BANK-CUSTOMER INTERFACE IN FORMULATING MARKETING STRATEGIES IN PRIVATE COMMERCIAL BANKS OF BANGLADESH

Thesis Submitted to the University of Dhaka for the Degree of Master of Philosophy In Marketing

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MASTER OF PHILOSOPHY

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For my parents

26 August 2012

Certified that the work incorporated in the thesis entitled 'Bank-Customer Interface in Formulating Marketing Strategies in Private Commercial Banks of Bangladesh' was undertaken by Md. Tabarak Hossain Bhuiyan under my supervision.

26/8/12

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Supervisor

DECLARATION

The work presented in this thesis is original and neither of this thesis nor has any part of it bee submitted by me to any University or Institution for the award of any degree or diploma. Th thesis entitled 'Bank-Customer Interface in Formulating Marketing Strategies in Privat Commercial Banks of Bangladesh' submitted by me for the award of the Degree of Master c Philosophy at the University of Dhaka is based upon my own work carried under the supervisio of Professor Dr. Haripada Bhattacharjee, Department of Marketing, Faculty of Business Studie: University of Dhaka.

MD. TABARAK HOSSAIN BHUIYAN

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Md. Tabarak Hossain Bhuiyan

Table of Contents

List of Acronyms:

ATM= Automated Teller Machine

CEM = Customer Experience Management

CRM = Customer Relationship Management

CSR = Corporate Social Responsibility

DD= Demand Draft

DFI = Development Financial Institution

DI = Depth Interview

FDO = Front Desk Officer

FGD = Focus Group Discussion

GDP = Gross Domestic Product

IT=Information Technology

NCB = Nationalized Commercial Bank

NRB = Non-Resident Bangladeshi

PCB = Private Commercial Bank

SCB = Scheduled Commercial Bank

SMS = Short Message Service

WOM = Word of Mouth

Summary of the Study

The last few decades witnessed financial markets in Bangladesh to be characterized by increased economic activities. The consolidation both within and across different financial industries, growing competitive pressures from deregulations, globalization, technological advancements blended with digitalization and commercialization of financial products these all together have added new dimensions with new initiatives to the economic conditions. Banking industry occupies the substantial portion of the financial sector in Bangladesh.

Banking industry is playing a great role in the financial sector growth and heavily contributing to the GDP growth in Bangladesh. Starting with a monopolistic business after the liberation, banking industry has undergone a lot of changes after 1982. The major changes include deregulation in financial sector, introduction of private commercial banks (PCBs). There are forty eight scheduled commercial banks (SCBs) in Bangladesh including thirty PCBs. The contribution of these thirty PCBs in the country's economic development is immense in terms of banking and financial service. These banks have reached the significant portion of unbanked population, creating employment, innovating and introducing financial products and services, mobilizing deposits, giving credits and advances, etc.

Currently 48 Scheduled Banks with more than 8000 branches are operating in our banking industry with intense competition where service quality is the key to sustain in the market. Very recently the government of Bangladesh has given license to nine new banks, including three Non-Resident Bangladeshi (NRB) banks. There is a growing competition in the money market with the advent of private commercial banks. But the bankers are yet to give up their typical industry mind set and to realize the need for having skill marketing team for formulating and implementing marketing strategies. The study conducted to explore the un-tapped potential in banking industry identifying appropriate means of formulating marketing strategies. All the banks provide identical services with little or no variation in prices. Therefore, it is imperative on the part of the bankers to focus on service quality by capturing customer satisfaction which is essential for survival and sustenance in the financial market. Customers always expect from banking businesses quality services. Since the services are intangible, it is very difficult to measure the service. Customer service plays a critical role in marketing of financial services. This report is intended to explore *Bank-Customer Interface* with application of SERVQUAL model to assess perception of customers. The study is undertaken with an objective to craft innovative service marketing strategies for Private Commercial Banks (PCBs) in Bangladesh that will result in customer satisfaction, customer retention, and customer loyalty.

For this study, both exploratory and descriptive approaches have been followed. For exploratory part of this study, depth interviews (DIs) and Focus Group Discussions (FGDs) have been conducted objectively to get relevant information. After conducting DIs and FGDs with relevant respondents, 52 independent variables on 11 (Eleven) categories are identified for testing.

For descriptive part of this study, Mystery Shopping Survey technique has been applied. Information obtained from this technique has been analyzed applying different statistical tools and techniques. Combining the exploratory and descriptive approaches, some suggestions have also been prescribed.

From the study it is observed that in order to ensure satisfactory customer experience management which results in customer satisfaction, customer retention, and customer loyalty, customers should always be given top most priority and the ingredients for formulation of marketing strategies should be taken from the customers' interaction with service encounter.

The study also revealed that information from competitive intelligence can help bankers have competitive advantages over the rivals. At the same time, this information can also be successfully used to delight customers by offering something unique or preferable to the customers. Thus, it is essential to establish a competitive business intelligence system consisting of rich customer database, comprehensive feedback systems, continuous improvement module, and monitoring system.

The study also puts emphasis on establishing a monitoring mechanism that can aid in building a two-way bank customer interface. It is expected that this can ensure quality services for the customers and decrease the gap between promised and delivered services. As opined by the industry experts, an interface between bank and its customers can be established through a particular wing staffed with trained proactive workforce and equipped with communication devices, electronic data storage, and information processing software.

Taking into account the qualitative studies such as FGDs and DIs followed by relevant quantitative analysis, especially the results of fifty two (52) hypotheses using Chi-Square Tests, Cramer's V and Phi, some recommendations are made in order to improve the overall bank customer interface which results in overall satisfaction of customers. Out of the 52 variables, 41 variables are found to have association with overall satisfaction. The top management of banks should ensure that certain tactics are implemented and maintained strictly in designing bank customer interface. The key areas that merit due attention are customer acknowledgement, optimism in expressions, employee professionalism and knowledge base, competitive intelligence and branch environment.

Chapter 1:
Introduction of the Study

1.1 Background

Banking industry has taken the lead role in driving the growth of financial sector and in turn it is playing a pivotal role in Bangladesh's Gross Domestic Product (GDP). Following the independence of Bangladesh in 1971, customers in Bangladesh had to depend on a limited number of nationalized commercial banks (NCBs) only. That is, the country after her birth had only six NCBs, a few Development Financial Institutions (DFIs), and a few foreign banks with limited number of branches. Thus there was a monopolistic banking business situation where the demand for financial services was huge but the quality of services was not up to the mark. As the time progressed, the banking industry in Bangladesh passed through major transformation. Since 1982, Banking Industry started witnessing the major changes. The liberalization process brought about two most eventful changes. One is the regulatory framework for the banks and the other is the introduction of private commercial banks (PCBs). Since then, the industry has been serving a wide spectrum of customers with different types of needs keeping pace with their changing lifestyles. Currently forty eight (48) scheduled commercial banks (SCBs) are serving different needs of the customers in the landscape of the industry (Bangladesh Bank 2012).

The SCBs have been categorized according to their operations viz. i. State Owned Banks, ii. Specialized Banks, and iii. PCBs. There are thirty PCBs including seven Islamic Banks. These thirty PCBs are considered to be the major players and they determine the major activities in the banking industry. Actually, the PCBs brought the momentum in the economic activities and developed a sense of competition among all banks be it state owned banks, foreign banks or whatever.

The contribution of these thirty PCBs in the country's economic development is immense in terms of banking and financial service, reaching the significant portion of unbanked population, creating employment, innovating and introducing financial products and services, mobilizing deposits, giving credits and advances, etc. For instance, in 2008, PCBs' share of total deposit was 55.99% which grew to 59.31% in 2009.

Though the PCBs have captured a significant share of banking business, it has confronted intense competition coping with ever changing consumer needs. Currently 48 Scheduled Banks with more than 8000 branches in this small market are in operations. So providing only banking services is not enough to capture, retain and increase in market share. Thus the concept of service quality is of paramount importance. Because how the service is delivered in congruence with the need and expectation of the customers is a major determinant of customer satisfaction. Only a satisfied customer is expected to contribute to developing brand loyalty for a particular bank which in turn brings more referral customers.

The competition in banking sector is more likely to be intensified in the near future. Very recently the government of Bangladesh has given license to new 9 banks, including 3 Non-Resident Bangladeshi (NRB) and 6 local banks to operate in Bangladesh and abroad. Thus it has become a paramount importance to satisfy the customers in order to remain competitive in the business. Different banks are coming up with different loan and deposit schemes designed for different types of customers at different times of the year. These new schemes are the necessities of the time indeed. What customers expect from banking businesses is somewhat intangible which can hardly be measured.

Customers usually visit the branch of any bank to avail themselves of the desired banking services. However, these visits are a source of opportunity to the banker to learn about what financial needs customers value, what professional attitudes customers expect from the banking staff, what physical attributes satisfy the customers, etc. The interactions between the customers and banking staffs are uniquely an opportunity to assess the quality of the banking services delivered. Thus the interface between a banker and a customer, i.e. bank-customer interface, can be a great source of learning regarding service quality. Banks are now concerned about not only fulfilling customer needs but also *customer satisfaction* covering all dimensions of *service quality*.

Bank customer interface refers to *Customer Experience Management (CEM)*, a management practice by the banks to initiate a "*Paradigm Shift*". It continuously attempts to lessen the gap between promises made to the customers and services delivered by the banks. It helps create a dependable population of customer advocates by transforming the voice of the customers into actionable business intelligence.

Banking is purely a service industry dealing with financial products and its marketing is more challenging than ever before for manifold reasons. Customer service plays a critical role in marketing of financial services. Central to ensuring the customer service is service quality. However, the perception of customers can be better understood only with a properly managed service quality assessment mechanism. This can also help adopt strategies to ensure customer satisfaction. The dimensions of service quality have been identified through the pioneering research of Parsu Parasuraman, Valarie Zeithmal and Leonerd Berry. (Zeithmal, Bitner, Gremeler, Dwayne D, and Pandit 2012). They proposed five specific dimensions to measure service quality. These dimensions are known as SERVQUAL model.

This study is intended to explore *Bank-Customer Interface* with application of SERVQUAL model to assess perception of customers regarding service, crafting in turn the innovative marketing strategies for PCBs in Bangladesh.

1.2 Rationale for Conducting the Study

Customers' expectations and perceptions of bank services vary with the prevailing level of service quality offered by the bank. The incidence of customer dissatisfaction at banks occurs frequently due to the absence of standard customer service. Besides, most banks do not have standard operating procedures in listening to the voice of the customers. It has been recommended by industry experts that *Bank Customer Interface* can greatly contribute towards reducing the gap between expected and existing customer service, increasing the quality of customer service, and appropriately formulating marketing strategies for the PCBs in Bangladesh.

Furthermore, it has been recommended by the service literature experts that SERVQUAL model is an effective tool in assessing the service quality and minimizing the gap between expected and delivered service.

The promotional efforts undertaken by the PCBs comprise many aspects of quality customer service. But in reality, its application is hardly seen. Almost all of the PCBs have Customer Care Divisions (may be in different names). Even few banks have initiated Service Quality Department as well. How to integrate such initiatives with service marketing is yet to be materialized. Banks hardly conduct research to elicit fruitful feedback about bank service interface. Even if they do, the research work is insufficient enough to assess quality customer service – the key to achieve customer satisfaction and loyalty. Considering all these factors that contribute to successful formulation of market strategies, a methodical study in the field of service marketing can help banks develop effective strategies for PCBs and achieve competitive advantage and success.

1.3 Objectives

The major objective of this study is **to analyze Bank-Customer Interface to assess customer experience management and formulate marketing strategies for PCBs in Bangladesh**. Other than this, some specific objectives are as follows:

a. To identify what customer service attributes are in practice.
b. To identify the parameters related to pleasing customer experience management.
c. To apply SERVQUAL model to assess PCBs' existing service quality.
d. To recommend service strategies for PCBs to ensure quality customer service.

1.4 Variables Under Consideration

After conducting depth interviews (DIs) and Focus Group Discussions (FGDs) with relevant respondents, the following 52 independent variables under 11 broad categories have been identified:

SL	Independent Variables and Attributes	Dependent Variable
1.	***Greeting Skills***	Level of Satisfaction with Greeting Skills
1.1	Acknowledged presence immediately	
1.2	Greeted with Salam/Adab/Good morning/Good Evening	
1.3	Properly addressed by 'Sir' or `Mam'	
1.4	Offered customer a seat (if seat is available	
1.5	Showed intention to help	
1.6	Offered tea/coffee/water if customer needs to wait	
1.7	Kept contact address if customer doesn't want to wait	
1.8	Maintained eye contact	
1.9	Maintained smiling face	
2.	***Speaking Skills***	
2.1	Conversation speed was comfortable for the customer	Level of satisfaction with Speaking Skill
2.2	Voice tone was sincere	
2.3	Voice was sufficiently loud and clear	
2.4	Avoided use of slang, phrases common to geographical areas	
2.5	Avoided the use of patronizing or sarcastic comments	

SL	Independent Variables and Attributes	Dependent Variable
2.6	Did not mumble	
3.	***Listening Skills***	
3.1	Paid full attention during conversation	Level of satisfaction with Listening Skill
3.2	Did not repeat the same question multiple times unnecessarily	
3.3	Did not make any comments before listening the service required	
4.	***Objection Management Skills***	
4.1	Expressed optimism about resolving the issue	Level of satisfaction with Objection Management Skills
4.2	Verbally expressed plan to resolve the problem	
4.3	Did not blame the bank for the problem	
4.4	Kept contact information for further follow-up	
5.	***Product Knowledge***	
5.1	Provided the right answer/information	Level of satisfaction with Knowledge
5.2	Provided full answer/ information	
5.3	Provided recommendation	
6.	***Professional Conduct***	
6.1	Apologized for inconveniences or mistakes	Level of satisfaction with Professional Conduct
6.2	Dressed appropriately	
6.3	Seated during service delivery	
6.4	Kept desk and resources organized	
6.5	Lead service delivery unprompted by customer	
7.	***Politeness***	
7.1	Provided an explanation/instructions to the customer while transferring customer to another desk	Level of satisfaction with Politeness Skills
7.2	Apologized and expressed the reason if any phone call is required to make/receive	
7.3	Did not eat, drink/display food in front of the customer	
7.4	Did not leave seat unnecessarily for long periods	
7.5	Was not engaged in prolonged conversations with others unnecessarily	
7.6	Consulted with other colleagues/customers after taking permission from the customer	
8.	***Conversation Closing Skills***	
8.1	Asked any more help required	Level of satisfaction with Politeness Skills
8.2	Said thanks after providing service	

SL	Independent Variables and Attributes	Dependent Variable
8.3	Invited customer to return	
9.	***Minimum Waiting Time***	
9.1	The queue was well organized	Level of Satisfaction with Waiting Time
9.2	The guard/office staffs helped maintain the queue	
10.	***Minimum Service Time***	
10.1	Did the FDO provided the service in timely manner	Level of satisfaction with Service Time
10.2	Did the FDO offer any brochure or leaflet	
10.3	Provided help/served queries without any confrontation	
11.	**Branch Environment**	
11.1	Cleanliness of the branch	Level of satisfaction with Branch Environment
11.2	Organized branch	
11.3	Well decorated	
11.4	Comfortable temperature	
11.5	Adequate sitting arrangement facilities	
11.6	Prompt security guards	
11.7	Proper dress code of the security guards	

Table 1: Variables under Consideration

1.5 Limitation

The study has been conducted to assess the customer experience through Mystery Shopping survey. Such survey demands keeping information on memory unless it is kept black and white. Some information might have been lost in between. Again, the study is conducted considering the factors derived from DIs and FGDs. Some vital factors are more likely to remain unpronounced. There are some questions about the authenticity of some secondary data used in this study. Also, some data which seem to be more sensitive to the banks, though useful for the study, could not be obtained. Moreover, existing literature relating to the topic under study in context of Bangladesh is also found to meager to conduct the study effectively. However, despite the limitations all attempts have been made to make the report more objective as well as comprehensive.

Chapter 2:
Literature Review

While analyzing bank customer interface different authors prescribed different variables that resulted in superior customer experience management. The Ranagajaran Committee (1989) in a nation-wide survey in India observed that customer interface at the branch level is dominant and customers expect warm and courteous behavior which can be cultivated through attitudinal changes. Bank customers still place significantly greater emphasis on face-to-face contact (Darkin, 2003). Traditionally, managing the bank customer interface relationship has been the domain of Customer Relationship Management (CRM) where CRM is enterprise-focused and designed to manage customers for maximum efficiency.

The goal of customer experience management (CEM) is to move customers from satisfied to loyal and then from loyal to advocate. CEM is a strategy that focuses on the operations and processes of a business around the needs of the individual customer. Jeananne Rae (2006) illustrates that companies are focusing on the importance of the experience and realizing that building great consumer experiences is a complex enterprise, involving strategy, integration of technology, orchestrating business models, and commitment from the top management. CEM works by transforming the voice of the customer into actionable business intelligence. Every time a customer interacts with service firm; it is an experience. Companies can achieve excellence in customer experience with an opportunity to delight the customer by fulfilling the promise.

Gavin (1984); Zeithmal, Berry and Parasuraman (1986) mentioned quality as a factor that cannot be defined precisely; rather it is a simple, un-analyzable property that can be learned to recognize through experience. Due to different available measures, marketing academics focused their efforts on buying behavior and consumer satisfaction. Meyer and Schwager (2007) mentioned that customer experiences culminate in dissatisfaction or disappointment and defection. It is the subjective response customers have through direct or indirect contact with a company. In monitoring and measuring service quality, the authors describe a customer experience management (CEM) process that involves three kinds of monitoring: past patterns (evaluating completed transactions), present patterns (tracking current relationships), and potential patterns (conducting inquiries in the hope of unveiling future opportunities).

Parasuraman, Zeithmal, and Berry (1988) indicated that the quest for service quality has been an essential strategic consideration for banks attempting to succeed and survive in today's fiercely competitive environment. Delivered quality describes the actual service which has been provided to the customer. They further mentioned that delivered quality indicators come from observation or pre-recorded data. Chowdhury (2006) observed that recent achievements in the development of perceived quality strongly suggest a multidimensional approach to the measurement of quality (Berry, Zeithmal and Parasuraman 1990; Brucks and Zeithmal 1991; Garvin 1984a, 1984b, 1987, Parasuraman, Zeithmal and Berry 1985. Zeithmal 1988).

Exploratory research of Parasuraman, Zeithmal, and Berry (1985) revealed that criteria used by consumers in assessing service quality fit 10 potential overlapping dimensions. They empirically examined and determined 22-scale items based on these 10 dimensions. Their efforts resulted in a set of scales that identified 5 dimensions of service quality. According to the proponents of this model, the dimensions of SERVQUAL model are: ***Reliability*** (Ability to perform the promised service dependably and accurately), ***Responsiveness*** (Willingness to help customers and provide prompt service), ***Assurance*** (Employees' knowledge and courtesy and their ability to inspire trust and confidence), ***Empathy*** (Caring and personalized attention provided to its customers), and ***Tangibles*** (Appearance of physical facilities, equipment, personnel, and written materials).

The SERVQUAL developed by Parasuraman, Zeithmal and Berry (1988) has emerged as perhaps the most widely recognized scale in the service quality literature. The model has been applied to a broad range of service industries including retail banking. Parasuraman et al. (1991) argued that the difference between the concepts of satisfaction/dissatisfaction and perceived service quality lies in the nature of standards of comparison involved. Taylor and Baker (1994) showed that customer satisfaction is widely recognized as a key influence in the formation of consumers' future purchase intentions. According to a study conducted by File and Prince (1992) and Richens (1983), satisfied customers are also likely to tell others of their favorable experiences and thus engage in positive Word-of-Mouth (WoM) advertising. Customer satisfaction is viewed as a broader concept, whereas service quality assessment focuses on dimensions of service. Fluctuations in service performance may cause more extreme affective reactions reflected in consumer satisfaction or dissatisfaction which influences quality judgments.

The literature review suggests that a set of attributes are required to measure different dimensions of service quality. Besides, research report suggests that when customers find that services provided by a bank are very consistent and reliable, they will develop positive impression toward the bank.

Chapter 3:
Research Design

3.1 Methodology

This study is conducted based on both exploratory and descriptive approaches. Exploratory research is done to define the problem and identify service attributes necessary for customer satisfaction during interactions at bank-customer interface level. Various banking and marketing journals, service marketing literatures, and different publications by Bangladesh Bank have been reviewed to identify the variables. At the same time, 10 top-management employees of different banks have been interviewed in-depth[1]. Moreover, 3 focus group discussions[2] (FGDs) have been made consisting of 10 bank customers in each group. The samples were selected applying judgmental sampling technique. The primary logic behind applying a non-probability sampling method (judgmental sampling) is that some customers were not interested in participating in FGDs and some were not that much knowledgeable to contribute to FGDs. Moreover, maintaining uniformity among the participating respondents in order to elicit more responses from them is also a reason for applying this sampling technique.

To conduct descriptive research in this study, Mystery Shopping Survey[3] technique has been applied. Mystery Shopping Survey is a technique where a trained observer avails himself/herself of services from bank as an ordinary customer to assess performance based on pre-specified attributes. For this study, the target population consists of 30 PCBs. Of these, 6 banks (namely Prime Bank Ltd., Eastern Bank Ltd., Bank Asia, BRAC Bank Ltd., Islami Bank, and The City Bank) have been selected by applying simple random sampling technique (Lottery method). Out of these 6 PCBs, Prime Bank Ltd. is a leading PCB based on its consistent financial performance over the years. Total twenty branches have been selected from these six PCBs, for drawing inference on the target population. Since Dhaka is the capital city, it has been decided to select 14 branches from Dhaka City and the rest 6 branches from any divisional city in Bangladesh by applying simple random sampling technique. Using lottery method, Chittagong has been selected as the desired divisional city for choosing rest of the 6 branches.

[1] Depth Interview Questionnaire is given in Annexure I.
[2] Focus Group Discussion guideline is presented in Annexure II.
[3] A sample Mystery Shopping Questionnaire is given in Annexure III.

As a leading bank, 7 branches of Prime Bank Ltd. have been selected from Dhaka City out of 51 branches applying lottery method. Accordingly, 2 BRAC Bank branches, 2 Bank Asia branches, 1 City Bank branch, 1 Islami Bank branch, and 1 Eastern Bank branch have been selected from all of its branches available in Dhaka City. Out of 6 branches selected from Chittagong, 3 have been Prime Bank branches and 1 branch of each of City Bank, Eastern Bank, and Islami Bank. All these banks have been chosen following lottery method from the available branches at Chittagong divisional city.

From each of the selected bank branches, mystery shopping survey has been formulated taking 30 customers from each branch located in both Dhaka and Chittagong. The surveys have been undertaken at real time banking scenario to help observers have accurate customer experience. The mystery shoppers have received the following services and queries by bank officers:

Services	Queries
Opened an account	Account Opening
Deposited Cash & Cheque	Issuing Pay Order
Withdrew Cash by Cheque	Applying for ATM/ Credit Cards
Asked for Bank Statement	Current Account
Issued Pay Order/DD	Term Deposit
Applied for ATM Card	Scheme Deposit
Used ATMs	Retail Loans

Accounts have been opened in all 20 branches by the mystery shoppers. Most queries have been asked on auto loan (10%) followed by account opening, pay order issuing, current account opening etc. Sixty five percent (65%) of the activities and queries have been undertaken at peak hours. The collected data have been analyzed through frequency tables and cross-tabulations. To test the hypotheses Chi-Square Test has been used, whereas Cramer's V Test and Phi have been conducted to measure the strength of association among the variables. The entire analysis is done using SPSS 12.0.

3.2 Research Questions

The overall study attempted to come out with the answer to the following research questions:

- Which variables can be observed through bank customer interface during interactions?
- Which major *Service Quality Variables* are related to satisfactory customer experiences?
- Do the variables have association with overall customer experience satisfaction?
- How marketing strategies can be identified at bank-customer interface to ensure quality customer service?

3.3 Hypotheses

52 hypotheses have been developed based on service attributes (Table 1) to test whether these affect overall satisfaction of the customer. These hypotheses are listed below:

H_{01}: There is no association between acknowledging the presence of customers immediately by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{02}: There is no association between greeting of customers with *salam/adab*/good morning/evening by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{03}: There is no association between properly addressing the customer by the officer with Sir or `Mam' and the overall satisfaction of the customer with the performance of the officer.

H_{04}: There is no association between offering a customer for a seat (if seat is available) by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{05}: There is no association between showing intention to help the customer by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{06}: There is no association between offering tea/coffee/water by the officer in case customer needs to wait and the overall satisfaction of the customer with the performance of the officer.

H_{07}: There is no association between keeping contact address of the customer by the officer if customer doesn't want to wait and the overall satisfaction of the customer with the performance of the officer.

H_{08}: There is no association between keeping eye contact by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{09}: There is no association between showing smiling face by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{10}: There is no association between maintaining comfortable conversation/transaction speed for the customer by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{11}: There is no association between sincere voice tone of the officer and the overall satisfaction of the customer with the performance of the officer.

H_{12}: There is no association between the sufficiently loud and clear voice of the officer and the overall satisfaction of the customer with the performance of the officer.

H_{13}: There is no association between avoiding the use of slang, phrases common to geographical areas by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{14}: There is no association between avoiding the use of patronizing or sarcastic comments by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{15}: There is no association between not mumbling by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{16}: There is no association between paying full attention during conversation/ listening to the service requirement of the customer and the overall satisfaction of the customer with the performance of the officer.

H_{17}: There is no association between not repeating the same question multiple times unnecessarily and the overall satisfaction of the customer with the performance of the officer.

H_{18}: There is no association between not making any comment before listening to the service required and the overall satisfaction of the customer with the performance of the officer.

H_{19}: There is no association between expressing optimism about resolving the issue and the overall satisfaction of the customer with the performance of the officer.

H_{20}: There is no association between verbally expressed plan by the officer to resolve the problem and the overall satisfaction of the customer with the performance of the officer.

H_{21}: There is no association between not blaming the bank for the problem by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{22}: There is no association between keeping contact information for further follow-up by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{23}: There is no association between providing the right answer/information by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{24}: There is no association between providing full answer/information by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{25}: There is no association between providing recommendations by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{26}: There is no association between seeking apology for inconveniences or mistakes done by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{27}: There is no association between being dressed appropriately by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{28}: There is no association between being seated by the officer during service delivery and the overall satisfaction of the customer with the performance of the officer.

H_{29}: There is no association between keeping desk and resources well-organized by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{30}: There is no association between voluntarily delivering services to the customer by the bank officer (although not asked by the customer) and the overall satisfaction of the customer with the performance of the officer.

H_{31}: There is no association between providing the customer an explanation or instructions by the bank officer while transferring the customer to another desk and the overall satisfaction of the customer with the performance of the officer.

H_{32}: There is no association between seeking apology or expressing the reason by the bank officer if any phone call is required and the overall satisfaction of the customer with the performance of the officer.

H_{33}: There is no association between consulting with other colleagues/customers after taking permission from the customer and the overall satisfaction of the customer with the performance of the officer.

H_{34}: There is no association between eating, drinking, or display food in front of the customer by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{35}: There is no association between not leaving seat for nothing for long periods by the officer and the overall satisfaction of the customer with the performance of the officer.

H_{36}: There is no association between being unnecessarily engaged in prolonged conversations with others by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{37}: There is no association between saying sorry by the officer for the long waiting customer and the overall satisfaction of the customer with the performance of the officer.

H_{38}: There is no association between asking customer for whether s/he needs any more help and the overall satisfaction of the customer with the performance of the officer.

H_{39}: There is no association between giving thanks by the officer after providing service and the overall satisfaction of the customer with the performance of the officer.

H_{40}: There is no association between inviting customer to return to the bank by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{41}: There is no association between the well-organized queue of the customers and the overall satisfaction of the customer.

H_{42}: There is no association between properly maintaining the queue of the customers with the help of the guard/office staff and the overall satisfaction of the customer with the performance of the guard/office staff.

H_{43}: There is no association between providing service in timely manner by the FDO and the overall satisfaction of the customer with the performance of the FDO.

H_{44}: There is no association between offering any brochure or leaflet by the FDO and the overall satisfaction of the customer with the performance of the FDO.

H_{45}: There is no association between providing help or serving queries without confrontation by the bank officer and the overall satisfaction of the customer with the performance of the officer.

H_{46}: There is no association between the cleanliness of the branch and the overall satisfaction of the customer.

H_{47}: There is no association between the well-organized branch and the overall satisfaction of the customer.

H_{48}: There is no association between the decoration of the branch and the overall satisfaction of the customer.

H_{49}: There is no association between the comfortable temperature inside the branch of the bank and the overall satisfaction of the customer.

H_{50}: There is no association between adequate sitting arrangement facilities in the branch and the overall satisfaction of the customer.

H_{51}: There is no association between opening the gate for the customer by the security and the overall satisfaction of the customer with the performance of the security.

H_{52}: There is no association between being dressed properly by the security and the overall satisfaction of the customer with the performance of the security.

Chapter 4:
Data Analysis and Findings

4.1 Qualitative Findings through DIs and FGDs

To gather insights, views, and recommendations on challenges and opportunities of service marketing, bank customer interface in minimizing gap between expectation and perception of service delivery, innovative strategic marketing tools, etc., expert opinions have been taken through depth DIs of branch managers, and head of marketing of some selected banks. At the same time, FGDs with bank customers have been conducted for the same purpose. Major findings are as follows:

4.1.1 Challenges of Marketing Banking Services of PCBs

a. An Industry with Cut-Throat Competition and Re-Emergence of Service Quality: The banking industry is facing intense competition from existing banks as well as the threat of new entrants both on the assets and liabilities fronts. Keeping pace with the changing lifestyle, bank customers now demand for newer range of services. Banking industry is experiencing wide spectrum of versatile customer needs. In order to face the growing competition, it is imperative for banks to realize the significance of the quality services resulting customer satisfaction.

The entry of new PCBs of Bangladesh has brought two major aspects: use of IT and focus on high net worth customer. These developments have underlined the orientation of service quality in the banks. The banks are now concerned not only about the customer needs but also about customer satisfaction covering all dimensions of service quality.

b. Streamlining Banking System: While establishing a separate brand identity, the major challenge a bank, like other service organizations, can face is streamlining the behavior of all components of a bank to a single end. The marketing and business development department may advertise the bank to be a pro-active one as part of its brand identity, whereas the actual service delivery is delayed due to structured approach of doing jobs. Such incidence traps the entire brand image in bureaucratic tangles.

c. Lack of Innovation: New products can hardly be developed in banking industry. Even if it is possible, quick imitation of such developments by competitors at a lower price creates a fierce challenge for banks while branding a new product as part of its brand image. Again, if the bank launches any competitive product, deceptive marketing strategies by competitors put the bank under question mark again. Some more challenges encountered by banks at present are:

(1) Typical Industry Mindset
(2) Redefining the Rules of the Game by customers
(3) Ever changing IT infrastructure
(4) Regulatory Burdens
(5) Poor Infrastructure, Location, Insufficient parking space, ATM booths
(6) Minimum penetration in Rural Banking

d. Opportunities of Marketing Banking Services of PCBs to increase Brand Equity

(1) **Application of** IT: The incredible advancement in the information technology greatly helps develop and manage brand equity. Using this newer technology it has become efficient and easier for the PCBs to reach a larger population each day to communicate the same brand equity.

(2) **Advertising Agencies:** With the multitudes of innovative ideas of advertising agencies over the recent years, the banks can capitalize on the innovation in advertising tools by choice.

(3) **Corporate Social Responsibilities (CSR)**: CSR, a buzzing word of the age, has emerged as another way of building and managing brand equity and brand identity. By performing CSR, banks can respond to the social calls and develop their image as well.

4.1.2 Strategies of Marketing Banking Services of PCBs

a. Role of Service Marketing in Banking Industry of Bangladesh: Service marketing should not be construed with the techniques of alluring customers; rather it is the way of disseminating information regarding products among the masses along with a bit of consultancy to help them choose between options. The more the marketing is done, the better the people will know the things. People's poor access to knowledge about products coupled with emotional inclination makes the marketing process more complex. A sound practice of service marketing can be a good remedy for these shortcomings.

b. Customers' Expectation before Designing the Annual Business Guideline of the Bank. As to the necessity of analyzing customers' perception and expectations prior to designing marketing guidelines for a bank, it has been opined by industry experts that people's perception regarding expectations from banks are no longer confined to its role as a financer. Now, people's dependency on the bank is seen in more aspects with the passage of time.

The consumers now expect banks to be a financial consultant for things ranging from day-to-day grocery shopping to establishing nuclear power plants. The consumers' expectation has resulted in a huge diversification of bank services within a short span of time in an intensely competitive market.

Incredible technological development in the recent years vastly contributes to the diversification in banking industry. This empowers banks with additional capacity for doing jobs and bringing the perception and expectations of the people at the new heights. Following the shifting of the people's perception regarding bank services, it is a sin-qua-non for designing an efficacious service-marketing plan.

c. Variables to be considered for the Strategic Move of Marketing Banking Services. To identify the strategic move of marketing banking services by PCBs, the following variables may be considered at regular intervals –

(1) Pricing of the similar products by the competitive banks

(2) Innovation in services or service, if any, of the competitive Banks

(3) Customers' growing demand for newer aspects of banking services

(4) Service level of the banks through measuring and monitoring service level compared to competitors and industry

d. Customers' Voice translated into Actionable Business Intelligence for Future Growth. With the development of multitudes of effective communication tools as a boon of the modem science, it has become very easy for banks to hear from millions of customers concurrently and record their perceptions and expectations regarding the services offered for further processing via software programming to make them true business intelligence within seconds. The following are ways to tap voice of consumers and translate into actionable business intelligence:

Communication Technology: Besides the widely popular conventional tasks, communication technology has come up with the scores of mechanisms like e-mail, online video conference, short message service (SMS) on cellular phone, and many more devices with data storage facilities. It can readily be utilized for development of business intelligence with ease and at an economic cost for a safe and secured growth of the business.

Software programming: Information derived from the customers via e-mail, SMS, etc are known as unstructured information. Software programming can store unstructured information and process it into structured information in an electronic database with multipurpose retrieval options. Structured databases can reflect even minute business variables; such as educational qualification, age group, social and geographical background, employment details, etc. of the customers. This could be of great help to the marketers to keep pace with their dynamic requirements and analyze their trends which are difficult to derive from a larger population of customers through any other means.

e. **Appropriate Bank Customer Interface to Reduce the Service Promise and Delivery Gap.** It is very likely to have qualitative and quantitative gap between the services promised and the services actually provided. In the context of Bangladesh, customers have poor access to information and thus misperception tends to develop on each occasion. For the marketers dealing with service intensive businesses like banking and non-banking financial institutions, it is always a matter of concern to draft a sound marketing strategy. This concern can be remedied to a large extent if an efficacious customer-business interface is developed. An interface between bank and its customers can be established through a particular wing staffed with especially trained proactive workforce and preferably equipped with necessary communication devices, electronic data storage mechanisms, and information processing software. On top of everything, it should be made a haunting place for the customers through proper publicity.

Once the interface is established with existing and potential customers, regular feedback from them will readily enrich the electronic database with required information regarding their experience with the products served against what was actually promised. This will contribute a lot to minimize the gap.

f. **Importance of Service Quality.** In the context of Bangladesh, it has been observed that individualized attention to customers that is, empathetic attitude to the customers, and respect to their values and opinions influence the customers greatly to keep them loyal to the service providers. Once assured of service quality, customers bother little to verify it in the future.

As service is intangible in nature, it is difficult to measure and assess the quality of services for continuous improvement. Service quality has gained significant importance to be maintained with regular monitoring of service provided at branch level and head office. Banks undertake mystery shopping to ensure the quality of their service.

Personal relationship with the bank staff is another important tool in the context of Bangladesh, which influences the customers to choose banking services from a particular bank.

In Bangladesh, customers are less informed of all the ins and outs of competitive services of different brands. From the service providers' part, the reason is the messy and faulty information dissemination process. From the customers' part, the reason is personal unwillingness to remember the details of the services.

Here innovation in the service delivery process is the best marketing, which can be ensured by recruiting competent people and giving them training to be proactive.

g. **Innovative Marketing Tools.** At present, around 70% of the total population of the country is outside the baking coverage and they are deprived of getting any banking service. Most of these uncovered people that is, un-banked are rural people who either do not have sufficient know-how of the banking services or live away from the nearest banking outlet. If their respective small savings can be brought into the institutional banking channel, it could be re-circulated for the overall growth of the economy. Innovative marketing strategies should be developed and new products should be designed for the rural people. This is how the percentage of un-banked population can be decreased. In this connection, rural cultural shades can be blended into overall marketing strategy so that rural people feel homely in the banking industry.

Another segment of un-banking population is women. Women entrepreneurship can be patronized in business sector through marketing banking services and relevant sincere promises can be conveyed to them.

Furthermore, a good number of people are outside the banking services due to religious consideration. To address those people, religious values should be taken into account while marketing banking services.

4.2 Descriptive Findings

4.2.1 Customer Management Variables

To identify what customer service attributes are most practiced at branch level, the percentage of different variables (*Greeting Skills, Speaking Skills, Listening Skills, Objection Management skills, Knowledge, Professional Conduct, Politeness, Conversation Closing Skills, Queue Management, Service Delivery, Branch Environment*) have been analyzed. It has been observed that on average, listening skills' attributes have been most frequently practiced (88.17%) followed by speaking skills (87.1%) and branch environment (84.73%). Among the least practiced variables' attributes are conversation closing skills (19.23%) followed by greeting skills (37.56%). All the frequency tables are given in Annexure IV.

Sub-category wise, the frequency of the attributes are mentioned in the descending order. From the table it can be observed that while greeting the customers, bank staff maintained eye contact (74%) by acknowledging presence (66%) and intended to help (60.50%) the customers. Moreover, the bank employees maintained smiling face (59.50%) dealing with the customers and offered seat if available (39.50%). In contrast, the bank staff did not keep contact information (4.80%) if the customers did not want to wait. Even if they did, they were not offered tea, coffee, or water (2.50%).

It is obvious that the bank employees did not mumble (98.70%), conversation speed (88.30%) was comfortable, and voice was clear (88.30%) with sincere tone (77.80%). Moreover, the bank employees avoided sarcastic comments (86.70%) and slangs common to regional areas (82.80%).

In terms of overall listening skills, customers need not repeat their queries (94.20%). Bank employees listened to the service required attentively (82.80%) and did not comment before listening to the query (87.50%).

While managing objections, employees did not blame their banks (64%) for the problem; rather they were optimistic about the resolution (65.80%) of the problem and expressed plan to resolve (72.30%) the problem. But they hardly kept contact information for further follow-up (17.30%).

The bank employees are found to be very much knowledgeable. The employees provided the right information (91.80%) and they answered to the queries in full

(81.80%). Moreover, they provided the customers with relevant recommendations (80%).

About the professionalism of the bank employees, they have been found dressed appropriately (88.30%). They have kept desk and resources organized properly (69.50%) and seated during service delivery (75.50%). The negative side is that they have hardly apologized for mistakes or inconveniences (2.80%).

The employees have shown mixed characteristics in case of politeness. They have been found in their seats (84.70%) and not engaged in prolonged conversation with co-workers (83.30%). Even they did not eat, drink, or display food in front of the customers (83.80%). But even after long waiting by customers, employees hardly apologized for that (9.50%). Bank employees did not explain the facts while transferring customer to another desk (8%). The employees have hardly found to feel sorry after making/receiving any phone call while delivering service (2%).

Though professional, the employees are found to be unconscious while conversing with the customers. They rarely thanked the customers after providing service (21.80%), invited customers to visit again (20.20%), and asked for whether more help required (15.70%).

The speed of service deliver has been favorable. The FDOs served the customers timely (74.80%). They sometimes asked the customers about any query without confrontation (58.70%). But the officers hardly provided the customers any brochure or leaflet for further information (11.20%).

From the study, it is evident that the branch environment was organized (87.70%), clean (86.70%), and well decorated (86.30%). The customers have got comfortable temperature (85.20%) inside the branch along with sufficient sitting arrangement (81.70%).

Eighteen attributes have been observed to be practiced in the range of 80-88.3% cases. The aforementioned information can be tabulated as follows:

Variables	Attributes	
Greeting Skills	1.1.8 Maintained eye contact	74.00
	1.1.1 Acknowledged presence immediately	66.00
	1.1.5 Showed intention to help	60.50
	1.1.9 Maintained smiling face	59.50
	1.1.4 Offered customer a seat (if seat is available)	39.50
	1.1.3 Properly addressed by Sir or `Mam'	19.50
	1.1.2 Greeted with Salam/Adab/Good morning/ Good Evening	11.70
	1.1.7 Kept contact address if customer doesn't want to wait	4.80
	1.1.6 Offered tea/coffee/water if customer needs to wait	2.50
	Average	**37.56**
Speaking Skills	1.2.6 Did not mumble	98.70
	1.2.1 Conversation/transaction speed was comfortable for the customer	88.30
	1.2.3 Voice was sufficiently loud and clear	88.30
	1.2.5 Avoided the use of patronizing or sarcastic comments	86.70
	1.2.4 Avoided use of slang, phrases common to geographical areas	82.80
	1.2.2 Voice tone was sincere	77.80
	Average	**87.10**
Listening Skills	1.3.2 Did not repeat the same question multiple times unnecessarily	94.20
	1.3.3 Did not make any comments before listening the service required	87.50
	1.3.1 Paid full attention during conversation/ Listened to the service required	82.80
	Average	**88.17**
Objection Management	1.4.2 Verbally expressed plan to resolve the problem	72.30
	1.4.1 Expressed optimism about resolving the issue	65.80
	1.4.3 Did not blame the bank for the problem	64.00
	1.4.4 Kept contact information for further follow-up	17.30
	Average	**54.85**
Knowledge	1.5.1 Provided the right answer/information	91.80
	1.5.2 Provided full answer/ information	81.80
	1.5.3 Provided recommendation(s)	80.00
	Average	**84.53**
Prof essi onal	1.6.2 Dressed appropriately	88.30

	1.6.3 Seated during service delivery	75.50
	1.6.4 Kept desk and resources organized	69.50
	1.6.5 Lead service delivery unprompted by the customer	61.80
	1.6.1 Apologized for inconveniences or mistakes	2.80
	Average	**59.58**
Politeness	1.7.5 Did not leave seat unnecessarily for long periods	84.70
	1.7.4 Did not eat, drink/display food in front of the customer	83.80
	1.7.6 Was not engaged in prolonged conversations with others unnecessarily	83.30
	1.7.7 For long waiting, the officer said sorry	9.50
	1.7.1 Provided an explanation/instructions to the customer while transferring customer to another desk	8.00
	1.7.3 Consulted with other colleague/customer after taking permission from customer	3.50
	1.7.2 Apologized and expressed the reason if any phone call is required to make or receive	2.00
	Average	**39.26**
Conversation	1.8.2 Said thanks after providing service	21.80
	1.8.3 Invited customer to return/come again	20.20
	1.8.1 Asked any more help required or not	15.70
	Average	**19.23**
Queue	1.8.2 Said thanks after providing service	21.80
	1.8.3 Invited customer to return/come again	20.20
	Average	48.23
Service Delivery speed	2.2.1 The FDO provided the service in timely manner	74.80
	2.2.3 Provided help/served queries without any confrontation	58.70
	2.2.2 Did the FDO offer any brochure or leaflet	11.20
	Average	**48.23**
Branch Environment	3.1.2 Branch was organized	87.70
	3.1.3 Branch was well decorated	86.70

	3.1.1 Branch was clean	86.30
	1.6.5 Lead service delivery unprompted by customer	86.30
	3.1.4 Temperature inside the branch was comfortable	85.20
	3.1.5 Sitting arrangement facilities were adequate	81.70
	3.1.6 Security opened the gate for the customer	79.20
	Average	**84.73**

4.2.2 Selected Variables Vs Overall Customer Satisfaction with Officer

The major objective of the study is to analyze whether the practiced behavior has any association with overall satisfaction of the customer i.e. mystery shopper. To achieve the objective, Chi-Square Test, Cramer's V, and Phi have been conducted. All the hypotheses developed during the study design have been tested using the aforementioned statistical tools. The following are the explanations of hypothesis testing for each of the 52 variables:

V1: Acknowledged Presence Immediately

Null Hypothesis: H_{01}; There is no association between acknowledging presence immediately and satisfaction with overall performance of FDOs.

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.1.1 Acknowledged presence immediately	Yes	275	121	396
	No	47	157	204
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	116.603[b]	1	.000		
Continuity Correction[a]	114.744	1	.000		
Likelihood Ratio	120.855	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	116.409	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 94.52.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.441	.000
	Cramer's V	.441	.000
	Contingency Coefficient	.403	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

From the note (b) in Chi-Square Tests table, it is observed that no cells have expected count less than 5 which is a condition for conducting 2x2 cross tabulation. To make the report more precise, the cross-tabs for the rest 51 variables have been eliminated. Since the value of Pearson Chi-Square (p) is .000 (less than .05), the null hypothesis that there is no association between acknowledging presence immediately and satisfaction with overall performance of FDOs can be rejected with greater level of confidence.

Again, since the significance levels of Cramer's V and Phi are.000 and .000 (less than 0.05) respectively, the null hypothesis can also be rejected with confidence. In Phi and Cramer's V, the relationship is also found to be 0.441 indicating a moderately positive relationship between the variable in study and the level of satisfaction.

From all the 3 (three) tests, a consistent result of rejecting null hypothesis is derived. Thus, it can be confidently inferred that there is a moderately positive association between acknowledging presence immediately and satisfaction with overall performance of the FDOs.

For variables 2 to 52, 51 hypotheses and the results of accepting or rejecting the null hypotheses using Chi-Square Test, Cramer's V, and Phi have been shown in the following table. The table also contains the strength of association between each variable in study and overall satisfaction of the customer derived from Cramer's V and Phi.

Relevant tables for each variable are shown in the Annexure IV.

SL#	Null Hypothesis	Pearson Value (p)	Cramer's V	Phi	Accepted (√)/ Rejected (x)
1.	There is no association between acknowledging presence immediately and overall satisfaction with performance of officer	.000	.441	.441	Rejected (x)
2.	There is no association between greeting with Salam/Adab/Good morning/ Good Evening and overall satisfaction with performance of officer	.024	.1	.1	Rejected (x)
3.	There is no association between Properly addressed by Sir or `Mam' and overall satisfaction with performance of officer	.000	.221	.221	Rejected (x)
4.	There is no association between Offered customer a seat (if seat is available) and overall satisfaction with performance of officer	.000	.288	.288	Rejected (x)

SL#	Null Hypothesis	Pearson Value (p)	Cramer's V	Phi	Accepted (√)/ Rejected (x)
5.	There is no association between showed intention to help and overall satisfaction with performance of officer	.000	.494	.494	Rejected (x)
6.	There is no association between offering tea/coffee/water if customer needs to wait and overall satisfaction with performance of officer	.000	.224	.224	Rejected (x)
7.	There is no association between Keeping contact address if customer doesn't want to wait and overall satisfaction with performance of officer	.000	.269	.269	Rejected (x)
8.	There is no association between Maintained eye contact and overall satisfaction with performance of officer	.000	.425	.425	Rejected (x)
9.	There is no association between maintaining smiling face and overall satisfaction with performance of officer	.000	.486	.486	Rejected (x)
10.	There is no association between comfortable conversation or Transaction speed for the customer and overall satisfaction with performance of officer	.000	.287	.287	Rejected (x)
11.	There is no association between sincere voice tone and overall satisfaction with performance of officer	.000	.430	.430	Rejected (x)
12.	There is no association between voice was sufficiently loud and clear and overall satisfaction with performance of officer	.000	.225	.225	Rejected (x)

SL#	Null Hypothesis	Pearson Value (p)	Cramer's V	Phi	Accepted (√)/ Rejected (x)
13.	There is no association between Avoided use of slang, phrases common to geographical areas and overall satisfaction with performance of officer	.416	.036	.036	**Accepted (√)**
14.	There is no association between Avoided the use of patronizing or sarcastic comments and overall satisfaction with performance of officer	.343	.039	.039	**Accepted (√)**
15.	There is no association between Did not mumble and overall satisfaction with performance of officer	.102	.067	.067	**Accepted (√)**
16.	There is no association between Paid full attention during conversation/ Listened to the service req. and overall satisfaction with performance of officer	.000	.330	.330	Rejected (x)
17.	There is no association between did not repeat the same question multiple times unnecessarily and overall satisfaction with performance of officer	.000	.239	.239	Rejected (x)
18.	There is no association between Did not make any comments before listening the service required and overall satisfaction with performance of officer	.122	.062	.062	**Accepted (√)**
19.	There is no association between expressing optimism about resolving the issue and overall satisfaction with performance of officer	.000	.417	.417	Rejected (x)
20.	There is no association between Verbally expressed plan to resolve	.000	.264	.264	Rejected (x)

SL#	Null Hypothesis	Pearson Value (p)	Cramer's V	Phi	Accepted (√)/ Rejected (x)
	the problem and overall satisfaction with performance of officer				
21.	There is no association between Did not blame the bank for the problem and overall satisfaction with performance of officer	.065	.085	.085	**Accepted**
22.	There is no association between Kept contact information for further follow-up and overall satisfaction with performance of officer	.000	.279	.279	Rejected (x)
23.	There is no association between providing the right answer/information and overall satisfaction with performance of officer	.000	.248	.248	Rejected (x)
24.	There is no association between Provided full answer/ information and overall satisfaction with performance of officer	.000	.308	.308	Rejected (x)
25.	There is no association between Provided recommendation and overall satisfaction with performance of officer	.000	.323	.323	Rejected (x)
26.	There is no association between Apologized for inconveniences or mistakes and overall satisfaction with performance of officer	.000	.237	.237	Rejected (x)
27.	There is no association between Dressed appropriately and overall satisfaction with performance of officer	.000	.152	.152	Rejected (x)
28.	There is no association between Seated during service delivery and overall satisfaction with performance of officer	.366	-.40	-.40	**Accepted (√)**
29.	There is no association between	.000	.245	.245	Rejected (x)

SL#	Null Hypothesis	Pearson Value (p)	Cramer's V	Phi	Accepted (√)/ Rejected (x)
	Kept desk and resources organized and overall satisfaction with performance of officer				
30.	There is no association between Lead service delivery unprompted by customer and overall satisfaction with performance of officer	.000	.421	.421	Rejected (x)
31.	There is no association between Provided explanation or instructions to the customer while transferring customer to another desk and overall satisfaction with performance of officer	.021	.123	.123	Rejected (x)
32.	There is no association between Apologized and expressed the reason if any phone call is required to make or receive and overall satisfaction with performance of officer	.01	.125	.125	Rejected (x)
33.	There is no association between Consulted with other colleague or customer after taking permission from the customer and overall satisfaction with performance of officer	.000	.255	.255	Rejected (x)
34.	There is no association between Did not eat, drink or display food in front of the customer and overall satisfaction with performance of officer	.482	-.029	-.029	**Accepted (√)**
35.	There is no association between Did not leave seat unnecessarily for long periods and overall satisfaction with performance of officer	.752	.013	.013	**Accepted (√)**
36.	There is no association between Was not engaged in prolonged	.712	.015	.015	**Accepted (√)**

SL#	Null Hypothesis	Pearson Value (p)	Cramer's V	Phi	Accepted (√)/ Rejected (x)
	conversations with others unnecessarily & overall satisfaction with performance of officer				
37.	There is no association between for long waiting the officer said sorry and overall satisfaction with performance of officer	.000	.390	.390	Rejected (x)
38.	There is no association between Asked any more help required or not and overall satisfaction with performance of officer	.000	.243	.243	Rejected (x)
39.	There is no association between Said thanks after providing service and overall satisfaction with performance of officer	.000	.343	.343	Rejected (x)
40.	There is no association between Invited customer to return and overall satisfaction with performance of officer	.000	.289	.289	Rejected (x)
41.	There is no association between The queue was well organized and overall satisfaction with performance of officer	.000	.245	.245	Rejected (x)
42.	There is no association between The guard/office stuff helped maintain the queue and overall satisfaction with performance of officer	.000	.195	.195	Rejected (x)
43.	There is no association between Did the FDO provided the service in timely manner and overall satisfaction with performance of officer	.000	.455	.455	Rejected (x)
44.	There is no association between Did the FDO offer any brochure or leaflet and overall satisfaction with	.006	.143	.143	Rejected (x)

SL#	Null Hypothesis	Pearson Value (p)	Cramer's V	Phi	Accepted (√)/ Rejected (x)
	performance of officer				
45.	There is no association between Provided help/served queries without any confrontation and overall satisfaction with performance of officer	.000	.227	.227	Rejected (x)
46.	There is no association between Branch was clean and overall satisfaction with performance of officer	.001	.136	.136	Rejected (x)
47.	There is no association between Branch was organized and overall satisfaction with performance of officer	.000	.160	.160	Rejected (x)
48.	There is no association between Branch was well decorated and overall satisfaction with performance of officer	.000	.166	.166	Rejected (x)
49.	There is no association between Temperature inside the branch was comfortable and overall satisfaction with performance of officer	.074	.073	.073	**Accepted (√)**
50.	There is no association between Sitting arrangement facilities were adequate and overall satisfaction with performance of officer	.393	.035	.035	**Accepted (√)**
51.	There is no association between Security opened the gate for the customer and overall satisfaction with performance of officer	.042	.083	.083	Rejected (x)
52.	There is no association between The security was properly dressed and overall satisfaction with performance of officer	.009	.107	.107	Rejected (x)

From the table, it is obvious that 41 variables are contributing to the satisfaction of customer. However, the degree of contribution of these 41 variables to the overall satisfaction differs from 8.3% to 49.4%. It is observed from the above table that, out of 52 hypotheses, forty one (41) hypotheses have been rejected i.e. there is association between identified attributes and overall satisfaction of the customer with the officer.

However, 11 hypotheses were accepted i.e. there is no association observed between the selected service attributes and overall satisfaction of the customer with the officer. Of the eleven, two variables are found to be negatively associated with the overall satisfaction of the customer.

Chapter 5: Recommendations

5.1 Lessons Learned

A number of parameters have been identified to evaluate Bank Customer Interface with its application of Service Quality (SERVQUAL) model through Depth Interviews (DIs), FGDs, and Mystery Shopping Survey. Based on the research findings, a number of lessons can be drawn that will be helpful in reducing the gap between promised and delivered services and establishing an effective bank customer interface. The lessons learned are given as follows:

- A monitoring mechanism can aid in establishing a two-way bank customer interface which can ensure quality service and decrease the gap between promised and delivered services. As opined by the industry experts, an interface between bank and its customers can be established through a particular wing staffed with trained proactive workforce and equipped with communication devices, electronic data storage, and information processing software.

- Both intangible and tangible dimensions of SERVQUAL model have been found to be practiced at the banking industry. The identified widely practiced variables may be utilized by the banking industry as a benchmark in delivering satisfactory customer service. While the less practiced variables can be a source of differentiating services as most competitors are yet to practice those services.

- Regular tracking of service quality can increase the quality of service level experienced by the bank customers. Such tracking also identifies the source of customer's satisfaction and dissatisfaction as well as business intelligence to increase the value delivered to customer.

- The identified variables which are closely associated with satisfaction show that realizing customers as the most valuable persons on the premise and valuing them from greeting to closing service can have significant impact on overall satisfaction level with bank's services.

- In this study, the customers considered that the attributes of speaking skills, listening skills, objection management skills, and professional conducts have associations with satisfactory customer management experience. In case of service delivery, timely responsiveness by the FDOs without any confrontation, and in case of branch environment, all of the attributes have been found to have close association with satisfactory customer management experience.

- The DIs of experts and FGDs with customers revealed some variables to be considered at regular intervals to identify the strategic move of PCBs of Bangladesh. The variables are (1) pricing of the similar products by the competitive banks, (2) innovation in services or service delivery, if any, of the competitive banks, (3) customers' growing demand for newer aspects of banking services, and (4) service level of the banks compared to competitors and industry.

- Industry experts opined that service marketing should not be construed with techniques of alluring customers rather it is the way of disseminating information about products among the masses to help them choose between options.

5.2 Recommendations

Taking into account the qualitative studies such as FGDs and DIs followed by relevant quantitative analysis, especially the results of fifty two (52) hypotheses using Chi-Square Tests, Cramer's V and Phi, some recommendations have been made in order to improve the overall bank customer interface which results in customer satisfaction, customer retention, and customer loyalty. The recommendations in this study are expected to be of great use to bankers, and academics in this arena. They are also expected to be useful for researchers who are interested in further study in this field.

1. To ensure satisfactory customer experience management which results in customer satisfaction, customer retention, and customer loyalty, customers should always be given top most priority. Whenever any customer enters the bank, the relevant employee of the bank should be devoted to serving customer. Internally each and every employee should develop the mindset that it is his/her responsibility to serve the customer to his/her level best.

2. The descriptive study has been conducted taking into account 52 variables which have been identified through Depth Interviews (DIs) of industry experts and Focus

Group Discussions (FGDs) of bank customers. Since out of the 52 variables, 41 variables are found to have a positive association with overall customer satisfaction, the top management of banks should adopt the following tactics as a part of bank policy in order to produce satisfactory bank customer interface.

a. Acknowledging the presence of customers, bank employees should greet them with Salam, Adab, Good Morning or Good Evening. The employees should maintain smiling face and eye-contact with customers and address them by Sir/Mam. They must offer the customers if there are available seats. In some cases, the customers remain in a rush and do not want to wait. Here, the employees should keep contact address for further service confirmation. If the customers are willing to wait, they must be given comfortable seats and refreshments. Such greeting skills will surely lead to customer satisfaction.

b. Customers are considered "Boss" in all industries, although some customers are not the same in terms of their educational qualifications and mental make-ups. Thus, bank employees should speak in a loud and clear voice with sincere tone. They must avoid slang or sarcastic comments that may irritate customers. Again, bank employees should listen to the customers carefully so that they do not need to repeat the questions. Employees should listen to the customers' queries or requirements first and then they should make any comment. Such conversation skills (both speaking and listening) will help build long-lasting rapport between the customers and the employees.

c. No business organization is perfect. Being perfect is more difficult in service firms than in firms producing and marketing products. Some flaws become visible to the bank customers during service delivery. Bank employees should work as the key-marketer in these situations. They must not blame the bank for the problem. Rather, they should show optimism about the resolution or they can express the plan to resolve the problem. They can keep contact information of customers for further follow-up. If the objections can be managed in this way, customers will become more loyal to the bank.

d. As mentioned earlier, bank employees are the key-marketer in the eyes of customers inside the bank while delivering the services. So, the bank employees should have thorough knowledge of the bank and services they deliver. They must provide the customer with right answer to the question or information to the query. They can recommend the customers how they can be more benefited from the bank services.

e. When customers enter the bank, they deal with the bank employees, not with the entire bank. So, it is a must for the employees to ensure professionalism in all respects. The bank employees should be dressed appropriately (preferably with formal attire). They must keep their desks and other resources in an organized way. In some cases, it takes time to finish a single transaction. The bank employees very often consult with other employees about service delivery. They must apologize to the customers for any sort of delay, discomfort, or mistake. Such politeness and professionalism helps to have a favorable image in the customers' mind.

f. The basic difference between the services provided by public banks and private banks is the convenience that customers derive during or after service delivery. Hence, the bank employees should thank the customer for choosing the bank and invite for further transactions. They must ask the customers whether any additional help or query is needed. The entire service should be delivered in a timely fashion so that no party gets hampered.

g. Another major distinction between private and public banks is the branch environment. Customers prefer organized banking system where the transaction can be completed without hassle, confrontation, and anarchy. So, the branch should be kept clean, organized, well-decorated. There should be sufficient sitting arrangement for the customers. The temperature inside the branch should be temperate and comfortable for the customers. The services should be delivered in a queue so that the customer who comes first gets his/her work done first. Such banking environment will create a positive feeling in customers' mind.

3. Apart from the 41 variables that are associated with the overall satisfaction, there remain 11 variables that are found to have no association with customers' satisfaction. Of these 11 variables, 2 variables are negatively associated. This indicates that if the bank employees provide service without being seated, it has no impact on overall satisfaction. Again, if the employees eat or drink in front of the customers, it will not

affect the entire service delivery. Thus, providing service seated or without being seated and eating or drinking in front of customers do not matter much to customer satisfaction.

4. It is observed from the study that information from competitive intelligence can help bankers have competitive advantages over the competitors. At the same time, this information can also be successfully used to delight customers by offering something unique or preferable to customers. Thus, it is essential to establish a competitive business intelligence system consisting of rich customer database, comprehensive feedback systems, continuous improvement module, and monitoring system.

5. A successful bank customer interface is possible if it is guided by the top management properly. The interfaces are designed by the authority whereas customers come in contact with bank employees. So, there should be free flow of information from bottom to top about the customer requirements in order to design a fruitful interface. Separate service quality unit should be developed to ensure regular communication with top management about proper service delivery. A regular monitoring report should be placed after certain duration to identify problems in the delivered service.

6. Reward and recognition are two words highly correlated with performance. Today' bank employees work not only for financial compensation but they want proper acknowledgement of their contributions. So, to provide customers with premium quality service, at first it is to be made sure that employees dedicated work performance is highly appreciated and rewarded with at least an informal thankfulness.

7. Banks should check on their existing service offers and make changes to cope up with customer's trending needs. Modification of entire branch look and employee codes of conduct should be enforce, if necessary. Introducing customized bundle offers to grab new generation customers is a great idea.

8. Location based service offers can boost market share and banks still have high chances to gain from unexplored rural areas. Rural marketing should be tapped and tailored products should be offered based on rural needs. This unreached segment can contribute with its small savings to the overall growth of the economy.

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Annex I:

Depth Interview Questionnaire

Depth Interview Protocol

Project: Understanding the parameters that triggers customer satisfaction and their importance

Respondent type: ……………………………………

For your information, in this discussion there is no right and wrong. I would like to you express your thoughts and ideas. Your name and identity will be strictly protected and without your prior permission we will not reveal your identity about any opinion you have mentioned. We also follow the codes and conducts for privacy set by ESOMAR and MRS, two of the largest research bodies in the world.

Section I: Warm up questions

Q-1.How do you evaluate the customer service (of any industry) in our country? May I know why are you saying so?

……

……

Q-2. How do you evaluate the importance of customer service in banking business?

……

……

Q-3. How do you compare the customer service of a foreign Vs Local Bank?

……

……

……

Section II: Last Customer Service experience

Q-4a When was the last time you took help from customer service of other banks (except Prime Bank) and which bank it was?

…………………………………………………… month(s) back…………………………………… Bank

Q-4b. What are the things you liked about their customer service?

……

……

Q-4c. What are the things you did not like about their customer service?

……

……

Section III: Identify the requirement to have a relationship manager

Instructions: Ask 5a to 5d for customer group and ask 5b to 5d to branch managers and customer care executive

Q-5a. Do you avail service from multi branches of Prime Bank?

Yes: 1 No: 2

Q-5b. When a customer enters in the bank, does any of our staff (other than the guards) receive the customers? Yes: 1 No: 2

Q-5c. Do you think it is required to have a staff for receiving customers?

Yes: 1 (ask 5d) No: 2 (skip 5d and ask q-6) No idea: 3

Q-5d. What should be his (the stuff who is receiving) role?

……

……

Section IV: Identifying the satisfaction parameters

Q-6. Suppose, you have gone to customer service of Bank X, how do you expect them to receive you?

……

……

Q-7a. Now I am going to mention several **Key performance indicators** for evaluating performance of customer service executive. I would like you rank those based on importance. Please rank 1 for the most important one and rank 2 for the second important one and carry on ranking in this manner.

	Rank
Greeting skill	
Product Knowledge	
Listening Skill	
Speaking Skill	
Objection handling Skill	
Politeness Skill	
Professional Conduct	
Conversation closing skill	
Others	
Others	
Others	
Others	

Q-8a. How should a customer care executive greet a customer? [cues: Acknowledged customer's presence immediately, Proper addressing, offering seat, make introduction, offer assistance, eye contact , smile and show concern)

………

………

Q-9a. What components of listening skill a customer care executive should possess? [**Read out from card-1]. Probe and prompt both**

Q-9b. Can you please rank those based on importance. Please rank 1 for the most important one and rank 2 for the second important one and carry on ranking in this manner.

Card-1

	Code	Rank
Not asking the customer to repeat an issue or a question, unless there is a misunderstanding, or an unclear point.	1	
Not repeat the same question multiple times	2	
Not pre-determining what the customer will say.	3	
Responding in a manner that makes customer feel the executive is listening to the problem (through head shake, eye contacts, saying yes or no)	4	
Listened to the problem without any interruption	5	
Others……………		
Others……………		
Others……………		

Q-10a. What components speaking skill should possess? **[Read out from card-2]. Probe and prompt both**

Q-10b. Can you please rank those based on importance. Please rank 1 for the most important one and rank 2 for the second important one and carry on ranking in this manner.

Card-2

	Code	Rank
Not parroting the customer	1	
Avoiding repetitive or continual verbal pausing.	2	
Avoiding the use of slang, phrases common to geographical areas.	3	
Avoiding the use of the word "problem" in reference to the customer's issue.	4	
Uses a Professional expression when unable to give the customer a positive answer.	5	
Avoiding the use of patronizing or sarcastic comments.	6	
Does not mumble or speak to self.	7	
Set the conversation speed at where the customer is comfortable communicating	8	
Express sincerity through the tone of your voice.	9	
Be the customer's advocate by assuring them that their issue is our issue	11	
Keep the conversation on a friendly, yet professional level.	12	
Sound "alive" and "animated" not routine, robotic or rehearsed		
Others...............		

Q-11a. What components of knowledge a customer care executive should possess? **[Read out from card-3]. Probe and prompt both**

Q-11b. Can you please rank those based on importance. Please rank 1 for the most important one and rank 2 for the second important one and carry on ranking in this manner.

Card-3

	Code	Rank
Right answer	1	
Full answer	2	
Timely answer	3	
Delivered service without mistakes	4	
Provided recommendations or discussed benefits.	5	
Others................		
Others.............................		

Q-12a. What components of Objection handling skill a customer care executive should possess? [**Read out from card-4]. Probe and prompt both**

Q-12b. Can you please rank those based on importance. Please rank 1 for the most important one and rank 2 for the second important one and carry on ranking in this manner.

Card-4

	Code	Rank
Verbally express empathy for the customer’s issue.	1	
Expresses optimism about resolving the customer's issue.	2	
Verbally expresses the plan to resolve the customer's issue.	3	
Not to blame the customer or the bank for the problem	4	
Keep contact information to follow-up	5	
Others		

Q-13a. What components of Politeness skill a customer care executive should possess? [**Read out from card-5]. Probe and prompt both**

Q-13b. Can you please rank those based on importance. Please rank 1 for the most important one and rank 2 for the second important one and carry on ranking in this manner.

Card-5

	Code	Rank
Provides an explanation/instructions to the customer transferring customer to another desk	1	
Saying sorry and expressing the reason if any phone call is required to make/receive	2	
Showing tendency to help more	3	
Consulted with other colleague after taking permission from the customer	4	
Not eating, drinking/ displaying food in front of the customer	5	
Left seat unnecessarily for long periods	6	
Engaged in prolonged conversations with others	7	
Others..		
Others		
Others		

Q-14a. What components of Professional conduct a customer care executive should emphasize? [**Read out from card-6]. Probe and prompt both**

Q-14b. Can you please rank those based on importance. Please rank 1 for the most important one and rank 2 for the second important one and carry on ranking in this manner.

Card-6

	Code	Rank
Dressed appropriately (সঠিকপোষাক পরিচ্ছদ)	1	
Seated during service delivery (বসে থেকে সেবা প্রদান করেছেন)	2	
Kept desk and resources organized (তার টেবিল এবং অন্যান্য সামগ্রী সাজানো গোছানো ছিল)	3	
Lead service delivery unprompted by customer তাগাদা ছাড়াই সেবা প্রদান করেছেন)	4	
Asked appropriate and relevant questions (সঠিক এবং প্রয়োজনীয় প্রশ্ন করেছেন)	5	
Apologized for inconveniences or mistakes(কোন অসুবিধা বা ভুলের জন্য ক্ষমা চেয়েছেন অর্থাৎ Sorry বলেছেন)	6	
Others..		
Others		
Others		

Q-15a. What components of Conversation closing skill a customer care executive should possess? [**Read out from card-7]. Probe and prompt both**

Q-15b. Can you please rank those based on importance. Please rank 1 for the most important one and rank 2 for the second important one and carry on ranking in this manner.

Card-7

	Code	Rank
Expressed thanks or welcome after service (সেবা নেয়ার পর ধন্যবাদ জানিয়েছেন)	1	
Invited customer to return (পুনরায় ব্যাংকে যাবার জন্য আমন্ত্রন জানিয়েছেন)	2	
Asking any more help required or not দীর্ঘ	3	
Others..		
Others		
Others		

Q-16. So far we have talked about different attributes for evaluating a customer service model. Once again I am mentioning those attributes and I am requesting you to give marks for each of attributes. Lets consider the total mark would be 100.

	Marks
Greeting skill	
Product Knowledge	
Listening Skill	
Speaking Skill	
Objection handling Skill	
Politeness Skill	
Professional Conduct	
Conversation closing skill	
Others	
Others	

Section V: Perception of service quality of different banks

Q-17a. Which are the top 5 banks considering quality of customer service in our country?

....

....

Q-17b. How do you evaluate the performance of Prime Bank's customer service?

....

....

Q-17c In which aspects of customer service, Prime bank should focus to improve?

....

....

Section VI (respondent information)

Ask Q-18a and 18b to Customer service executives and Q-19a and 19b to the customer who availed service from the bank.

Q-18a. How long have you been in this banking business?

.... months

Q-18b. May I know how long have you been serving customers?

.... months

Q-19a. May I know which banks service you are currently availing (in last 6 months)?

....

....

Q-19b.Could you please tell me the maximum educational qualification your/ main household earner (if the respondent is not the main earner) could attain and the current profession? **(Circle the alphabet corresponding to the respondent's answer)**

Annex II: FGD Guideline

FGD Discussion Guideline

Name of the Interviewer: Md. Tabarak Hossain Bhuiyan, Senior Executive Vice President and Head of Marketing & Human Resource Divisions, Prime Bank Limited.

Details of the Respondents:

A. Name:...Date and Time:...............

B. Address & Contact No:...

C. Designation:...

D. Email...

Signature of the Respondents:..................

....

Dear Sir/Madam,

I am **Md. Tabarak Hossain Bhuiyan**; have undertaken a research on *'Bank-Customer Interface with Reference to CEM (Customer Experience Management)'* for my scholastic purpose. To that end, I need your kind help and as a specialist, your expert opinion on the topic will be an invaluable contribution for my research paper. Hence, would please spare some of your valuable time and thoughts in brief on few major conceptual issues relating to banking industry of Bangladesh given below: *(Sir/Madam: You are humbly requested to use extra-pages for write-down your valued comments regarding same-if required. It is to inform you that the final out come of this research would be shared with you after successful accomplishment of the study by the researcher and comments on the below mentioned questions will be used for this research purpose only.)*

a. How do you define the role of service marketing in banking industry of Bangladesh? Do you think that it is necessary to analyze customers' perception and expectations before crafting the annual marketing plan and annual business guideline for a bank? Why?

b. What are the variables to be considered at regular interval to identify the strategic move of marketing banking services by the PCBs of Bangladesh? (Example: Diversification of Product and Services, Media Presence etc.)

1...

2...

3...

c. As banking industry is shifting the country economy towards customers sloping; do you think that the voice of customers may be transformed into actionable business intelligence for banks future growth? How?

d. Do you think that appropriate bank-customer interface/interactions can reduce the gap between the service promise and service delivery process? How?

e. What are the challenges and opportunities are at the forefront for the private commercial banks in terms of establishing their separate brand-equity and brand identity?

f. Do you think delivering quality service may be differentiating factors for the banks? In this regard, which components of banking services should be prioritized most to ensure customer satisfaction for a bank? (Example: Deliver service in time, greet customers with professional conduct, provide service to the customer proactively through showing an attitude like personal financial consultant for the respective customer etc.)

g. Do you think that to develop an effective and efficient bank marketing strategy, demographics and geographical economic behavior of the bankable customers should be considered? What are those? Why and How?

i. Apart from conventional sales and marketing techniques and new product development, can you please suggest me some innovative strategic marketing tools (ATL, BTL and TTL) that banks can adopt to bring more bankable population under the umbrella of banking services in Bangladesh?

'Thank you once again for sparing your valuable time for this research purpose'

Annex III:

Mystery Shopping Questionnaire

Survey Date:..........Time In: ___Out:........ Name of Evaluator: ....Cell No.:.............................

General Banking Activities

ACTUAL SERVICE					
Type Of Activity	Account opening (..........................)	1	Issuing bank Statement (less than 1 year)	5
	Demand draft	2	Account Closing	6
	Pay-Order Issuing	3	ATM Card Collection	7
	Pay-Order Encashment	4		

Type of Query	SERVICE INQUIRY							
	Account Opening	07	Apply for Credit Cards		10	Loan Product	Retail Loan	14
	Issue Pay Order	08	Liability Product	Current Account	11		Auto loan	15
				Term Deposit	12		Any Purpose loan	16

	GREETING SKILL (TOTAL MARKS 10)	Yes	No	N/A
1.1	Acknowledged presence immediately (উপস্থিতির সাথে সাথেই লক্ষ্য করেছেন)	1	2	X
1.2	Greeted with Salam/Adab/Good morning/ Good Evening (সালাম/আদাব/গুড মর্নিং/ গুড ইভিনিং)	1	2	X
1.3	Properly addressed by Sir or `Mam' (স্যার অথবা ম্যাম/ম্যাডাম বলে সম্বোধন করেছেন। এখানে আংকল/ আন্টি বা অন্য কিছু বলে সম্বোধন করা যাবে না)	1	2	X
1.4	Offered customer a seat (if seat is available) (আসন গ্রহন করতে বলেছেন। যদি অফিসারের সামনে বসার ব্যবস্থা থাকে)	1	2	3
1.5	Showed intention to help (সাহায্যের জন্য আগ্রহ প্রকাশ করেছেন)	1	2	X
1.6	Offered tea/coffee/water if customer needs to wait (কাস্টমারকে যদি তার কাজের জন্য অপেক্ষা করতে হয় তাহলে চা/কফি/ পানি অফার করেছেন)	1	2	3

1.7	Kept contact address if customer doesn't want to wait (কাস্টমার যদি অপেক্ষা করতে না চান তখন তার সাথে পরবর্তীতে যোগাযোগের জন্য ফোন নম্বর বা ঠিকানা চেয়েছিলেন)	1	2	3
1.8	Maintained eye contact (চোখের দিকে তাকিয়ে কথা বলেছেন)	1	2	X
1.9	Maintained smiling face (হাসি মুখে কথা বলেছেন)	1	2	X
	Overall Satisfaction with Greeting Skills	**Yes**	**No**	

1.10	Level of satisfaction with Greeting Skill	Highly Satisfied (খুবই সন্তুষ্ট)	Satisfied (সন্তুষ্ট)	Neutral (সন্তুষ্টও না আবার অসন্তুষ্ট না)	Dissatisfied (অসন্তুষ্ট)	Highly Dissatisfied (খুবই অসন্তুষ্ট)
		1	**2**	**3**	**4**	**5**

	SPEAKING SKILL (TOTAL MARKS 12)			
2.1	Conversation speed was comfortable for the customer (কাস্টমারের সাথে আলোচনার গতি কাস্টমারের জন্য সহজবোধ্য)	1	2	X
2.2	Voice tone was sincere (অফিসারের কণ্ঠস্বর আন্তরিক ছিল)	1	2	X
2.3	Voice was sufficiently loud and clear (কণ্ঠস্বর যথাযথ পরিমান উচ্চ এবং পরিস্কার ছিলো)	1	2	X
2.4	Avoided use of slang, phrases common to geographical areas (কোনো অশোভন ভাষা, আঞ্চলিক ভাষা পরিহার করেছেন)	1	2	X
2.5	Avoided the use of patronizing or sarcastic comments (কোনো বিদ্রূপ বা উপহাসমূলক মন্তব্য করেননি)	1	2	X
2.6	Did not mumble (তোতলামো করে কথা বলা থেকে বিরত থেকেছেন)	1	2	X

	Overall Satisfaction with Speaking Skills				**Yes**	**No**
2.7	Level of satisfaction with Speaking Skill	Highly Satisfied (খুবই সন্তুষ্ট)	Satisfied (সন্তুষ্ট)	Neutral (সন্তুষ্টও না আবার অসন্তুষ্ট না)	Dissatisfied (অসন্তুষ্ট)	Highly Dissatisfied (খুবই অসন্তুষ্ট)
		1	**2**	**3**	**4**	**5**
	Overall Satisfaction with Listening Skills				**Yes**	**No**
2.8	Level of satisfaction with Listening Skill	Highly Satisfied	Satisfied (সন্তুষ্ট)	Neutral (সন্তুষ্টও না	Dissatisfied (অসন্তুষ্ট)	Highly

		(খুবই সন্তুষ্ট)		আবার অসন্তুষ্ট না)		Dissatisfied (খুবই অসন্তুষ্ট)
		1	**2**	**3**	**4**	**5**
	LISTENING SKILL (TOTAL MARKS 8)			**Yes**	**No**	**N/A**
3.1	Paid full attention during conversation (কাস্টমার যখন কথা বলেছেন তখন অফিসার তার কথাগুলি পূর্ণ মনোযোগ সহকারে শুনেছেন			1	2	X
3.2	Did not repeat the same question multiple times unnecessarily (আলোচনার সময় একই প্রশ্ন বারবার জিজ্ঞাসা করা থেকে বিরত থেকেছেন)			1	2	X
3.3	Did not make any comments before listening the service required (কাঙ্খিত সেবার কথা না শুনে নিজে থেকে কোন মন্তব্য করেন নি)			1	2	X
	OBJECTION MANAGEMENT SKILL* (Total Marks 8)**			**Yes**	**No**	**N/A**
4.1	Expressed Optimism about resolving the issue (সমস্যা সমাধানে positive মনোভাব দেখিয়েছেন)			1	2	X
4.2	Verbally expressed plan to resolve the problem (সমস্যার সমাধান মৌখিক ভাবে ব্যাখ্যা করেছেন)			1	2	X
4.3	Did not blame the bank for the problem (সমস্যার জন্য ব্যাংকের উপর দোষারোপ করেননি)			1	2	X
4.4	Kept contact information for further follow-up (Follow-up এর জন্য ফোন নম্বর বা ঠিকানা চেয়েছিলেন)			1	2	3
	Overall Satisfaction with Objection Management Skills			**Yes**	**No**	
4.5	Level of satisfaction with Objection Management Skills	Highly Satisfied (খুবই সন্তুষ্ট)	Satisfied (সন্তুষ্ট)	Neutral (সন্তুষ্টও না আবার অসন্তুষ্ট না)	Dissatisfied (অসন্তুষ্ট)	Highly Dissatisfied (খুবই অসন্তুষ্ট)
		1	**2**	**3**	**4**	**5**
	KNOWLEDGE ASSESSMENT (TOTAL MARKS 10)			**Yes**	**No**	**N/A**
5.1	Provided the right answer/information (সঠিক তথ্য প্রদান করেছেন)			1	2	X
5.2	Provided full answer/ information (সম্পূর্ণ তথ্য প্রদান করেছেন)			1	2	X
5.3	Provided recommendation (প্রয়োজনীয় পরামর্শ প্রদান করেছেন			1	2	X
	Overall Satisfaction with knowledge Assessment			**Yes**	**No**	
5.4	Level of satisfaction with Knowledge	Highly Satisfied (খুবই	Satisfied (সন্তুষ্ট)	Neutral (সন্তুষ্টও না আবার	Dissatisfied (অসন্তুষ্ট)	Highly Dissatisfied

		সন্তুষ্ট)		অসন্তুষ্ট না)		(খুবই অসন্তুষ্ট)	
		1	2	3	4	5	

	PROFESSIONAL CONDUCT (TOTAL MARKS 8)	Yes	No	N/A
6.1	Apologized for inconveniences or mistakes (কোন অসুবিধা বা ভুলের জন্য ক্ষমা চেয়েছেন অর্থাৎ Sorry বলেছেন)	1	2	3
6.2	Dressed appropriately (তার পোষাক পরিচ্ছদ সঠিক ছিল)	1	2	X
6.3	Seated during service delivery (বসে থেকে সেবা প্রদান করেছেন)	1	2	X
6.4	Kept desk and resources organized (তার টেবিল এবং অন্যান্য সামগ্রী সাজানো গোছানো ছিল)	1	2	X
6.5	Lead service delivery unprompted by customer (তাগাদা ছাড়াই সেবা প্রদান করেছেন)	1	2	X

	Overall Satisfaction with Professional Conduct				Yes	No
6.7	Level of satisfaction with Professional Conduct	Highly Satisfied (খুবই সন্তুষ্ট)	Satisfied (সন্তুষ্ট)	Neutral (সন্তুষ্টও না আবার অসন্তুষ্ট না)	Dissatisfied (অসন্তুষ্ট)	Highly Dissatisfied (খুবই অসন্তুষ্ট)
		1	2	3	4	5

	POLITENESS (TOTAL MARKS 8)	Yes	No	N/A
7.1	Provided an explanation/instructions to the customer while transferring customer to another desk (যদি সেবা প্রদান শেষ করার পূর্বেই কাস্টমারকে অন্য কোন অফিসারের কাছে পাঠানো হয়ে থাকে, তাহলে তার কারন ব্যাখ্যা করেছেন)	1	2	3
7.2	Apologized and expressed the reason if any phone call is required to make/receive (যদি প্রয়োজনীয় কল করেন বা রিসিভ করেন, তাহলে কাস্টমারকে তার কারন ব্যাখ্যা করেছেন)	1	2	3
7.3	Consulted with other colleague/cuistomer after taking permission from the customer (সহকর্মীর সাথে কথা বলার জন্য কাস্টমারের অনুমতি নিয়েছেন)	1	2	3
7.4	Did not eat, drink/display food in front of the customer (কাস্টমারের সামনে কোন প্রকার খাবার খাননি, পান করেননি/ তার সামনে রাখেননি)	1	2	X
7.5	Did not leave seat unnecessarily for long periods (কোন কারন ছাড়াই আসন ত্যাগ করেননি অথবা দীর্ঘ সময় ধরে আসনের বাহিরে ছিলেন না)	1	2	X
7.6	Was not engaged in prolonged conversations with others unnecessarily (প্রয়োজন ছাড়াই অন্য কারো সাথে দীর্ঘ সময় ধরে আলাপ করেননি)	1	2	X

	Overall Satisfaction with Politeness			**Yes**	**No**	
7.7	Level of satisfaction with Politeness Skills	Highly Satisfied (খুবই সন্তুষ্ট)	Satisfied (সন্তুষ্ট)	Neutral (সন্তুষ্টও না আবার অসন্তুষ্ট না)	Dissatisfied (অসন্তুষ্ট)	Highly Dissatisfied (খুবই অসন্তুষ্ট)
		1	**2**	**3**	**4**	**5**
	CONVERSATION CLOSING SKILL (total marks 6)			**Yes**	**No**	**N/A**
8.1	Asked any more help required or not (সেবা নেয়ার পর আরো কোনো সাহায্য লাগবে কিনা তা জিজ্ঞাসা করেছেন)			1	2	X
8.2	Said thanks after providing service (সেবা নেয়ার পর ধন্যবাদ জানিয়েছেন)			1	2	X
8.3	Invited customer to return (পুনরায় বাংকে যাবার জন্য আমন্ত্রন জানিয়েছেন)			1	2	X
	Overall Satisfaction with Conversation Closing Skills			**Yes**	**No**	
8.4	Level of satisfaction with Politeness Skills	Highly Satisfied (খুবই সন্তুষ্ট)	Satisfied (সন্তুষ্ট)	Neutral (সন্তুষ্টও না আবার অসন্তুষ্ট না)	Dissatisfied (অসন্তুষ্ট)	Highly Dissatisfied (খুবই অসন্তুষ্ট)
		1	**2**	**3**	**4**	**5**
	SERVICE DELIVERY (total 15)			**Yes**	**No**	**N/A**
9.1	The queue was well organized (queue বা লাইন ঠিকঠাক ভাবে ছিল)			1	2	3
9.2	The guard/office stuff helped maintain the queue (সিকিউরিটি গার্ড/ অফিস স্টাফ queue বা লাইন ঠিক রাখার চেষ্টা করেছিলেন)			1	2	3
9.3	No. Of customer ahead of mystery shopper (in numeric figure) Mystery shopper এর সামনে কতজন কাস্টমার ছিল (সংখ্যায় লিখতে হবে)					
9.4	Time taken to reach the front desk officer (in minutes) অফিসারের সামনে যেতে কত সময় লেগেছিল (মিনিট হিসাবে লিখতে হবে)					
9.5	Time taken by FDO to serve the query/provide the service (in minutes) এফ ডি ও এর কাছে সেবা নিতে কত সময় লেগেছিল (মিনিট হিসাবে লিখুন)					
9.6	Did the FDO provided the service in timely manner (সঠিক সময়ের মধ্যে এফ ডি ও সার্ভিস দিয়েছিলেন)			1	2	X
9.7	Did the FDO offer any brochure or leaflet (এফ ডি ও কোনো প্রকার brochure বা leaflet			1	2	3

	দেখিয়েছিলেন/দিয়েছিলেন)					
9.8	Provided help/served queries without any confrontation (কোনো ধরনের তর্কবিতর্ক ছাড়াই সহযোগীতা/ সেবা প্রদান করেছিলেন)	1	2	3		
	Overall Satisfaction with Service Delivery	**Yes**	**No**			
9.9	Are you satisfied with Service Delivery of the FDO?	1	2			
9.10	Level of satisfaction with Service Delivery	Highly Satisfied (খুবই সন্তুষ্ট)	Satisfied (সন্তুষ্ট)	Neutral (সন্তুষ্টও না আবার অসন্তুষ্ট না)	Dissatisfied (অসন্তুষ্ট)	Highly Dissatisfied (খুবই অসন্তুষ্ট)
		1	**2**	**3**	**4**	**5**
	BRANCH OBSERVATION (total 15)					
10.1	Branch was clean (ব্র্যাঞ্চের ভিতর সবকিছু পরিস্কার পরিচ্ছন্ন ছিল)	1	2	X		
10.2	Branch was organized (ব্র্যাঞ্চের ভিতর সবকিছু সুন্দর এবং পরিপাটি ভাবে সাজানো গোছানো ছিল)	1	2	X		
10.3	Branch was well decorated (ব্র্যাঞ্চের ভিতর সবকিছু সু-সজ্জিত ছিল)	1	2	X		
10.4	Temperature inside the branch was comfortable (ব্র্যাঞ্চের ভিতর তাপমাত্রা ছিল আরামদায়ক)	1	2	X		
10.5	Sitting arrangement facilities were adequate (কাস্টমারদের জন্য বসার পর্যাপ্ত ব্যবস্থা বা সুযোগ সুবিধা ছিল)	1	2	X		
10.6	Security opened the gate for the customer (সিকিউরিটি গার্ড কাস্টমারের জন্য দরজা খুলে দিয়েছিলেন)	1	2	X		
10.7	The security was properly dressed (সিকিউরিটি গার্ডের পোষাক পরিচ্ছদ সঠিক ছিল)	1	2	X		
	Overall Satisfaction with Branch Environment	**Yes**	**No**			
10.8	Are you satisfied with Branch Environment?	1	2			
10.9	Level of satisfaction with Branch Environment	Highly Satisfied (খুবই সন্তুষ্ট)	Satisfied (সন্তুষ্ট)	Neutral (সন্তুষ্টও না আবার অসন্তুষ্ট না)	Dissatisfied (অসন্তুষ্ট)	Highly Dissatisfied (খুবই অসন্তুষ্ট)
		1	**2**	**3**	**4**	**5**
		Yes	No			
11.0	Are you satisfied with overall customer service level of the bank considering customer management skill, Service Delivery and Branch Environment	1	2			

12. Level o Satisfaction with performance of Front Desk Executive?

(সব মিলিয়ে Front Desk এ বসা Executive এর কর্ম দক্ষতার ব্যাপারে সন্তুষ্টির মাত্রা কেমন?)

Highly Satisfied (খুবই সন্তুষ্ট)	**Satisfied** (সন্তুষ্ট)	**Neutral** (সন্তুষ্টও না আবার অসন্তুষ্ট না)	**Dissatisfied** (অসন্তুষ্ট)	**Highly Dissatisfied** (খুবই অসন্তুষ্ট)
1	2	3	4	5

Comments: ____

____

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Annex IV

Tables (Data Analysis and Findings)

Type Of Activity and Queries

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Auto loan	62	10.3	10.3	10.3
	Account Opening	45	7.5	7.5	17.8
	Pay-Order Issuing	43	7.2	7.2	25.0
	Current Account	41	6.8	6.8	31.8
	Term Deposit	40	6.7	6.7	38.5
	Scheme Deposit	39	6.5	6.5	45.0
	Any Purpose loan	39	6.5	6.5	51.5
	Demand draft	37	6.2	6.2	57.7
	Issue Pay Order	36	6.0	6.0	63.7
	Apply for ATM Card	33	5.5	5.5	69.2
	Apply for Credit Cards	33	5.5	5.5	74.7
	House Building loan	33	5.5	5.5	80.2
	Account Closing	27	4.5	4.5	84.7
	Issuing bank Statement	24	4.0	4.0	88.7
	Account opening	20	3.3	3.3	92.0
	ATM Card Collection	20	3.3	3.3	95.3
	Pay-Order Encashment	18	3.0	3.0	98.3
	Cheque Book Collection	10	1.7	1.7	100.0
	Total	600	100.0	100.0	

Type Of Activity * Peak hour/Off peak hour Cross-tabulation

			Peak hour/Off peak hour		Total
			Peak hour	Off peak hours	
Type Of Activity	Account opening	Count	10	10	20
		% of Total	1.7%	1.7%	3.3%
	Demand draft	Count	21	16	37
		% of Total	3.5%	2.7%	6.2%
	Pay-Order Issuing	Count	32	11	43
		% of Total	5.3%	1.8%	7.2%
	Pay-Order Encashment	Count	12	6	18
		% of Total	2.0%	1.0%	3.0%
	Issuing bank Statement	Count	10	14	24
		% of Total	1.7%	2.3%	4.0%
	Account Closing	Count	12	15	27
		% of Total	2.0%	2.5%	4.5%
	ATM Card Collection	Count	10	10	20

		% of Total	1.7%	1.7%	3.3%
	Issue Pay Order	Count	28	8	36
		% of Total	4.7%	1.3%	6.0%
	Apply for ATM Card	Count	23	10	33
		% of Total	3.8%	1.7%	5.5%
	Apply for Credit Cards	Count	23	10	33
		% of Total	3.8%	1.7%	5.5%
	Current Account	Count	33	8	41
		% of Total	5.5%	1.3%	6.8%
	Term Deposit	Count	25	15	40
		% of Total	4.2%	2.5%	6.7%
	Scheme Deposit	Count	23	16	39
		% of Total	3.8%	2.7%	6.5%
	Auto loan	Count	44	18	62
		% of Total	7.3%	3.0%	10.3%
	Any Purpose loan	Count	25	14	39
		% of Total	4.2%	2.3%	6.5%
	House Building loan	Count	21	12	33
		% of Total	3.5%	2.0%	5.5%
	Account Opening	Count	30	15	45
		% of Total	5.0%	2.5%	7.5%
	Cheque Book Collection	Count	8	2	10
		% of Total	1.3%	.3%	1.7%
Total		Count	390	210	600
		% of Total	65.0%	35.0%	100.0%

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	408	68.0	68.0	68.0
	Female	192	32.0	32.0	100.0
	Total	600	100.0	100.0	

Frequency Table

1.1.1 Acknowledged presence immediately

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	396	66.0	66.0	66.0
	No	204	34.0	34.0	100.0
	Total	600	100.0	100.0	

1.1.2 Greeted with Salam/Adab/Good morning/ Good Evening

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	439	73.2	86.2	86.2
	Yes	70	11.7	13.8	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.1.3 Properly addressed by Sir or 'Mam'

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	483	80.5	80.5	80.5
	Yes	117	19.5	19.5	100.0
	Total	600	100.0	100.0	

1.1.4 Offered customer a seat (if seat is available)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	237	39.5	46.6	46.6
	No	191	31.8	37.5	84.1
	N/A	81	13.5	15.9	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.1.5 Showed intention to help

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	363	60.5	71.3	71.3
	No	146	24.3	28.7	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.1.6 Offered tea/coffee/water if customer needs to wait

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	387	64.5	76.0	76.0
	No	107	17.8	21.0	97.1
	Yes	15	2.5	2.9	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.1.7 Kept contact address if customer doesn't want to wait

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	455	75.8	89.4	89.4
	Yes	29	4.8	5.7	95.1
	No	25	4.2	4.9	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.1.8 Maintained eye contact

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	444	74.0	74.0	74.0
	No	156	26.0	26.0	100.0
	Total	600	100.0	100.0	

1.1.9 Maintained smiling face

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	357	59.5	59.5	59.5
	No	243	40.5	40.5	100.0
	Total	600	100.0	100.0	

1.2.1 Conversation/Transaction speed was comfortable for the customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	530	88.3	88.3	88.3
	No	70	11.7	11.7	100.0
	Total	600	100.0	100.0	

1.2.2 Voice tone was sincere

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	467	77.8	77.8	77.8
	No	133	22.2	22.2	100.0
	Total	600	100.0	100.0	

1.2.3 Voice was sufficiently loud and clear

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	530	88.3	88.3	88.3
	No	70	11.7	11.7	100.0
	Total	600	100.0	100.0	

1.2.4 Avoided use of slang, phrases common to geographical areas

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	497	82.8	97.6	97.6
	No	12	2.0	2.4	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.2.5 Avoided the use of patronizing or sarcastic comments

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	520	86.7	86.7	86.7
	No	80	13.3	13.3	100.0
	Total	600	100.0	100.0	

1.2.6 Did not mumble

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	592	98.7	98.7	98.7
	No	8	1.3	1.3	100.0
	Total	600	100.0	100.0	

1.3.1 Paid full attention during conversation/ Listened to the service req.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	497	82.8	82.8	82.8
	No	103	17.2	17.2	100.0
	Total	600	100.0	100.0	

1.3.2 Did not repeat the same question multiple times unnecessarily

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	565	94.2	94.2	94.2
	No	35	5.8	5.8	100.0
	Total	600	100.0	100.0	

1.3.3 Did not make any comments before listening the service required

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	525	87.5	87.5	87.5
	No	75	12.5	12.5	100.0
	Total	600	100.0	100.0	

1.4.1 Expressed Optimism about resolving the issue

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	395	65.8	83.7	83.7
	No	77	12.8	16.3	100.0
	Total	472	78.7	100.0	
Missing	System	128	21.3		
Total		600	100.0		

1.4.2 Verbally expressed plan to resolve the problem

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	434	72.3	91.9	91.9
	No	38	6.3	8.1	100.0
	Total	472	78.7	100.0	
Missing	System	128	21.3		
Total		600	100.0		

1.4.3 Did not blame the bank for the problem

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	384	64.0	81.4	81.4
	No	88	14.7	18.6	100.0
	Total	472	78.7	100.0	
Missing	System	128	21.3		
Total		600	100.0		

1.4.4 Kept contact information for further follow-up

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	189	31.5	40.0	40.0
	No	179	29.8	37.9	78.0
	Yes	104	17.3	22.0	100.0
	Total	472	78.7	100.0	
Missing	System	128	21.3		
Total		600	100.0		

1.5.1 Provided the right answer/information

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	551	91.8	91.8	91.8
	No	49	8.2	8.2	100.0
	Total	600	100.0	100.0	

1.5.2 Provided full answer/ information

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	491	81.8	81.8	81.8
	No	109	18.2	18.2	100.0
	Total	600	100.0	100.0	

1.5.3 Provided recommendation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	480	80.0	80.0	80.0
	No	106	17.7	17.7	97.7
	3	14	2.3	2.3	100.0
	Total	600	100.0	100.0	

1.6.1 Apologized for inconveniences or mistakes

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	511	85.2	85.2	85.2
	No	72	12.0	12.0	97.2
	Yes	17	2.8	2.8	100.0
	Total	600	100.0	100.0	

1.6.2 Dressed appropriately

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	530	88.3	88.3	88.3
	No	70	11.7	11.7	100.0
	Total	600	100.0	100.0	

1.6.3 Seated during service delivery

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	453	75.5	89.0	89.0
	No	56	9.3	11.0	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.6.4 Kept desk and resources organized

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	417	69.5	81.9	81.9
	No	92	15.3	18.1	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.6.5 Lead service delivery unprompted by customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	371	61.8	72.9	72.9
	No	138	23.0	27.1	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.7.1 Provided an explanation/instructions to the customer while transferring customer to another desk

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	433	72.2	85.1	85.1
	Yes	48	8.0	9.4	94.5
	No	28	4.7	5.5	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.7.2 Apologized and expressed the reason if any phone call is required to make/receive

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	502	83.7	85.2	85.2
	No	75	12.5	12.7	98.0
	Yes	12	2.0	2.0	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

1.7.3 Consulted with other colleague/cuistomer after taking permission from the customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	355	59.2	69.7	69.7
	No	133	22.2	26.1	95.9
	Yes	21	3.5	4.1	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.7.4 Did not eat, drink/display food in front of the customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	503	83.8	85.4	85.4
	No	86	14.3	14.6	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

1.7.5 Did not leave seat unnecessarily for long periods

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	508	84.7	86.2	86.2
	No	81	13.5	13.8	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

1.7.6 Was not engaged in prolonged conversations with others unnecessarily

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	500	83.3	84.9	84.9
	No	89	14.8	15.1	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

1.7.7 For long waiting the officer said sorry

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	364	60.7	71.5	71.5
	No	88	14.7	17.3	88.8
	Yes	57	9.5	11.2	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.8.1 Asked any more help required or not

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	415	69.2	81.5	81.5
	Yes	94	15.7	18.5	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

1.8.2 Said thanks after providing service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	458	76.3	77.8	77.8
	Yes	131	21.8	22.2	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

1.8.3 Invited customer to return

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	468	78.0	79.5	79.5
	Yes	121	20.2	20.5	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

2.1.1 The queue was well organized

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	339	56.5	57.6	57.6
	Yes	200	33.3	34.0	91.5
	No	50	8.3	8.5	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

2.1.2 The guard/office stuff helped maintain the queue

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	394	65.7	66.9	66.9
	Yes	132	22.0	22.4	89.3
	No	63	10.5	10.7	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

2.2.1 Did the FDO provided the service in timely manner

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	449	74.8	76.2	76.2
	No	140	23.3	23.8	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

2.2.2 Did the FDO offer any brochure or leaflet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N/A	266	44.3	52.3	52.3
	No	176	29.3	34.6	86.8
	Yes	67	11.2	13.2	100.0
	Total	509	84.8	100.0	
Missing	System	91	15.2		
Total		600	100.0		

2.2.3 Provided help/served queries without any confrontation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	352	58.7	59.8	59.8
	N/A	193	32.2	32.8	92.5
	No	44	7.3	7.5	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

3.1.1 Branch was clean

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	518	86.3	87.9	87.9
	No	71	11.8	12.1	100.0
	Total	589	98.2	100.0	
Missing	System	11	1.8		
Total		600	100.0		

3.1.2 Branch was organized

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	526	87.7	87.7	87.7
	No	74	12.3	12.3	100.0
	Total	600	100.0	100.0	

3.1.3 Branch was well decorated

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	520	86.7	86.7	86.7
	No	80	13.3	13.3	100.0
	Total	600	100.0	100.0	

3.1.4 Temperature inside the branch was comfortable

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	511	85.2	85.2	85.2
	No	89	14.8	14.8	100.0
	Total	600	100.0	100.0	

3.1.5 Sitting arrangement facilities were adequate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	490	81.7	81.7	81.7
	No	110	18.3	18.3	100.0
	Total	600	100.0	100.0	

3.1.6 Security opened the gate for the customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	475	79.2	79.2	79.2
	No	125	20.8	20.8	100.0
	Total	600	100.0	100.0	

3.1.7 The security was properly dressed

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	518	86.3	86.3	86.3
	No	82	13.7	13.7	100.0
	Total	600	100.0	100.0	

Cross-Tabulation

1.1.1 Acknowledged presence immediately * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.1.1 Acknowledged presence immediately	Yes	275	121	396
	No	47	157	204
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	116.603[b]	1	.000		
Continuity Correction[a]	114.744	1	.000		
Likelihood Ratio	120.855	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	116.409	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 94. 52.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.441	.000
	Cramer's V	.441	.000
	Contingency Coefficient	.403	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.1.2 Greeted with Salam/Adab/Good morning/ Good Evening * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.1.2 Greeted with Salam/Adab/Good morning/ Good Evening	Yes	46	24	70
	No	225	214	439
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	5.072[b]	1	.024		
Continuity Correction[a]	4.507	1	.034		
Likelihood Ratio	5.168	1	.023		
Fisher's Exact Test				.028	.016
Linear-by-Linear Association	5.062	1	.024		
N of Valid Cases	509				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 32.73.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.100	.024
	Cramer's V	.100	.024
	Contingency Coefficient	.099	.024
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.1.3 Properly addressed by Sir or `Mam' * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.1.3 Properly addressed by Sir or `Mam'	Yes	89	28	117
	No	233	250	483
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	29.333[b]	1	.000		
Continuity Correction[a]	28.224	1	.000		
Likelihood Ratio	30.797	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	29.284	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 54.21.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.221	.000
	Cramer's V	.221	.000
	Contingency Coefficient	.216	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.1.4 Offered customer a seat (if seat is available) * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.1.4 Offered customer a seat (if seat is available)	Yes	161	76	237
	No	70	121	191
	N/A	40	41	81
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	42.153[a]	2	.000
Likelihood Ratio	42.831	2	.000
Linear-by-Linear Association	21.362	1	.000
N of Valid Cases	509		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 37.87.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.288	.000
	Cramer's V	.288	.000
	Contingency Coefficient	.277	.000
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.1.5 Showed intention to help * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.1.5 Showed intention to help	Yes	250	113	363
	No	21	125	146
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	124.170[b]	1	.000		
Continuity Correction[a]	121.991	1	.000		
Likelihood Ratio	133.002	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	123.926	1	.000		
N of Valid Cases	509				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 68. 27.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.494	.000
	Cramer's V	.494	.000
	Contingency Coefficient	.443	.000
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.1.6 Offered tea/coffee/water if customer needs to wait * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.1.6 Offered tea/coffee/water if customer needs to wait	Yes	10	5	15
	No	34	73	107
	N/A	227	160	387
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.449[a]	2	.000
Likelihood Ratio	25.764	2	.000
Linear-by-Linear Association	11.053	1	.001
N of Valid Cases	509		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.01.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.224	.000
	Cramer's V	.224	.000
	Contingency Coefficient	.218	.000
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.1.7 Kept contact address if customer doesn't want to wait * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.1.7 Kept contact address if customer doesn't want to wait	Yes	29	0	29
	No	5	20	25
	N/A	237	218	455
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	36.809[a]	2	.000
Likelihood Ratio	48.492	2	.000
Linear-by-Linear Association	11.127	1	.001
N of Valid Cases	509		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.69.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.269	.000
	Cramer's V	.269	.000
	Contingency Coefficient	.260	.000
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.1.8 Maintained eye contact * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.1.8 Maintained eye contact	Yes	294	150	444
	No	28	128	156
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	108.160[b]	1	.000		
Continuity Correction[a]	106.228	1	.000		
Likelihood Ratio	113.758	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	107.980	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 72. 28.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.425	.000
	Cramer's V	.425	.000
	Contingency Coefficient	.391	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.1.9 Maintained smiling face * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		
		Satisfied	Dissatisfied	Total
1.1.9 Maintained smiling face	Yes	263	94	357
	No	59	184	243
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	141.839[b]	1	.000		
Continuity Correction[a]	139.860	1	.000		
Likelihood Ratio	147.554	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	141.603	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 112.59.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.486	.000
	Cramer's V	.486	.000
	Contingency Coefficient	.437	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.2.1 Conversation speed was comfortable for the customer * Satisfied with Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		
		Satisfied	Dissatisfied	Total
1.2.1 Conversation/Transaction speed was comfortable for the customer	Yes	312	218	530
	No	10	60	70
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	49.425[b]	1	.000		
Continuity Correction [a]	47.648	1	.000		
Likelihood Ratio	53.155	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	49.343	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 32.43.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.287	.000
	Cramer's V	.287	.000
	Contingency Coefficient	.276	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.2.2 Voice tone was sincere * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.2.2 Voice tone was sincere	Yes	304	163	467
	No	18	115	133
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	110.685[b]	1	.000		
Continuity Correction[a]	108.621	1	.000		
Likelihood Ratio	118.946	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	110.500	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 61. 62.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.430	.000
	Cramer's V	.430	.000
	Contingency Coefficient	.395	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.2.3 Voice was sufficiently loud and clear * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.2.3 Voice was sufficiently loud and clear	Yes	306	224	530
	No	16	54	70
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	30.251[b]	1	.000		
Continuity Correction[a]	28.865	1	.000		
Likelihood Ratio	31.293	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	30.201	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 32.43.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.225	.000
	Cramer's V	.225	.000
	Contingency Coefficient	.219	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.2.4 Avoided use of slang, phrases * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.2.4 Avoided use of slang, phrases common to geographical areas	Yes	266	231	497
	No	5	7	12
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.661[b]	1	.416		
Continuity Correction[a]	.271	1	.603		
Likelihood Ratio	.661	1	.416		
Fisher's Exact Test				.561	.301
Linear-by-Linear Association	.660	1	.417		
N of Valid Cases	509				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5. 61.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.036	.416
	Cramer's V	.036	.416
	Contingency Coefficient	.036	.416
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.2.5 Avoided the use of patronizing or sarcastic comments * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.2.5 Avoided the use of patronizing or sarcastic comments	Yes	283	237	520
	No	39	41	80
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.897[b]	1	.343		
Continuity Correction[a]	.684	1	.408		
Likelihood Ratio	.895	1	.344		
Fisher's Exact Test				.399	.204
Linear-by-Linear Association	.896	1	.344		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 37.07.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.039	.343
	Cramer's V	.039	.343
	Contingency Coefficient	.039	.343
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.2.6 Did not mumble * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.2.6 Did not mumble	Yes	320	272	592
	No	2	6	8
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2.680[b]	1	.102		
Continuity Correction [a]	1.639	1	.201		
Likelihood Ratio	2.760	1	.097		
Fisher's Exact Test				.153	.100
Linear-by-Linear Association	2.675	1	.102		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 2 cells (50.0%) have expected count less than 5. The minimum expected count is 3.71.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.067	.102
	Cramer's V	.067	.102
	Contingency Coefficient	.067	.102
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.3.1 Paid full attention during conversation/ Listened to the service req. * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.3.1 Paid full attention during conversation/ Listened to the service req.	Yes	304	193	497
	No	18	85	103
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	65.499[b]	1	.000		
Continuity Correction[a]	63.754	1	.000		
Likelihood Ratio	69.110	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	65.390	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 47.72.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.330	.000
	Cramer's V	.330	.000
	Contingency Coefficient	.314	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.3.2 Did not repeat the same question multiple times unnecessarily * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.3.2 Did not repeat the same question multiple times unnecessarily	Yes	320	245	565
	No	2	33	35
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	34.371[b]	1	.000		
Continuity Correction[a]	32.354	1	.000		
Likelihood Ratio	39.944	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	34.314	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16. 22.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.239	.000
	Cramer's V	.239	.000
	Contingency Coefficient	.233	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.3.3 Did not make any comments before listening the service required * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.3.3 Did not make any comments before listening the service required	Yes	288	237	525
	No	34	41	75
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2.394[b]	1	.122		
Continuity Correction[a]	2.026	1	.155		
Likelihood Ratio	2.387	1	.122		
Fisher's Exact Test				.138	.077
Linear-by-Linear Association	2.390	1	.122		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 34.75.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.063	.122
	Cramer's V	.063	.122
	Contingency Coefficient	.063	.122
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.4.1 Expressed Optimism about resolving issue * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.4.1 Expressed Optimism about resolving the issue	Yes	233	162	395
	No	2	75	77
Total		235	237	472

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	81.963[b]	1	.000		
Continuity Correction[a]	79.723	1	.000		
Likelihood Ratio	101.018	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	81.789	1	.000		
N of Valid Cases	472				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 38.34.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.417	.000
	Cramer's V	.417	.000
	Contingency Coefficient	.385	.000
N of Valid Cases		472	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.4.2 Verbally expressed plan to resolve the problem * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.4.2 Verbally expressed plan to resolve the problem	Yes	233	201	434
	No	2	36	38
Total		235	237	472

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	32.773[b]	1	.000		
Continuity Correction[a]	30.864	1	.000		
Likelihood Ratio	39.362	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	32.703	1	.000		
N of Valid Cases	472				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 18.92.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.264	.000
	Cramer's V	.264	.000
	Contingency Coefficient	.255	.000
N of Valid Cases		472	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.4.3 Did not blame the bank for problem * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.4.3 Did not blame the bank for the problem	Yes	199	185	384
	No	36	52	88
Total		235	237	472

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	3.411[b]	1	.065		
Continuity Correction[a]	2.989	1	.084		
Likelihood Ratio	3.427	1	.064		
Fisher's Exact Test				.076	.042
Linear-by-Linear Association	3.404	1	.065		
N of Valid Cases	472				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 43. 81.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.085	.065
	Cramer's V	.085	.065
	Contingency Coefficient	.085	.065
N of Valid Cases		472	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.4.4 Kept contact information for follow-up * 11 Satisfied with Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.4.4 Kept contact information for further follow-up	Yes	79	25	104
	No	78	101	179
	N/A	78	111	189
Total		235	237	472

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	36.748[a]	2	.000
Likelihood Ratio	38.204	2	.000
Linear-by-Linear Association	26.975	1	.000
N of Valid Cases	472		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 51.78.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.279	.000
	Cramer's V	.279	.000
	Contingency Coefficient	.269	.000
N of Valid Cases		472	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.5.1 Provided the right answer/information * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.5.1 Provided the right answer/information	Yes	316	235	551
	No	6	43	49
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	36.818[b]	1	.000		
Continuity Correction[a]	35.026	1	.000		
Likelihood Ratio	40.215	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	36.756	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 22. 70.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.248	.000
	Cramer's V	.248	.000
	Contingency Coefficient	.240	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.5.2 Provided full answer/ information * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.5.2 Provided full answer/ information	Yes	299	192	491
	No	23	86	109
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	56.809[b]	1	.000		
Continuity Correction[a]	55.220	1	.000		
Likelihood Ratio	59.049	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	56.715	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 50. 50.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.308	.000
	Cramer's V	.308	.000
	Contingency Coefficient	.294	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.5.3 Provided recommendation * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		
		Satisfied	Dissatisfied	Total
1.5.3 Provided recommendation	Yes	294	186	480
	No	20	86	106
	3	8	6	14
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	62.791[a]	2	.000
Likelihood Ratio	65.842	2	.000
Linear-by-Linear Association	39.208	1	.000
N of Valid Cases	600		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.49.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.323	.000
	Cramer's V	.323	.000
	Contingency Coefficient	.308	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.6.1 Apologized for inconveniences or mistakes * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		
		Satisfied	Dissatisfied	Total
1.6.1 Apologized for inconveniences or mistakes	Yes	15	2	17
	No	18	54	72
	N/A	289	222	511
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.680[a]	2	.000
Likelihood Ratio	35.669	2	.000
Linear-by-Linear Association	2.615	1	.106
N of Valid Cases	600		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.88.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.237	.000
	Cramer's V	.237	.000
	Contingency Coefficient	.231	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.6.2 Dressed appropriately * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.6.2 Dressed appropriately	Yes	299	231	530
	No	23	47	70
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	13.801[b]	1	.000		
Continuity Correction[a]	12.869	1	.000		
Likelihood Ratio	13.917	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	13.778	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 32. 43.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.152	.000
	Cramer's V	.152	.000
	Contingency Coefficient	.150	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.6.3 Seated during service delivery * Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.6.3 Seated during service delivery	Yes	238	215	453
	No	33	23	56
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.817[b]	1	.366		
Continuity Correction[a]	.581	1	.446		
Likelihood Ratio	.823	1	.364		
Fisher's Exact Test				.397	.223
Linear-by-Linear Association	.816	1	.366		
N of Valid Cases	509				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 26.18.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	-.040	.366
	Cramer's V	.040	.366
	Contingency Coefficient	.040	.366
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.6.4 Kept desk & resources organized * Satisfied with Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.6.4 Kept desk and resources organized	Yes	246	171	417
	No	25	67	92
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	30.652[b]	1	.000		
Continuity Correction[a]	29.388	1	.000		
Likelihood Ratio	31.324	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	30.592	1	.000		
N of Valid Cases	509				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 43.02.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.245	.000
	Cramer's V	.245	.000
	Contingency Coefficient	.238	.000
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.6.5 Lead service delivery unprompted by customer * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.6.5 Lead service delivery unprompted by customer	Yes	245	126	371
	No	26	112	138
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	90.003[b]	1	.000		
Continuity Correction[a]	88.117	1	.000		
Likelihood Ratio	94.463	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	89.826	1	.000		
N of Valid Cases	509				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 64.53.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.421	.000
	Cramer's V	.421	.000
	Contingency Coefficient	.388	.000
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.7.1 Provided an explanation/instructions to the customer while transferring customer to another desk * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.7.1 Provided an explanation/instructions to the customer while transferring customer to another desk	Yes	21	27	48
	No	9	19	28
	N/A	241	192	433
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.760[a]	2	.021
Likelihood Ratio	7.819	2	.020
Linear-by-Linear Association	4.765	1	.029
N of Valid Cases	509		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 13.09.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.123	.021
	Cramer's V	.123	.021
	Contingency Coefficient	.123	.021
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.7.2 Apologized and expressed the reason if any phone call is required to make/receive * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		
		Satisfied	Dissatisfied	Total
1.7.2 Apologized and expressed the reason if any phone call is required to make/receive	Yes	6	6	12
	No	28	47	75
	N/A	281	221	502
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.175[a]	2	.010
Likelihood Ratio	9.198	2	.010
Linear-by-Linear Association	6.323	1	.012
N of Valid Cases	589		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.58.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.125	.010
	Cramer's V	.125	.010
	Contingency Coefficient	.124	.010
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.7.3 Consulted with other colleague/customer after taking permission from the customer * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.7.3 Consulted with other colleague/cuistomer after taking permission from the customer	Yes	18	3	21
	No	45	88	133
	N/A	208	147	355
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.098[a]	2	.000
Likelihood Ratio	34.435	2	.000
Linear-by-Linear Association	3.788	1	.052
N of Valid Cases	509		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.82.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.255	.000
	Cramer's V	.255	.000
	Contingency Coefficient	.247	.000
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.7.4 Did not eat, drink/display food in front of the customer * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.7.4 Did not eat, drink/display food in front of the customer	Yes	266	237	503
	No	49	37	86
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.495[b]	1	.482		
Continuity Correction[a]	.344	1	.558		
Likelihood Ratio	.496	1	.481		
Fisher's Exact Test				.559	.279
Linear-by-Linear Association	.494	1	.482		
N of Valid Cases	589				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 40. 01.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	-.029	.482
	Cramer's V	.029	.482
	Contingency Coefficient	.029	.482
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.7.5 Did not leave seat unnecessarily for long periods * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.7.5 Did not leave seat unnecessarily for long periods	Yes	273	235	508
	No	42	39	81
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.100[b]	1	.752		
Continuity Correction[a]	.039	1	.844		
Likelihood Ratio	.100	1	.752		
Fisher's Exact Test				.811	.421
Linear-by-Linear Association	.100	1	.752		
N of Valid Cases	589				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 37.68.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.013	.752
	Cramer's V	.013	.752
	Contingency Coefficient	.013	.752
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.7.6 Was not engaged in prolonged conversations with others unnecessarily * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.7.6 Was not engaged in prolonged conversations with others unnecessarily	Yes	269	231	500
	No	46	43	89
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.136[b]	1	.713		
Continuity Correction[a]	.064	1	.800		
Likelihood Ratio	.136	1	.713		
Fisher's Exact Test				.730	.399
Linear-by-Linear Association	.136	1	.713		
N of Valid Cases	589				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 41.40.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.015	.713
	Cramer's V	.015	.713
	Contingency Coefficient	.015	.713
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.7.7 For long waiting officer said sorry * Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.7.7 For long waiting the officer said sorry	Yes	44	13	57
	No	11	77	88
	N/A	216	148	364
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	77.248[a]	2	.000
Likelihood Ratio	84.128	2	.000
Linear-by-Linear Association	1.242	1	.265
N of Valid Cases	509		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 26.65.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.390	.000
	Cramer's V	.390	.000
	Contingency Coefficient	.363	.000
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.8.1 Asked any more help required or not * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.8.1 Asked any more help required or not	Yes	74	20	94
	No	197	218	415
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	30.071[b]	1	.000		
Continuity Correction[a]	28.829	1	.000		
Likelihood Ratio	31.925	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	30.012	1	.000		
N of Valid Cases	509				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 43. 95.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.243	.000
	Cramer's V	.243	.000
	Contingency Coefficient	.236	.000
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.8.2 Said thanks after providing service * Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.8.2 Said thanks after providing service	Yes	112	19	131
	No	203	255	458
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	69.409[b]	1	.000		
Continuity Correction[a]	67.764	1	.000		
Likelihood Ratio	76.196	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	69.291	1	.000		
N of Valid Cases	589				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 60.94.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.343	.000
	Cramer's V	.343	.000
	Contingency Coefficient	.325	.000
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

1.8.3 Invited customer to return * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
1.8.3 Invited customer to return	Yes	99	22	121
	No	216	252	468
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	49.153[b]	1	.000		
Continuity Correction[a]	47.730	1	.000		
Likelihood Ratio	52.916	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	49.070	1	.000		
N of Valid Cases	589				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 56.29.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.289	.000
	Cramer's V	.289	.000
	Contingency Coefficient	.278	.000
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

2.1.1 The queue was well organized * Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		
		Satisfied	Dissatisfied	Total
2.1.1 The queue was well organized	Yes	129	71	200
	No	9	41	50
	N/A	177	162	339
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35.281[a]	2	.000
Likelihood Ratio	37.047	2	.000
Linear-by-Linear Association	5.499	1	.019
N of Valid Cases	589		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 23.26.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.245	.000
	Cramer's V	.245	.000
	Contingency Coefficient	.238	.000
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

2.1.2 The guard/office stuff helped maintain the queue * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
2.1.2 The guard/office stuff helped maintain the queue	Yes	92	40	132
	No	23	40	63
	N/A	200	194	394
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.418[a]	2	.000
Likelihood Ratio	22.930	2	.000
Linear-by-Linear Association	10.110	1	.001
N of Valid Cases	589		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 29.31.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.195	.000
	Cramer's V	.195	.000
	Contingency Coefficient	.191	.000
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

2.2.1 Did the FDO provided the service in timely manner * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
2.2.1 Did the FDO provided the service in timely manner	Yes	297	152	449
	No	18	122	140
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	121.820[b]	1	.000		
Continuity Correction[a]	119.687	1	.000		
Likelihood Ratio	131.476	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	121.613	1	.000		
N of Valid Cases	589				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 65. 13.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.455	.000
	Cramer's V	.455	.000
	Contingency Coefficient	.414	.000
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

2.2.2 Did FDO offer any brochure * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
2.2.2 Did the FDO offer any brochure or leaflet	Yes	42	25	67
	No	77	99	176
	N/A	152	114	266
Total		271	238	509

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.396[a]	2	.006
Likelihood Ratio	10.424	2	.005
Linear-by-Linear Association	.258	1	.612
N of Valid Cases	509		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 31.33.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.143	.006
	Cramer's V	.143	.006
	Contingency Coefficient	.141	.006
N of Valid Cases		509	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

2.2.3 Provided help/served queries without any confrontation * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		
		Satisfied	Dissatisfied	Total
2.2.3 Provided help/served queries without any confrontation	Yes	200	152	352
	No	6	38	44
	N/A	109	84	193
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.350[a]	2	.000
Likelihood Ratio	32.903	2	.000
Linear-by-Linear Association	.284	1	.594
N of Valid Cases	589		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 20.47.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.227	.000
	Cramer's V	.227	.000
	Contingency Coefficient	.221	.000
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

3.1.1 Branch was clean * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
3.1.1 Branch was clean	Yes	290	228	518
	No	25	46	71
Total		315	274	589

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	10.831[b]	1	.001		
Continuity Correction[a]	10.012	1	.002		
Likelihood Ratio	10.888	1	.001		
Fisher's Exact Test				.001	.001
Linear-by-Linear Association	10.812	1	.001		
N of Valid Cases	589				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 33. 03.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.136	.001
	Cramer's V	.136	.001
	Contingency Coefficient	.134	.001
N of Valid Cases		589	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

3.1.2 Branch was organized * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
3.1.2 Branch was organized	Yes	298	228	526
	No	24	50	74
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	15.306[b]	1	.000		
Continuity Correction[a]	14.348	1	.000		
Likelihood Ratio	15.447	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	15.281	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 34. 29.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.160	.000
	Cramer's V	.160	.000
	Contingency Coefficient	.158	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

3.1.3 Branch was well decorated * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
3.1.3 Branch was well decorated	Yes	296	224	520
	No	26	54	80
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	16.632[b]	1	.000		
Continuity Correction[a]	15.664	1	.000		
Likelihood Ratio	16.782	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	16.604	1	.000		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 37.07.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.166	.000
	Cramer's V	.166	.000
	Contingency Coefficient	.164	.000
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

3.1.4 Temperature inside the branch was comfortable * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
3.1.4 Temperature inside the branch was comfortable	Yes	282	229	511
	No	40	49	89
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	3.198[b]	1	.074		
Continuity Correction[a]	2.799	1	.094		
Likelihood Ratio	3.189	1	.074		
Fisher's Exact Test				.084	.047
Linear-by-Linear Association	3.192	1	.074		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 41.24.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.073	.074
	Cramer's V	.073	.074
	Contingency Coefficient	.073	.074
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

3.1.5 Sitting arrangement facilities were adequate * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
3.1.5 Sitting arrangement facilities were adequate	Yes	267	223	490
	No	55	55	110
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.728[b]	1	.393		
Continuity Correction[a]	.559	1	.455		
Likelihood Ratio	.727	1	.394		
Fisher's Exact Test				.400	.227
Linear-by-Linear Association	.727	1	.394		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 50. 97.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.035	.393
	Cramer's V	.035	.393
	Contingency Coefficient	.035	.393
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

3.1.6 Security opened the gate for the customer * 11 Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
3.1.6 Security opened the gate for the customer	Yes	265	210	475
	No	57	68	125
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.132[b]	1	.042		
Continuity Correction[a]	3.732	1	.053		
Likelihood Ratio	4.122	1	.042		
Fisher's Exact Test				.044	.027
Linear-by-Linear Association	4.125	1	.042		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 57.92.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.083	.042
	Cramer's V	.083	.042
	Contingency Coefficient	.083	.042
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

3.1.7 Security was properly dressed * Satisfied with Overall Performance of FDO

Crosstab

Count

		11 Satisfied with Overall Performance of FDO		Total
		Satisfied	Dissatisfied	
3.1.7 The security was properly dressed	Yes	289	229	518
	No	33	49	82
Total		322	278	600

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.882[b]	1	.009		
Continuity Correction[a]	6.271	1	.012		
Likelihood Ratio	6.878	1	.009		
Fisher's Exact Test				.012	.006
Linear-by-Linear Association	6.871	1	.009		
N of Valid Cases	600				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 37.99.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.107	.009
	Cramer's V	.107	.009
	Contingency Coefficient	.106	.009
N of Valid Cases		600	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.