CHAPTER – VI

EMPLOYEE - CUSTOMER RELATIONS

We cannot inculcate the right attitude in a salesman, but we surely can train a person with right attitude to excel...

- Nordstrom
CHAPTER - VI
ANALYSIS ON EMPLOYEE-CUSTOMER RELATIONS

In this chapter an attempt is made to present the analysis on employee-customer relations in the selected banks to know the quality of relations, the banks are maintaining with their customers. Banks today are operating in an atmosphere that their products are being copied by their competitors' very quickly with the help of the technology. One has to blame the technology even though it provides automated service to the customers. Hence, technology provides both good and bad effects.

Further, marketing strategies provide banks only a short-term competitive advantage over their competitors. In this context, banks have to continuously rely on the quality of the customer service delivered by their personnel, which constantly differentiates them from their competitors. The service rendered to the customers through the untiring efforts of the personnel yields a long-term association. Thus, any banking organization cannot be expected to survive without an efficient customer service rendered by its personnel. Hence, there is a greater importance of HRD in this perspective. This forms the background for the present analysis.

(I) ANALYSIS ON ‘MANAGERS AND CUSTOMERS RELATIONS’:

The respondents of the two selected banks in this survey were also asked to record their feelings about few aspects on customer service. In fact, this section of the questionnaire contains open-end questions in which respondents have given descriptive replies. Hence, this section is
devoted to analyze and interpret qualitative data about the reactions of the respondents on the relationships existing between them and the customers.

**Question no. 1** (How do you feel about high expectations of your customers?) explores the feelings of the managerial respondents on the high expectations of the customers. 46 per cent of the managerial grade respondents in the SBI commented that their customers' expectations were at very high degree and growing continuously. They said that the main reasons for this kind of tendency were ever growing competition from private and foreign banks as well as advancement in technology. They were of the opinion that their organization is not yet kept pace with the changing technology and thus they were unable to meet changing needs and expectations of their customers. They also felt that they should be better equipped both in terms of skills and knowledge to meet the high expectations of their customers. 43 per cent of the respondents came up with entirely different views contrary to the above. They were of the opinion that the high expectations of the customers are a natural phenomenon and quite reasonable, because the bank is the premier bank in the public sector and has gained the position of the global bank with its very large national and international presence. The remaining 11 per cent of the respondents expressed that the customers' expectations were reasonable only to some extent. These respondents felt that the customers should cooperate with them for fulfilling their expectations.
On the contrary, 25 per cent of the managerial grade respondents in the KVB commented that customers' expectations were always at a very high degree and there is no limit for them. 62 per cent of the respondents in the same bank felt that it was very good to have high expectations of the customers because this tendency enables them to be continuously innovative. They were also of the view that in the light of such high-level expectations banks can improve their service mechanisms, which results in service quality. 13 per cent of the respondents viewed that they were being irritated of the high expectations of the customers because they have to work only within the policy guidelines framed by the management.

**Question no. 2** (How do you feel about the latest focus on customer service prevalent in your bank?) aimed at investigating the feelings of the managerial respondents about the status of the customer focus prevalent in their respective banks. 50 per cent of the managerial grade respondents in the SBI opined that the bank is providing an efficient customer service through many contemporary products viz., internet-banking, tele-banking, personal banking (a new separate division introduced to provide individualized attention to customers), core banking, single window, etc. They said that the bank has taken all initiatives to improve customer service by establishing different credit cells to provide quick credit disposals and alternate channels like ATM for facilitating speedy withdrawals. 46 per cent of the respondents viewed that the bank is providing adequate customer service and this is still being improved in tune with the form of service being provided by the private sector. They felt
that the improvement in the quality of service being rendered to the customers is the need of the hour. Only 4 per cent of the managerial grade respondents commented that the customer service in the urban areas is poor. This is because employees working in the urban areas usually want to leave the branch immediately after the closure of the business hours for various domestic reasons.

On the other hand, 81 per cent of the managerial grade respondents in the KVB were of the view that the customer service being provided by the bank was up to the mark. They said that this has become possible because the top management has the thrust for good customer service and introduced tech savvy products to achieve this objective. The respondents admired that the employees were also service-oriented people. They revealed that KVB always believes that 'customer is king'. However, 19 per cent of the respondents complained that even though the bank provides core banking, mobile banking, and internet-banking facilities by fully utilizing the opportunity of technological advancement the customers still expect 24 hours banking. This section of the respondents further opined that fast service is to be rendered to the customers. They also want to give preference to VIP customers during the course of business.

**Question No. 3** (When do your customers unjust in their behavioral pattern?) Explains the reasons for such unjust behavior stimulates managerial respondents to quote instances of unjust behavior of their customers if any and the reasons for such unfair behavior. 46 per cent of
the managerial grade respondents of the SBI observed that delay in serving the customers and non-cooperative attitude of the branch staff results in unjust behavior of the customers. According to them, usually customers expect quick service. If any transaction takes more time than what has been prescribed for completing it, usually customers get frustrated. They also complained that customers are egoistic. According to them, customers feel that they are important persons. It is also true that no bank can exist without a customer. In this context, the respondents observed that if customers are not properly received and attended a feeling of non-recognition may arise in their minds and their behavioral pattern then takes the unfair route. 32 per cent of the respondents in the same bank opined that the bank rules, regulations and procedures have been a menace to the customers. The respondents pointed out that due to unhealthy competition in the industry customers' expectations rise to an uncontrollable level and because of the rigid procedures their expectations cannot be met to the fullest extent. 22 per cent of the respondents expressed that they did not come across unfair behavior of their customers.

In the KVB, 37 per cent of the managerial grade respondents mentioned that when customers are kept waiting for longer periods and unattended at the counters they tend to behave unfairly. They found shortage of staff as the reason for such painful behavior of the customers. In fact, customers cannot be served quickly in the light of acute shortage of manpower. The other reasons they mentioned towards unjust behavior
of customers were the latter's mindset and age. Another 37 per cent of the respondents found different reasons. According to them, customers are more knowledgeable and so come up with high expectations. But sometimes bank rules and regulations and technological failures might hinder the staff to serve the customers perfectly. The remaining 26 per cent of the managerial grade respondents in this private sector bank revealed that they did not come across unfair behavior of their customers.

**Question No. 4** *(Specify normal irritations created by customers and instances of approaches by your superior at such times)* makes the managerial respondents to specify normal irritations created by customers and instances of approaches by their superiors at such occasions. 28 per cent of the managerial grade respondents of the SBI replied to this question in a most disgusted manner. Surprisingly, they said that they are not actually irritated by the customers but by their superiors. According to them, it is quite natural that customers cannot understand the difficulties of the personnel but superiors quickly act upon those circumstances and give importance to the customers. They identified that this is one-sided approach of their superiors, which is undesired. They also complained that superiors do not consider practical work related problems and are always customer friendly. The respondents further criticized the attitude of their superiors who did not delegate authority for accomplishing the work but expected them to work effectively. 21 per cent of the respondents identified different reasons, which cause irritations. They said that nowadays counters have become very busy with the increased business
and even if there is any acceptable delay in the counter transaction customers get dissatisfied and approach higher officials causing irritation. The other reason the respondents identified that customers are irritating them without submitting required documents during the processing of loan. They said that private sector banks do not compel the customers to submit documents and are simply interested in increasing the volume of their business. Public sector banks on the other hand strictly follow rules and regulations in those circumstances. 51 per cent of the respondents revealed that their superiors were very much helpful in attending and settling the customers' grievances as immediately as possible and thus customers were pleased and they did not create irritations.

On the contrary, 32 per cent of the managerial grade respondents in the KVB revealed that their customers always need speedy services and sometimes this is not possible due to technical breakdowns. Superiors at this moment request the customers to cooperate with the staff members. The respondents further added that their superiors handle these customers carefully, answer their queries patiently and appropriate action is taken on the spot to cover up the inconvenience caused to them. However, 13 per cent of the respondents observed that customers irritate them by comparing their services with other banks and pointing out the deficiency. They further said that these are actually minor problems but customers take these to the notice of the management through letters or e-mails thus causing irritation. 18 per cent of the respondents disclosed that lay customers create problems to them. It was stated that even though
respondents convince them customers approach the superiors and create irritation. Interestingly, 12 per cent of the respondents in the same bank quoted that customers many times demand late hour services. This kind of tendency irks the personnel because it makes them work beyond the business or working hours. Hence, the respondents complained that such customers do not show concern on the domestic needs of the personnel serving them. However, 25 per cent of the respondents said that they did not come across such state of affairs.

**Question No. 5** (Describe most memorable instances of helpful attitudes of your superior officers) prompts the managerial respondents to describe most memorable instances of helpful attitudes of their superiors. 18 per cent of the managerial grade respondents in the SBI indicated that their superiors are providing guidance and support in dealing with customers. According to them, their superiors helped them improve job knowledge and thus they were able to serve customers efficiently. Another 18 per cent of the respondents from the same bank remembered the humanistic attitude of their superiors. “Once my AGM helped a physically challenged person in the matter of settlement of his loan, when I found it difficult to process his application”, a deputy manager recalled. Similarly, one more respondent revealed that his superior recognized him when he worked in midnight to complete a work. “My superior admired me of my ability in an open meeting. I am very happy that my efforts were recognized”, he said. Some of the respondents appreciated the help they received from their superiors in serving aged customers especially
pensioners, when they come late to the branch. 11 per cent of the managerial grade respondents in this public sector bank remembered that their superiors encouraged them in improving their educational qualifications and developing their career by recommending them for key and prestigious positions. However, 53 per cent of the managerial grade respondents said that there were no memorable instances of help they received from their superiors.

On the other hand, 50 per cent of the managerial grade respondents from the KVB remembered their superiors' helping attitude in several instances. Important of them are, superiors coming to their rescue, providing guidance and extending moral support in overcoming difficult situations. 12 per cent of the respondents recollected their superiors' helping attitude in their career development. They said that their superiors helped them in their training as well as promotions to higher ranks. 38 per cent of the respondents revealed that there were no such memorable instances of help from their superiors.

**Question No. 6** (What kind of practical training is imparted in your bank in improving relations to deal your customers?) encourages the managerial respondents to mention about the kind of practical training being imparted in their respective banks that helps them improve customer relations. 43 per cent of the managerial respondents from the SBI made it clear that their bank is providing external training in Staff Training Centers (STCs) on customer relationship programs. The training on 'marketing strategies' and 'behavioral science' are some of the other programs useful
in developing relationships with customers. They commented that though it is a continuous exercise in the bank it did not really help them improve relationships with customers. Moreover, it has been a classroom training, which did not cover any practical aspects of this particular theme. 36 per cent of the respondents revealed that no such practical training is imparted by the organization. 14 per cent of the total respondents commented that the training provided by the bank on this matter is not much useful and totally insufficient. They opined that they could learn from the real business situations but not by training. A particular respondent viewed that real practical training on customer relations can be had when employees are posted in rural areas. 7 per cent of the respondents said that training in HRD improves behavior and subsequently relationships with customers.

On the contrary, 69 per cent of the managerial respondents in the KVB revealed that external training is given to them regularly on customer relations by deputing them to STCs. They said that HRD department looks after this training. The training programs they identified that aim at improving customer relations are best market strategies, marketing skills, human relations, etc. However, according to the respondents most learning occurs on the job. 31 per cent of the respondents indicated that so far they did not receive any practical training in improving customer relationships. However, they viewed that usually employees must be service minded to serve their customers.

**Questions No. 7** (explains the means of gaining expertise in dealing the customers of your bank – a: Your superior as a role model, b:
Role models other than your superior) aims at knowing about the role models of the managerial respondents as a means of gaining expertise in dealing their customers. 25 per cent of the total managerial respondents in the SBI said that their immediate superiors DGMs and AGMs were their role models because they regularly provide proper guidance and support in dealing the customers. Some of these respondents identified their peers and some identified other employees and front line staff as their role models. Another 25 per cent of the respondents indicated that their personal contacts, approach and relationships are the means of gaining expertise in dealing the customers. 50 per cent of the respondents revealed that they did not have role models. Only remaining 4 per cent of the respondents said that they have learnt from their customers and in turn serving them.

On the other hand, 44 per cent of the total managerial respondents in the KVB mentioned that AGMs and managers are their role models. According to them, these higher officials taught them how to deal the customers with smile and attend to them patiently. 50 per cent of the respondents viewed that they did not have any role models. Only 6 per cent of the respondents boldly said that their customers guide them better than their superiors. In this context, they confirmed that customers are their role models.

**Question No. 8** (Explain whether cordial relations with your customers are considered during performance appraisal.) motivates the managerial respondents to disclose whether cordial relations with their
customers are considered during the process of appraising the performance of employees in their respective banks. 68 per cent of the managerial respondents sincerely accepted that due preference is given to this factor in their performance appraisal. The respondents revealed that their dress code, how well they are communicating and behaving with their customers, etc. mostly matters. 28 per cent of the respondents did not reveal anything in respect of this. Only the remaining 4 per cent of the respondents commented that cordial relationships with their customers were not considered during process of performance appraisal.

On the contrary, 50 per cent of the managerial grade respondents in the KVB admitted that cordial relationships with their customers are considered during the process of performance appraisal and due preference is given. Some of them revealed that this is the key factor in deciding promotions for the human resources. 13 per cent of the respondents indicated that cordial relationships with their customers were not considered during the process of performance appraisal. 37 per cent of the respondents did not reveal any matter in this regard.

(II) ANALYSIS ON ‘CLERKS AND CUSTOMERS RELATIONS’:

This section is devoted to analyze and interpret the reactions of the clerical cadre respondents on the relationships existing between them and their customers.

Question no. 1 (How do you feel about high expectations of your customer) inquires into the feelings of the clerical respondents on the high expectations of their customers. 48 per cent of the clerical grade
respondents in the SBI favorably replied to this question. They said that it is quite reasonable on part of the customers to have such high expectations. The respondents were very positive towards the attitudes of their customers because of the reason that technology also helps them serve customers to that extent. 52 per cent of the respondents commented totally against this view. They felt that the customers' expectations are very high and crossing the limits i.e. beyond their (respondents') tolerance. The reasons identified by the respondents are those that private banks are providing quick service because of very less volume of business and customers like to have same kind of service in the public sector banks too, which is not practically achievable. The other reason the respondents quoted is that their bank gives much importance to small customers whereas other banks give importance to high-income class and limited clientele. Hence, it is understood that this part of the customers was not satisfied of the customers' high expectations.

On the other hand, all the respondents in the KVB felt very well about the high expectations of their customers. They also commented that it is the right of their customers. Further, the respondents also said that it is quite reasonable on part of the customers to have such high degree of expectations. They also opined that they are responsible for attending these which results in quality service.

**Question no. 2** (How do you feel about the latest focus on customer service prevalent in your bank?) intends to investigate into the feelings of the clerical respondents about the status of customer focus
prevailing in their respective banks. 40 per cent of the clerical grade respondents in the SBI felt that the latest focus on customer service in their bank is excellent. They were of the view that the paradigm 'KYC – KNOW YOUR CUSTOMER' makes the business improve further. They observed that in the light of the competition prevailed in the industry the bank has given priority to the customer service being conscious of its importance for its own survival. They also commented that the situation has been changed that previously customers used to approach the bank for their needs but now bankers are approaching the customers for their business. Core banking, single window system, etc. are some of the measures taken by the bank in this direction. However, 30 per cent of the respondents were simply satisfied of the latest focus on customer service prevalent in their bank. They said that the focus has been gradually shifting from profitability to the customer service to some extent, in order to safeguard the image of the bank built long back. Another 30 per cent of the respondents stated that the focus was good but the approach was not good. They said that the execution of this dimension in the bank is more theoretical rather than practical. They felt the need for developing customer service in the bank. They still want to give top priority to customer service. They said that the bank is in transition as regards this particular dimension and commented that the bank is facing difficulties in fulfilling this objective.

On the contrary, 67 per cent of the clerical respondents in the KVB said that the emphasis being laid on the customer service in their bank is
very good. In support of their comments they revealed that i-flex software has been introduced in their organization to improve quality in customer service. They said that they were now able to reduce the waiting time of customers at various counters. They also revealed that their bank installed computer terminals at the entrances of various branches for enabling the customers inquire into account balance and verify the status of the deposited Cheques. The remaining 33 per cent of the respondents were unhappy about the attention being paid towards the customers. They said that the quality of the customer service is not up to the mark and need to be improved in many points of view.

**Question No. 3** (When do your customers unjust in their behavioral pattern? Explain the reasons for such unjust behavior) encourages clerical respondents to quote instances of unjust behavior of their customers if any and the reasons for such unfair behavior. 60 per cent of the clerical grade respondents in the SBI observed that customers usually come with high expectations and behave unfairly. According to them customers compare with the services provided by other banks and demand more attention. When they are not properly served they become impatient. The other reasons the respondents cited are delay due to staff shortage, link failure (technical problem) and pressing schedules of customers. 18 per cent of the respondents said some customers come in the late hours and demand service. According to them such customers lack knowledge of rules and procedures of the banks and put lot of pressure on them. 10 per cent of the respondents viewed that due to the irresponsible answers given by the
staff customers behave unjustly. 12 per cent of the respondents revealed that so far they did not face such instances.

On the contrary, 25 per cent of the clerical grade respondents in the KVB found that customers demand late hours service because of their busy schedules. The respondents also complained that in those circumstances many times their management supported customers. In this regard, the respondents identified that there is no much cooperation between the management and the staff. 42 per cent of the respondents observed that customers behave unjustly without giving all their personal details while opening an account with their bank. Besides, the respondents complained that their customers do not produce relevant documents while applying for loans and they get dissatisfied if the former ask them to follow rules prescribed by the bank. 33 per cent of the respondents commented in favor of their customers. They said that their customers were very fair and there were no instances of unjust behavior because the bank is offering quality service.

**Question No. 4 (Specify normal irritations created by customers and instances of approaches by your superior at such times)** prompts the clerical respondents to specify normal irritations created by customers and instances of approaches by their superiors at such occasions. 70 per cent of the clerical grade respondents in the SBI criticized their customers for raising questions and commenting them at the workplace. They said that their customers abuse them for the delays caused by technical failures. The respondents also blamed their superiors for not showing any concern.
over the staff in such circumstances. According to them their superiors are not coming to their rescue and due to this partial attitude of superiors customers are dominating the staff. They also viewed that customers always demand special treatment, which is not possible in the regular business hours. However, 30 per cent of the respondents clarified that their customers normally do not irritate them.

On the other hand, 33 per cent of the clerical grade respondents in the KVB commented that there are two types of customers who normally irritate them. The first category of customers is that who demand quick service during the peak business hours. According to them, these customers like to be given preference at any cost irrespective of the pressure at the counter. The other type of the customers is that who come late to the bank and demand business transactions beyond the business hours. The respondents were also of the view that their superiors (officers and branch managers) always support the customers. 67 per cent of the respondents disclosed that there were no instances of irritations created by their customers.

**Question No. 5** (Describe most memorable instances of helpful attitudes of your superior officers) encourages the clerical respondents to describe most memorable instances of helpful attitudes of their superiors. 61 per cent of them in the SBI revealed that there were no instances of helpful attitudes of their superior officers. In fact, some of the respondents commented that in their total 20 years of service they did not receive any help from their superiors. 30 per cent of the respondents remembered the
helpful attitude their superiors at the workplace. They said the superiors share their work during when workload increases and allot additional hands when there is shortage of hands. One of the respondents recollected that his superior once came to his rescue when a customer wrongly complained about a money transaction at the counter. 9 per cent of the respondents in the same bank remembered their superiors helping attitude in the career point of view. One of the respondents recalled that his superior during a promotional interview recommended him for promotion. Another respondent remembered that when he prepared a multiple voucher his branch manager (now AGM) advised him to send the format to the management under the 'staff suggestion scheme' and the management rewarded him with a certificate and a cash prize of thousand rupees.

On the contrary, 42 per cent of the clerical grade respondents in the KVB described that their superiors helped them on so many occasions. They quoted few instances like distribution of work and minimizing the workload, providing guidance during the period of training, helping them develop their knowledge providing support while serving the customers and so on. The remaining 58 per cent of the respondents said that there were no such instances of help they received from their superiors.

Question No. 6 (What kind of practical training is imparted in your bank in improving relations to deal your customers?) stimulates the clerical respondents to mention about the kind of practical training being imparted in their respective banks that helps them improve customer relations. 17
per cent of the clerical grade respondents in the SBI said that behavioral science training is the main program in the bank, which helped them improve customer relationships. According to them, this training program changes the mindset of employees and enables them know the attitudes of the customers in their dealings. 43 per cent of the respondents observed that training programs on 'customer relations' are conducted in their bank regularly. Further they revealed that in addition to the above, 'customer service committees' were constituted in all branches and meetings are held from now and then to achieve customer relations. In a surprising manner, 40 per cent of the clerical grade respondents in the same bank said that no such practical training is imparted in their bank for improving customer relations. Very interestingly, one of the respondents viewed that working in the enquiry counter is itself an experience and it helps them build and develop customer relations. As indicated by them even educated customers sometimes confuse to fill bank challans and thus require the help of the staff. Another respondent felt the need of training in all desks especially on computer to improve customer relations.

On the other hand, 50 per cent of the clerical grade respondents in the KVB revealed that they were being imparted training on customer service and excellence. According to them, these programs were meant to improve relations with the customers. The respondents also identified some other training programs that help them improve customer relations are training on marketing skills and I-flex software. They also revealed that every fortnight meetings are held with high profile customers in the bank.
50 per cent of the respondents said that practical training is not being given to them.

Questions No. 7 (Explain the means of gaining expertise in dealing the customers of your bank – a: Your superior as a role model, b: Role models other than your superior) aims at knowing about the role models of the clerical respondents as a means of gaining expertise in dealing their customers. 39 per cent of the clerical respondents in the SBI said that their branch managers and some of their superiors are their role models. They said that their superiors are very patient towards their customers' issues. The other qualities of the superiors highlighted by the respondents are listening to the customers, being prompt and punctual, disposing customers quickly, taking quick decisions and solving problems. Only 8 per cent of the respondents revealed that their colleagues are their role models. The remaining 53 per cent of the respondents said they did not have role models.

On the other hand, 83 per cent of the clerical grade respondents in the KVB said that there were no role models to them. Only 17 per cent said that their immediate superiors are their role models.

Question No. 8 (Explain whether cordial relations with your customers are considered during performance appraisal.) encourages the clerical respondents to disclose whether cordial relations with their customers are considered during the process of appraising the performance of employees in their respective banks. 35 per cent of them in the SBI said that cordial relations with their customers are considered
during the appraisal of their performance. They held that certain preference is given to this dimension. In support of their response they revealed that 'Best Employee Award' was constituted in their organization and given to those rendering excellent customer service. This award is based on the performance appraisal of an individual. They believed that, best customer service is possible when cordial relations are maintained with them. According to them, there were instances that appraised employees were posted in the deposit mobilization department when their performance was found good. One of the respondents said that the performance appraisal is also subjected to verification of complaints on record against the employee being appraised. It is also very interesting to note that 65 per cent of the respondents in the same bank observed that the management does not consider cordial relations with the customers during the process of performance evaluation.

On the contrary, 33 per cent of the clerical grade respondents in the KVB communicated that cordial relations with the customers are considered during employee appraisal. In support of their response they said that during the marketing of various products like savings bank account, deposits and loan they get an opportunity to build relationships with customers. The remaining 67 per cent of the respondents straightly denied that such atmosphere is not prevailed in the bank. Some of the respondents also remarked that their management is interested more in the business rather than the customer relationships maintained by employees.
CONCLUSIONS:

The foregoing analysis on employees-customer relations reveals that the customers of both the selected banks have high degree of expectations due to their not yet fully equipped in terms of the training, technology, skills and knowledge of the human resources, etc. to meet such high expectations of their customers. However, it is noticed that the human resources in the private sector bank are optimistic to some extent towards such expectations of their customers as they accept their responsibility in fulfilling them.

The analysis also depicts that the latest focus on customer service is adequate in the selected banks as it is found that they providing a satisfactory service through various methods like core banking, single window system, internet-banking, tele-banking, mobile banking, personal banking, etc. However, it is also identified that both the banks are not able to render quick service to their customers, which is an impediment in the quality point of view.

It is further identified that the main reason for the unfair behavior of the customers in the two selected banks is due to delays in business transactions. However, in the SBI both the managerial as well as clerical cadre personnel are 'non-cooperative attitude towards their customers. Besides, shortage of manpower, pressing schedules of the customers, lack of knowledge of rules prescribed by the bank, technical breakdowns, demanding service after the business hours, etc. are other common
reasons that contribute to the rise of differences between employees and customers during the course of the business.

The analysis further discloses that the customers of both the banks irritate the front line staff by approaching top management even for unavoidable delays like, technical breakdowns. It is also noticed that the managerial personnel in the selected organizations are not delegated with proper amount of authority to resolve differences with their customers at their level. However, it is also observed that superiors many times come to the rescue of the front line staff even though they do not get proper support from the top management.

When compared with the SBI, more number of managerial personnel in the KVB is getting help from their superiors. But in case of the clerical cadre there is no such difference between the banks studied. Therefore, it is found that in the two banks surveyed, only some of the superiors are helpful to their subordinates in terms of career building, customer service, improving job knowledge, training, etc.

As regards the practical training in improving the customer relations the position of both the banks is almost identical. It is found that the human resources in the two banks are usually deputed to the Staff Training Centers (STCs) for receiving training in various modules viz., marketing strategies, behavioral science, customer relations, etc.

On the whole it is found that the clerical cadre personnel in the KVB are motivated to a smaller extent by their superiors in dealing with their customers. However, it is detected that the position of a good
percentage of clerical cadre personnel in the SBI is somewhat better as their immediate superiors as well as branch managers shape their behavior. It is also very interesting to note that some of the managerial personnel in the two selected organizations endorsed their customers as their role models.

It is also examined that majority of the clerical cadre personnel in the two banks confirmed that cordial relations with customers are not considered during the process performance evaluation. But majority of the managerial personnel in both the selected banks accepted that cordial relations with customers are valued during the appraisal of their performance. Thus, it is found that both the organizations give priority to the managerial personnel and motivate them to maintain cordial relations with customers. Hence, it is concluded that the management in both the banks ignores the front line staff whose services are initially directed towards customer service. In fact, relations with customers are first built at this level.

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