
Technology handling capability of Customers and front line Staff: The key determinants to Customer Relationships in the Modern Banking Services- Evidence from Kerala

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Abstract

Managing customer relationships is the most challenging task faced by modern service providers. Customers can be retained by establishing a lasting bond with them by providing better than what they expect and keeping them happy so that they should not even think about another service provider. Banking service providers are offering IT enabled banking services to their customers and modern customers cannot avoid the technology driven services. Hence the capacity to deal with the technology driven services will definitely influence the customer experience and hence it can shape the relationship with the bankers. At the same time, the ability of the bank staff to provide technology driven services in real time without any confusion is a pre requisite for satisfying customers who visit the branches. In this background, the technology handling capability of the customers and front line staff is conceptualised as a key determinant in customer relationship management in banks. The study establishes that technology handling

Key words: Customer relationship management, Customer relationships, Technology handling capability.

Introduction

Customers are the key factor determining the success of any organisation (Kotler et al.,2011; Reichheld, 1996), especially to a financial service provider (Stone et al., 2002) . In ancient days, banks were having a limited number of customers and hence the front line employees were in a position to recognise them immediately when they approach the counter. Their values, needs and special qualities were well aware to the employees, hence they were able to provide the required service immediately so that we called the olden banking system as class banking. Customer relationship in banking business was not a big challenge in olden days due to aforesaid reasons. After nationalisation Indian banking services sector witnessed a big transformation from class banking to mass banking which resulted in a huge increase in number of bank branches and in the volume of customers. To cope up with the new environment, banking companies, especially in the public sector, recruited employees without considering their service quality and the capacity to build relationship with the customers. Hence, during the nationalisation phase, India witnessed a heavy fall in the service quality and banker-customer relationships. This naturally resulted in the reduction of customer commitment towards the service provider. But the public sector banks never felt it as a big problem due to the fact that all banks were offering plain vanilla products and services and the initiatives for customer care, building relationships and offering differentiated services were found missing (Joseph, 2008). As a part of the banking sector reforms initiated in 1991, the government of India and the banking regulator jointly tried to intensify competition in the banking sector through injecting new banks (Gopinath, 2008) with a different outlook into the field. The entry of new generation banks intensified the hot winds of competition in Indian banking sector, developing a lasting and symbiotic relationship with the customers has become essential (Murty, 2002). Existing banks were forced to invest in IT infrastructure to compete with the new ones. All banking companies irrespective of the nature of ownership have transformed themselves by investing in technology and reinventing the customer focus. Modern bankers are offering IT enabled services and compelling their customers to use these modern facilities to reduce the cost of operations and to give better care to valuable customers. But the greatest challenge is the incompetency of a large volume of customers to use the IT enabled facilities. The ease with which the front line employees deal with the technology is also a strong determinant of customer satisfaction and service quality. In this context, we propose to establish the dependence of customer relationship quality on the technology handling capability of customers and the front-line staff.

Review of Literature

Berry, (1983) has defined relationship marketing as “attracting, maintaining and enhancing customer relationships”. An enterprise can enhance customer relationships through collaborative actions (Sheth, 1996) intended to enhance mutual economic value (Parvatiyar and Sheth, 2002). The ideology of CRM tells us that every action initiated by the organisation should duly consider the impact of that action on the customer and only those actions that enhance the

customer value should be pursued by the organisation. Customer relationships are highly influenced by mutual trust (Garbarino and Johnson, 1999; Morgan and Hunt, 1994), which in turn depends on the emotional bonding (Yim, et al., 2008; Bansal et al., 2004; Sin et al., 2002; Gummesson, 1987) between customer and the service provider. A customer feels a sense of bonding with the service provider when the organisation is customer centric (Piccoli et al., 2003; Ramachandra, 2002) in nature where customised products and services are offered through personalised communication (). In a customer centric organisation all processes are focussed on customers (Day, 2000) and it will be reflected in the customer service experience (Day, 2003). Customer oriented marketing programmes help to enhance customer's positive feelings towards the service provider and will result in the improvement in the relationship quality (Barnes and Howlett 1998; Ennew and Binks, 1996). Essawi and Aziz (2012), argue that customer centricity should be the key for developing a strong CRM system. An organisation can be regarded as a customer centric one, only when it gives top priority to customer comfort, preference, satisfaction and customer value. When customers are enjoying the relationship with the service provider, competitor's offers will be of less attractive to them (Yu and Dean, 2001; Baker et al., 1992) When the management intends to have a close relationship with their customers, people from the top management to the bottom level should realise exactly how to keep their customers delighted through superior service quality with lasting impressions. In an industry with many market players, customers have many choices and will naturally shift to other organisations immediately and they will have more bargaining power. The only possibility to keep the existing customers is to understand their requirements (Bhatt and Mushtak, 2016) in advance and provide better than they expect. But, organisations cannot make a strong relationship with some of its customers as they do not want to engage in relationships and it will be further affected by the enhanced use of self service technologies (O'Loughlin et al., 2004). A countering strategy for this is to consider the new technologies as relationship facilitators (Sweeney and Morrison, 2004). Many bank managers believe that CRM is merely a software or technology (Bhatt and Mushtak, 2016; Flip, 2013; Narang et al., Siddiqui, 2011) and they do not have a clear understanding about the concept of CRM. But, in reality, CRM is a means of developing innovative capabilities to bring in competitive advantage (Fin et al., 2010)

In a highly competitive market, getting new customers involves huge cost (Rosenberg and Czepiel, 1984) whereas the existing customers can be retained by creating an emotional bonding (Hussain et al., 2009). A customer may feel a sense of emotional attachment only when he/she feels that the service provider is genuine, trustworthy (Morgan and Hunt, 1994) and will definitely keep the promises (Gronroos, 1990). An organisation believing in CRM philosophy is expected to keep the valuable customers throughout different stages of life and maximise the life time value by cross selling different products and services. Valuable customers can be retained by identifying their needs at different time periods, offering customised products and services through personalised communication and by providing all possible post sales services at the best quality. Data warehousing and data mining tools are essential for understanding the expectations of the

customers regarding products, services and service quality, and hence it helps a lot in the formulation of policies affecting customer experience in banks (Cheng et al., 2013). Hence, customer centric banks use customer data as a means to provide additional customer care, enhancing loyalty, cultivating trust and in maintaining relationships (Järvinen, 2014; Narang et al., 2011; Becker et al., 2009) When relationships become the base of marketing, the role product will not be of much important (Gronroos, 2002).

Banking companies, as an endeavour to reduce cost and to improve the operational efficiency, has come up with the new banking technology devices and software. But the real issue here is the ability to utilise the technology by the front line staff as well as the customers. When employee is not able to manage the computer with high degree of efficiency, it will create a lot of dissatisfaction in the minds of customers. Similarly, when customers are compelled to use tech based services and their technology handling capability is low, it will be difficult for such customers to have an enjoyable banking experience. In this context, the researchers argue that the technology handling capability of the bank staff and customers have a definite impact on the relationship strength in banking sector. The ease with which a person is able to utilise the technological devices available for self services or the ability of a bank staff to provide IT enabled services to customers is conceptualised as the technology handling capability. Banks in India are offering a wide variety of IT enabled services but vast majority of the customers are availing only a very few due to their inability to understand the procedures or due to lack of trust on technology while dealing with money or due to complexity to deal with the technological devices. Senior customers who were using the manual mode of banking services may feel it comfortable to visit the bank branches and avail the services. But the young customers and those who are able to deal with computers easily prefer the technology based services. Yet another aspect to be considered in this line is the ability of the bank staff to deal with technology. Since all bank branches are fully computerised, the waiting time of customers visiting the bank branches solely depends on the efficiency of the staff to provide IT enabled services. Some of the front line staff of banks, especially in case of public sector banks, are old and not much familiar with fast delivery of services through computers. This increases the average time taken for providing services and hence the waiting time of the customers goes up. Increase in the waiting time due to inefficient front line staff will definitely destroy the quality of service and hence have a detrimental impact on customer relationship. The present study is an attempt to evaluate the impact of technology handling capability of the banking customers and the bank staff to deal with technology on the Customer Relationships of banks in Kerala.

Methodology

The study is based on primary data collected from customers of scheduled commercial banks in Kottayam and Pathanamthitta districts representing the central Kerala. 230 sample respondents belonging to different demographic backgrounds were selected for the study. The sample respondents are the customers of either SBI & its Associates or Nationalised banks or old

generation private sector banks or of new generation banks. Efforts are made to keep the number of male and female almost similar. Seven point scaling is adopted to identify the factors influencing customer relationships with their banks and for identifying the difficulties faced by customers while dealing with their banks. Five point Likert scales are adopted for measuring the technology handling capability of the customers and the bank staff and for measuring customer relationships with their banks. Content validation of the instrument is ensured by organising discussion with practitioners in this field. Internal consistency and validity of the instrument is checked by conducting reliability analysis using Cronbach alpha. Statistical tools like mean, standard deviation, correlation, MANOVA, factor analysis and multiple regression were used for analysing and validating the data.

Discussion of Results

The study attempts to identify the major factors influencing the extent of customer relationships in banks, to measure the degree of customer relationships and the dependence of customer relationships on customer's competency to deal with technology and the employee's capability to deal with technology. The first part of the analysis deals with the identification of major factors which have significant influence on the customer's sense of attachment with their banks. Sixteen factors were identified in this regard and the respondents were asked to assign a numerical value ranging from 1 to 7 for each variable based on the degree of importance. Mean values and their standard deviations are calculated and the variables are arranged on the basis of their scores. Reliability of the construct was estimated with Cronbach alpha (0.8320) which is far above the minimum requirement prescribed by Nunnally (1978) and the minimum of item to total correlation is 0.35, which is also higher than the bench mark (0.3).

Table: 1**Ranking of Factors influencing Customer Relationships**

Rank	Factors influencing customer relationships	Mean	Std. deviation
1.	Reliability and Trust	6.09	0.99
2	Privacy in banking transactions	6.01	1.13
3	Speedy Transactions	5.70	1.22
4	Helping mentality of the staff	5.55	1.36
5	Customer friendly Technology	5.47	1.62
6	Competency of bank staff in handling technology	5.40	1.25
7	Readiness to support in times of needs and clarify doubts	5.38	1.36
8	Simplified procedure for availing the banking services	5.36	1.26
9	Personalized Services	5.34	1.33
10	24x7 working ATM Network	5.26	1.66
11	Good Infrastructural facility and friendly atmosphere	5.26	1.19
12	Effectiveness of settling customer complaints	5.18	1.28
13	Personalized communication	5.08	1.31
14	Presence of a dynamic manager and front line staffs	5.00	1.31
15	Low cost of services	4.95	1.39
16	Low interest on loans	4.76	1.56

Customer preferences may change from time to time. But reliability and trust (Joseph,2012) remains as the most important factor influencing customer relationships in banking services. Privacy in transactions, capacity to provide real time services, helping mentality of the staff are also considered as very crucial in deciding the quality of customer relationships. Customer friendly technology and competency of the bank staff in dealing with the technological services are ranked as more important than the provision of personalised services, personalised communication and good infrastructure. Cost of services and loans are not seriously considered by customers as influencing the quality of relationships. This may be due to the fact that the cost of services and loans remains flat across retail banking industry in India. Average scores given above must be carefully evaluated to understand the degree of importance of various factors. The maximum and the minimum possible scores of the items in the scale were 7 and 1 respectively. Two factors have average scores above 6 and 12 out of 16 items have scores between 6 and 5 and the minimum score is found to be 4.76. Since 16 factors have been analysed, it is difficult to evaluate the impact of individual items on the choice of a bank and the extent of relationship with the banks.

Exploratory Factor Analysis

As suggested by Malhotra (2003), an exploratory factor analysis was executed using Principal Component method of extraction with Varimax Rotation to identify maximum number of factors with acceptable level of loadings on a component. This process will enhance the

interpretability of factors. For identifying the number of factors to be extracted, Eigen value greater than 1 criterion is used. In addition, the reliability, sampling adequacy and internal consistency of the items were examined using Cronbach’s alpha, KMO and Brettlet’s Test respectively. The benchmark reliability coefficient for all items should be greater than or equal to 0.70 and KMO should be greater than 0.50 (Nunnally, 1978). Minimum factor loading for each item for including it in the scale is fixed at 0.50 to ensure high degree of confidence (Hair et al., 2016; Field, 2009).

Table: 2

VARIMAX Rotated Factor Loadings

Factor Items	Factors Affecting Customer Relationships				
	Touch point Comfort	Personal Comfort	Cost Advantage	Communication	24X7 ATM
TC1	.781	.145	.317	-.006	.046
TC2	.685	.011	-.198	.194	-.021
TC3	.633	.384	-.058	-.064	.088
TC4	.579	.002	.390	.137	.071
TC5	.518	.243	-.124	-.319	.418
TC6	.502	.101	.186	.356	.425
PC1	.163	.806	-.048	-.103	-.046
PC2	-.151	.699	-.119	.018	.355
PC3	.183	.675	.038	.251	-.010
PC4	.447	.627	.228	.151	-.054
CA1	-.078	.037	.834	.005	-.037
CA2	.080	-.197	.782	-.018	.211
CA3	.411	.224	.548	.086	.072
C1	-.021	.083	-.080	.775	.018
C2	.411	.073	.199	.545	.110
ATM	.058	.020	.154	.072	.855
Eigen Values	4.306	2.124	1.278	1.153	1.082
Cum % of Variance	26.92	40.19	48.18	55.39	62.15
Sampling Adequacy (KMO Statistic)					0.759
Bartlett’s Test of Sphericity (Chi-Square)					1051.85
df.					120
Significance					.000
Cronbach’s alpha					0.831

The factor analysis executed enabled to reduce 16 variables into five different components by satisfying all preliminary requirements like sampling adequacy, sphericity and reliability. The first factor comprises, helping mentality of the staff, competency of the staff in dealing with the

technology, speedy transactions, readiness to support in times of need, reliability and trust and customer friendly technology. Since all these components are related to the customer touch points, the factor is named as touch point comforts. Factor two consist of components like personalised services, privacy in banking transactions, good infrastructural facilities and the ability to handle customer complaints. All these components together, named as Personal comforts. The third factor identified is related to cost of services, cost of loans and simplified procedures. Since all these components are related to cost to the customer, they together named as cost factor. The fourth factor consists of personalised communication and the presence of a dynamic manager in the branch. The fifth factor include only one component ie. 24 x7 operational ATM counters.

Customers with different levels of income may have different expectations regarding services from their banks and their preferences also may differ. Hence, the descriptive statistics regarding the factors identified were presented on the basis of the level of income of the customers to have a look at the relative importance of each facto and to test whether factors preferred by customers differ on the basis of their level of income.

Table 3

Significance of Average Factor Scores based on Income Level of Customers

Monthly Income		Touch point Comforts	Personal Comforts	Cost factor	Communi-cation	24 x 7 ATM
Up to Rs. 25,000	Mean	5.4875	5.1406	4.9153	4.7437	5.5000
	Std. Dev.	.85016	.99591	1.1236	1.1363	1.6226
Rs. 25001 to 50,000	Mean	5.7690	5.1535	5.2846	5.0877	5.0877
	Std. Dev.	.73311	.90232	.95305	.90693	1.6067
Rs.50,001 to 75000	Mean	5.6763	5.4135	4.9551	5.0577	5.3462
	Std. Dev.	.77080	.70343	1.0742	.81442	1.4126
Above Rs. 75000	Mean	6.1707	5.7317	5.0759	5.9512	5.5854
	Std. Dev.	.75690	.81469	.93605	3.2458	1.3034
Overall	Mean	5.7217	5.3109	5.0444	5.1152	5.3783
	Std. Dev.	.81819	.90431	1.04395	1.67592	1.52145
	Rank	1	3	5	4	2
Significance		.000	.002	.199	.002	.339

A close observation on the overall average scores of the five factors identified, reveals that touch point comforts are the top priority item for customers with an average score of 5.72 on a seven point scale with a minimum standard deviation (.818), followed by 24 x 7 working ATM network. Personal comfort is ranked third and communication is at the fourth slot. Cost factor is comparatively the least important among the five factors influencing the banker customer relationship. In financial services sector level of income is an important factor deciding the profitability and life time value of the customer. Hence it is essential to have a look at the income

wise statistics regarding factors influencing relationships. It is very clear that rich customers have a different view regarding these factors as compared to other lower income customers. They assign highest average score for factors like touch point comforts, communication and personal comforts. Analysis of variance was executed to see whether the income wise difference in the average scores of all the five factors are significant or not and the results are presented in table 3. Significance values in case of touch point comforts, personal comforts and communication are less than the threshold value (0.05), indicating that customers with different levels of income assign different values for these factors, necessitating customer segmentation based on the level of income and offer services and facilities according to their requirements. 24 x 7 working ATM facility is identified as the second important factor influencing customer relationships. Significance value (.339) of the factor indicates that the degree of importance given for the ATM facility is almost similar among all customers. Hence, the bank managements especially that of the public sector banks must maintain their ATMs, clean, comfortable and operational every time to avoid customer discomfort and emotional detachment with the service provider.

Impact of Technology Handling Capability on Customer Relationships

Customers with different demographic backgrounds differ in their ability to handle technology. People with good orientation in technology may feel happy and confident to avail tech-based services offered by their banks. They will explore more and more options and may enjoy the moments they are dealing with technology based touch points offered by their banks. But in case of people with low orientation in technology, it will be difficult for them to avail even some basic services. When these customers are compelled to use technology based services, they will not be able to enjoy it and will create reverse impact. Similarly, the technology handling capability of the bank staff is also having a very serious role in the customer experience. When the employees are good in technology handling, pace of the service delivery will improve, which in turn create satisfaction in the minds of customers. On the other hand, when they are not good in handling technology, customer experience will be very bad and they cannot enjoy such experiences. Hence the study proposes to assess the impact of technology handling capacity of frontline employees and that of customers on the customer relationships. Technology handling capability of the customers, the customer's perception about the front line employee's capacity to deal with the technology and the degree of customer relationships are measured on a five point scale developed for the same.

Table: 4**Statistics regarding Reliability and Consistency of the Instrument**

Components	Cronbach Alpha	Item to total correlation	Alpha
Tech-friendliness of the Customers	.867		
I use ATMs only for withdrawing money		.512	.821
It is quite comfortable for me to withdraw money from ATM		.543	.789
Depositing money through CDM is safe and saves time		.641	.772
e-banking facilities like ATM, CDM and internet banking helped me to minimize the branch visit		.549	.816
I used to explore the options / services available in internet or mobile banking		.611	.791
I feel very happy to use technological services offered by my bank		.506	.827
I am able to clarify the doubts regarding the technological services offered by my bank		.658	.763
Technology handling Capability of the staff	.843		
Staff in my bank are slow in dealing with computers		.507	.820
Staffs in my bank are aware about all technological services offered by bank		.563	.814
Staff in my banks are consulting with others regarding the technological aspects.		.601	.809
Front line employees of my bank are good in clarifying the doubts regarding technological operations		.554	.817
Customer Relationships	.892		
I trust my bank		.501	.848
I have a strong emotional attachment with my bank		.556	.816
Staff in my bank are able to understand my needs and always react positively		.603	.793
Staff in my bank are good listeners, calm, efficient and good in relationship building		.591	.821
I have very close relationship with my bank		.517	.834
Over all Cronbach alpha	0.907		
Friedman Chi square	156.13		
Significance	.000		

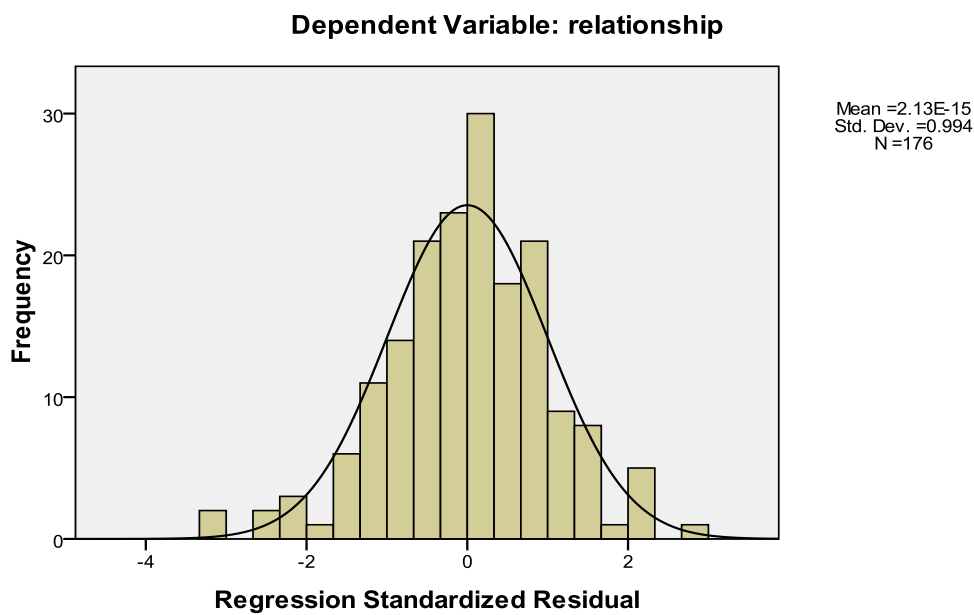
Tech friendliness of the customers, technology handling capability of the staff and the extent of customer relationship are measured with the help of the above instrument designed on a five point scale. In order to ensure the reliability and consistency of the scales, Cronbach alpha and item to total correlation are computed. The minimum Cronbach alpha required for a construct

is 0.7 and the item to total correlation should be greater than 0.3 (Nanully, 1978). Over all Cronbach alpha of the instrument 0.907 and item to total correlation exceeding 0.5, indicates the high level of consistency and reliability of the scales used for the measurement of different components. Friedman’s Chi-square (156.13 at df. 229, 5) is found to be highly significant (.000) at 5 per cent level of significance, indicates the higher level of internal consistency of the instrument. Hence there is sufficient evidence to believe that the scales used for the measurement of components are reliable and the level of internal consistency is very high.

Linear multiple regression model is used for validating the dependence of customer relationships on technology handling capability of the customers and the staff.

H₀: Degree of customer relationships in banking sector depends on the capacity of the customers and front line staff in handling technology.

Histogram



Mean of the distribution ($2.13E^{-15}$) as shown above is very close to zero and the standard deviation is 0.994, which is approximately one and thus satisfying the characteristics of standard normal distribution. Hence the regression model can be applied for testing the hypothesis. The results of the regression analysis are reported in the following tables.

Summary Statistics

R	R Square	Std. Error	Durbin-Watson
.770 ^a	.593	.45487	1.672

ANOVA showing significance of the model

Source of Variation	Sum of Squares	Df	Mean Square	F	Sig.
Regression	52.090	2	26.045	125.878	.000 ^a
Residual	35.795	173	.207		
Total	87.885	175			

Coefficients^a showing the Significance of independent variables

Independent Variables	Standardized Coefficients - Beta	t	Sig.	Tolerance
(Constant)		-.625	.533	
Tech friendliness	.482	9.303	.000	.879
Tech-handling capability	.456	8.806	.000	.879

a. relationship

The model summary table shows the correlation between the dependent and independent variables. R square value (.593) indicates that 59.3 per cent change in the dependent variable (customer relationship) is explained by changes in the technology handling capability of the customers and the front line employees. ANOVA table indicates the model fitness. The significance value is absolute zero, indicating that the proposed model is highly significant. Significance values in the coefficients table shows whether the independent variables have a significant impact on the dependent variable. Since the values are zero, both the independent variables have a very strong impact on the independent variable. Hence it is clearly established that the customer relationships in the banking sector depends to a very extent on the technological orientation of customers and the staff. Tolerance is reported to show the level of multicollinearity. Higher value of tolerance indicates a small degree of multicollinearity (Hair et. al 2016) and vice versa. Tolerance level of the model, .879, indicates lower level of multicollinearity and hence reliability of the model is not questionable.

Conclusion

Banks are the most prominent financial service providers in India, where customers used to deal directly with the employees. But now, due to the emergence of IT enabled services, customers are expected to deal with technology based service delivery touch points and hence the role of employees in building relationships has declined considerably. In this background the researchers have studied the role of technology handling capability of customers and the staff in building customer relationships. It is evident that technology orientation of customers and the staff have a significant impact on the customer relationships.

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