

A STUDY OF CUSTOMER EXPERIENCE ABOUT BANKING SERVICES IN SELECT CO-OPERATIVE BANKS IN SOUTH CENTRAL MUMBAI

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ABSTRACT

The purpose of the study is to measure customer experience while banking with selected co-operative banks in South Central Mumbai, its impact on customer experience and consequently banks' business. The study design is based on qualitative research method. The study was initiated with descriptive method to explore why co-operative banks despite being established more than 100 years back, still lacks in business growth vis a vis other competitive banks such as private, public and foreign banks. A set of questionnaires were prepared, customers were selected randomly and were asked to respond their felt experience about the banks' services while banking with the selected co-operative banks. The study establishes a robust relationship between customer experience, their level of satisfaction and to find out as to why these banks' failed to acquire market share. The primary data for the study are collected through questionnaires and personal interviews and secondary data collected from published reports, journals, research papers, fact sheets of the co-operative banks and different related sites from internet.

Keywords: Customer, Co-operative Banks, Experience, Satisfaction, Services

INTRODUCTION:

Customer experience is an internal and subjective response while customer deals with a company/firm directly or indirectly (Christopher Meyer and Andrew Schwagar (2007), Understanding Customer Experience, Harvard Business Review (HBR), February (2007). The quality of customer experience is the key to customer retention and customer loyalty. In banking sector customer experience encompasses everything from quality of customer service to customer satisfaction, product and process. "Experience can be defined as an event or an activity which leaves a lasting impression". From a customer perspective this lasting impression is usually the result of needs fulfilled. The banking sector primarily being a service driven and relationship based industry; customer experience becomes an important and competitive differentiator, starting from the time of first contact till the association lasts and service delivered, a bank may meet, exceed or belie the customer expectations. In today's world of innovation and competition, customer has array of choices and option to move beyond a limited product offerings and deficient service. In a high voltage competitive banking environment customer is more likely to choose a bank with proven record and sustainable service delivery and products offerings. Pine and Gilmore (1998) in their research paper "Customer Experience" and in subsequent year (1999) in their book "The Experience Economy- "Work is theatre and every business is a stage" observed that in the present time services have become more commoditized and leading age companies are competing on experience. Chakravarty et al. (2004) explains that the banking sector is prone to customer shifting behavior because of competition between banks and similarity in the products offering and product mix. Delighting the customer experience does not mean acceding to every request of the customer, rather it pave the way for understanding the need of the customer and work on the understandable way to address the concern of the customer. A better customer experience moves around two pillars of the better customer service such as

1. Improving speed, competency and personal attention to the need of the customer.
2. Finding the ways for retaining the customers.

Customer retention being a challenging task, banks need to continuously communicate with the customers, position itself strategically to address the customers concern and queries, eliminate road blocks and improve organizational culture. The customers have become sophisticated and very demanding and they look forward beyond competitive prices and good services, customer want memorable and satisfactory service experiences (Heineke & Davis, 2007). The banks should endeavor to inculcate the "Customer First "policy among the employees and it should be part of the internal policies and process. Stuart and Tax (2004) states that the customers experience can be further improved by designing a service system which encourages greater customer participation. In today's stiff competition and volatile business environment merely having a satisfied customer is not enough to sustain the competition, a strong loyalty can only be achieved when customer is having higher degree of satisfactory experience (Lilja and Wiklund, 2006). Management of customer experience and emotions is important as customer experience and emotions make or break value in an organization (Shaw, 2007). Customer experience is psychological impact which is comprehensive and subjective acknowledgement developed from customer interactions with the bank. The contact may include different level of customer engagement (Gentile et al 2007; Lemke et al 2011) .Customer experience can be planned, managed, staged, and delivered to the customer. On the same lines, Schmitt, (2003) has proposed a customer experience framework which includes five steps which include (i) Analyzing the experiential world of the customer (ii) Building experiential platform which is dynamic, multi-dimensional and multi-sensory (iii) Structuring the customer interface (v) Designing brand experience and (v) Engaging in continuous innovation and addressing all touch points through which customers interact with a bank. Beaujean, et al, (2006) in his research study explain that there is a link between moment of truth and share of wallet. Although use of IT, Customer Relationship Management (CRM) systems and complex process help in making transactions easier and faster but emotional connect cannot be made with customers with concerned human approach.

LITERATURE REVIEW:

Several authors (Liljander & Strandvik 1997, Pine & Gilmore 1998, Carbone & Haeckel (1994) and Carbone, 2004, Berry & Carbone, 2007) and other such various authors have mentioned that the

customer experience may provide a new wave of competition. However, studies shows that a little research has been done in the area of customer experience and towards the services offered by the organizations. The literature review covers three important area of discussion (i) what is customer experience (ii) why customer experience is important and (iii) how business organizations move around creating a satisfactory customer experience. The objective of this study is to find out how organizations and most importantly banks' go about designing and improving customer experience.

Liljander & Strandvik (1997) in their research paper "Emotion and Service Satisfaction" mentions that the emotion could play an important role in determining satisfaction with a service; the authors further explains that the customer experience different positive and negative emotions in connection with the service and these emotions influences service satisfaction. The authors identify four group of the customers with a different emotional profiles and analyses of these group shows that the negative emotions have largest impact on customer response.

Carbone & Haeckel (1994) AND Carbone (2004) Carbone and Haeckel (1994) in terms of taking a more holistic and strategic approach towards experience design divided the experience design into four phases; (i) acquisition of service experience design skills (ii) Data collection and analysis (iii) Service due design and (iv) Implementation and verification . Later Carbone (2004) suggested five steps (i) build a diverse design team (ii) Drill down to the experience core(iii) Focus on clues (iv) develop the experience narrative or story line and (v) priorities implementation opportunities.

Berry & Carbone (2007) , In 2007 Berry and Carbone has provided an evidence based approach to experience design and recommended five stage approach (i) Identify the emotions that evokes customers commitments (ii) Establish an experience motif (iii) Inventory and evaluate experience sign (iv) Determine the experience gap and (v) close the experience gap and monitor execution. In his research paper Carbone also suggested that to transform an organization to an experience based, the organization requires (i) Vision and Strategy (ii) Leadership and (iii) Transfer of skills and knowledge by getting employees to think in terms of experience sign.

Sharma, Meenakshi; Chaubey, D. S. (2014) in their research paper " An Empirical Study of Customer Experience and its Relationship with Customer Satisfaction towards the Services of Banking Sector" studied that the customer experience is one of the single most important factors for achieving success for banks . They further find that the customer experience management is a process which focuses on the business, around the needs of the individual customer. Banks should focus on the importance of the experience. Customer Experience Management' represents the discipline, methodology and/or process used to comprehensively manage a customers' cross-channel exposure, interaction and transaction with a company, product, brand or service. They further studied that there is strong linkage between customer experience with the overall feeling, trust and their satisfaction which in turn create a delighting experience in the customer.

Johnston, Robert and Kong, Xiangyu. (2011) in their research report "The Customer Experience: a road-map for improvement- Managing Service Quality" have studied, how organization go about designing and improving the customer experience. In their study they have chosen four organizations for exploratory study and collected data from participant's observation, discussions, and internal reports and from secondary sources of data. The study found that there is a requirement of change in mind set while designing the customer experience improvement program. The study provides a road map, which organizations can use as a base for improving their customer experience. The study suggests that an organization must have clarity in the area of customer, staff and cost efficiency.

Debra Grace, Aron O'Cass, (2004) in the study "Examining service experiences and post-consumption evaluations" have studied the behavior pattern of 254 bank's customers and found that core service, employee service and services cape make a significant behavioral change in the customer buying attitude. Furthermore, the service experience was found to significantly affect feelings, satisfaction and brand attitudes.

Chriss Voss C and Leonieke Zomerdijk (2007), examines innovation in experiential services, where the focus is on the experience of the customer when interacting with the organization. The research finds that experiential services are mostly designed from the customer point of view rather than a single product is transaction. The report find a customer experience is built over an extended period of time,

starting before and ending after the actual sales experience or transaction. Another finding of the research is that innovation takes place in five distinct design areas that influences the customer experience, these are (i) The physical environment (ii) The service employees (iii) The service delivery process (iv) fellow customer and (v) Back office support.

Gruen T.W. Osmonbekov, T. and Czaplewski A.J. (2006) in their research paper 'eWOM' The impact of customer to-customer online know-how exchange on customer value and loyalty states that an outstanding customer experience is important for marketers in today's' competitive environment and can affect brand awareness, customer loyalty and in turn profitability. The study further suggest that customer know how exchange impact customer perceptions of product value and there is a possibility that the customer would recommend the products further.

Shaw Collins And John Ivens (2002) in their book titled "Building Great customer experience" shows that almost 85% of the business mangers approve those traditional such as Price, Delivery are no longer an effective business strategy. In modern days' the biggest differentiator is customer experience. Now a days' the customer experience is being used as a key strategy to attract and retain the customer which adds value, business and competitive advantage. The study seeks to explore the impact of customer experience on brand loyalty and whether this reflecting in terms of business proposition.

Prahalad and Ramaswamy (2004) in their book "Future of competition" have mentioned that the customer experience may generate a new means of competition. They further mentioned that providing a good customer experience is important because it affects customer satisfaction and ultimately business growth. Customer no longer receives value through purchase of products and services alone. Instead customers are engaged in the various network in order to meet their preferences and value they obtain, comes from sum total of those personal experiences

Bate P and Robert G (2007), introduced a concept which involves customer in the design of the experience. The study argues a major shift in focus from strong management orientation of organization development (OD) to a more "user-centric" OD involving the customer at every stage of the design process, from problem identification to solution findings and execution. The paper argues that a better customer experience can be enhanced by more customer involvement and their active participation.

Gentile, Chiara, Spiller, Nicola and Noci, Giuliano (2007) in their paper "How to Sustain the Customer Experience: An Overview of Experience Components that co-create value with the customer" mentioned that experience factor plays an important role in determining the company success and found that an excellent customer experience are still scarce. The study throw some light on the perspective of customer experience and find that right environment and setting for the desired customer experience should be created in such a way to enhance value for customer and organization both.

Bain and Company analysis (2015) shows that company that excels in the customer experience grows revenue 4% -8% above their market, customer tends to stay longer and make recommendations. Creating an experience that stand out in the crowded market is a difficult task , when Bain analyzed 140 U S companies' financial brand and loyalty data from 2005 to 2009 found that only one in nine excelled in all categories. To create an experience that really impresses the customer requires an unflinching commitment, distinctive value proposition and undaunted willingness to meet customer requirement

OBJECTIVE:

- Customers of the cooperative banks are having satisfactory experience with the products and services offered by the cooperative banks.
- Customer felt satisfactory experience while dealing with cooperative banks.

HYPOTHESIS:

Hypothesis 1:

- H01 Customers of these cooperative banks are not satisfied with the products and services offered by the cooperative banks
- H12 Customers of these cooperative banks are satisfied with the products and services offered by the cooperative banks.

Hypothesis 2:

- H02 Customers of the co-operative banks are having a satisfactory experience while dealing with the cooperative banks.
- H12 Customers felt unsatisfactory experience while dealing with cooperative banks.

RESEARCH METHODOLOGY:

Research methodology is a process to conduct in depth study in the selected subject. The study is a survey research in order to find out the satisfaction among the respondents (customers) of the co-operative banks in South Central Mumbai. The co-operative movement in India is more than 100 years old, despite that, the co-operative banks failed to acquire the market share in comparison with public and private sector banks operating in the same competitive environment. In the study two co-operative banks namely (i) Sahebrao Deshmukh Co-operative Bank Ltd. (SDCBL) and (ii) Patan Co-operative Bank Ltd. (PCBL) were selected as a sample bank.

SDCBL was founded in 1973 and JSBL was founded in year 1980. Despite the foundation of both the bank in the nearby years, as on March 2014, the total business of the SDCBL more than 1000 crores whereas the total business of PCBL more than 100 crores. Despite, both the banks falling in the same category and offering more or less same kind of products what could be the reason, SDCBL was able to generate 10 times more business than the PCBL. Accordingly sample questionnaires were created and respondents were asked to express their experience about the banking services of the banks. The respondents were contacted out of the banks' branch premises and without prejudiced to the function of the banks. The respondents were informed about the purpose of study and they willingly agreed to respond to the question incorporated in the questionnaires.

Research Design & Data Collection:

Data for the study were collected both primary as well as secondary sources of information. The secondary data were collected from the official websites of Reserve Bank of India and official websites of the concerned banks, journals, publication and newspapers.

For primary data structured questionnaires were prepared and observations, experienced and feedback were collected from the customers of the co-operative banks. Out of the two selected co-operative banks total 100 customers randomly taken as respondents, 50 respondents from each co-operative banks were taken as a sample.

Scope of the Study

The study covers the customers' experience while they deal with co-operative banks operating in South Central Mumbai during their banking operations. The study covers the banks' customer as a respondent. The customers belong to various professions, gender, varied income group and place. The researcher has selected two banks namely SDCBL and PCBL operating in South Central Mumbai. One co op bank whose business is far better than another co-operative Bank , both operating in the same competitive environment , assuming that since these co-operative banks do not have much differentiation in the banking products, than what causes one bank to grow business and other struggle for business.

Limitation of the Study

1. The study is restricted to satisfaction/unsatisfactory experience of the customers having an account with cooperative banks
2. The study is restricted by time and period limitation
3. The respondents to the study are limited to the place of study
4. The study is limited to within the demographic spread of South Central Mumbai.

The researcher has selected the South Central part of Mumbai, which may have limited outcome because of homogeneous customer based. Nonetheless based on the conclusion and outcome further study may carried our covering a larger landscape where more accurate result may come which would help the banks to frame the polices accordingly.

DATA ANALYSIS:

The choice of the statistical technique to use in analyzing the data is the function and objective of the research study. The main objective is to assess and ascertains the relationship between different variables and test specific hypothesis with regards to the nature of the relationship. The purpose of the study is to discriminate the customers between customers who have satisfactory experience and customers who have unsatisfactory experience about the banks services. Data were analyzed using the SEVQUAL (Service Quality) model developed by Zeithmal, Parasuraman and Berry (1988).

ANALYSIS AND INTERPRETATION:

The objective of the study, the main areas of research and analysis concerned about the satisfactory experience of service quality and its dimensions: tangibility, reliability, responsiveness, assurance and empathy. As mentioned customer experience were measured on five scales from strongly disagree to strongly agree scale.

ANALYSIS OF BANKING SERVICES AND OVERALL EXPERIENCE EVEL:

The analysis of the table 1 shows that there is wide gap between the BCBL and JSBL with regards to overall service quality comprising of their respective customers.

Table 1

SERVQUAL Dimension	SDCBL (Mean)	PCBL (Mean)
Tangibility	25.48	24.44
Reliability	17.32	14.96
Responsiveness	14.90	11.12
Assurance	14.78	14.14
Empathy	16.42	12.08
Overall Satisfaction level	88.90	76.74

DIMENSION WISE ANALYSIS OF DATA:

Tangibility:

Table 1 clearly indicates that there is perceptible difference in the satisfaction level of the customers of the BCBL and JSBL Bank with their respective customers' satisfaction about tangibility of experience. The data reveals that banks such as SDCBL (mean 26.96 exceeds the level of satisfactory experience with respect to PCBL (mean 22.71). While PCBL with mean value of 22.71 falls short below the satisfaction of their customers on the dimension of tangibility when compared to the SDCBL. The segment wise analysis of tangibility shows that there is a perceptible difference in the experience about the modernity between both the banks, there is also a gap in physical facility, banking materials supplied to the customers, in terms of number of ATMs, technological enhancements and alternate channels like internet banking etc. SDCBL outperforms PCBL.

Table 2: Experience of customers about Banks tangibility

Sr. No.	SERVQUAL Dimension	SDCBL (Mean)	PCBL(Mean)
1	modern looking equipment	4.10	3.65
2	physical facility at the branches	3.48	2.94
3	The employees are neatly dressed and well behaved	3.6	3.40
4	Banking Materials	3.72	3.26
5	Number of ATM	3.88	2.60
6	Technical enhancement	4.22	4.02
7	Internet banking facility	3.96	2.84
	Overall Experience -Tangibility (1 to 7)	26.96	22.71

Reliability:

The analysis of reliability dimension (Table 3) on the service scale of satisfactory experience clearly indicates that the reliability component of SDCBL (16.92) is higher than the PCBL (14.79). Out of five parameters of commitment, concerns, error free execution of work, performance of duties without reminders at first instance, SDCBL bank leads on all the five parameters of reliability.

Table 3: Experience of customers about Banks Reliability

Sr. No.	SERVQUAL Dimension	SDCBL (Mean)	PCBL (Mean)
1	The bank meets its commitment and promises made to its customers	3.29	2.66
2	Employees of the bank shows care and concerns in resolving the customers problems	3.45	2.95
3	Bank employees perform their duties and responsibilities without reminders	3.55	3.10
4	Bank insist on error free transactions	3.33	2.86
5	Bank performs their responsibilities at first instance itself	3.30	3.22
Overall Experience –Reliability (1 to 5)		16.92	14.79

Responsiveness:

Table (4), the third dimension of satisfaction (Responsiveness) clearly shows that the SDCBL bank leads on all the front. The mean value (14.10) in favor of SDCBL in comparison with mean value (10.32) obtained by BCBL higher than JSBL and thus the responsiveness. The element wise study shows that PCBL bank needs to improve upon customers' expectation about the servicing time. Prompt service, eagerness of employees to help customers in banking transactions and also turnaround time while servicing the customers.

Table 4: Experience of customers about Banks Responsiveness

Sr. No.	SERVQUAL Dimension	SDCBL (Mean)	PCBL (Mean)
1	The customers of the bank are informed about the exact time when the services will be performed.	3.86	2.56
2	The employees of the bank are expected to give prompt service to the customers	3.24	2.74
3	The employees of the bank are eager to help the customers	3.86	2.24
4	The employees of bank are never too busy to responds to customers' needs	3.14	2.78
Overall Experience -Responsiveness (1to 4)		14.10	10.32

Assurance:

Assurance dimension (Table 5) of service quality and satisfaction shows that the customers are more assured and confident with SDCBL than the PCBL. In some of the dimension, customers are having almost same level of experience in both the banks. Customers perceive that the services in terms of instilling the confidence among the customers, knowledge and courteous behavior are more satisfactory in SDCBL than PCBL.

Table 5: Experience of customers about Banks Assurance

Sr. No.	SERVQUAL Dimension	SDCBL (Mean)	PCBL (Mean)
1	The behavior of the Bank employees instill confidence in customers mind	3.95	3.15
2	The customers of the bank feel that their money and information is safe with the bank	4.02	3.85

Sr. No.	SERVQUAL Dimension	SDCBL (Mean)	PCBL (Mean)
3	The employees of the bank are knowledgeable and are able to resolve the queries	3.65	2.95
4	The customers of bank experienced that the employees courteous in behavior.	3.8	2.90
Overall satisfaction -Assurance (1to 4)		15.42	12.85

Empathy:

The Table (5) shows that the employees of SDCBL are more empathetic towards their customers (personalized attention) and employees of the bank understand the needs of the customer. The business banking hour suits the customer convenience employees give personal attention to customers. There is perceptual difference in terms of empathy towards the customers between both the banks.

Table 6: Experience of customers about Banks Empathy

Sr. No.	SERVQUAL Dimension	SDCBL (Mean)	PCBL (Mean)
1	The customers of the Select bank are given personalized attention	3.70	3.20
2	The banks business hour is convenient to its customers	4.12	3.80
3	The bank employees give personal; attention to the customers	3.5	2.8
4	The employees of the bank understand the specific needs of the customers.	3.96	2.99
Overall satisfaction -Empathy (1to 4)		15.28	12.79

DISCUSSION:

In the highly competitive banking environment, banks endeavors to meet the customers' expectations and accordingly brings various products and process, however, despite all these; products and process, the customer experience towards banks services and products makes the final outcome. Customers' expectation for a better quality of service enhances their level of satisfaction and ultimately brings new business to the banks. The study brought out certain facts with respect to customer experience with the banks , which may be researched further and subsequent opinion may drawn and may be applied in improving the customer satisfaction and satisfactory experience in the banking industry specially and any service sector generally..

1. The study is relatively connected which shows that a customer may be having positive experience in one aspects and may be having negative experience in another aspects.
2. The comparative study of experience felt by customers' between two co-operative banks indicates that the perception about the delivery of service by one bank is exceeding in comparison with another bank.
3. The study conducted on five dimension of SERVQUAL scale of tangibility, reliability, responsiveness, assurance and empathy, the study shows that there is a need to work on investment in tangibles such as modern looking equipment and materials used in banks. The number of bank branches and ATM locations are also playing a major role in the satisfaction level of the customers. In the tangibility dimension. Customers of SDCBL are having more satisfactory experience than the customers of JSBL that shows that if these components are taken care of customer loyalty and retention will increase which means increase in the business. In an intense business competition for business, banks needs to respond more proactively and strive to meet the customer demands and should be eager to resolve the problems.
4. Customer's first interaction is at the business counter with the bank's employee's impact customer experience about the overall image of the bank; hence at these counters the customers should be dealt with utmost care, the employees should be courteous in their approach and, should have adequate knowledge to meet the customers' queries.

Banking industry, being a service driven industry is highly demanding in nature and requires a careful crafting and implementation of the policies, products and procedures. However, it is a tedious task, because customer service is complex in nature. There are other various factors which affects customer perception towards banking services. Hence, an ongoing customer survey and feedback may help banks to find out the pulse of the satisfaction and what needs to be improved. The study is done in a limited domain; however, the outcome may be utilized to verify the facts further, which will to expand the larger domain for study.

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