

# Eliciting Characteristics, Condition and Challenges in Bank Frontline Services: A Service Quality Audit

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**Abstract** – *Continual improvement and customer satisfaction are not simply mantras but become a culture of an organization that had its quality management system certified. Hence, this study aimed to assess the operation of the new accounts section of the select provincial branches of an ISO certified bank in the Philippines. A survey instrument using the CCC (characteristics-condition-challenges) framework was employed. The respondents were the new accounts clerks (NACs), supervisors and clients of the branches. The result revealed that the most essential and helpful characteristics of the NAC to achieve maximum clients' satisfaction are being accommodating, accurate, compliant, fast, facilitative, and pleasing. The result further revealed that the condition of the New Account Section (NAS) as to the level of compliance and satisfaction in triangulated assessment was 'very highly compliant/satisfactory' in the different areas of operation, hence, conforming processes were evident. Furthermore, the result revealed that the challenges or the issues and problems encountered by the NACs are bulk of works, complaining clients, impatient clients, long processes, and overwhelming clients. Generally, the stakeholders of the bank, particularly the clients desired to be well-accommodated and well-facilitated by a pleasing and efficient employee in a shortest possible time because for them this is 'good service'. For continual improvement and business excellence, more procedural and service innovations on some aspects of operations are wanting.*

**Keywords** - bank management, continual improvement, customer satisfaction, ISO, bank frontline services.

## INTRODUCTION

Continual improvement and customer satisfaction are not simply mantras but become a culture of an organization that had its quality management system (QMS) certified. Per ISO 9001:2015, Clause 10.3, the organization must continually improve the suitability, adequacy, and effectiveness of the quality management system. The organization must consider the results of analysis and evaluation, and the outputs from management review, to determine if there are needs or opportunities that must be addressed as part of continual improvement [1].

In ISO parlance, continual improvement is defined as a recurring activity to increase the ability to fulfill requirements. The 'ability to fulfill requirements' refers to both conforming as well as nonconforming products/processes. Conforming processes can be further improved, and nonconforming processes must be improved by taking corrective action to prevent recurrence. Recurring activity refers to the quality improvements which include, audit results, results of

analysis and evaluation, and the outputs from management review, and the like [2].

In the field of service industry like banks, to provide admirable services to accomplish customer loyalty is a crucial goal. Service quality given to customer is much more essential to analyzing the achievement or dissatisfaction of any business organization [3]. Quality management is a mechanism that can be used by banks to gain competitive advantages [4].

The respondent bank had been ISO certified since 2007. The certification had made the bank invest more on enhancing its competitiveness, meeting its customers' needs and expectations, and attaining business excellence. The bank is a top universal bank that continuously expands its physical network, and introduced innovations to provide efficient and convenient service to customers by streamlining the complicated and costly processing of various bank transactions. Despite its innovation and expansion, the bank is still facing the challenges on how to satisfy its numerous clients, most especially in the services of the new accounts section (NAS) These challenges relate to

the so-called 'hard-to-satisfy-clients' who are fixated to the belief that 'customer is always right'.

The NAS of any bank handles the most important operations which can impact greatly on its business. It plays great significance among the interrelated and interdependent functions of the entire bank operations. The NAS as a frontline operation of the bank brings effect to other bank's functions such as marketing of various products and services, generating deposits, loans, and a lot more. An effective operational process emanating from the NAS would result in the delivery of total quality service to the customers and eventually increase profitability of the bank. The new accounts clerks (NACs) man this section.

The NACs are responsible for making clients patronize the bank products and services and ensure that these are delivered promptly to the latter. They are the ones pegging the first-time-clients, otherwise, they are instrumental of clients' turning back. An efficient and effective service of the NACs would mean more clients, more business transactions, and more profit for the bank. It is the NAC who is knowledgeable and well informed of all bank products and services such as the type of accounts, loans, fee structures, customer benefits, deposit and investment interest rates, and account restrictions [5]. They maintain and keep records of the security and confidentiality of the clients such as security numbers, identification documents and personal contact information which are kept private between client and the bank.

All bank employees, both in the management level and rank-and-file (especially the NACs) are equally facing the challenges to satisfy the needs of both the internal and external stakeholders. While with good intention to satisfy the latter, they are bound to comply with the internal procedures and other mandated procedures required by the various oversight agencies like the Central Bank of the Philippines (CBP), Commission on Audit (COA), Department of Finance (DOF) and the like.

Hence, this study focused on the assessment of the operation of the NAS of the select provincial branches of an ISO certified bank existing for more than half a century. This study served as a check and balance mechanism of the bank's salient operation and at the same time looked into its conformance to the standard requirements. To retain the customers, the bank has to improve all the dimensions of the service quality [6].

## **OBJECTIVES OF THE STUDY**

Specifically, this study aimed to assess 1) the essential characteristics of the NACs from the point of views of selves, supervisors, and clients; 2) the condition of the NAS' operations in procedures like: opening of deposit account, sale of manager's check (MC)/demand draft (DD)/gift check (GC), handling of bank statement, issuance of new passbook, replacement of lost ATM card, and check requisitions and issuance; 3) the significant difference of condition of the new account operations as rated by the different groups of respondents; 4) the challenges or the common issues and problems encountered by NAC; and 4) the areas of operation that need to be improved. Related hypotheses were tested in this study.

## **METHODS**

This study primarily employed methods such as descriptive-survey and documentary analysis. Using a researcher-structured CCC questionnaire, the survey was carried out in 9 select provincial branches belonging to a 'regional banking group'. The respondents were 9 NACs, 9 supervisors, and a total of 900 individual clients. With the transient nature of respondents especially the clients, a purposive sampling was used. This means that only those clients who directly transact with the NAC were surveyed. Researchers deployed enumerators in respondent-branches to field the instrument within a 20-banking day duration, thereby, surveyed an average of 5 clients per day. Proper permission was secured prior to the conduct of this study. The respondents also signed 'informed consent' before answering the survey instrument.

A survey instrument using the CCC (characteristics-condition-challenges) framework was designed by the researchers with the thought that the intended respondents are busy persons. This instrument contained 4 parts: 1) the short respondent's information, 2) the characteristics, 3) the condition, and 4) the challenges or the common issues and problems. For parts 2 and 4, the instrument provided ready options for the respondents to score and rank (close-ended), however, they were also encouraged to give answers other than the ones listed (open-ended). The options were carefully derived from the pre-survey scanning, focus group discussion and documentary analysis. The documents analyzed included the Branch Manual and Audit Reports. For part 3, the instrument provided the list of NAS services and procedures for the respondents to score using the 5-point Likert Scale. Experts in research and in bank operation

validated the instrument. The instrument had a high level of internal consistency as determined by a Cronbach’s alpha of 0.958.

The data were collected and analyzed using mean, ranking frequency, and standard deviation. The interpretation of the mean scores were based on the scale/range such as: 4.20 - 5.0 -Very Highly Compliant/Satisfactory; 3.40 - 4.19 -Highly Compliant/Satisfactory; 2.60 - 3.39 -Moderately Compliant/Satisfactory; 1.80 - 2.59 -inadequately Compliant/Satisfactory; 1.00 - 1.79 -Not Compliant/Satisfactory

The significant differences on the condition of the NAS in terms of level of compliance and satisfaction as rated by 3 groups of respondents were computed using ANOVA which interpretation was based on the alpha level of 0.05.

To ensure valid and realistic results, the survey was triangulated with the 3 groups of respondents – the NACs, the supervisors, and the clients. To confirm the quantitative results, a post survey validation through interviews and focus group discussion, was conducted.

**RESULTS AND DISCUSSION**

**On the essential characteristics of the NAC**

The respondents were asked to rank the characteristics according to their essentiality where 1 is the most essential and helpful and 10 is the least essential and helpful in the performance of the NAC’s duties and functions. Table 1 shows the ranking. The NACs themselves considered being accommodating, conversant, facilitative, fast, compliant, and accurate as the most essential characteristics they need to possess for the performance of their duties and functions.

Being accommodating is a characteristic every NAC wants to possess because this primarily builds impression to the clients that they are most welcomed

and valued. Similarly, being conversant, facilitative, and fast are necessary because these traits peg the client interests to avail the products and services the bank offers and can be availed at a shortest time possible. Further, being compliant and accurate are characteristics that build credibility to the clients and strengthen the trust of the clients and the management as well. Compliance to and accuracy of action against the established rules and standards imply that conforming processes are evident at employees’ level.

From the point-of-view of the supervisors, the NAC are essentially accurate, accommodating, pleasing, compliant, and fast.

Accuracy is the primary characteristic that the supervisors want the NAC to observe. This is because the New Account Section (NAS) follows documented and controlled procedures in the conduct of the functions. These procedures are embodied in the bank’s Branch Manual and regularly audited by the internal and third-party auditors. Moreover, pleasing personality is a plus factor for a NAC considering that he/she is one of the frontliners of the bank whose welcoming and inviting personality assures coming in and coming back of customers/clients. Customers coming back signals satisfaction. According to a famous American marketing author, Philip Kotler, a satisfied client is a good advertisement [7].

The clients wanted NAC to be accommodating, facilitative, fast, pleasing, and accurate. All these characteristics are already discussed above. These enumerated characteristics mean simply that the clients want a pleasing NAC to accommodate and facilitate their transactions in a fast and accurate manner. In short, from the perspective of the clients, they want the NAC to behave at their advantage and pleasure being in the receiving end of the products and services of the bank.

**Table 1. Ranking Mean of the Essential Characteristics of the NAC**

Characteristics	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank
	<i>NACs</i>	<i>Supervisors</i>	<i>Clients</i>		<i>Overall</i>			
Accommodating	2.89	(1)	4.11	(2)	1.94	(1)	<b>2.98</b>	<b>1</b>
Accurate	5.00	(5.5)	3.33	(1)	4.73	(5)	<b>4.35</b>	<b>2</b>
Compliant to the process requirement	5.00	(5.5)	4.56	(4)	4.82	(6)	<b>4.79</b>	<b>6</b>
Conversant	4.44	(2)	5.56	(6)	5.04	(7)	<b>5.01</b>	<b>7</b>
Facilitative	4.56	(3)	5.67	(7)	3.31	(2)	<b>4.51</b>	<b>4</b>
Fair	7.00	(8)	6.89	(9)	5.25	(8)	<b>6.38</b>	<b>8</b>
Fast	4.67	(4)	4.67	(5)	4.07	(3)	<b>4.47</b>	<b>3</b>
Indiscriminating	8.11	(9)	6.44	(8)	6.47	(9)	<b>7.00</b>	<b>9</b>
Pleasing	5.44	(7)	4.33	(3)	4.08	(4)	<b>4.61</b>	<b>5</b>
Strict in evaluating documents	9.11	(10)	9.44	(10)	6.70	(10)	<b>8.41</b>	<b>10</b>

*Ranking scale: 1 is the most essential and helpful and 10 is the least essential and helpful*

Table 2. Condition of the NAS according to the Level of Compliance and Satisfaction

Services	Mean	SD	Mean	SD	Mean	SD	Mean	SD	VI
	NACs	Supervisors	Clients	Overall					
Opening of Deposit Account	4.80	0.45	4.56	0.49	<b>3.94</b>	0.51	<b>4.43</b>	0.45	VHC/S
Sale of MC, DD&GC	4.87	0.43	4.62	0.47	4.72	0.56	<b>4.73</b>	0.43	VHC/S
Handling of Bank Statement	4.83	0.39	4.39	0.51	4.72	0.56	<b>4.63</b>	0.39	VHC/S
Issuance of New Passbook-Lost	4.89	0.56	4.69	0.48	4.73	0.58	<b>4.77</b>	0.56	VHC/S
Issuance of New Passbook-Filled	4.82	0.59	4.62	0.48	4.74	0.56	<b>4.72</b>	0.59	VHC/S
Replacement of Lost ATM Card	4.94	0.33	4.89	0.33	4.75	0.51	<b>4.86</b>	0.33	VHC/S
Issuance of Checkbooks-Initial	4.93	0.33	4.89	0.35	4.77	0.55	<b>4.86</b>	0.33	VHC/S
Issuance of Checkbooks-Re-order	4.85	0.42	4.81	0.40	4.74	0.56	<b>4.80</b>	0.42	VHC/S

Scale: 4.20 - 5.0 -Very Highly Compliant/Satisfactory; 3.40 - 4.19 -Highly Compliant/Satisfactory; 2.60 - 3.39 -Moderately Compliant/Satisfactory; 1.80 - 2.59 -inadequately Compliant/Satisfactory; 1.00 - 1.79 -Not Compliant/Satisfactory

Consistently, the respondents found being ‘strict in evaluating documents’ to be the least essential characteristic for a NAC to possess in the conduct of their tasks. The overall triangulated result of the survey shows that the most essential and helpful characteristics of the NAC to achieve maximum clients’ satisfaction are accommodating, accurate, compliant, fast, facilitative, and pleasing. ‘Accommodating’ tops the list because the NAC are expected to be willing to help and assist clients and at the same time clients expect to be accommodated well with all their banking needs.

The next in the order of importance are accurate, compliant, fast, facilitative, and pleasing. This result takes support from a prior study saying that the important factors influencing the satisfaction of customers are speedy and accurate transactions, expert employees, maintained secrecy and shortened waiting time of customers to complete the transaction [8].

For the bank to achieve total customer satisfaction, the employees specifically the NAC must be able to manage the expectations of the clients. The NAC must be able to know the needs of the clients and be able to communicate clearly the requirements and procedures for better understanding. By doing so ‘trust’ can be established between the client and the NAC. Trust is one of the pillars of the total quality management. Likewise, this is a mark of an optimal client satisfaction.

**On the condition of the NAS**

The research instrument provided the list of NAS services and procedures for the respondents to score using the 5-point Likert Scale such as 5 for very highly compliant/satisfactory, 4 for highly compliant/satisfactory, 3 for moderately compliant/satisfactory, 2 for inadequately compliant/satisfactory, and 1 for not compliant/satisfactory. The procedures evaluated are: opening of deposit account, sale of manager’s check (MC)/demand draft (DD)/gift check (GC), handling of bank statement, issuance of new passbook, replacement of lost ATM card, and check

requisitions and issuance. Each major procedure has sub-parameters for the respondents to rate. The survey revealed the following results: 1) The condition of the NAS as to the level of compliance and satisfaction as assessed by the NACs themselves was ‘very highly compliant/satisfactory’ in the different operations of the section. 2) The condition of the NAS as to the level of compliance and satisfaction as assessed by supervisors was ‘very highly compliant/satisfactory’ in the different operations of the section. 3) The condition of the NAS as to the level of compliance and satisfaction as assessed by clients was ‘very highly compliant/satisfactory’ in the different operations except in the Opening of Deposit Account wherein the result was ‘highly compliant’ (m=3.94). Overall, the condition of the NAS to the level of compliance and satisfaction was ‘very highly compliant/satisfactory’ in the different operations of the New Accounts Section.

The lowest rating (although ‘highly compliant’) given by the clients to Opening of Deposit Account was found to be on their minor dissatisfaction on inadequate information on service fees and maintaining balance. Nevertheless, the respondents gave an overall rating of ‘very highly compliant/satisfactory’ for the different procedures of the NAS. Table 2 shows the mean scores.

Table 3. Significant Difference of the Condition of the NAS

Sources	F	p-value	VI
Opening of Deposit Account	3.60	0.0004	S
Sale of MC, DD&GC	1.83	.0645	NS
Handling of Bank Statement	1.87	.2595	NS
Issuance of New Passbook-Lost	1.39	.1941	NS
Issuance of New Passbook-Filled	2.00	.0512	NS
Replacement of Lost ATM Card	1.62	.1124	NS
Issuance of Checkbooks-Initial	1.61	.1156	NS
Issuance of Checkbooks-Re-order	1.61	.1156	NS

**On the significant difference of condition of NAS**

Of the 8 NAS services evaluated by the 3 groups of respondents, ‘Opening of Deposit Account’ turned out to

have significant difference as shown in Table 3. Since the computed *p-value* of 0.0004 is less than 0.05, there is enough evidence to reject the null hypothesis stating that there is no significant difference among the responses of the NAC, Supervisors, and clients on all NAS services.

As already been cited, the lowest rating given by the clients to Opening of Deposit Account was found to be on their minor dissatisfaction on inadequate information on service fees and maintaining balance. When it comes to this service, bank personnel (NAS and Supervisors) and clients seemed to be in contradicting ends since the former ought to strictly follow bank policies while the latter find the policies or requirements burden on their part.

### On the challenges for the NAC

The respondents were asked to rank the challenges or the common issues and problems encountered by NAC according to their prevalence where 1 is the most prevalent and 10 is the least prevalent.

The challenges or the issues and problems encountered by NACs as evaluated by themselves are the bulk of work, complaining clients, impatient clients, overwhelming clients, long processes, and non-compliance to documentary requirements. The primary problem encountered by NAC is the bulk of work which greatly affects their efficiency in the performance of their duties and functions. This problem eventually results to complaining, impatient and overwhelming clients who always demand for fast services with less requirements.

Similarly, the issues and problems encountered by NAC as evaluated by supervisors are the bulk of work, impatient clients, complaining clients, overwhelming clients, and long processes. The long processes in the NAS is in compliance with the mandate of other government agencies like the *Bangko Sentral ng Pilipinas* (BSP), Philippines Deposit Insurance

Commission (PDIC), Commission on Audit (COA), Anti Money Laundering Council (AMLC) and other governmental bodies. The mandated procedures and legal orders must be followed, otherwise, major non-compliance and non-conformance are possible during audits especially ISO.

The issues and problems encountered by NAC as evaluated by clients are the systems offline, complaining clients, bulk of work, long processes, strict and complicated processes, and non-compliance to the documentary requirements. In the perspective of the clients, improvements in the systems (technology and procedure) and processes of the bank would have a positive impact on them.

Overall, the three groups of respondents identified NACs' challenges such as bulk of works, complaining clients, impatient clients, long processes, and overwhelming clients. Table 4 shows the ranking.

'Bulk of works' tops the list of challenges. This problem is observable even from the perspective of the clients. True enough, the workload of a NAC is voluminous because usually there is only one NAC in a branch. Some bigger branches of the respondent-bank have a maximum of three NACs, however, each one is assigned in a specialized transaction counter.

The next major challenge is 'complaining clients.' This is already a time-tested problem which no service nor product organization had completely gotten rid of. In any service or business organization, clients/customers complain no matter how rigid companies try to satisfy their expectations. Sometimes, the complaint is in the form of a suggestion and simply reflects an opportunity to improve the products and services. In many instances, the complaint embodies a service or product failure. When a complaint is made, the process for responding to it is as important as the outcome.

**Table 4. Ranking Mean of the Issues and Problems of the NAC**

Characteristics	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank
	NACs		Supervisors		Clients		Overall	
Bulk of works	2.78	(1)	3.00	(1)	4.33	(3)	<b>3.37</b>	<b>1</b>
Complaining clients	3.78	(2)	4.44	(3)	4.08	(2)	<b>4.10</b>	<b>2</b>
Discriminate accommodation of clients	9.22	(10)	7.78	(10)	6.74	(10)	<b>7.91</b>	<b>10</b>
Impatient clients	4.11	(3)	4.33	(2)	4.96	(7)	<b>4.46</b>	<b>3</b>
Long processes	5.22	(5.5)	5.44	(5)	4.71	(4)	<b>5.12</b>	<b>4</b>
Noncompliance to the docu requirements	5.22	(5.5)	6.11	(8)	4.87	(5.5)	<b>5.40</b>	<b>7</b>
Outdated software	8.22	(9)	7.33	(9)	5.85	(9)	<b>7.13</b>	<b>9</b>
Overwhelming clients	5.11	(4)	5.11	(4)	5.19	(8)	<b>5.13</b>	<b>5</b>
Strict and complicated processes	6.67	(8)	5.56	(6)	4.87	(5.5)	<b>5.70</b>	<b>8</b>
Systems Offline	5.67	(7)	5.89	(7)	3.94	(1)	<b>5.16</b>	<b>6</b>

*Ranking scale: 1 is the most essential and helpful and 10 is the least essential and helpful*

And consumers judge companies as much for whether their response processes seem fair as whether they got what they wanted [9]. Complaints are normal occurrences that convey the practicality and true essence of the 'continual improvement' concept as QMS requirement. Interestingly, according to Souki and Filho, (2008), there is also a downside to continuously spending more to satisfy the customers. Prior research shows that firms that do so can experience higher sales revenues. However, after the additional spending costs are factored in, the net profits that result are sometimes in borderline or even negative. Nonetheless, satisfaction is not unimportant. A company's performance on key factors is critical both in terms of the loyalty and satisfaction it derives from its customers [10].

### **CONCLUSION AND RECOMMENDATION**

The characteristics of the NACs such as accommodating, accurate, compliant, fast, facilitative, and pleasing simply translate what the stakeholders, particularly the clients, wanted to be in the receiving end of bank's products and services. Stating it more precisely, they desired to be well-accommodated and well-facilitated by a pleasing and efficient employee in a shortest possible time. Generally, this is how customers define 'good service'.

The 'very highly compliant/satisfactory' ratings for the majority of procedures in the NAS operation means that the bank is well within the context of its quality management system. However, like any other business and service organization, the respondent-bank is not yet perfect and shall never be perfect so that it keeps on working out for continual improvement and business excellence. More procedural and service innovations on 'opening of deposit accounts,' for instance, is wanting.

The identified NACs' challenges such as bulk of works, complaining clients, impatient clients, long processes, and overwhelming clients are interrelated ones. Any one has either direct or indirect effect to another. Hence, the clients become overwhelmingly complaining and impatient when the NACs cannot serve them promptly due to bulk of their works or due to long documented processes to comply with.

The result of this study conveys to the management that trainings on customer care shall give emphasis on the propagation of characteristics of bank employees such as accommodating, accurate, compliant, fast, facilitative, and pleasing. These characteristics must be made a 'brand' of the people in the banking industry.

These attitudes and soft skills must be nurtured among business students while in the higher education institutions (HEIs). The conduct of the training must enhance the employee skills, knowledge, and competencies for the effective over-all performance of their job. Further, it communicates that being an ISO 9001 (Quality Management System) certified banking institution really helps because the systems are already in place, regularly reviewed and audited. Quality procedures are carefully planned, done, checked, acted and adjusted for the excellent results; in short, practices the PDCA or Deming's Cycle for continuous improvement in business process management [11].

According to Petnji Yaya (2014) companies should consider ISO 9001 certification since it showed to encourage satisfied customers to remain loyal to the firm [12]. The ISO certified companies demonstrate significantly higher performance than companies without ISO certification in all perspectives of performance [13].

The identified challenges (bulk of works, complaining clients, impatient clients, long processes, and overwhelming clients) are basic ones – no longer 'new normal' which signify that the respondent-bank is a pragmatically-functioning organization and has still room for continual improvement. Generally, the bank has been appraised positively by the respondents especially the clients, however continuous development is suggested to maintain a competitive edge [14].

The management may consider that for every customer care training the bank provides to its employees, proper emphasis may be given to clients' accommodation, facilitation, promptness, accuracy of service, and pleasantness. The 'very highly compliant and satisfactory' systems procedures may be maintained while other procedures and processes which scored lowest may be innovated. The bank may regularly conduct education and awareness campaign for clients on the bank products, services and procedures directly affecting them to resolve their complaints and impatience. Further, the management may consider position rationalization, job analyses if not hiring additional employees in order to mitigate issues on bulk of works. Furthermore, the management may also strengthen the Information Communication and Technology (ICT) support to branches to address problems on systems offline as identified by the clients to be their number one challenge.

Moreover, the bank may strategize management of risks way ahead of the competitors. Effective risks

management is a salient auditable feature of ISO 9001:2015.

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