computed which is found to be 0.534. It indicates that sample is good for sampling.

The overall significance of correlation matrices is tested with Bartlett test of sphericity (Approximately Chi-square 1921.630 and significant at 0.000) provided as well as support for the validity of the factor analysis of the data set.

Table 4 KMO and Bartlett's test

KMO and Bartlett's test		
Kaiser – Meyer – Olkin Measure of Sampling Adequacy		0.534
Bartlett's Test of Sphericity	Approx. Chi-Square	1921.630
	Df	435
	Sig.	0.000

Source: Output from SPSS

The table above shows that the standards indicated makes the data suitable for factor analysis. Principal component Analysis is employed for extracting factor. Orthogonal rotation with Varimax was applied. The latent root criterion is used for extraction of factors. As per it, only the factors having Eigen values greater than one are considered significant. All the factors with Eigen values less than 1 are considered insignificant and disregarded.

5. Total Variance Explained

Comp onent	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulati ve %	Total	% of Variance	Cumulati ve %	Total	% of Variance	Cumulati ve %
1	4.242	14.142	14.142	4.242	14.142	14.142	3.581	11.936	11.936
2	4.004	13.345	27.487	4.004	13.345	27.487	3.545	11.816	23.752
3	3.092	10.308	37.795	3.092	10.308	37.795	3.462	11.538	35.290
4	2.715	9.050	46.845	2.715	9.050	46.845	3.026	10.087	45.377
5	2.463	8.211	55.056	2.463	8.211	55.056	2.904	9.679	55.056
6	1.961	6.538	61.594						
7	1.730	5.767	67.361						
8	1.494	4.980	72.341						
9	1.253	4.176	76.518						
10	.844	2.814	79.331						
11	.805	2.685	82.016						
12	.689	2.298	84.314						

13	.634	2.112	86.426						
14	.607	2.022	88.448						
15	.493	1.645	90.092						
16	.432	1.439	91.532						
17	.360	1.201	92.733						
18	.318	1.058	93.792						
19	.302	1.006	94.798						
20	.248	.828	95.626						
21	.227	.758	96.384						
22	.205	.683	97.067						
23	.183	.610	97.677						
24	.155	.518	98.196						
25	.139	.463	98.659						
26	.123	.409	99.067						
27	9.336E-02	.311	99.379						
28	8.215E-02	.274	99.652						
29	5.769E-02	.192	99.845						
30	4.658E-02	.155	100.000						

Extraction Method: Principal Component Analysis.

Source: Output from SPSS

From the table above, it is observed that there were only five factors having Eigen values exceeding 1. The Eigen values after rotation are 3.581, 3.545, 3.462, 3.026 and 2.904. The percent of the total variance which is used as an index to determine how well the factor analysis accounts for what the variable together represent is 55.056 percent.

Table 6 Rotated Component Matrix

	Component				
	1	2	3	4	5
q8-1					.141
q8-2	.158				
q8-3	.560				
q8-4	.702				

q8-5	.741				
q8-6	.642				
q8-7	.560				
q8-8		.609			
q8-9		.639			
q8-10		.608			
q8-11		.512			
q8-12		.434			
q8-13		.223			
q8-14					.589
q8-15					.757
q8-16					.869
q8-17					.715
q8-18					.439
q8-19				.718	
q8-20				.719	
q8-21				.667	
q8-22				.699	
q8-23			.793		
q8-24			.837		
q8-25			.782		
q8-26			.713		
q8-27			.591		
q8-28	.415				
q8-29	.486				
q8-30	.629				

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a Rotation converged in 7 iterations.

Source: Output from SPSS

The above table shows the variables under each of the five derived factors. The first factor consists of nine variables, the second factor consists of six variables, the third factor consists of five variables, the fourth factor consists of four variables and the fifth variable consists of six variables.

Table 7 The name given to all the five factors depending on the variables grouped together in factor analysis

Factor	Name given to the Factor	Factor Statement	Factor/Loading
I	Distinct and extended service features	Speed of operation	.158
		Responsiveness of staff	.560
		Flexible working time	.702
		Holidays services	.741
		Handling grievances	.642
		Simplicity of operation	.560
		Advertisement	.415
		Courtesy	.486
		Flexible approach	.629
II	Value added services	Privacy of information	.609
		Convenient banking hour's	.639
		Convenient location	.608
		Attractive product	.512
		ATM facilities	.434
		Demat facilities	.223
III	Customized response	Assurance	.793
		Reliability	.837
		Responsiveness	.782
		Preferential	.713
		Treatment	.591
IV	Inherent behaviour of	Trust worthiness	.718

	bank employee	Personal touch	.719
		Past experience	.667
		Attentiveness	.699
V	Bank infrastructure facilities	Computerized services	.141
		Ambience	.589
		Bank Image	.757
		Interest rate	.869
		Number of branches	.715
		Credit facilities	.439

Source: Computed Table using SPSS

7. FINDINGS FROM RETAIL BANK EMPLOYEES

7.1 The study on the various factors that helps to build Internal Service quality of Bank Employee shows that 30 percent of the employees believe Training Programs can be an effective tool to empower the bank customer relationship and 27 percent of them believe that Managerial and Team Support helps in building Bank-Customer Relationship. 23 percent of the employees believe that communication improves bank customer relationship whereas 20 percent believe Rewards and recognition can empower bank customer relationship.

It is found that 30 percent of the employees believe training programs enhances their service quality. Hence the retail bank has to initiate focused training programs for its employees.

7.2 The study on the bank employee's perception on the major reasons for customer to select the bank shows that 34 percent of the employees feel that the Personnel Related Factors is the main reason for selecting the bank, 33 percent feel that Variety of Products as prime factor and 33 percent claim the better service.

As 34 percent of the employees feel that the personnel related factors are a major reason in selecting a retail bank. Hence the retail banks have to concentrate more on the employee's Service Delivery.

7.3 The research study on the availability of complaint handling Mechanism in the banks shows that 69 percent of the employees strongly accept that they don't have such provisions and only 31 percent claim that they have it.

Since 69 percent of employees accept the absence of complaint handling mechanism issue, the bank has to concentrate on the efficient and less time consuming system for the same.

7.4 The study carried out to understand about the most probable complaints received by the Banks shows that 37 percent of employees claim that poor quality of services forms for majority of complaints and 30 percent believe that Erratic operational time, 18 percent believe that Lack of parking facility and 15 percent claim that High bank charges form their major complaints.

The fact found in the study that 37 percent of employees point out that the issue of poor quality of services as a major reason. The bank has to concentrate on understanding the quality needs of the customers and improve the same.

7.5 It is found from the study on the time taken for solving customer's complaints, 37 percent claim that it takes more than 15 days to resolve a complaint and 29 percent feel that it takes less than a week. 19 percent of employees claim that it takes less than 15 days to resolve it and only 15 percent feel that it takes less than three days.

From the finding it is found that about 57 percent of the complaints are resolved more than a week. The bank must concentrate on faster complaint handling mechanisms.

7.6 Considering the process of loans to the consumers, the study on the duration taken for this process is found to be, 53 percent of employees claim that it takes more than a week to process a loan request and 20 percent claim that it takes less than three days, 15 percent claim that it takes less than a week and only 12 percent of employees claim that it takes same day to process a loan request.

Since 12 percent of the employees claim that the loan processing gets completed in the same day, so, the bank has to focus on swift processing methods for its various services.

7.7 In the process of identifying the prospective segments for the retail banks, the study shows that 43 percent of the employees claim that Business people are their target customers and 32 percent claim Professional people and 25 percent claim that students as their target customers.

Since 43 percent of employees claim that the business customers are a prospective segment for the retail banks. Hence the retail bank has to concentrate more on designing Customized product for business people.

8. SUGGESTION

8.1 Personalized Product/Services:

The retail banks can segment the market based on the expectation of the customers and on the frequency of usage. In this context it is suggested that the bankers have to come out with innovative product/services matching to the requirement of the expectation of the customers. Such innovative products/Services would, obviously lead towards acquiring new customer and might also provide additional satisfaction to the existing customers. It is suggested that, bankers may encourage suitable contribution of ideas towards innovative product and services from all concerned in the process of product/Services design and delivery system. Such an approach is suggested to be continuous in character.

8.2 Development of Retention Strategies:

Cost of acquiring a new customer is six times more than retaining the existing customer. It is evident in the research that the customers have less personalized relationship with the banks which leads to a gradual detachment from the bank. It is suggested that the banks need to adopt suitable retention strategy based on the longevity of the customer with the bank.

8.3 Building Delivery Channels:

Inspite of developing new products/services it is a challenge for the bank to deliver it to the customer in time. Improvement in the service quality will enhance the delivery system to a certain level. The increase in customer base again affects the service delivery system. Hence it is suggested to build more functional delivery channels to reduce the complexity in delivering the products/services. Inspite of advancements in delivery channels like ATMs, Internet banking and mobile banking only few are gaining popularity among the customers. The retail banks need to create more awareness and increase the utilization level of the delivery channels. This will improve the service quality, reduces cost of providing the service, minimizes the delivery time and in building Eco friendly delivery system.

8.4 Crafting Complaint Resolution Mechanism(CCRM):

In the research study the varying nature of customer complaints can be observed. The customers look for a system to express their complaints and get it resolved in time. It is observed from the study that it takes on an average, approximately three days to redress the grievance of a complaint which effects on the satisfaction level. Therefore it is suggested to craft a complaint resolution mechanism to bring a logical end to the issues thereby minimizing the customer

complaint cycle. This will strengthen the relationship with the customer and build a reliability quotient in the operations.

8.5 Improving Customer Interaction:

The interaction with customers is an essential input for effective customer relationship. Active interaction at periodic intervals would reveal the relationship status. It is therefore suggested that, bankers may come forward with appropriate and effective interaction mechanism. In this context, the researcher could observe that some banks have already initiated steps such as, appointment of relationship managers. Such approaches should further be activated aiming at total customer interaction leading to build up better relationship.

8.6 Enhancing Employee Involvement:

The employees of the bank in its value delivery system play a vital role in building the bank-customer relationship. Based on the study, it is felt that the bank employees are to necessarily be tuned towards adapting themselves to the constantly changing requirements of the customers. As such, it is suggested that, banks may time to time organize focused training programmes to the employees. The training should attempt towards the self-improvement of the employees and its derived benefits in the internal service quality of the retail banks.

8.7 Relationship based Reinforcement of Bank Employees:

In the context of relationship building with the customers it is suggested that the Banks may initiate suitable reward schemes for employees in tune with the extent of cordial relationship they maintain with the customers. As such, suitable financial and non-financial incentive schemes may be introduced towards the contribution of the employee in acquiring new customers, maintaining relationship with existing customers, prevention of customer defection. In the process, banks may often benchmark their employee's performance against world class banking service providers.

8.8 Drawing Attention of Competitor's Customers:

The customer base of a bank is expected to increase constantly and consistently. On this account, the attention of customers doing business with competing banks has to be drawn, of course by adopting ethical practices. On this purpose it is suggested that banks have to come out with refining the core value and augmented value of the products and services. Differentiation strategies and Brand building exercises should be timely carried out to have a competitive advantage in the growing business scenario.

9. CONCLUSION

The study brings to light the various aspects relating to relationship building in retail Banking Industry. The variables identified are contributing towards relationship building and dissolution of relationship. It will definitely help bankers to evolve appropriate strategies towards relationship building. The study also found that there is a difference in the service quality perception of customers and bankers as regard to several aspects of relationship management. On this line of the study various suggestions towards improving Bank customer relationship by enhancing the delivered service quality and the development of personnel involved in the delivery system which is coined as External and Internal service quality.

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