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A Theoretical Review of Improving Self Service Effectiveness Using Customer Feedback at Commercial Banks

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Abstract

Commercial Banks have recorded customer interactions for many years; they have focused primarily on the actions of their officers, rather than on those of their customers. There has been an increase in awareness regarding the importance of front-line service employees and their role in creating customer satisfaction (Albrecht & Zemke, 1985). The feedback-performance relationship is explained using five theories such as behavioural, control, Self Efficacy theory and Goal Setting theory and social cognitive. Unlike tangible products, customer service cannot be produced away from the eyes of the customer, stored, or inspected for quality after its production (Schneider & Bowen, 1995). The importance of customer service delivery is that the customer service employee needs to improve these employees' performance. Five theories were compared and then integrated to create a framework interfacing with feedback and how it affects both the customer and the service provider. This framework has both theoretical and practical value.

Keywords: Banks, customer service, performance , feedback, service and customer satisfaction.

Introduction

Malaysian commercial banks have long paid lip service to the importance of customers are "kings" and customers are always "right concept". However, if we look at the front office tellers at the Commercial banks and see how they primarily interface with its customers — a different picture emerges. Nowadays, banks always focus primarily on their valuable customers rather than serving as the source for improving services or processes. The front office tellers are increasingly expected to report on their effectiveness, as well as their efficiency. To accomplish this, they need a totally a new set of metrics which encompass customers' perceptions about their overall experience. Customer feedback establishes a rich avenue to transform customer feedback into improved business processes and a better customer experience. Good communication skills such as listening, understanding and acting on the customer feedback is important to operational and improvement of customer service. Ignoring customer feedback is risky, since bank customers have more ways than ever to relate their unhappiness, influence other valued customers, and defect to competitors. Off course, there is no asset more valuable to your business than your customer base. It is definitely a good investment to know your customers and understand your product or service quality.

Literature Review

Prue & Fairbank, (1981), indicated that several parameters of staff performance feedback have been recognised in organizational settings including closeness and rate of public or private feedback, source as to who provides the feedback and the mechanism. Followed by verbal, visual, and also the contents such as individual, group, or comparison to goals and standards. In general, there are different levels of efficacy in various environments. For example, although public and private feedback both often seem effective, public feedback can be undesirable in situations where staff morale is low and can lead to competitiveness within team members. Similarly, researchers such as Balcazar, Hopkins, & Suarez, (1986), Ilgen, Fisher, & Taylor, (1979) also mentioned that the effectiveness and efficacy of performance feedback could depend on such characteristics as the perceived credibility of the feedback source and the amount of control it has over reinforcement and punishment within the institution.

Schneider & Bowen, (1995) mentioned that in addition bank customers influence service improvement when there is a systematic process of collecting and disseminating customer feedback. Kelley, (1993) highlighted in his study that organizational characteristics such as service quality and organisational culture encourage acting upon customer feedback, and bank employees are given necessary resources and allowed discretion to act upon customer feedback

If customers have had a bad experience with a bank, it is a probability, rather than a possibility, that some will go online to complain. Dissatisfied customers can be blunt and crude when writing negative feedback. Most commercial banks develop their strategies and processes from the inside out, rather than from the outside in. Front office operations are designed to be efficient for the business is not necessarily effective or pleasant for the customer.

Another annoying service is dealing with an IVR (interactive voice response) system that offers every option except the one we need? We are annoyed before we even have a chance to speak with a customer service representative. The original thought behind interactive voice response technology was to let bank customers serve themselves and reduce the number of inbound calls. Ironically, the opposite has happened. Call volumes from customers have not reduced — if anything, they have increased. So has customer frustration.

Commercial bank operational processes that are designed to be efficient for the commercial banks are not necessarily effective or pleasant for the bank customer.

The psychological effect of feedback on bank staff performance can be explained using three theories:

- Behavioural Theory
- Control Theory
- Social Cognitive Theory
- Self Efficacy Theory
- Goal Setting Theory

Behavioural Theory

Stajkovic & Luthans, (1997) showed that in many behavioural theories, feedback is seen as reinforcement or as a stimulus. Prue & Fairbank, (1981).mentioned in their study that feedback is said to be reinforcement when the following performance increases the probability of the behaviour. This was further concluded by Balcazar, Hopkins, & Suarez, (1986).that feedback can become reinforcement by shadowing reinforcing consequences or it could act as a stimulus that strengthens the employees' believe that there are future opportunities for reinforcement

Control Theory

Weiner, (1948) and; Wickens, (1986) in their study showed that the effects of feedback are developed from the control theory. This theory sees people as processing information in order to understand and adapt to the environment and sees customer feedback as an important tool to adaptation. Klein, (1989), Katz & Kahn, (1978) concluded in their study that both people and firms are seen as systems that process information from the internal and external environment and adapt successfully to their context. Customer feedback whether corrective or negative feedback will have effects between current and desired strategic goals.

High achievers need to correct any deviation from achieving their goals and must maintain their quality standards. Bandura, (1986) indicated that good performers have the option of lowering their standards or abandoning the task itself when performance does not meet standards. He also continued to show that this is a not a desirable option and brings to fore the need to keep employees committed to their tasks. Control theory looks at customer feedback as a way of maintaining performance levels of staff in relation to institutional standards. The process of setting higher standards and working towards meeting their achievements is not always very possible within dynamic organizational settings where multiple tasks and goals compete for the individual's attention. In sum, control theories feedback is considered as an informational drawn together for future reinforcement or punishment. It especially lays emphasis on the importance of corrective-negative feedback or feedback about unexpected from desired standards.

Social Cognitive Theory

Sims & Lorenzi, (1992) indicated that the social cognitive theory identifies both environmental and cognitive effects on behaviour, covering elements from both the behavioural and cognitive frameworks. This theory explains the feedback and performance relationship through the influence of self efficacy.

Self Efficacy Theory

Self efficacy can be best understood as the employee's belief that his or her skills and effort affect performance. Bandura, (1977); (1997), mentioned that high self efficacy has been shown to be positively related to performance in both laboratory and field settings. Eden, (1990) showed that part of the impact of self efficacy on performance could be explained by expectancy effects, particularly the Pygmalion effect and the Galatea effect. Your expectations of people and their expectations of themselves are the key factors in how well people perform at work. Note that the power of expectations cannot be overestimated. Similarly, an employee who has high self efficacy has high self-expectations, and would be likely to exert effort and attain higher performance levels. Eden & Ravid, (1982) have indicated that both the Pygmalion and the Galatea effects have a positive influence on performance and are often difficult to disentangle (Eden, 1991). Locke & Latham, (1990) have also showed that self efficacy, impacts performance directly, and effects how the individual is to set difficult goals for himself or herself and how committed he or she is to these goals. Thus, goals can play a very important role in influencing performance improvements. This importance of goals is deliberated in what is known as goal setting theory, but which can be incorporated within social cognitive theory due to its focus on both social behaviour and cognition, and due to its prominence on seeking cognitive explanations for performance (Sims & Lorenzi, 1992).

Goal Setting Theory

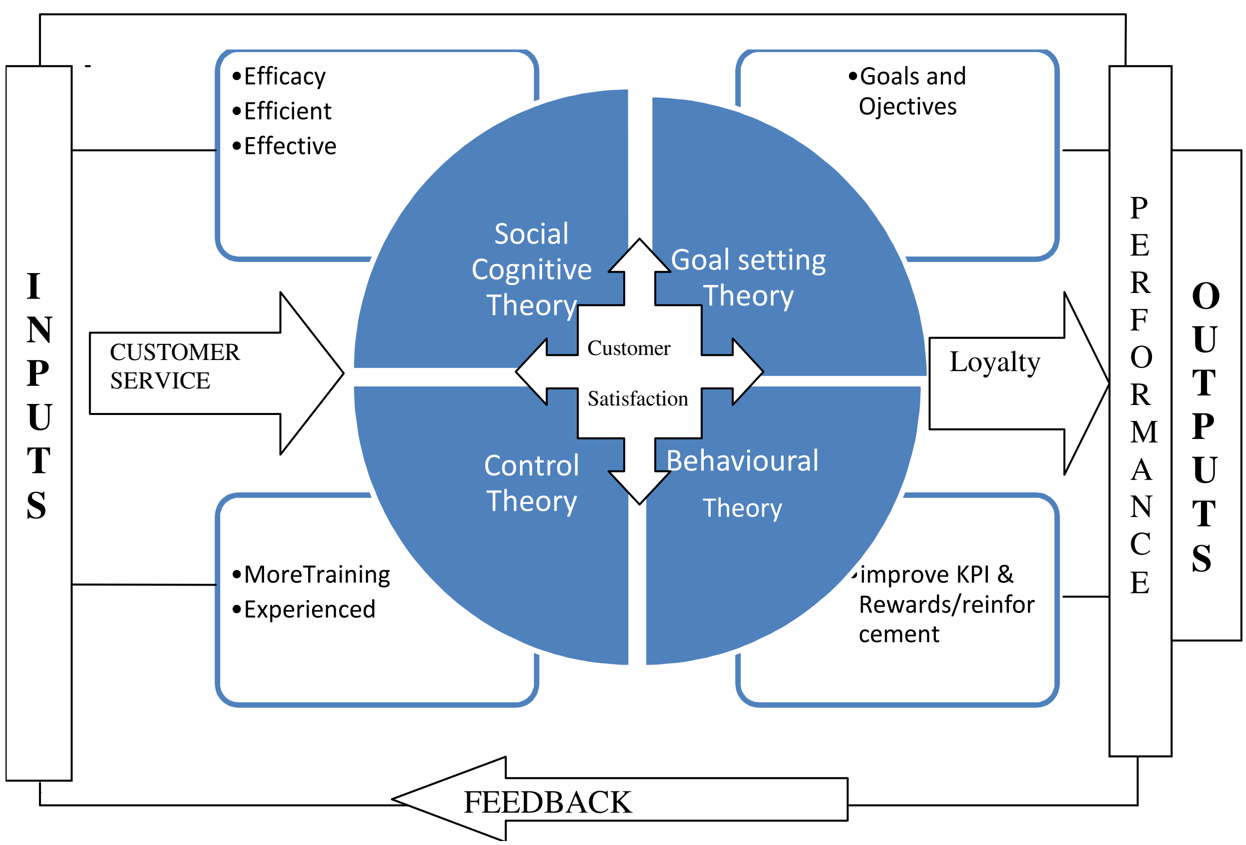
Locke, Shaw, Saari, & Latham, (1981), Locke and Latham (1990) had also proposed that feedback offers individuals with information related to differences between actual and expected performance. The performer establishes goals for him or her and compares his or her performance against these goals. Again, discrepancies between goals and performance are made known through feedback which, in turn, affects future goal setting and performance. Subsequently, Locke and Latham (1990), mentioned that individuals first interpret or cognitively appraise the feedback, and then do a value appraisal, i.e., compare the feedback with their own performance standards, and finally emotionally respond to the discrepancy between staff performance standards and actual performance revealed in the customer feedback.

Unlike control theory, bank staff is viewed as all the time setting higher standards and more difficult goals for themselves. Locke and Latham (1990) also went on and suggested that goal assurance moderates the relationship between goal difficulty and performance. This is because only when people are dedicated to their goals will they exercise effort to attain them. Feedback inspires the kind and level of goals that need to be set to achieve high performance, taking capacity and capability into account.

Studies conducted by Bandura and Cervone, (1983); Becker, (1978); Erez, (1977); Strang, Lawrence, & Fowler, (1978) have indicated that for goals to be effective, people require feedback that bring to light progress in relation to their goals. If they do not know how they are doing, it is impossible for them to adjust the level or direction of their effort or to adjust their performance strategies to match what the goal requires. Feedback is a mediator of goal effects in that the mixture of goals plus feedback is more successful than goals alone.

Figure 1: presents concepts about feedback derived primarily from social cognitive theory are in the top third, concepts derived primarily from behavioural theory are in the middle third, and concepts derived primarily from control theory.

Figure 1: Adapted from the Input and Output systems theory

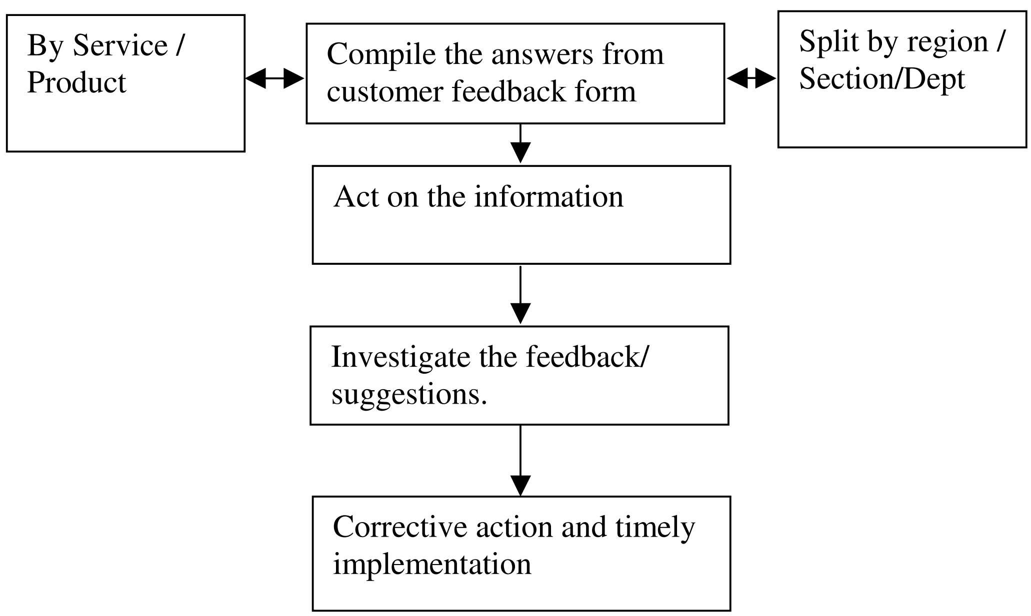


The Adams Equity Theory is named for John Stacey Adams, a workplace and behavioural psychologist, who developed this job motivation theory in 1963. This diagram is adapted from the Inputs and Output theory. Adams' Equity Theory is therefore a far more complex and sophisticated motivational model than merely assessing effort (inputs) and reward (outputs). These inputs go through a process where they're planned, organized, motivated and controlled, ultimately to meet the organization's goals. In this diagram, Outputs would be products or services to a market. Outcomes would be, e.g., enhanced quality of life or productivity for customers/clients and customer service quality.

What to do with the Feedback Answers?

Regardless on of how bank customers give their feedback, the most important part of the Customer satisfaction survey is what I do with the answers. This flow chart shows how to get better results.

Figure 2:

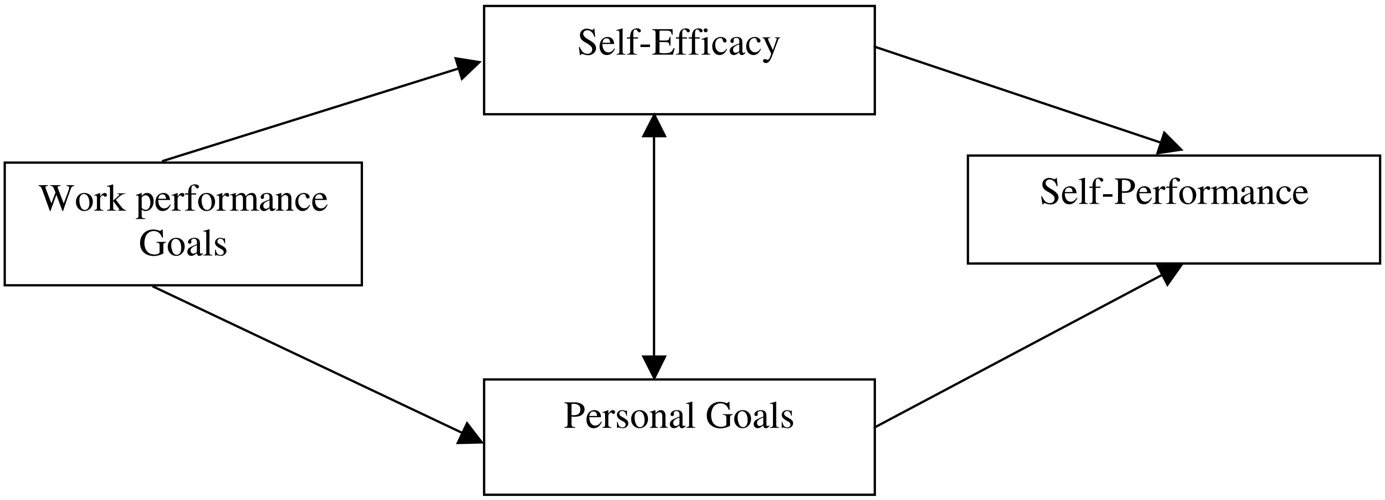


Feedback in a banks Service Settings

There is some evidence regarding the usefulness of bank customer feedback in improving customer satisfaction through the increase in customer service behaviours. In a study on bank tellers, Brown and Sulzer-Azaroff (1994) had indicated that service friendliness such as greeting, smiling, and looking at the customer as a process variable and customer satisfaction as an outcome variable. Feedback from bank customers related to friendliness was event, which led to performance improvements as well as customer satisfaction. Performance feedback, however, has been mostly used along with social recognition (Komaki, Blood & Holder, 1980), praise (Crowell, Anderson, Abel & Sergio, 1988; Silva, Duncan, & Doudna, 1981), goal setting (TaFleur & Hyten, 1995), and customer service training (Brown, Malott, Dillon, & Keeps, 1980).

Performance feedback has an impact on productivity of service providers in non-profit settings as well. Finally, Langeland, Johnson, and Mawhinney (1998) found that good record keeping and information retrieval also improved customer feedback.

Figure 3: *Relationships among Work performance Goals, Personal Goals, elf-Efficacy and Self-Performance*



Note*:* Adapted from *A Theory of Goal Setting and Task Performance* by E. A. Locke and G. P. Latham, 1990, Englewood Cliffs, NJ: Prentice Hall.

Feedback, Performance and Relationship

Customer feedback in behavioural theory treats feedback as a reinforcement or discriminative stimulus. Yet, Balcazar, Hopkins, & Suarez, (1986) have mentioned that in practice customer feedback have also included goal setting. Bandura & Simon, (1977) have indicated that neither goal setting nor feedback improves performance, but that they are potent when present together. Locke, et al., (1981) highlighted that when the goals set are specific and difficult. Erez, (1977), explained that feedback seems to be necessary for goals to affect performance. In another study by Fellner & Sulzer-Azaroff, (1984), indicated that social cognitive explanation of feedback stresses the motivational nature of goals following feedback, whereas the behavioural views feedback as a reinforcement following goal achievement as an important reason for improved performance. Connellan and Zemke (1993) have proposed that feedback has both an informational and a motivational constituent. The informational constituent of feedback is concerned with providing the performer with knowledge of results, whereas the motivational constituent is usually in the form of a reinforcement or punishment. The former is constant with control theory, while the latter is more behavioural in nature. Thus, behavioural, control, and social cognitive theories can be perceived as providing well-suite explanations of the feedback-performance relationship.

Empowerment

Hackman & Wageman (1995) indicated that the popularity of total quality management in recent years has brought to the forefront various concepts of employee empowerment. Empowerment is to allow sharing of decision making power between management and employees. Kelley, (1993) indicated that the responsibility of service employees in this context is to make day-to-day decisions exercising discretion regarding their roles. Conger & Kanungo, (1988) have argued that empowerment is a process that increases a stronger self commitment by employees. Empowerment, whether conceptualized as increasing employee self efficacy or simply as the amount of prudence the employee has over his/her job, is also conceptually related to job satisfaction and motivation levels of employees. The Job Characteristic Theory researchers such as Hackman & Oldham, (1980), have showed that employee perceptions of autonomy and knowledge of results with job satisfaction and intrinsic motivation. Autonomy is conceptually related to discretion, and feedback with knowledge of results. Empowerment thus affects employee motivation in a positive manner.

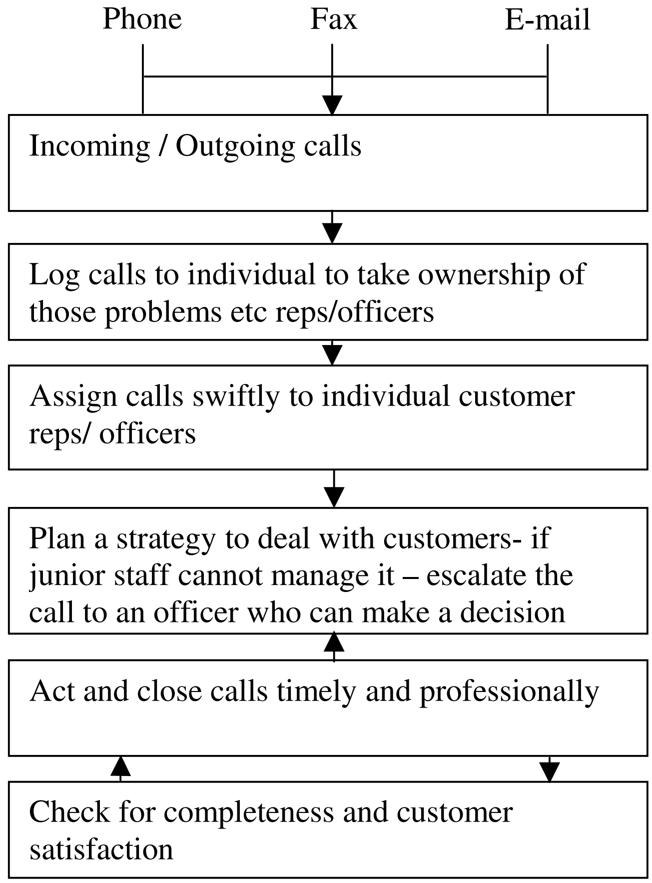
Customer Satisfaction Measurement

Normally, customer feedback at the branch is achieved primarily through customer surveys and analysis of bank customer complaints. Customer feedback is communicated to both the bank management and the employees responsible for designated customers. Groonroos, (1990) highlighted that Total Quality management also emphasizes the identification of internal customers served by those employees and managers who are not in direct contact with external customers. This approach allows branch managers to pinpoint customer-related issues which need to be addressed by employees in different departments and levels of the organization's hierarchy.

Performance feedback is seen as a powerful and an inexpensive technique that crosses the boundaries of theories such as behavioural theories, control theories, and social cognitive theories to make a significant impact on the role of service employees by positively impacting their performance. Zeithaml, Parasuraman, & Berry, (1990) have indicated that through this, feedback influences the way customers evaluate the organization's performance as compared to their own expectations,. In sum, performance feedback, if correctly designed, administered, and promoted in all levels of the organization, positively impacts both performance of the service employees and the customer's service quality perceptions.

So how can bank Customer Loyalty be Established?

It starts by fostering trust from the very first interaction on opening the account. When bank customers use the bank services or call about one of your services, they are demonstrating a certain level of trust and a level of expectation. If they encounter a problem and contact you, they are further demonstrating a certain trust, along with the expectation that you are going to be able to help them. You have to be successful in meeting customer expectations and favourably resolving their issues, then their trust increases. Next, it plants the seed for loyalty. However, if customer expectations are not met, then you have lost and least damaged their level of trust and never does banking with you again. Unfortunately, commercial bank customer service will get in touch with contact centers that are designed around a complaint resolution model. They build the infrastructure, staff it with bank officers, and wait for people to call in with complaints and problems. The bank officers can handle the same complaints and problems day after day. Some customer-centric banks have developed a strategy around service recovery. This is very different from complaint resolution. Bank service recovery focuses on quickly identifying and resolving problems to the customers' satisfaction and "Quickly" means as soon as possible after the bank customer has had an interaction with an officer of the bank. This resolution is carried out as a natural extension of the conversation.



Customer Feedback

The key to customer service recovery is getting feedback from the bank customers in real time, or as close to real time as possible. However, capturing the bank customer's feedback can pose a challenge. It is interesting to note that each approach, while different in its focus complements each other and creates a righteously cycle of value creation. In other words, it makes sense that a firm that focuses on tailored customer-level strategies would have a more customer base, which means a more stable revenue base. In other words, we have the proof that such as customer loyalty can add to the value of a firm, and therefore have a place on the balance sheet.

A more stable revenue base means that there is likely less volatility in the firm's earnings, which attracts investors. When a firm attracts more investors (and the current investors are more interested in holding the stock vs. selling it), the laws of supply and demand tell us that the stock price will appreciate. Strong stock returns attract attention (generally positive), which serves to create awareness and demand for the firm's products and services. And so the cycle continues.

Key to Service Recovery using by an Interactive Voice Response System

Traditionally, many commercial banks have relied on Interactive Voice Response (IVR) based customer surveys to solicit bank customer opinions. The system randomly picks any of their bank customers and announces that they are invited to answer a survey after their call by pressing numbers on their keypad. These surveys strike people as being intrusive and time-consuming, and the response rate hovers at less than one percent — a statistically invalid sample.

An alternative is to engage with customer's representative who makes a call and tells the customer that the bank values his or her input and invites the customer to provide feedback. The customer service representative then passes the customer to a customer feedback system. This approach is much "warmer" and typically has much higher response rates than the (IVR) Interactive

Voice Response survey and the higher the response rate, the more meaningful the data that the bank can put to use.

The objective of this study is to identify when a problem is putting a bank customer at risk, an alert process must be in place. For example, if a high-value customer rates a product extremely poorly in a particular area, he or she is at risk of defecting to the competition. The bank customer feedback system could send the appropriate product manager an e-mail alert automatically, allowing the product/service manager to take corrective action. Can you imagine how you would feel if you received a call from a company expressing concern moments after you provided feedback? Wouldn't customer trust level surge? Wouldn't you think that the bank really valued your business?

Customer feedback can also be sent immediately to the owner of the root-cause issue. In most cases, this is someone outside of the customer representative team. This not only helps the bank to correct the faulty processes, but also fosters a collaborative relationship between the customer service representatives and the rest of the bank.

Everyone Wins

Customer feedback goes beyond what bank customers are feeling and it also includes an awareness of how customers are reacting. This requires capturing and evaluating bank customer interactions which may include phone conversations, e-mails, Web chats, and even traditional mail to create a platform of customer intelligence. Each of these interactions has valuable information buried within it and has an impact on how commercial bank competes with each other. For example, some commercial banks routinely review their customers and service representative's interactions within their credit card collections and loan departments.

Commercial banks use this information as a springboard to contact customers, discuss their delinquencies, and suggest other bank products or services that might better fit their needs. In addition to building bank customer loyalty in a highly competitive industry, the credit collections departments also increase their contributions to the banks' performance.

Going the extra mile on in speech recognition technology allow organizations to trace and listen to the calls they record as part of their continuous quality initiatives. These scans provide bank customer feedback that can pinpoint the source of problems, as well as opportunities.

The following is clear demonstrations of the value of customer feedback in helping organizations improve the efficiency and effectiveness of their customer service programs while driving loyalty and revenue.

1. **Customer feedback can point out areas where you can improve.**
   - Help identify weak employees
   - Gives the opportunity for bank employee to change their behaviour
   - Identifies bank services that are disappointing
   - Early warning system indicating the loss of customers and profits.
2. **Helps to identify bank employees, services, and products.**
   - Identifies and rewards and recognizes star performers
   - Used to gather best practices and to teach the rest of the bank employees
   - Identifying banking services that customers really like and are profitable
3. **Prompt action when presented with feedback can create positive results**
   - Positive customer feedback gives a chance to strengthen the relationship between the customer and the. institution
   - Negative customer feedback can save a loyal customer and either neutralizes negative mouthing by unhappy customers.
4. **Delayed action can create negative mouthing.**
   - Lack of follow can bring about loss in customers and bank profits

Conclusion

One key way to motivate bank employees around customer feedback is to illustrate the impact of taking action on customer feedback. We often think of this as a statistical linkage such as "improving loyalty by 5%, will increase revenue by 2%." That type of business impact analysis is definitely important and useful. But it's equally useful to have a customer service department that listens to their customers' complaints, fixes a process, and realizes a 10% decrease in cost. Until we can illustrate the real business impact of using, acting upon, and improving customer perceptions, we will always have a problem motivating people to take it seriously.

Gaining high levels of customer satisfaction is very important to a business because satisfied customers are most likely to be loyal and to make repeat orders and to use a wide range of services offered by a business. Knowing what your customer wants then makes it possible to tailor everything you do to pleasing the customers e.g. providing the goods that customers want, in the packaging that they want, in retail outlets which are convenient to use and well placed.

What is clear about customer satisfaction is that customers appreciate the goods and services that they buy if they are made to feel special. Increasingly, customer feedback has become a critical competitive advantage. Capturing the customer feedback on opinions about how your people interact, how well your bank products and services are performing, provides far more strategic insight than traditional, productivity-focused customer representative metrics.

Customer feedback software, with an enterprise mindset and customer-centric processes, is a key component for success. This software allows the bank customer to provide real-time feedback as part of the initial interaction, and it is far more effective at capturing the customer feedback than random surveys. Working together, these solutions provide a closed-loop system in which the customer feedback can be used as a strategic asset for improving processes, products/services, and performance, driving revenue, and building competitive differentiation in a crowded market.

Listen to your customers instead of just talking at them. But if you ONLY listen but don’t act, customers will stop talking so it is important to act on feedback responsively. In the ever-shrinking and highly competitive business to business arena, silence is not golden.

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