Service Quality:

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# TASK 1

## A.

The expectations prior to the service counters:

1. The paper works are too huge to be fulfilling.
2. The charge committed on loans does not match after taking loans.
3. There are big queue of people due to that waiting of the customer make them unhappy.
4. The employees work so slowly that take more than needed time.
5. One employee doesn’t have full knowledge of his work and need to discuss with other employees.
6. The commitments are always wrong.
7. Cash counters are less according to the work.
8. The manager does not come to round to check what is happening in the bank.

(BCDIRECT, 2014)

## B.

The expectations of customers are given below:

1. Continuing examine intensifiers: Equipment to facilitate regularly reason great to be of advanced meaning or among fewer opportunity for breakdown difficult services, legal issues and height of confidence.
2. Personal needs: personal conditions for example superior confidence on service supplier if they have fewer employees or do not have complete information regarding customer’s questions.
3. Temporary service intensifiers: temporary factors like rushes and urgent situation etc.
4. Apparent service options: Can anyone also suggest that a similar thing that might influence tolerance variety additional than preferred presentation, if no alternative exists.
5. Self apparent service role: To what amount did you influence the conclusion?
6. Explicit service pledges: the advertisement given by the company is giving same outcome to the customers.
7. Implicit service pledges: The customers hopes are superior with respect to more expensive offerings, improved looking services etc.

## C.

The level of satisfaction with the service encounter can be displayed as follows.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Expectations/Level of satisfaction | 1(Extremely bad) | 2 | 3 | 4(Average) | 5 | 6 | 7(Extremely good) |
| Continuing examine intensifiers: |  |  |  |  |  |  |  |
| Personal needs: |  |  |  |  |  |  |  |
| Temporary service intensifiers: |  |  |  |  |  |  |  |
| Apparent service options: |  |  |  |  |  |  |  |
| Self apparent service role: |  |  |  |  |  |  |  |
| Explicit service pledges: |  |  |  |  |  |  |  |
| Implicit service pledges: |  |  |  |  |  |  |  |

(Klapper, 2006)

# TASK 2

## A.

1. GAP 1: Gap between customer hopes and organization awareness happens when the organization or service supplier does not appropriately differentiate what the customer’s requirements or wants?
2. GAP 2: Gap between organization awareness and service superiority obligation this take place when the organization or service supplier strength properly recognize what the customer requirements, but might not place a presentation normal.
3. GAP 3: Gap between service quality requirement and service release, can happen pertaining to the service workers. This could happen due to their improper training, inability or disinclination to assemble the put service typical.
4. GAP 4: Gap among service release and exterior statement, customers’ opportunity are advanced prejudiced by statements through the corporation in the advertisement. The gap happens when these unspoken opportunity are not satisfied at occasion of service delivery.
5. GAP 5: Gap among estimated service and qualified service, this gap happens when the customers misunderstand the service excellence.

## B.

Recommendations are as follows.

1. Training should be given to the employees regarding the new and existing offers.
2. The paper work should be decreased
3. The customer should be greeted when they entered the bank
4. The customer satisfaction is should first motto for the bank employees
5. The separate counters should be made for each work
6. The manager should go for round and check the reviews of the existing and new customers

(Zafar et al., 2011)

## C.

The five dimensions of service quality to analysis include the followings.

1. Tangibles: Appearance of physical elements
2. Reliability: Dependable and accurate performance
3. Responsiveness: helpfulness
4. Empathy: Easy access, good communication, understanding of customers.
5. Assurance: Knowledge and courtesy of employees to convey trust and confidence.

## D.

The customer expectations are as follows.

1. The customer expects the personal attention.
2. The customer wants to save time for any work.
3. The customer wants less paper work.
4. New offers should be landed time to time.
5. The employees should have full information so that they should be ready to reply each question.
6. The separate counter should be made for each work.

## E.

From the above the followings can be evaluated.

1. Continuing examine intensifiers: The equipments deployed in the Singapore are actually deployed to facilitate regularly reason great to be of advanced meaning or among fewer opportunity for breakdown difficult services, legal issues and height of confidence. However the same is not been achieved as the bank officials does not review the status of the equipments at regular intervals. This adds to the inefficiency for the customer service through these equipments. Hence an average outcome is achieved from the continuing examine intensifiers service of the bank.
2. Personal needs: The personal needs of the customers includes proper attendance and careful hearing of the needs by the bank representative. This way the personal conditions for example superior confidence on service supplier if they have fewer employees or do not have complete information regarding customer’s questions. However the same is not achieved. Thus the average level of personal needs of the customers is actually fulfilled.
3. Temporary service intensifiers: The temporary factors like rushes and urgent situation etc are not achieved by the bank in offering the customers with extra cushion type service. It is a below average service offered by the bank which actually adds to the discomfort of the customers.
4. Apparent service options: The apparent service option includes the suggestions that a similar thing that might influence tolerance variety additional than preferred presentation, if no alternative exists. However the same is not offered by the bank officials who could bring in comfortable banking experience to the customers. The below and average and nearly extremely bad conditions in offering such service are followed in the bank’s apparent service option.
5. Self apparent service role: The self service apparent roles include the influence to the conclusion. However the same is not attained and the customer have to stay in confusions for long. This service is also rated near to the extremely bad conditions.
6. Explicit service pledges: The explicit service pledges include the advertisement given by the company is giving same outcome to the customers. However this service is also rated much below average.
7. Implicit service pledges: The implicit service pledges include the customers hopes are superior with respect to more expensive offerings, improved looking services etc. This kind of feeling and expression at totally unobservable in the bank and rated much below average.

## F.

This way we can conclude that the bank lacks various kinds of basic abilities. Therefore there is an utter need to deal with the issues that are actually impacting the comfort of the customers. Also the regular review of the business situation needs to be done at regular intervals so that the desired outcome and returns can be offered to the customers.

(Haque et al., 2009)

# Task 3.

## A.

The service experience that the no employees attending me when i came in the bank. I interacted with loan related manager. The employee didn’t give me the accurate response due to lack of information’s employee. The employee was not aware of the all the formalities he was contacting with other employees but didn’t get good result. He told me to bring the documents which already were with me. So this was the bitter experience for me to come in the bank.

## B.

In future I will consider the selection of the bank before making dealing. I will consider all the above points and clarify my requirements with the bank officials such that they could easily configure my requirements and takes proactive steps to meet them.

## C.

The course has helped me in recognizing the various factors that should be taken into consideration while selecting a bank. I think these factors are fair enough to judge the capability of the bank and its staff members. Therefore I would like consider these factors in my future ventures. All thanks to this course, I will now be able to select the most suitable bank for my future endeavours.

(Andries et al., 2012)

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