CUSTOMER DELIGHT – A MILESTONE FOR THE BANKS

Dr. R.K. Uppal

Director,
ICCSR Sponsored Major Research Project
D.A.V. College, Malout, Punjab, India.

ABSTRACT

The new millennium has exposed the entire banking system to new challenges of competition and struggle for survival. The era of liberalization, deregulation, globalization and privatization has let loose a close race for internecine competition in the banking industry and survival of fittest is emerging as a trend. The tremendous advances in technology and the spread of IT have brought in a paradigm shift in banking operations. This paper examines customer delightedness from different banking services in Punjab through a well-structured and pre-tested questionnaire. The survey was conducted in the month of October, 2008. The results have been drawn from the survey of 384 bank customer of public sector banks, Indian private and foreign sector banks. The paper concludes with private likert-type scale that customers of Indian private sector and foreign sector banks are more delighted than their counterparts. Some strategies are necessary to enhance quality service in banks particularly in public sector banks.

Keywords: Customer delight, Custumer services, private banks, foreign banks

INTRODUCTION:

In the post reform period a paradigm shift is taking place in the banking sector. The first of these shifts occurred during the 1991-94 phase in which the emphasis shifted from growth to profits, from balance sheet size to a clean, transparent and healthy balance sheet, from regulated regime to a relatively deregulated one. During the next phase (1994-98), the financial markets started giving interest rate signals, links between forex and money market become strong, interest rates were deregulated and competition intensified. The process of economic liberalization and financial sector reforms brought the issue of customer focus to the forefront. Competitive innovations have made bank customers more concerned about their money value and surrounding environment that leads to high customer expectations from service providers. In the present day situation, customers are becoming more and more demanding. Bankers have had to evolve new approaches and produces to keep pace with growing expectations. Customer's preferences are keeping on changing at a rapid speed and their demands are turned insatiable. In order to cater to the changing preferences, bankers are bound to provide the services suitable to their needs to survive in the competition. Customers are not ready to accept any delay in service today and are in need of information for instant decisions. It has become a challenging and tough job for bankers in retaining the existing customer base and winning the new customers. Otherwise sustaining in the banking business is a tough phenomenon. It is a goal of bankers to make the customers happy to achieve their targets.

The excellent and managing customer relationship is the future of any business or everybody's business. Customer focusing is not being viewed as just a business strategy but should become a corporate mission (Shankar, A.G, 2004, p.5). Once good service is extended to a customer, a loyal customer will work as an Ambassador to the bank and facilitate growth of business (Bhaskar, P.V., 2004, p.9). For delivering quality service, it is imperative to have customer orientation as a culture in the bank. The customer orientation builds long term relationships resulting in customer satisfaction and cash flows to the banks (Swaroop, K.S., 2004, p.17). Today, the rural customers don't any idea as to how much time is required for any type of banking services. The rural customers are not aware for what purpose the loans are available and how they can be availed (Hasanbanu, S., 2004, p.21). The level of customer service and satisfaction is determined by branch location and design, variety of services, rates and charges, systems and procedures, delegation and decentralization, mechanization and computerization, competitive efficiency, complaint redressal and very importantly staff skills, attitudes and responses (Singh, S., 2004, p.30). A good customer service in banks should have three basic tenets – courtesy, accuracy and speed (Ganesh, C & Varghese, M.E., 2003, p.14).

The customer care has been enjoying the attention of the govt., the RBI and the banks themselves. Various committees have gone into the problem in great detail & made recommendations, many of which have been implemented. Despite so many measures initiated at various levels to improve the standard of customer service, the level of satisfaction perceived by various segments of customers has been low. It is in this context that customer service has to be analyzed and appropriate strategies drawn up, not only to attract new customers, but also to retain existing ones.

With the opening up of the economy customer satisfaction has acquired new meaning and different dimensions as banks are discovering more and more innovative products to meet increasing competition themselves. Therefore, in the present era, the emphasis is on customer delight so as to exceed customer's expectations. Highly satisfied customer can be called delighted customer. Thus it is a need of the hour to delight the customers. This paper is also an attempt to study the delightness of customers from the existing banking services.

SCHEME OF THE PAPER:

This paper has been divided into five sections. After the brief introduction, second section deals with review of related studies. Third section deals with objectives and research methodology and database. Fourth section deals with findings and section last concludes the paper

REVIEW OF THE RELATED STUDIES:

For identifying the research gap sought to be bridged by the study, the existing literature on the subject is being reviewed in the following paragraphs.

Chandler (1989) distinguishes between delight and satisfaction by saying that while delight provides unexpected value (equating costs with benefits) or unanticipated satisfaction, satisfaction (whatever is the level, low/moderate/high) is a static phenomenon that focuses on known situations.

Whittaker (1991) points out that delight is the only key to survival in today's competitive world.

Oliver, Rust and Varki (1997) contended that delight, being the higher level of satisfaction, is the key to the

more evasive goals of loyalty and loyalty-driven profit. They rightly pointed out that customer delight is qualitatively different from satisfaction, as it is found to have' near zero effect' on repurchase intention and, hence, one must entertain delight as a goal apart from satisfaction.

Gurney (1999), customer delight is an opportunity, provided employees are trained to take up these opportunities and are empowered to act on them as the customers want service workers to be efficient, helpful and pleasant.

Verma (2003) observed that customers get delighted when they interact with customer-oriented staff, but such a staff only senses, serves and satisfies customer's identified needs, whereas delight is one level above such an orientation. It is a state where the customer feels happy or elated at the service provision, which drives his or her commitment or loyalty. Further, it occurs when the customer is pleasantly surprised in response to an experienced disconfirmation about the expected product performance. It provides an unexpected value or unanticipated satisfaction (Chandler, 1989). Delighters include friendliness, courtesy, consideration, problem-solving and personalization, which are considered as most essential elements of service quality. Courtesy (employee politeness, respect, friendliness and consideration), prompt customer-oriented recovery management, personalization, going beyond the call of duty or out the way helps provision and customization also delight customers.

Nash and Nash (2003) emphasized that customer delight results in long-term profitability and loyalty among customers. Delighting the customers by taking the extra mile leaves a memorable impression on them, which the customer talks about from time to time by becoming profitable customers.

Ghodeshwar (2000) stresses upon the importance of understanding the customer expectation properly and delivering actual performances that exceed that expectation so as to make them delighted customers.

Ngobo (1999) treats delight and 100 percent satisfaction equally for initiating managerial efforts attempting new or retaining old customers. He opines that customer delight may not be worth the efforts of the marketers because after a certain threshold point, the effect of satisfaction on loyalty increases at a decreasing rate and the firm stops reaping the benefits of customer satisfaction in terms of loyalty.

RESEARCH GAP:

After analyzing some research studies, we find that very few research studies have been conducted to customer delight in banks and due to this fact, this study is directed towards the delightness of the bank customers.

OBJECTIVES, RESEARCH METHODOLOGY AND DATABASE:

OBJECTIVES:

- To study and analyze the delightness of customers from the services of various banks.
- Suggestions to improve the customer services in banks.

RESEARCH METHODOLOGY:

The study is based on a survey conducted in Ludhiana district (Punjab) in October, 2008. Public sector banks, Indian private sector banks and foreign banks operating in Ludhiana district of Punjab forms the universe of the study. We have selected Ludhiana district of Punjab because all the bank groups' branches are working in this district and it is known as industrial hub of Punjab and it is also thickly populated. We have selected the three banks, one from each bank group. Further, we have selected three branches one from each bank group. Total sample size is 384 which is equally divided among the three bank branches. The customers of only three banks have been taken which has experience of at least three years.

Data was analyzed with the help of percentage and ranking methods. The respondents were asked to respond on five-point likert scale i.e. strongly disagree, disagree, undecided, agree and strongly agree regarding various statements. For the purpose of ranking, the following step-by-step method has been followed.

First Step: Firstly, in respect of some comparative issues, the number of times factor occupied the 1st, 2nd--------- nth rank were computed in terms of frequency.

Second Step: Weights are assigned to each rank in the descending order. Weightage pattern was as: I^{ST} rank-3, 2nd rank-2 and 3rd rank-1.

Third Step: The sum of the above given weights, for all the ranks were calculated which is denoted in the above step.

Fourth Step: Overall ranks were assigned on the basis of total score values for each factor calculated in the above step.

Database

Field survey

SOCIO-ECONOMIC PROFILE OF THE BANK CUSTOMERS:

In table 1 total sample of customers 384 is equally divided into public, private and foreign banks. Among all the customers the maximum are male. The maximum customers are post-graduates and belong to service class. 40.89 pc customers are under 25 years. The level of income affects the thinking of the customers. In the present survey, 41.66 pc customers have income above 2 laces.

Table 1: Socio-Economic Profile of Customers

Group	Number	% Percent
Bank Group		
1.Public	128	33.33
2.Private	128	33.33
3.Foriegn	128	33.33
Gender-Wise		
1.Male	258	67.19
2.Female	126	32.81
Educational Level		
1.High School	24	6.25
2.Graduate	147	38.28
3. Post-Grad.	186	48.44
4.Doctrate	27	7.03
Occupation		
1.Service	207	53.91
2.Business	69	17.97
3.Industry	26	6.77
4.Agriculture	9	2.34
5.Professional	41	10.68
6.Others	32	8.33
Income Level		
1.Upto 1 lac	89	23.18
2. 1-2 lac	135	35.16
3.Above 2 lac	160	41.66
Present Age		
1.Upto 25	157	40.89
2. 26-35	122	31.77
3. 36-45	69	17.97
4.Above 45	36	9.37
Total	384	100.00

Source: Field Survey

RESULTS AND DISCUSSIONS:

E-CHANNELS ARE CREATING SOCIAL RELATIONS AMONG EMPLOYEES AND CUSTOMERS:

Social relations among employees and customers are essential for a success of a bank. E-channels are a good way to create social relations. Table 2 indicates the perceptions of customers regarding the statement that e-channels are creating social relations. Overall, 23.96 pc customers among the three bank groups are strongly agree with the statement.

Table 2 : E-Channels Are Creating Social Relations Among Employees And Customers

Group	SDA	DA	UD	A	SA	Percent Chi-test
Bank Type						
1. Public	7.03	17.19	16.41	32.81	26.56	Chi^2=12.02
2. Private	4.69	24.22	13.28	39.06	18.75	
3. Foreign	8.59	14.06	8.59	42.19	26.56	
Gender						

1. Male	5.81	22.48	12.02	40.70	18.99	Chi^2=17.75**
2. Female	8.73	10.32	14.29	32.54	34.13	
Occupation						
1. Service	7.73	19.81	12.08	37.20	23.19	Chi^2=18.88
2. Business	2.90	17.39	17.39	40.58	21.74	
3. Industry	7.69	19.23	23.08	19.23	30.77	
4. Agriculture				55.56	44.44	
5. Professional	7.32	21.95	4.88	39.02	26.83	
6. Others	9.38	12.50	12.50	46.88	18.75	
Present Age						
1. Upto 25	8.28	17.83	10.83	43.31	19.75	Chi^2=22.03*
2. 26-35	2.46	18.03	12.30	36.89	30.33	
3. 36-45	7.25	21.74	10.14	33.33	27.54	
4. Above 45	13.89	16.67	27.78	27.78	13.89	
Total	**6.77**	**18.49**	**12.76**	**38.02**	**23.96**	

Source: Field Survey

Note: SDA- Strongly Disagree, DA- Disagree, UD- Undecided, A- Agree, SA- Strongly Agree

Customers of public and foreign sector banks are more agree. Chi-sq test shows that there is an insignificant difference in the opinion of the customers of the three bank groups. Gender wise, females are more satisfied. Occupation wise, the maximum strongly agree customers i.e. 44.44 pc are agriculturalist. Age wise customers of 26-35 age group are agree regarding this statement.

E-CHANNELS ARE FULFILLING OUR ALL REQUIREMENTS IN E-AGE:

Requirements of customers are increasing day by day. To fulfill these requirements e-channels are necessary in this e-age. Table 3 exhibits the perceptions of customers regarding the statement that e-channels are fulfilling our all requirements. Overall, 23.70 pc customers of all the three bank groups are strongly agree. The maximum strongly agree customers are from public sector banks. Gender wise, females are more agree. Chi-sq test highlights the insignificant difference in the opinion of the customers among all the three bank groups. Occupation wise, agriculturalist i.e. 55.56 pc are more agree. Age wise, majority of strongly agree customers are from 36-45 age group.

Table 3 : E-Channels Are Fulfilling Our All Requirements In E-Age

Percent

Group	SDA	DA	UD	A	SA	Chi-test
Bank Type						
1. Public	3.12	21.88	11.72	38.28	25.00	Chi^2=12.13
2. Private	4.69	14.06	12.50	46.09	22.66	
3. Foreign	2.34	13.28	22.66	38.28	23.44	
Gender						
1. Male	2.33	17.05	17.44	40.70	22.48	Chi^2=4.97
2. Female	5.56	15.08	11.90	41.27	26.19	
Occupation						
1. Service	3.86	14.98	15.94	40.10	25.12	Chi^2=15.05
2. Business	1.45	20.29	14.49	47.83	15.94	
3. Industry		19.23	19.23	34.62	26.92	
4. Agriculture		11.11	22.22	11.11	55.56	
5. Professional	4.88	19.51	12.20	43.90	19.51	
6. Others	6.25	12.50	15.62	40.62	25.00	
Present Age						
1. Upto 25	3.18	17.83	12.10	42.68	24.20	Chi^2=10.03
2. 26-35	2.46	16.39	15.57	42.62	22.95	
3. 36-45	5.80	15.94	15.94	36.23	26.09	
4. Above 45	2.78	11.11	30.56	36.11	19.44	
Total	**3.39**	**16.41**	**15.62**	**40.89**	**23.70**	

Source: Same as Table 2

E-CHANNELS IMPROVE THE QUALITY OF CUSTOMER SERVICE IN BANKS:

Customer is the king in our business and service to customer is service to God. Customer service is the base for business expansion because of the stiff competition prevalent in the banking industry. In order to serve the customer more efficiently and to the highest level of satisfaction, e-channels are an important aspect to speed up the servicing in all spheres of banking and to fulfill the customer needs. It can be seen from table 4 that overall, 48.96 pc respondents among all the three banks are strongly agree with the statement that e-channels improve the quality of customer service in banks. Majority of respondents i.e. 53.91 pc are from private sector banks. Chi-sq test shows the insignificant difference in the responses of the customers among all the three bank groups. Gender wise, males are more agree. Occupation wise, the maximum strongly agree respondents are industrialist. Age wise, 57.97 pc respondents from 36-45 age group are more agree with the statement.

Table 4 : E-Channels Improve The Quality Of Customer Service In Banks

Percent

Group	SDA	DA	UD	A	SA	Chi-test
Bank Type						
1. Public	1.56	2.34	4.69	46.88	44.53	Chi^2=4.62
2. Private		1.56	5.47	39.06	53.91	
3. Foreign	0.78	2.34	6.25	42.19	48.44	
Gender						
1. Male	0.78	2.71	5.81	41.47	49.22	Chi^2=1.96
2. Female	0.79	0.79	4.76	45.24	48.41	
Occupation						
1. Service	0.48	0.97	6.28	43.48	48.79	Chi^2=26.37
2. Business	1.45	1.45	1.45	43.48	52.17	
3. Industry	3.85		11.54	19.23	65.38	
4. Agriculture				44.44	55.56	
5. Professional		7.32	4.88	51.22	36.59	
6. Others		6.25	6.25	43.75	43.75	
Present Age						
1. Upto 25	1.27	3.18	4.46	46.50	44.59	Chi^2=9.42
2. 26-35	0.82	2.46	7.38	40.16	49.18	
3. 36-45			5.80	36.23	57.97	
4. Above 45			2.78	47.22	50.00	
Total	**0.78**	**2.08**	**5.47**	**42.71**	**48.96**	

Source: Same as Table 2

E-CHANNELS ARE NECESSARY IN COMPETITIVE GLOBAL AND NEW ECONOMY OF INDIA:

Globalization and competition have resulted a sea change. Customer's expectations rise with the use of latest technology like e-banking. E-channels have become a necessary condition for the banks in this globalized era. Table 5 depicts that overall, 57.81 pc customers among the entire three bank groups are strongly agree with the statement that e-channels are necessary in competitive and global economy. The maximum respondents i.e. 62.50 pc are from private sector banks. Chi-sq test shows the significant difference in the opinion of the customers of all the three bank groups at 5% LOS. Gender wise, females are strongly agree. Occupation wise, majority of strongly agree respondents i.e. 77.78 pc belongs to agriculture class. Age wise, old age persons are more agree.

Table 5 : E-Channels Are Necessary In Competitive Global And New Economy Of India

Percent

Group	SDA	DA	UD	A	SA	Chi-test
Bank Type						
1. Public	0.78	4.69	9.38	32.03	53.12	Chi^2=19.46*
2. Private	1.56	0.78	3.12	32.03	62.50	
3. Foreign			3.12	39.06	57.81	
Gender						
1. Male	1.16	1.55	5.43	38.37	53.49	Chi^2=8.05
2. Female		2.38	4.76	26.19	66.67	

Occupation						
1. Service	0.48	1.93	3.86	29.95	63.77	Chi^2=37.30*
2. Business		1.45	4.35	39.13	55.07	
3. Industry	7.69		7.69	30.77	53.85	
4. Agriculture				22.22	77.78	
5. Professional		2.44	4.88	51.22	41.46	
6. Others		3.12	15.62	37.50	43.75	
Present Age						
1. Upto 25		3.18	4.46	34.39	57.96	Chi^2=16.00
2. 26-35	2.46		4.10	37.70	55.74	
3. 36-45		1.45	7.25	36.23	55.07	
4. Above 45		2.78	8.33	19.44	69.44	
Total	**0.78**	**1.82**	**5.21**	**34.38s**	**57.81**	

Source: Same as Table 2

E-CHANNELS BANKING HELPS TO MANAGE TRANSFORMATION IN BANKS MORE EFFICIENTLY:

Customers can be satisfied if they are providing with better and efficient service. E-channels are very helpful in managing efficient transformation. Table 6 highlights the perceptions of customers about the statement that e-banking helps to manage transformation in banks more efficiently. Overall, 29.95 pc customers are strongly agree with the statement. Majority of respondents are from public sector banks. Chi-sq test shows that there is a significant difference in the opinion of the customers of all the three bank groups at 5% LOS. Gender wise, males are more agree. Occupation wise, the maximum strongly agree customers are agriculturalist. Age wise, old age persons are more agree with the statement.

Table 6 : E-Channels Banking Helps To Manage Transformation In Banks More Efficiently
Percent

Group	SDA	DA	UD	A	SA	Chi-test
Bank Type						
1. Public	0.78	1.56	15.62	42.97	39.06	Chi^2=18.75*
2. Private		5.47	10.94	54.69	28.91	
3. Foreign		4.69	9.38	64.06	21.88	
Gender						
1. Male		3.88	12.79	53.10	30.23	Chi^2=2.60
2. Female	0.79	3.97	10.32	55.56	29.37	
Occupation						
1. Service	0.48	2.42	11.59	55.56	29.95	Chi^2=30.98
2. Business		8.70	8.70	49.28	33.33	
3. Industry		7.69	11.54	61.54	19.23	
4. Agriculture				11.11	88.89	
5. Professional		2.44	12.20	58.54	26.83	
6. Others		3.12	25.00	53.12	18.75	
Present Age						
1. Upto 25	0.64	4.46	11.46	52.87	30.57	Chi^2=6.30
2. 26-35		4.10	10.66	56.56	28.69	
3. 36-45		1.45	15.94	56.52	26.09	
4. Above 45		5.56	11.11	44.44	38.89	
Total	**0.26**	**3.91**	**11.98**	**53.91**	**29.95**	

Source: Same as Table 2

BECAUSE OF TECHNOLOGY, WHICH TYPE OF BANKS IS NECESSARY IN GLOBAL AGE:

Technology has changed the shape and perception of our banking industry. Technology has made profound impact on the banking business. It is a need of the hour for banks to have technology for their survival in this global age. Table 7 indicates the customer's perceptions about the technologically developed, type of bank which is necessary in this global age. Overall, 42.45 pc customers among all the three bank groups have opined

that e-banks are necessary. The maximum respondents i.e. 45.31 pc are from private sector banks. Chi-sq test highlights the insignificant difference in the opinion of the customers among all the three bank groups. Gender wise, females more favoured the e-banks. Occupation wise, agriculturalist more favoured the e-banks. Age wise, young persons opined that e-banks are necessary in global age than other banks.

Table 7 : Because Of Technology, Which Type Of Banks Are Necessary In Global Age

Percent

Group	Traditional	Part.Comp.	Full.Comp.	e-banks	All	Chi-test
Bank Type						
1. Public	2.34	5.47	21.88	41.41	28.91	Chi^2=2.50
2. Private	2.34	7.03	21.09	45.31	24.22	
3. Foreign	1.56	5.47	26.56	40.62	25.78	
Gender						
1. Male	2.71	5.43	24.81	41.86	25.19	Chi^2=3.25
2. Female	0.79	7.14	19.84	43.65	28.57	
Occupation						
1. Service	2.90	5.80	22.22	43.00	26.09	Chi^2=12.23
2. Business		2.90	24.64	42.03	30.43	
3. Industry	3.85	3.85	26.92	34.62	30.77	
4. Agriculture			11.11	55.56	33.33	
5. Professional	2.44	12.20	24.39	39.02	21.95	
6. Others		9.38	25.00	46.88	18.75	
Present Age						
1. Upto 25	1.91	8.92	24.20	36.31	28.66	Chi^2=15.37
2. 26-35	3.28	5.74	19.67	44.26	27.05	
3. 36-45		2.90	30.43	43.38	20.29	
4. Above 45	2.78		16.67	55.56	25.00	
Total	**2.08**	**5.99**	**23.18**	**42.45**	**26.30**	

Source: Field Survey

Note: Part.Comp.- Partially Computerized, Full.Comp.- Fully Computerized

EMPLOYEE'S BEHAVIOUR:

To attract the customers, behaviour of employees should be good towards customers. Better behaviour of employees has found in e-banks rather than traditional banks. It can be seen from table 8 that overall, 63.54 pc customers from all the three bank groups have opined that employee's behaviour is better in e-banks rather than traditional banks. Chi-sq test indicates the significant difference in the opinion of the customers among all the three bank groups. Gender wise, males are more agree with the behaviour of employees in e-banks. Occupation wise, professional are more agree. Age wise, very young customers i.e. 64.33 pc have opined that behaviour of employees is better in e-banks.

Table 8: Employee's Behaviour

Percent

Group	Traditional	e-banks	Both	Chi-test
Bank Type				
1. Public	25.00	63.28	11.72	Chi^2=4.19
2. Private	20.31	64.84	14.84	
3. Foreign	17.97	62.50	19.53	
Gender				
1. Male	20.54	64.64	15.12	Chi^2=0.22
2. Female	22.22	61.90	15.87	
Occupation				
1. Service	26.57	61.84	11.59	Chi^2=23.28**
2. Business	14.49	60.87	24.64	
3. Industry	11.54	61.54	26.92	
4. Agriculture	44.44	55.56		

5. Professional	12.20	78.05	9.76	
6. Others	12.50	65.62	21.88	
Present Age				Chi^21.10
1. Upto 25	19.11	64.33	16.56	
2. 26-35	22.95	63.11	13.93	
3. 36-45	23.19	62.32	14.49	
4. Above 45	19.44	63.89	16.67	
Total	**21.09**	**63.544**	**15.36**	

Source: Same as Table 2

YOU WILL LIKE TO SHIFT TO ONLY E-BANK BECAUSE OF (RANK):

Performance of e-banks is much better than traditional banks. Customers are shifting from traditional banks to e-banks. There are many reasons which are responsible for the shifting of customers. First preference is given to the reason that it speeds up delivery time. Second and third preference is given to the smooth and free flow of information, makes transaction easier. Least preferred reasons are improves personal efficiency, check frauds and provides economical service.

Table 9 : You Will Like To Shift To Only E-Bank Because Of (Rank)

Per cent

Item	Average Rank	Average Score	Rank
• Smooth and free flow of information	5.14	64.34	2
• Speeds up delivery time	4.03	72.86	1
• Make transactions easier	5.62	60.60	3
• Reduces errors	7.53	45.95	9
• Checks frauds	8.26	40.32	12
• Customizes solutions	7.39	47.02	7
• Immediate response	6.57	53.35	4
• Timely and better solutions	7.51	46.11	8
• Improves personal efficiency	8.46	38.76	13
• Makes work easier	7.15	48.84	5
• Provides economical service	7.95	42.71	11
• Better quality products/services	7.26	48.00	6
• Provides innovative products	7.89	43.19	10

Source: Same as Table 2

WHAT TYPE OF FUNCTIONS YOU PREFER THROUGH E-CHANNELS:

There are many functions which can be done by the e-channels. Table 10 shows the preference of customers given to the functions of e-channels. The most preferred function is cash withdrawal. Second and third rank is given to the balance enquiry and deposits functions. Least preference is given to the loan payment, request issue of cheque book and transfer of funds.

Table 10 : What Type Of Functions You Prefer Through E-Channels

Percent

Item	Average Rank	Average Score	Rank
• Balance enquiry	2.40	76.30	2
• Cash withdrawal	2.11	79.92	1
• Deposits	4.13	54.62	3
• Mini statements	4.63	48.40	4
• Request for bill payment	5.13	42.15	5
• Request issue of cheque book	5.66	35.45	7
• Transfer of funds	5.22	40.98	6
• Loan payment	6.69	22.66	8

Source: Same as Table 2

SUGGESTION TO IMPROVE THE BANK SERVICES:

There are many drawbacks in the services of banks. It is a need of an hour to improve the bank services to face global competition. Table 11 exhibits suggestions given by the customers to improve the bank service. First suggestion given by the customer is customer education. Staff training and simplified rules are ranked second and third respectively. Least preferred suggestions are personalized service, greater trust in staff and gearing up grievances.

Table 11 : Suggestion To Improve The Bank Services

Suggestions	Average Rank	Average Score Percent	Rank
• Customer education/counseling	3.35	64.42	1
• Gearing up grievances	4.83	45.90	6
• Greater trust in staff	4.99	43.88	7
• Mechanism and automation	4.78	46.55	5
• Flexible working time	4.69	47.62	4
• Personal service	5.13	42.15	8
• Staff training	4.08	55.27	2
• Simplified rules/formats etc.	4.09	55.11	3

INFERENCE:

The result highlights the significance of the e-channels. They are very useful to improve the quality of the banking services and ultimately the performance of the banks. The results of this study may be useful for the banking industry as well as many other organizations. Those banks which will not improve the bank service they will not exist in the competitive era.

STRATEGIES TO ENHANCE CUSTOMER DELIGHTNESS:

Strategies for public sector banks to delight the customers:
- PSBs should also adopt the latest technology to provide e-services as need of the hour.
- Appoint young employees with fresh and creative mind experts in latest technology and trained the others also.
- Introduce innovative and globally accepted products/services.
- Trust should be created among the customers for all types of e-channels.
- Cost-free and cost-effective e-channels should make available.
- Special schemes to install/establish IT infrastructure in each and every branch of public sector banks.

FUTURE AREAS OF COMPREHENSIVE RESEARCH:

- Customer Delight- Comprehensive study in Rural Sector
- Customer Shifting-Factors Behind
- E-banking Services-Cost Differences

CONCLUSION:

The paper concludes that customers of private and foreign sector banks are delighted rather than public sector banks because these banks are providing e-channel services to the customers. Gender wise, females and occupation wise agriculturalist are more satisfied. Customers are preferring e-banks rather than traditional banks. This is the reason that they are shifting fastly from traditional banks to e-banks. The customer service in banks particularly in public sector banks should be improved.

REFERENCES:

[1] Bhattacharyya, Biswa N. (1990), "Is customer Service Deteriorating in the Indian Banking Industry", Vikalpa, Vol.15, No.3, PP. 23-29
[2] Bhattacharyya, S.k, and Zillur Rahman (2004), "Capturing the Consumer's Voice: The Centerpiece of Strategy Making, A Case Study in Banking", European Business Review, Vol. 16, No. 2, PP.128-138
[3] Bhaskar, P.V. (2004), 'Customer Service in Banks', IBA Bulletin, Vol. XXVI, No. 8 (August), PP. 9-13

[4] Chakrabarty, K.C. (1996), "Customer Service in Banks: Search for a New Paradigm", in Jadhav, Narendra (ed.), Challenges to Indian Banking Competition, Globalization and Financial Markets (New Delhi: Macmillan Indian Ltd.), PP.201-202

[5] Chandler, Colby H. (1989), "Quality: Beyond Customer Satisfaction", Quality Progress, Vol.22 (Feb.), PP.30-32

[6] Chaudhari, Sumitra (2002), "Some Issues of Growth and Profitability in Indian Public Sector Banks", Economic and Political Weekly, Vol.37, No.22, PP. 2155-2162

[7] Churchill, Gilbert a. (1979), Marketing Research- Methodological Foundations (New York: The Dryden Press), PP.296-297

[8] Coskun, a., and Cheryl J. Frohlich (1992), "Service: The Competitive Edge in Banking." The Journal of Services Marketing, Vol.6, No1, PP.15-22

[9] Debasish, Sathya Swaroop (2003), "Service Quality in Commercial Banks: A Comparative Analysis of Selected Banks in Delhi", Indian Journal of Marketing, Vol.30 (March).

[10] Deutsh, Barry I. (1990), "A Conversation with Philip Kotler", Bank Marketing, December, PP.15-20

[11] Fornell, Claes, Johnson, Michael d, Anderson Eugene W, Cha, Jaesung and Bryant, Barbara Everitt (1996), "The American Customer Satisfaction Index: Nature, Purpose and Findings", Journal of Marketing, Vol. 60, Oct., PP.7-18

[12] Frieder, Larry A., William T. Gregor (1996), "Bank Valuations: Meeting Customers and Investor Needs", The Bankers Magazine, july/August, PP. 49-54

[13] Ghodeswar, B.M. (2000), "Gaining Marketing Advantage through Superior Customer Value", in Raghavchari, M and K V Ramani (eds.), Delivering Service Quality (New Delhi: Macmillan India Ltd.), PP. 42-49.

[14] Ganesh, C & Varghese, M.E. (2003), 'Customer Service in Banks: An Empirical Study'. Vinimaya, Vol. XXIV, No. 2 (July – Sept.), PP. 14-26

[15] Gopal, K.S. (1997),"Competition in the Banking Industry", IBA Bulletin, January, PP. 11-15.

[16] Gurney, Peter (1999),"Influence is the better part of Loyalty", Marketing News, Vol. 33, (Oct. 25), PP.40

[17] Hasanbanu, S. (2004), 'Customer Service in Rural Banks: An Analytical Study of Attitude of Different types of Customers towards Banking Services', IBA Bulletin, Vol. XXVI, No. 8 (August), PP. 21-25

[18] Javalgi, Rajashekhar g. (1992),"Marketing Financial Services to Affluent Consumers", The Journal of Service to Affluent Consumers", The Journal of Service Marketing, Vol.6, no.2, PP.33-44.

[19] Kamath, K.V., S.S. Kohali, P.S.Shenoy, Ranjana Kumar, R.M. Nayak, and P.T. Kuppuswarmy (2003),"Indian Banking Sector: Challenges and Opportunities", Vikalpa, Vol.28, No.3, PP.83-99.

[20] Keiningham, T., M.K.M. Goddard. T.G.Vavra, and A.J.Iaci, Marketing Management, fall, PP. 57-63.

[21] Kotler, Philip (2003), Marketing Management, 11th ed. (New Delhi: Pearson Education), PP.36-37.

[22] Kotler, P. (2005), "Marketing Management", 12th ed. (Prentice Hall of India Private Ltd., New Delhi)

[23] Krishnaveni, R., and D.D. Prabha (2004), "Measuring Service Quality in Banking Sector: With Special References to Motor and Pump Industry", Prajnan, Vol.33. No. 1, PP. 47-55

[24] Kumar, Rajeev, and R.K. Mittal (2002), "Challenges before the Public Sector Banks in India: A Managerial Perspective", The Journal of Indian Management and Strategy, Vol.7, No.4, PP.27-32

[25] Malhotra, Neeru and Avinandan Mukherjee (2004),"The Relative Influence of Organisational Commitment and job satisfaction on Service Quality of Customer Contact Employees in Banking Call Centers", The Journal of Service Marketing, Vol.18, No.3, PP.162-174

[26] Mano, Hami and Richard L. Oliver (1993), "Assessing the Dimensionality and Structure of Consumption Experience Evaluation, Feeling and Satisfaction", Journal of Consumer Research, Vol.20 (December), PP.451-466

[27] Mohan, T.T. Ram (2007), "Banking Reforms in India Charting a Unique Course," Economic and Political Weekly, Vol.42, No.13, PP. 1109-1120.

[28] Mukhopadhyay, Parimal (1998), Theory and Methods of Survey Sampling (New Delhi: BPI Indian Pvt. Ltd), PP.11-154.

[29] Ngobo, Paul-Valentin (1999), "Decreasing returns in Customers Loyalty: Does it really Matter to Delight the Customer?" Advances in Consumer Research, Vol.73, No.3, PP. 311-336.

[30] Oliver, Richard L, Ronald T.Rust, and Sanjeev Varki (1997),"Customer Delight: Foundations, Findings and Managerial Insights", Journal of Retailing, Vol.73, No.3, PP. 311-336

[31] Parasuraman, A. (2000), "Superior Customer Service and Marketing Excellence: Two Sides of the Same Success Coin", Vikalpa, Vol.25, (September), PP. 3-12.

[32] Phatak, Yogeshwari and Naseem Abidi (2000), "Clients Perception of Quality in Banking Services: An Empirical Study", in M. Raghavchari, and K.V. Ramani (eds), Delivering Service Quality (New Delhi: Macmillan India), PP. 141-146

[33] Prabhakaran, S. and S. Satya (2003), "An Insight into Service Attributes in Banking Sector," Journal of Services Research, Vol.3 No.1, PP. 157-169

[34] Parimal, V. (2002), 'Measurement of Customer Satisfaction: A study of Banking Services', Business Perspectives, Vol. 4, No. 1, PP. 73-88

[35] Rust, Ronald T., Anthony j. Zahorik, and Timothy L. Keiningham (1995), "Return on Quality (ROQ): Making Service Quality Financially Accountable", Journal of Marketing, Vol.59 (April), PP.58-70

[36] Rust, Ronald T. and Richard L. Oliver (2000), "Should We Delight the Customer?" Journal of the

[37] Academy Of Marketing Science, Vol.28, No1, 85-94.

[38] Sathye, Milind (2005), "Privatization, Performance and Efficiency: A Study of Indian Banks",Vikalpa, Vol. 30, No.1, PP.7-16

[39] Sugnadhi, R.K. (2003), "Customer Relationship Management", (New Age International Publishers, New Delhi)

[40] Singh, S. (2004), 'An Appraisal of Customer Service of Public Sector Banks' , IBA Bulletin, Vol. XXVI, No. 8 (August), PP. 30-33

[41] Shankar, A.G. (2004), 'Customer Service in Banks', IBA Bulletin, Vol. XXVI, No. 8 (August), PP. 5-7

[42] Swarup, K.S. (2004),'Customer Orientation in Banks for Building long term Relationships' , IBA Bulletin, Vol. XXVI, No. 8 (August), PP. 17-20

[43] Uppal, R.K (2008), "Customer service in Banks: An empirical study", The Icfaian journal of Management Research, Vol. VIII No.4 (April), PP.7-20

[44] Verma, Harsh V. (2003), "Customer Outrage and Delight", Journal of Services Research, Vol.3, No.1, PP. 119-131.

[45] Westbrook, Robert A., and Richard L. Oliver (1991), "The Dimensionality of Consumption Emotion Patterns and Consumer Satisfaction", Journal of Consumer Research, Vol. 18 (June), PP. 84-91

[46] Wilson, Chris, Joan Leckman, Kahlil Cappuccino, and Wim Pullen (2001), "Towards Customer Delight: Added Value in Public Sector Corporate Delight: Added Value in Public Sector Corporate Real Estate", Journal of Corporate Real Estate, Vol.3, No.3, PP.215-221

[47] Yavas, Ugur and Mahmoud M. Yasin (2001), "Enhancing Organizational Performance in Banks: A Systematic Approach, "Journal of Services Marketing, Vol.15, No.6, and PP. 444-453.

[48] Yeung, Matthew C.H., Lee Chew Ging, and Christine T. Ennew (2002), "Customer Satisfaction and Profitability: A Reappraisal of the Nature of the Relationship", Journal of Targeting Measurement and Analysis for Marketing, Vol. 11, No.1, PP.24-33

[49] Zeithaml, Valarie A. (2000), "Service quality, Profitability, and the Economic worth of Customers: What We Need to Learn", Journal of the Academy of Marketing Science, Vol. 28, No.1, PP. 67-85.