

**A STUDY ON CUSTOMER SERVICES TOWARDS PENSIONERS –
A STUDY OF PUBLIC SECTOR BANKS IN MYSURU CITY**

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EXECUTIVE SUMMARY

The role of commercial banks in the economic development of the country can seldom be over emphasized. As the banking sector was not shouldering its social responsibilities, the government of India very rightly nationalised a major section of the banking industry in the year 1969 and again in the year 1980. After the nationalisation, the banks were addressed with the objective of performing the role of social banks. They were asked to reorient their lending policies from profit to service. Intune with the directions of the government, banks departed from urban-orientation to rural orientation and from profit orientation to service orientation.

The economic reforms launched by the Government of India since 1991, are designed to accelerate the overall growth and help India to realize her productive potential. The Narasirnhan committee' recommendations have given a new direction to the growth and development to the banking industry in India. This enabled the banks to strengthen themselves to turn problems into opportunities and to liberalize their procedures and practices. The introduction of automation and technology has increased the role of banks to contribute for growth. There has been a considerable improvement in the profitability of the banks measured in terms of operating and net profits.

In spite this quantitative expansion,' their qualitative growth is still debated across the country. Banking industry is essentially a service oriented industry. Banking and financial services account for major portion of service sector.

CUSTOMER SERVICES IN COMMERCIAL BANKS

The customer has to be considered as a 'king-pin' around whom the banking institution has to function. Banks provide wide variety of services to their customers ranging from opening an account to guiding customers in respect of investments. All these services were classified into two categories viz, primary and ancillary services. Primary services include receiving deposits, paying withdrawals, issue of statement of accounts, speedy disposal of advance proposals etc,. Ancillary services are general utility services which include issue of drafts, collection and remittance facilities, advisory services, provision of physical comforts etc,. It is unfortunate that the customers often opine that there has been deterioration in the attitude of the banks towards rendering service to their customer. Customers complain that there is inordinate delay in rendering service. Similarly, it is observed that the attitude of the bank personnel has undergone a change since nationalisation. Infact; it is rumored that the nationalisation of banks created a sleeping environment for the banks in general and employees in particular.

B.K. Ghose²opines that the behaviour of the bank staff has 'become one of the apathy towards customers and antipathy towards management.

G. Balakrishnan³ rightly observed that "customers are like investigative news reporters, just plumbing for more and more information to help them pick and choose the most advantageous. Customers look for ease and flexibility and does not accept cumbersome structures any longer"

Customer service is an extremely dynamic concept, especially in the context of reforms in the banking sector in India. There is a growing need for specialized and more personalized services in the light of increasing awareness among the customers, of their rights as well as alternative services available in the market.

As a result of globalization and liberalization, the Indian banks are facing stiff competition from both new generation private sector banks and foreign banks. This essentially made the Indian bankers to realise their potentials to design new products and services tailored to suit to the needs of the customers and the public.

Banks, being service organisations, their survival and progress largely depends upon their ability to render quality services to different classes of customers. Rendering quality services, in turn depends upon employees who are the pillars of the banking industry.

STATEMENT OF THE PROBLEM

Customer service is one of the main criteria to judge the efficiency of the banking industry. It is the service delivered by the people (employees) to the people (customer). There has been a severe criticism from the public, press and parliament with respect to the quality of service rendered by the banks. The customer service has many dimensions. A better service depends upon various factors like organisational arrangements, bank policies and practices, working conditions, motives, perceptions and beliefs of persons employed in the banking industry and of customers.

Quality of the service and satisfaction level depends upon perception of a customer of the services delivered to him. This perception changes from person to person, branch to branch and from time to time. According to Biswa.N. Bhattacharyya⁶ an effective customer service of today maybe 'indifferent' tomorrow and 'bad service' the day after'. New concepts of services are emerging as a result of changing customer expectations. Therefore, it is necessary for banks to adopt a method of reviewing the services offered by them from time to time.

There are very few studies carried out in India in the area of customer services. Most of these studies are descriptive in nature and some of them focused on various services rendered by some banks on a case-study basis. Some of the studies focused on only limited services offered by the banks. Different classes of pensioners perceive customer service by bank according to the care taken by employees. **There are hardly any study about customer service to pensioners by public sector banks. In order to bridge this research gap, the present study was taken up.**

Today the success of any banking institution is not merely depending upon its operating results, but also on how effectively they deliver effective services. In this background, there is an urgent need for taking stock of customer services rendered by these commercial banks to pensioners and to review them.

The Karnataka state is said to be the 'Motherland' for the banking industry. Five major public sector banks and two major private sector banks have originated from Karnataka.

The city of Mysore, being cultural capital of Karnataka, accounts for many industrial and commercial establishments, premier educational institutions, many tourist spots and banking operations. In order to give a microscopic study on customer services, the present study was taken up with the involvement of some banks situated in Mysore city.

(A). OBJECTIVES OF THE STUDY

The important objectives addressed for the present study are as follows:-

1. To make a study of the attitude of customers towards the various services rendered by the banks;
2. To analyze the perceptions of pensioners about customer service

rendered by Public sector banks.

3. To suggest suitable measures, in the light of survey findings, to improve the customer services towards pensioners.

(B) SAMPLING DESIGN AND ITS RELIABILITY

Random sampling method was applied for selection of sample size. In all 300 customers were selected to administer the questionnaire. Out of the total customers, 150 customers of SBM and 100 customers of VijayaBank and 50 customers from Corporation Banks were selected. All the 300 customers are drawn from four important constituencies viz., Chamaraja, Krishnaraja, Narasimharaja and Chamundeshwari Vidhanasabha constituencies of Mysore.

A structured questionnaire was administered on both customers and pensioners for the purpose of collecting primary data. To facilitate comparison and easy understanding all the customers and pensioners were classified into five categories viz Category I, Category II, Category III, Category IV and others.

“Category I” represents Class I Officers at the time of super annuation, they belong to IAS and KAS cadre officers. “Category II” includes Officers of the state and central who were Office Superintendants, Managers, and Supervisors. “Category III” covers Officers, Clerks and Ministerial staff. Category IV covers Attenders, and other sub staff. “Others” includes peons, Sweepers etc.,

Reliability analysis of the scales employed for customers and pensioners

Questionnaire	Number of cases	No. of items	Cronbach Alpha	Split-Half	Guttman	Inference
Customers	300	24	0.9164	0.8296	0.9066	Reliable

II - PROFILE OF SAMPLE BANKS AND SOCIO-ECONOMIC BACKGROUND OF BANK BENEFICIARIES

The degree of Customer service varies from bank to bank, branch to branch, and from area to area. It is very difficult to analyse the level of customer services offered by Commercial banks in India as a whole. With a view to make a micro-level study, some of the banks in Mysore city of Karnataka state were selected. Further, three banks from Public sector viz., State Bank of Mysore, Vijaya Bank and Corporation Banks were selected to make a comparative analysis.

A. Profile of Sample banks

The deposits, and the branch network of the banks are indicated in the following table

Table No. 2.1

Deposits and branch network of respondent banks as on 31st march

Rs. in Crores

Year	State Bank of Mysore		Vijaya Bank		Corporation Bank	
	Deposits	No. of Branches	Deposits	No. of Branches	Deposits	No. of branches
2011	43225	797	73248	1200	116747	1361
2012	50186	844	83056	1300	136142	1500
2013	56969	896	97017	1359	166005	1707
2014	61560	944	124296	1512	193393	2021
2015*	66063	1015	126343	1618	199345	2298

*Deposits include inter-bank deposits.

Source: Annual Reports of the concerned Banks

** Data obtained from internet.

The total amount of deposits of SBM as on 31.3.2011 was Rs.43225 crores as against Rs.66063 crores as on 31.3.2015. Similarly the deposits of Vijaya Bank as on 31.3.2011 stood at 73248 crores and the same has been increased to Rs.126343 crores as on 31.3.2015. Further the deposits of Corporation Bank has risen from 116747 to 199348 crores as on 31.3.2015. The total number of branches of SBM as on 31.3.2015 was 1015. Similarly the total number of branches of Vijaya Bank and Corporation Bank were 1618 and 2298 respectively as on 31.3.2015.

(b) Profile of sample customers and pensioners

The customers of sample banks i.e. SBM, Vijaya Bank and Corporation, banks are covered under the study. 300 customers of which 150 customers from State Bank of Mysore, 100 customers from Vijaya Bank and 50 customers from Corporation Banks were selected for the purpose of the study.

(i). Distribution of sample customers based on age and gender

Age of the customer has a direct relationship with maturity level. Maturity and rationality is also closely related. Further, the gender may indirectly contribute for matured decisions. However, no study is available to prove that gender has direct relationship with .matured behavior. Nonetheless it is presumed that age and gender has a bearing on the behavior. The sample customers have been classified based on age and gender and the distribution IS presented in table 2.2.

Table No. 2.2
Sample customers according to age and gender

Age group in years		Gender		Total
		Male	Female	
Below 70	Frequency	102	20	122
	Percent	42.32	33.89	40.67

71 - 80	Frequency	84	26	110
	Percent	34.85	44.06	36.67
80 and above	Frequency	55	13	68
	Percent	22.82	22.03	22.66

Out of 300 respondents, nearly 40.67 per cent were belonging to below 70 years of the age group and 36.67 per cent of respondents were belonging to the age group between 71 and 80 and remaining 22.66 per cent of respondents were belonging to the age group of above 80 years

(ii). Distribution of sample size based category of employees at the time of superannuation.

The sample respondents were classified into five categories such as Category I, Category II, Category III, Category IV and others. Respondents belonging to various categories are presented in the following table.

Table No. 2.3

Sample size according to category and gender

Category		Gender		Total
		Male	Female	
Category I	Frequency	58	19	77
	Percent	27.23	32.00	25.66
Category II	Frequency	70	09	79
	Percent	33.33	17.00	39.67
Category III	Frequency	67	16	83
	Percent	32.39	29.00	28.67
Category IV	Frequency	15	13	18
	Percent	7.04	22.00	6.0
Others	Frequency	4	2	6
	Percent	1.65	3.38	5
Total		241	59	300

As per the table indicated above more number of respondents were belonging to category II and category III with 79 and 83 numbers respectively.

However, a sizable number of respondents were also belonged to category I, the number being 77.

Table No. 2.4
Sample distribution according to gender and bank

Bank		Gender		Total
		Male	Female	
SBM	Frequency	121	29	150
	Percent	50.20	49	50
Vijaya Bank	Frequency	80	20	100
	Percent	23.4	34	33
Corporation Bank	Frequency	40	10	50
	Percent	17	17	17
Total	Frequency	241	59	300
	Percent	100	100	100

Source: Survey data

Out of 300 respondents, almost 50% respondents were covered by State Bank of Mysore (150 in numbers) This is followed by 33 % of the respondents belonged to Vijaya bank and remaining has been covered by Corporation bank. In conclusion, the general profile of the respondents was:

- a. Majority of customers were in age group of 71-80 years who were found to be matured customers;
- b. More number of respondents were with graduation and post graduation ; and
- c. Among different category of customers the customers belonging to Category II and III were availing bank services regularly

About 24 statements were addressed to respondents to elicit their perception level of services rendered by banks. The perception level of

customers and pensioners were measured on a five point scale. Points assigned to this scale vary from five to one. These services are broadly classified into five variable segments viz., deposit related services (A), collection / remittance facilities (B), advance / loan related services (C), support services (D) and employee behaviour related services (E).

A. Classification of these services is as follows:

VARIABLE SEGMENT:

Deposit related services- Attitude-A

- Updating of SB pass book
- Issue of statement of account
- Settlement of deceased depositor's account
- Issue of duplicate Drafts FD receipts
- Pre mature encashment of FD receipts

Collection/ remittance facilities: Attitude-B

- Prompt collection of cheques
- Speedy encashment of cheques/ Draft
- Issue of travelers cheques

Advance/loan related services: Attitude-C

- Speedy disposal of advance proposals
- Issue of credit cards

Support services: Attitude-D

- Opening and closing of branches on time
- Un-interrupted service during working hours
- Arrangement for providing guidance to customers
- Providing nomination facility

- Carrying out standing instructions
- Educating on bank procedures/services
- Provision of physical comforts
- Service to pensioners

Employee behaviour related services: Attitude-E

- Courtesies behaviour of staff
- Promptness in providing service
- Motivation of staff in general
- Attending to solve grievances
- Exchange of soiled notes
- Extension of safe custody services

This chapter is subdivided into two parts. Part-A deals with the attitude of customers towards bank services, while part-B deals with opinion of pensioners towards customer services.

III. ATTITUDE OF CUSTOMERS TOWARDS VARIOUS SERVICES IN GENERAL

As a measure of assessing the attitude of customers, opinions about 24 statements addressed to respondent customers were measured on a five- point scale. The mean scores and standard deviation along with F- Value were calculated for the five classes of attitudes; A, B, C, D and E. This helps us in understanding the perception level of services by customers. Different values obtained with respect to customers by category, by education level and by gender are presented and analyzed. Hypothesis (HI): 'All customers negatively perceive the services rendered by banks'

Table No. 3.1

Results of One-sample 't' test for expected and obtained scores

Sl.	Segmen	Max. Possible scores	Obtained	Difference	Sig (P value)
1	A	25.00	14.84	-10.16	't'=77.87; P<.000
2	B	15.00	8.57	-6.43	't'=68.71; P<.000
3	C	10.00	6.22	-3.78	't'=55.81; P<.000
4	D	40.00	20.74	-19.26	't'=108.47; P<.000
5	E	30.00	18.23	-11.77	't'=71.32; P<.000
6	Total	120.0	68.60	-51.40	't'=88.94; P<.000

Source : Survey Data

It is evident from the scores given in the table that in all the segments as well as in the total attitude scores, there were significant discrepancies between the expected and obtained attitude scores. When one-sample 't' test was applied to these individual segments as well as for the total scores, all the obtained 't' values were found to be highly significant (P<.000), indicating that in all the segments as well as in the total attitude scores, there were significantly lesser scores when compared to the standard expected scores. Since, in all the segments as well as in the total attitude scores, there were significant negative perceptions by the customers, the hypothesis that 'all customers negatively perceive the services rendered by 'banks')s accepted.

(i) Attitude of different category of customers towards services to facilitate proper analysis the respondent customers are classified into five categories viz., Category I, Category II , Category III, Category IV and others The mean scores of attitude of different classes of customers along with F value are presented and analysed.

Table No. 3.2

Mean scores of attitude of different class of customers

Variable segment	Category	Mean of variable	Standard Deviation	F Value	Significance
A	Category I	13.76 ^a	1.92	26.42	0.000
	Category II	16.21 ^b	2.29		
	Category III	16.05 ^o	1.16		
	Category IV	15.77 ^o	2.67		
	Others	13.75 ^a	1.49		
	Total	14.84	2.26		
B	Category I	8.05 ^o	1.43	32.68	0.000
	Category II	9.61 ^o	1.67		
	Category III	8.86 ^c	0.67		
	Category IV	9.87 ^o	1.70		
	Others	7.25 ^a	0.84		
	Total	8.57	1.62		
C	Category I	5.95 ^o	0.84	25.21	0.000
	Category II	6.76 ^{CfiJ}	1.48		
	Category III	6.48 ^c	0.73		
	Category IV	7.20 ^o	1.00		
	Others	5.25 ^a	0.84		
	Total	6.22	1.17		
D	Category I	19.89 ^o	2.21	34.83	0.000
	Category II	22.03 ^c	2.92		
	Category III	21.73 ^c	2.77		
	Category IV	23.97 ^o	2.47		
	Others	18.0a	2.58		
	Total	20.74	3.08		
E	Category I	17.12a	2.19	42.54	0.000
	Category II	19.91 ^o	2.51		
	Category III	18.66 ^o	2.67		
	Category IV	21.5 ^c	1.14		
	Others	16.0 ^a	2.37		
	Total	18.23	2.86		
Total	Category I	64.76 ^o	7.90	40.40	0.000
	Category II	74.52 ^{co}	9.88		
	Category III	71.77 ^c	6.37		
	Category IV	78.30 ^o	7.43		
	Others	60.25 ^a	7.58		
	Total	68.60	10.01		

Source: Survey Data

The above table presents mean attitude scores of various segments for different classes of customers. All the obtained F values were found to be highly significant indicating that customers from different classes differ

significantly in their attitude towards various customer-related services. One common factor observed in all the segments was that pensioners had the least favourable attitude and customers from non-trading concerns had the maximum favourable attitude towards these services, except. in deposit related services. All other classes of customers had varied levels of attitudes between these two extremes. The overall attitude of the general customers, Businessmen !Professionals, Small scale industries, Non-trading concerns, and pensioners were 64.76, 74.52, 71.77, 78.30 and 60.25 respectively. Further F value of 40.40 was found to be highly significant at .000 level. Tukey's HSD post hoc test, further revealed that pensioners had the least favourable attitude and customers from non-trading concerns had the maximum favourable attitude.

IV. OPINION OF PENSIONER TOWARDS CUSTOMER SEVICES BY PUBLIC SECTOR BANKS

Customer service delivered to pensioners as bank customers were highlighted in the previous section. Opinions of the pensioners bout their experience with regard to customer service by Public sector banks are discussed in this section.

Table 4.1
Bank Services To Respondents

1. As a Pensioner do you avail the following services from the Bank ?

a)	Crediting Pension amount in date	Yes	248(82.6%)	No	52 (17.4%)
b)	Updating the Pass Bok	Yes	261 (87%)	No	39 (13%)
c)	Providing Nomination facility	Yes	109 (35%)	No	191 (63%)
d)	Giving information about bankprocedures/norms	Yes	76 (25%)	No	224(75%)
e)	Display of time norms for				
	i) Opening	Yes	291(97%)	No	09 (3%)
	ii) Business hours	Yes	280(93%)	No	20 (7%)
	iii) Closing	Yes	285 (95%)	No	15(5%)
f)	Use of Courier Service	Yes	15 (5%)	No	285(95%)
g)	Exchange of Soiled Notes	Yes	56(19%)	No	244(81%)

Most of the respondents were agreed about various services provided by the banks. They have agreed with regard to crediting the pension amount on date, updating the pass book, display the time norms. However, sizable number of respondents were not agreed in respect of provision of nomination facility (63%), information of bank procedures and norms (75%), use of courier services (95%) and exchange of soil notes (81%)

Table 4.2

Provision of Prompt services in Banks

Do your bank provide prompt services in	Yes	No
a) Issue of cheque book	210 (70%)	90 (30%)
b) Honouring of cheques	146(49%)	154 (51%)
c) Collection of cheques	181 (60%)	119 (40%)
d) Issue of Demand drafts	74 (25%)	225 (75%)

Most of the respondents expressed their dissatisfaction about honouring of cheques (51%) and issue of Demand drafts (75%)

Table 4.3

Provision of FDR and Loan Facility from Banks

Provision of Fixed Deposits and other Services	Yes	No
1) Do your bank provide FDR facility	230 (77%)	68 (23%)
2) Do your bank give intimation about maturity of FDR	210 (70%)	90 (30%)
3) Do they provide loan against FDR	215(72%)	85(28%)
4) Do you avail Credit Card facility from your bank	86 (28%)	210 (70%)
5) Do you avail any loan facility from your bank	74 (24%)	214 (72%)
6) Do they insist on any FD for sanctioning loan	219 (73%)	80 (26%)

All the pensioners except others agree with the provision of FDR facility extended by the banks. The group others could not avail this facility because of lack of financial support. Majority of them receive advance information about maturity of FD and also can avail loan facility against FDR. However, they have to give sufficient explanation for the queries from the Bank employees for availing loan against FDR.

It is a common complaint by the respondents with regard to the loan facility from the bank. Many of the respondents have been insisted on FD for availing loan from the bank.

Table 4.4

Initiatives of the staff to guide the customers

	Yes	No
a) Selection of Type of Deposits	56(18%)	244 (82%)
b) Mode of operating Accounts	71 (23%)	221(77%)
c) Choice of borrowing facility	80 (26%)	220 (74%)

Accordingly, most of the respondents expressed their dissatisfaction about the initiatives by the bank personnel to guide the respondents customers with regard to type of deposits, operation of accounts and choice of borrowing facility. **Table 4.5**

Respondents opinion about behavior of the employees

Behaviour of the bank personnel	Yes
a) Polite	15 (5%)
b) Helpful	45(15%)
c) Satisfying	240 (80%)

Respondent customers were asked to rate the behavior of the employees at the branch level. Majority respondents expressed their satisfaction (80%) about the behavior of bank employees while minority respondents felt that the behavior of the employees was polite (5%) and helpful (15%).

Table 4.6

Settlement of Deceased customers Accounts

	Yes	No
a) Whether bank is taking any extra care about you	14 (4%)	286 (96%)
b) Settlement of deceased customers Accounts immediately	265(88%)	35(12%)
c) Work culture in bank is lacking	290 (96%)	10 (4%)

An important question was asked to respondent pensioners about taking extra care as the pensioners. It is surprising to note that majority of the respondents expressed their dissatisfaction (96%) over this issue. Further there will be a some procedural delay in case of settlement of accounts of deceased pensioners.

Table 4.7

Suggestions for improvement of work culture in banks

Suggestions	Yes
a) Training and motivation of employees	45 (15%)
b) Job knowledge among supervisors	64 (25%)
c) Proper control by departmental heads	88 (29%)
d) Employees participation in Management	34 (11%)
e) Proper guidance to customers	79 (26%)
f) Pro activeness by the Govt.	81 (27%)
g) Creating quality circles	82 (27%)
h) Active co operation by Unions	14 (4%)
i) Unions to inculcate work culture	34 (11%)
j) Accountability of Unions	26 (9%)
k) The over all efficiency of the bank(Reasonable)	246 (82%)

Most of the respondents were of the view that work culture in banks is lacking. They have indicated different suggestions in the order of their preference.

The Over all efficiency of the banks said to be reasonable according to the survey. This necessarily indicates the scope for improvement. From the above analysis **majority of the pensioners perceive negatively services rendered by Public sector banks.** Hence there is a need for focusing on pensioners by public sector banks while delivering customer services.

V. MAJOR FINDINGS

The Major findings of the study are as follows:

- I. Inadequate research on customer service in Banks
- II. Absence of conceptual clarification
- III. Spectacular quantitative growth in the activities of the banks in the post- nationalisation era.
- IV. Poor customer services
- V. Innovations galore in customer services
- VI. Respondents for the study have strong socio-economic base
- VII. Lack of customer .focus in Banks
- VIII. Galore of complaints from Respondents

SUGGESTIONS

Keeping in view the main findings of the study, the following suggestions are offered in order to ensure the improvement of quality of customer services in commercial banks:

1. Continuous research on the banking industry should be carried out

During the course of 'the study and at the time of reviewing the existing literature, it was noted that the research studies in the banking industry both at the national and regional level are far and few. Further, the studies hitherto made were journalistic and not investigative. To bridge this gap it is suggested that a separate research institution, namely National Institute of Banking Research be set up. The proposed Institution may work in co-ordination with National Institute of Bank Management, Pune.

2. Need for conceptual clarification

It is observed in our study that there exists an element of ambiguity with regard to the definition of services. In earlier periods banking was considered

as a service industry and whatever it does was construed as service. Of late, banks have started using the word product in banks like in manufacturing units. There are product developers and managers in banks. The question here is whether the banks are manufacturing companies? Whether service marketing and product marketing be approached with the same marketing strategy? All these confusions are due to lack conceptual clarity. The proposed National Institute of Banking Research should address itself to clarify this issue.

3. Periodical knowledge inputs be given to customers

The attitude of customers as well as employees towards customer services are at variance. One blames the other for poor quality service. This is due to difference in their perceptions. Each activity should be rightly perceived and understood. At present, this is found wanting in our banks. Therefore, it is suggested that the banks periodically arrange one-day training program in batches to the customers. This will enable to replace the wrong perceptions by right perceptions.

4. Customer committees to become meaningfully operational

It has been established in our study that the customers particularly who are pensioners and salaried persons have negative attitude towards the employees as well as services rendered by them. This is a case of lack of proper feedback. The grievances and the problems of the customers should be rightly heard, appreciated and solved. Giving evasive replies will worsen the matter further. The customer committees should be made to become really operational and should meet quite often. The problems raised in the committee meetings should be attended to, and responsibility be fixed on officials.

5. Norms fixed for various transactions should be adhere to

It has been the general complaint that there is no relationship

between the time fixed for the various transactions and the time taken. This is also attributed to the employees apathy towards customers, particularly non-corporate and non-institutional customers. If the norms are not followed, there may be either a mistake in the norms fixed or mistake with the people who observe such norms. The branches should be adequately staffed commensurate with the quantum of operations. It was noticed that in the recent past, almost all banks in the country introduced voluntary retirement scheme. A substantial number of employees particularly at the medium and senior level retired under the scheme. The bank managements did not make alternative appointments and suddenly the banks become understaffed and the employees were called upon to do more work. Perhaps this may be one of the strong reasons for not adhering to norms set for various bank transactions. It is therefore suggested that the banks should have "succession planning" before introducing any retirement scheme. In this absence a void is created.

6. Taking extra care with regard to Pensioners

Pensioners are said to be the persons leading life after super annuation. As a result, the bank must give them prime treatment with regard to their transactions. The administration of the banks should take initiatives to train their employees in order to give due respect to these persons whenever they visit the bank. Developing work culture amongst employees is a significant factor from the view point of social development. Banks are said to be catalytic agents for social transformation. In the course of business banks must consider the pensioners as their focal point.

In inference, it can be stated that service is a concept emanating from the soul. Servicing means communication between two souls. In the context of

customer service one soul (banker) communicating with another soul (customer).

If there is a lapse on one side, there has to be soul searching in order to identify the problem and to take corrective action. "One exists for the other" shall be the principle. In this endeavour of rendering qualitative customer service many may have to play their role. In these days of value degeneration, any amount of effort at the individual level to set right the system is bound to meet with failure. In the task of building a "satisfied society" the role and responsibility of bankers, customers, public servants, social activists, Government and politicians is greater. Indeed, their responsibility is co-equal.