EXPLORING SERVICE INNOVATION PROCESS AND STRATEGY IN DEVELOPING CUSTOMER RELATIONSHIP-WITH REFERNCE 21st CENTURYBANK 'YES BANK'

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ABSTRACT

This paper aims to explore service quality dimensions that bring a noticeable difference in the relationship marketing strategies implemented by Yes Bank. The study aims to study service quality dimensions that helps bank in developing customer relationship inspite of entering late in banking market in India, which was full with private, public and foreign banks and their satisfaction level as well as the bank's efforts *to provide them with an enjoyable service experience. The principal method used to gather primary data is a questionnaire survey conducted in front of 9 branches of the bank in Bangalore and Delhi-NCR region From a total of 400 questionnaires distributed, 370 were returned, of which 350 were fully completed, thereby yielding a response rate of about 77 per cent. A literature review was undertaken to identify service quality dimensions in retail banking and corporate and commercial banking and qualitative research study which provided the basis for the scale development. The study revealed the importance of how the service is provided can be explained by the fact that bank services have high-credence attributes: it might be difficult for a customer to evaluate the outcome, i.e. what he actually receives from a service after it has been performed therefore he relies on the attributes associated with the process of service delivery ("how").*

KEYWORDS
Customisation, Service quality, Customer Satisfaction, Banking, Customer relationship.

INTRODUCTION

The essence of the business has been described by Mr. Peter Drucker, the Management Guru as, "the purpose of the business is to attract and retain a good customer". Good Customer Service is the best brand ambassador for any bank. Since the economic crisis, banks have experienced huge challenges with their customer relationships. Globally customer confidence in the banking industry continues to be impacted by the credit crisis with 44% of customers saying their confidence has decreased in the past year as per a report by Ernst & Young. On the contrary in India the credit crisis has had minimal impact on customer confidence in the banking industry and customer's confidence in the industry appears to have grown in the last twelve months. In the past, banks largely pursued undifferentiated marketing that was aimed at a broad spectrum of customers rather than particular segments. Making a full range of services available to all customers and development of the one-stop financial centre was an attractive strategy. Cross-selling seemed to be more important than service differentiation. As a result, particular benefits from getting a service from one rather than another bank were not apparent to customers. Moreover, extending the range of services offered is of itself not a powerful means of differentiation because competitors can easily copy a new service introduced. This is due to intangibility of services which means, consequently, that there are no patents and innovations can have short life-cycles. Therefore, a distinction between banks will be drawn not through the service-mix, i.e. the assortment of services offered, but principally through the quality of service, which is difficult to imitate, however, it is vital for creating a long-term relationship with customers. Under existing severe competitive conditions customer satisfaction and retention became critical for retail banks. The literature suggests that customer satisfaction with retail banking is a multidimensional construct, but service quality has been widely recognized as a dimension which has a strong influence on overall customer satisfaction (e.g. Bloemer et al., 1998; Jamal and Naser, 2002; Lassar et al.,2000; Levesque and McDouglas, 1996; Zhou, 2004). As service quality itself is a multidimensional construct (e.g. SERVPERF and SERVQUAL) the question arises which specific dimensions of service quality have the strongest effects on customer satisfaction. Moreover, the universality of the scale and its dimensions is also questionable. It is suggested (Lapierre et al., 1996) that service quality measurement scales (e.g. SERVQUAL and SERVPERF) need to be customized to the specific service sector and to the specific cultural context in which they are applied.

In this emerging market customers are not that loyal to one particular bank. Hence, the major brands in this market are forced to consider how to create a loyal customer base that will not be eroded even in the face of fierce competition. Therefore, these banks must realize the necessity of studying and understanding various antecedents (viz. service quality, switching cost, trust, corporate image, and customer satisfaction) of the customer loyalty which might help them to develop a loyal customer base (Sharp & Sharp, 1997). As reported in the relevant literature high quality service helps to generate customer satisfaction, customer loyalty, and growth of market share by soliciting new customers, and improved productivity and financial performance.

REVIEW OF LITERATURE

In the service literature service quality is interpreted as perceived quality which means a customer's judgment about a service. The authors of SERVQUAL which has been extensively used in assessing service quality of different service providers including banks suggested that "Quality evaluations are not made solely on the outcome of a service; they also involve evaluations of the process of service delivery" (Parasuraman et al., 1985, p.42). Within the SERVQUAL model, service quality is defined as the gap between customer perceptions of what happened during the service transaction and his expectations of how the service transaction should have been performed. SERVQUAL refers to five dimensions of quality: Reliability (delivering the promised outputs at the stated level), Responsiveness (providing prompt service and help to customers; the reaction speedplays a vital role here), Assurance (ability of a service firm to inspire trust and confidence in the firm through knowledge, politeness and trustworthiness of the employees), Empathy (willingness and capability to give personalized attention to a customer), Tangibles (appearance of a service firm's facilities, employees, equipment and communication materials), Various other service quality models can be found in the literature (for the critical analysis of 19 different service quality models see Seth et al., 2005). Although SERVQUAL still remains a very popular approach in assessing service quality for researchers and practitioners (Schneider and White, 2004), which can be attributed to its practical diagnostic application for improving service quality, it has also received a lot of criticism. When analysing dimensions of bank service quality, Levesque and McDougall (1996) adapted the SERVQUAL model and obtained 3 dimensions of service quality which supported the notion that there may be two overriding dimensions to service quality. Namely, the core dimension represented the outcomes of the services while the relational dimension represented the process (customer-employee relationship) of the service.

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   OBJECTIVES

   HYPOTHESES

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

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CUSTOMER SATISFACTION

Customer satisfaction has been recognized in marketing through and practice as a central concept as well as an important goal of all business activities (Yi, 1990; Anderson et al., 1994). Oliver (1980) defined that "customer satisfactions is a summary of psychological state when the emotions surrounding disconfirmed expectations are coupled with the consumer's prior feelings about consumption experience. Parasuraman (1994) suggested that the customer satisfaction is influenced by service quality, product quality and cost. Overall satisfaction refers to the customers rating on a particular event based on all dimensions and experience.

Bitner & Zeithaml (2003) stated that satisfaction is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations.

Customer satisfaction can be represented as follows:

Customer satisfaction=Performance Features + Behavioral Features + Price.

NEED OF THE STUDY

The forces of liberalization and globalization of banking service market have forced the different players in the sector to maintain their market share by focusing on retaining existing customers by providing high quality service. The banking companies continuously seek new ways to acquire, retain and increase their customer base. Most of the service providers handle the non-price tool as their weapon to create a customer builds business by buying more, paying premium prices and providing new referrals through word of mouth over a period of time. In this 21st century the digital revolution has transformed the economy in to a new economy which empowered the customer with new set of capabilities such as; Access to greater amount of information, wider variety of available good and services, greater ease of interacting with the service provider.

OBJECTIVES

1. To study Indian bank market this has been considered as overcrowded and underserviced.
2. To analyze Yes Bank entry in the market with its unique marketing strategy.
3. To explore YES BANK exemplified 'creating and sharing value' for all its stakeholders, and has created a differentiated Banking Paradigm. As part of the differentiated strategy,
4. To study YES BANK focuses on developing customer relationship.
5. To analyze YES BANK reorganization amongst the Top and the Fastest Growing Bank in various Indian Banking League Tables by prestigious media houses and Global Advisory Firms
6. To explore Sustainable practices of the Bank for which it has received several recognitions for world-class IT infrastructure, and payments solutions, as well as excellence in Human Capital.

RESEARCH METHODOLOGY

The principal method used to gather primary data is a questionnaire survey conducted in front of 9 branches of the bank in Bangalore and Delhi-NCR region From a total of 400 questionnaires distributed, 370 were returned, of which 350 were fully completed, thereby yielding a response rate of about 77 per cent. A literature review was undertaken to identify service quality dimensions in retail banking and corporate and commercial banking and qualitative research study which provided the basis for the scale development.. In addition, an in-depth interview with the bank marketing director and a pilot survey with five branch managers were performed. Finally, a quantitative research was implemented where factor analysis was used to analyse the dimensions of service quality. Although SERVQUAL-items provided the basis for development of a measurement tool the scale was adapted by adding, deleting or rewording items to ensure suitability for the research context. The service quality attributes used in our research (a total of 25 attributes for branch banking and 21 for corporate commercial banking) are set out in Table 1and 2. These items were measured using six-point Likert-type scales from 1 ("highly dissatisfied") to 5 ("highly satisfied") with no mid-point neutral category

TABLE 1: VARIABLES RELATED TO SERVICE QUALITY OF THE CORPORATE COMMERCIAL BANKING SERVICES USED IN THE STUDY

Code	Variables	Dimensions
C1	Tailor Made Solutions	Reliability
C2	Financial solutions	Assurance
C3	Invaluable & In-depth Insights	Responsiveness
C4	Survival During economic slowdown	Responsiveness
C5	Customized products n solutions	Assurance
C6	Highest Credit quality	Reliability
C7	Superior Product delivery	Reliability
C8	Knowledge based advisory team	Responsiveness
C9	State of the art technology	Responsiveness
C10	Strong client orientation	Assurance
C11	Efficient human capital	Assurance
C12	Transparency of banks proceedings	Assurance
C13	Reliability in problem solving	Assurance
C14	Convenient business hours	Responsiveness
C15	Timeliness in product & service delivery	Reliability
C16	Understand specific needs	Tangibles
C17	Adequate knowledge among the employees	Empathy
C18	Value added services	Reliability
C19	Reputation	Reliability
C20	Supply of details on call if required	Reliability
C21	Networking of branches	Responsiveness

TABLE 2: VARIABLES RELATED TO SERVICE QUALITY OF THE BRANCH BANKING SERVICES USED IN THE STUDY

Code	Variables	Dimensions
C1	Customer Centric Service	Reliability
C2	State of the art Branch Network	Access
C3	Cutting edge technology	Responsiveness
C4	Faster turnaround time	Responsiveness
C5	Dedicated trade desk	Assurance
C6	Specialised advisory team	Reliability
C7	Ambience	Tangibles
C8	Information Brochures	Tangibles
C9	Efficient Computer Systems	Tangibles
C10	Cleanliness & hygiene	Tangibles
C11	Waiting Arrangements	Tangibles
C12	Aesthetic Design	Tangibles
C13	Locations	Access
C14	World Class Design	Assurance
C15	High accessibility	Access
C16	Networking Of Branches	Access
C17	Bank's Staff Attitude	Empathy
C18	Reliability in Problem Solving	Assurance
C19	Convenient Business Hour	Access
C20	Geographical Coverage	Access
C21	Value Added Services	Assurance
C22	Knowledgeable Employees	Reliability
C23	Customised Products &Solutions	Reliability
C24	Overall Long Term Experience	Assurance
C25	Association With Yes Bank in Years	Assurance

These variables (reasons) have been derived on the basis of studies conducted by Rao (1987), Kaptan and Sagane (1995), Gavini and Athma (1997), David and Bro (1989), Aurora and Malhotra (1997), Terninko (1997), Reddy, et al, (2000), Bhattacharya et.al, (2002), Reinartz, et al, (2002).

RESULTS

A) CORPORATE & COMMERCIAL BANKING

The 21 variables used of the corporate and commercial banking for the factor analysis were coded using a five point scale stated earlier. Initially the inter correlation among the variables were calculated and presented in the Table-3. Principal Factor: The inter correlation analysis suggest that out 21 variables 7 are closely related as the values of correlation co-efficient are relatively high in their case. This indicates all these variables can be reduced to 7 factors. These variables are stated, below, showed higher correlation coefficient which are statistically at 5 per cent level of significance.

1. Tailor Made solutions(C5 vs. C1)
2. Knowledge based advisory (C10 vs. C8)
3. State of art technology (C9 vs. C7)
4. Transparency of banks proceedings (C20 vs. C12)
5. Survival during economic slowdown (C10 vs. C4)
6. Strong client orientation (C12 vs. C10)
7. Superior product delivery (C16 vs. C7).

TABLE 3: INTER-CORRELATIONS OF VARIABLES

Marked Correlations are significant at P<0.05000
N=100 (case wise deletion of missing data)

V	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17	C18	C19	C20	C21
C1	1.000																				
C2	-.024	1.000																			
C3	.037	.044	1.000																		
C4	**-.236**	.146	.062	1.000																	
C5	**-.212**	-.138	-.188	-.211	1.000																
C6	-.210	.018	-.052	-.177	-.093	1.000															
C7	.112	.148	.183	-.021	-.015	.024	1.000														
C8	.075	.157	.114	.118	-.080	-.042	-.408	1.000													
C9	.071	.053	-.006	.111	-.126	-.091	**-.266**	-.050	1.000												
C10	-.211	-.077	-.166	-.089	.219	.030	-.199	**-.286**	-.026	1.000											
C11	-.127	.178	.034	-.128	.193	-.067	.197	-.463	.014	.295	1.000										
C12	-.174	-.142	.107	-.051	.052	.103	.002	-.204	.028	**.257**	.102	1.000									
C13	-.029	-.094	-.223	-.154	.143	-.090	-.018	-.157	-.149	.137	.123	-.005	1.000								
C14	-.032	-.018	-.002	-.060	-.188	-.047	.072	-.051	.143	-.079	.099	-.235	**-.295**	1.000							
C15	.143	.013	.063	-.057	.061	.095	-.048	-.048	.099	.022	-.010	-.161	-.032	-.198	1.000						
C16	-.055	.000	-.030	-.109	.094	-.098	**.262**	-.126	.089	-.089	.165	-.021	.074	.068	-.098	1.000					
C17	-.173	-.063	-.143	.103	.051	-.191	.148	-.079	-.035	.007	.103	.043	-.003	-.015	.090	.169	1.000				
C18	.089	-.180	-.292	.040	-.032	-.040	-.038	.065	-.133	-.254	-.478	-.164	-.037	-.117	-.088	-.153	-.099	1.000			
C19	.078	-.056	-.016	-.098	.030	.164	-.111	-.005	.073	-.004	-.026	-.155	.081	-.174	.086	-.096	.063	.032	1.000		
C20	-.171	-.053	-.057	-.024	.148	.017	-.028	-.235	.114	.035	.033	**.252**	.030	.044	-.074	-.060	-.067	-.148	-.082	1.000	
C21	.136	-.132	-.099	-.145	.066	.075	-.061	-.081	.035	-.043	-.073	-.163	.174	-.236	.076	-.132	.066	.074	.085	.041	1.000

However, correlation coefficient of variables viz., C21, C18, C14, and C13 are found to be negatively significant , hence excluded as the major factor influencing the level of satisfaction.The Result of Factor Analysis: The Table -4 represents the result of factor analysis performed to the set of data by principal component analysis with varimax rotation- a method which is very frequently used in factor analysis.

TABLE 4: FACTOR LOADING (VARIMAX RAW) ALONG WITH EIGEN VALUES

Exactions: Principal Components

Variables	Factor1	Factor2	Factor3	Factor4	Factor5	Factor6	Factor7
C1	0.12135	-0.0434	0.01026	-0.0673	0.0357	0.1077	-0.0996
C2	0.01877	0.0385	0.0981	-0.1408	0.0476	0.0142	0.8115
C3	-0.3297	0.0139	-0.1819	-0.0339	0.2910	-0.0253	0.2321
C4	0.1403	-0.1331	-0.0188	0.1261	0.2295	0.0197	-0.0917
C5	-0.2188	0.3911	-0.0574	0.2272	0.0528	-0.5619	0.0011
C6	-0.0103	-0.0416	-0.2188	0.3911	-0.0574	0.2272	0.0528
C7	-0.5619	0.0011	0.0024	0.0723	-0.5278	-0.0643	0.0746
C8	-0.1862	0.0496	-0.1072	0.0315	0.1465	-0.0950	0.0715
C9	0.1011	0.1782	-0.5482	-0.1807	0.1436	-0.1117	0.0668
C10	0.1162	-0.0841	0.1934	-0.6923	0.1533	0.3177	-0.0041
C11	0.2553	0.0665	0.1633	0.0215	0.2027	0.0152	0.1633
C12	-0.1117	-0.0801	0.0668	0.1162	-0.0841	0.1934	-0.6923
C13	0.0681	-0.0977	0.1691	-0.1528	-0.0958	0.0657	-0.2536
C14	0.3328	0.2516	0.3017	0.0444	-0.0744	-0.0603	-0.1480
C15	0.1902	0.1551	0.3572	0.6697	-0.0852	0.1195	0.1712
C16	-0.1952	0.0099	-0.1480	0.2135	-0.6754	0.1634	-0.1890
C17	0.2026	-0.0633	-0.0831	-0.0004	0.1305	0.0003	0.7281
C18	0.0746	0.6697	-0.2137	-0.0134	-0.0079	-0.1070	0.1551
C19	-0.1743	0.8646	-0.0958	0.0627	0.0319	-0.0819	-0.7297
C20	0.3572	-0.0933	0.2027	-0.0667	0.0394	0.0769	0.6373
C21	-0.0666	-0.1480	-0.0819	-0.3363	0.07245	0.0915	-0.1070
Eigen Value total variance (%) cumulative Eigen value cumulative (%)	1.8410 8.4382 1.5054 12.7277	1.5957 7.8692 3.8672 26.7692	1.5750 7.30478 5.2621 38.6138	1.4382 10.3047 5.57352 51.5889	1.4084 12.4685 6.4042 60.3186	1.3296 14.5053 7.6348 67.9534	1.30428 15.0804 8.01794 75.9713

Determinants of Customer's Satisfaction Level and their Ranking: The Table-4 discerns the factor loading along with the Eigen values. It shows close relationship of all variables with seven underlined factors of the analysis. These are clustered in Table-5.It can be extracted from the above tables 21 different variables based upon their appropriateness for representing the underlying dimensions of a particular factor have been summarized into seven factors.

Factor 1: Networking factor
Factor 2: Environment (working) factor
Factor 3: Knowledge based advisory services factor
Factor 4: Technology factor
Factor 5: Human resource factor
Factor 6: Client orientation factor
Factor 7: Customization service Factor

TABLE - 5: INFLUENCING FACTORS OF YES BANK CUSTOMERS

Factor1	Factor2	Factor3	Factor4	Factor5	Factor6	Factor7
C1.Tailor Made Solutions. C5.Customized products and solutions	C4.Survival During economic slowdown C12.Transparency of banks proceedings	C8. Knowledge based advisory team C10.Strong client orientation	C9.State of the art technology	C17Adequate knowledge among the employees C11.Efficient human capital	C10.Strong client orientation	C21.Networking of branches
C2.Financial solutions C 16Understand specific needs	C7.Superior Product delivery C15.Timeliness in product & service delivery	C6.Highest Credit quality C3.Invaluable & In-depth Insights	C18.Value added services	C13.Reliability in problem solving	C.20.Supply of details on call if required	C19.Reputation C14 Convenient business hrs

It may be noted that the factors loading in some cases are negative but while interpreting the data the minus sign has been ignored. The last row in bottom of the table shows the *Eigen value* of the factors. Each value indicates relative importance of each factor in accounting for the particular set of variables. The cumulative total of Eigen value is 8.01794.The Eigen value of Tailor made solutions factor ranks the highest (Eigen value =1.8410) indicating the satisfactions level of the customers in regard to the financial solutions and understanding customer specific needs. The knowledge base advisory services is the second on the list(Eigen value=1.5957)generates slight satisfaction because the customer feel that they are not getting exact expert advisory which can help their business grow at the time of economic slowdown as it is external environment factor and shows satisfaction about the internal factors like transparency of bank proceedings. The knowledge based advisory service shows slight reduction in customer satisfaction (Eigen value=1.5750) compared to the tailor made solution. As the customers of yes bank are corporate clients human capital (Eigen value=1.4084), client orientation (Eigen value=1.3296) and networking factor (Eigen value=1.30428) are less satisfactory because they are less important.

B) BRANCH BANKING

The 25 variables used for the branch banking for factor analysis were coded using a five point scale stated earlier. Initially the inter correlation among the variables were calculated and presented in the Table-6.

TABLE 6: INTER CORRELATION FOR BRANCH BANKING VARIABLES

Marked Correlations are significant at P<0.05000
N=100 (case wise deletion of missing data)

	Variables																								
	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17	C18	C19	C20	C21	C22	C23	C24	C25
C1	1.000																								
C2	.047	1.000																							
C3	.071	-.560	1.000																						
C4	-.274	-.128	-.252	1.000																					
C5	-.212	-.092	-.235	-.254	1.000																				
C6	-.210	-.006	-.174	-.159	-.093	1.000																			
C7	.123	.028	.044	-.176	.036	.014	1.000																		
C8	.081	-.024	.086	-.007	.019	-.084	-.355	1.000																	
C9	-.017	.087	-.158	.075	.048	.021	-.143	-.276	1.000																
C10	-.267	.005	-.041	.005	.055	.050	-.286	-.180	-.264	1.000															
C11	-.002	-.080	.020	.173	-.134	-.005	-.330	-.169	-.228	-.171	1.000														
C12	-.214	-.244	.087	.164	.114	.059	.021	.010	-.004	.004	-.050	1.000													
C13	-.032	-.003	.148	-.150	-.079	-.049	.135	-.048	-.151	.018	.035	-.033	1.000												
C14	.093	.073	-.030	.070	-.102	-.067	-.118	-.018	.088	-.056	.146	-.508	-.291	1.000											
C15	.074	.134	-.093	-.098	.083	.088	.042	.068	-.104	.097	-.154	-.227	-.008	-.344	1.000										
C16	.020	.073	-.077	-.088	.015	-.024	.054	-.037	-.048	.007	.002	-.162	.159	.080	-.026	1.000									
C17	.004	.061	.005	-.030	.009	-.104	.095	-.054	.006	-.072	.006	.045	.012	-.081	.092	.052	1.000								
C18	.081	-.024	.086	-.007	.019	-.084	-.355	.908	-.276	-.180	-.169	.010	-.048	-.018	.068	-.037	-.054	1.000							
C19	.074	.134	-.093	-.098	.083	.088	.042	.068	-.104	.097	-.154	-.227	-.008	-.344	.856	-.026	.092	.068	1.000						
C20	-.032	-.003	.148	-.150	-.079	-.049	.135	-.048	-.151	.018	.035	-.033	.976	-.291	-.008	.159	.012	-.048	-.008	1.000					
C21	.074	.134	-.093	-.098	.083	.088	.042	.068	-.104	.097	-.154	-.227	-.008	-.344	.893	-.026	.092	.068	.764	-.008	1.000				
C22	-.210	-.006	-.174	-.159	-.093	1.000	.014	-.084	.021	.050	-.005	.059	-.049	-.067	.088	-.024	-.104	-.084	.088	-.049	.088	1.000			
C23	.990	.047	.071	-.274	-.212	-.210	.123	.081	-.017	-.267	-.002	-.214	-.032	.093	.074	.020	.004	.081	.074	-.032	.074	-.210	1.000		
C24	-.024	.007	-.037	-.001	.035	-.017	.041	-.151	.002	.063	.023	-.009	.028	.040	-.041	.109	-.102	-.151	-.041	.028	-.041	-.017	-.024	1.000	
C25	.033	-.021	.044	.011	-.015	-.024	.032	-.061	-.011	-.026	.018	-.008	.001	.001	.016	.088	.048	-.061	.016	.001	.016	-.024	.033	.191	1.000

The inter correlation analysis suggests that out of 25 variables 11 are closely related as the values of correlation co-efficient are relatively high in their case. This indicates that all these variables can be reduced to 11 factors. These variables, stated below, showed higher correlation coefficients which are statistically significant at 5 per cent level of significance.

1) Customer Centric Service Vs. Customised Products & Solutions(C1vs.C23)
2) Specialised Advisory Team Vs. Knowledgeable Employees(C6vs.C22)
3) Information Brochures Vs. Reliability In Problem Solving(C8vs.C18)
4) Locations Vs. Geographical Coverage (C13vs.C20)
5) High Accessibility Vs. Convenient Business Hours (C15vs.C19)
6) High Accessibility Vs. Value Added Services (C15vs.C21)
7) Long Term Experience Vs. Association With Yes Bank Over Years(C24vs.C25)
8) Cutting Edge Technology Vs. Customised Products and Solutions(C3vs.C23)
9) State Of The Art Branch Network Vs. High Accessibility (C2vs.C15)
10) Faster Turnaround Time Vs. Waiting Arrangements (C4vs.C11)
11) State Of The Art Branch Network Vs. Value Added Services(C2vs.C21)

TABLE-7 FACTOR LOADING (VARIMAX RAW) ALONG WITH EIGEN VALUES

Exactions: Principal Components

	Factor1	Factor2	Factor3	Factor4	Factor5	Factor6	Factor7	Factor8	Factor9	Factor10	Factor11
C1	.050	.959	.034	-.035	-.127	.075	.009	-.007	.004	.007	-.005
C2	.093	.105	-.010	.075	-.002	.172	.827	.046	-.030	-.058	.030
C3	-.049	.108	.046	.151	-.096	.043	-.902	.020	.063	-.037	.008
C4	-.042	-.342	.025	-.169	-.249	-.209	.125	-.638	-.216	.053	-.046
C5	.031	-.304	.022	-.167	-.159	-.095	.113	.629	.115	.064	.082
C6	.057	-.113	-.045	-.033	.980	-.032	.049	-.005	.001	-.016	-.058
C7	.008	.260	-.413	.160	.076	-.143	-.048	.414	-.083	.074	.364
C8	.041	.052	.987	-.020	-.040	-.019	-.032	.046	.058	-.060	-.014
C9	-.070	-.073	-.211	-.123	-.020	.062	.106	.057	-.858	-.038	-.086
C10	.137	-.351	-.227	-.027	-.069	.033	.044	.108	.533	-.085	-.505
C11	-.156	.006	-.122	-.008	.028	.107	-.025	-.696	.347	.053	.178
C12	-.247	-.157	.020	-.069	.038	-.861	-.104	.032	.031	.020	.054
C13	-.002	-.019	-.033	.980	-.032	-.036	-.037	-.007	.053	.007	-.003
C14	-.359	.041	-.004	-.311	-.043	.758	.008	-.117	-.056	.002	-.051
C15	.990	.032	.028	-.004	.040	.000	.052	.054	.033	.000	.030
C16	-.067	-.059	.026	.245	.007	.369	.153	.137	.118	.373	.231
C17	.104	-.068	-.080	-.025	-.127	-.022	.034	-.003	.077	-.068	.762
C18	.041	.052	.987	-.020	-.040	-.019	-.032	.046	.058	-.060	-.014
C19	.990	.032	.028	-.004	.040	.000	.052	.054	.033	.000	.030
C20	-.002	-.019	-.033	.980	-.032	-.036	-.037	-.007	.053	.007	-.003
C21	.990	.032	.028	-.004	.040	.000	.052	.054	.033	.000	.030
C22	.057	-.113	-.045	-.033	.980	-.032	.049	-.005	.001	-.016	-.058
C23	.050	.959	.034	-.035	-.127	.075	.009	-.007	.004	.007	-.005
C24	-.045	.003	-.151	.016	-.039	-.018	.063	.046	.046	.705	-.298
C25	.052	.021	-.001	-.033	.001	-.003	-.096	-.065	-.043	.755	.123
Eigen Values	4.439	3.783	3.443	3.309	2.844	2.667	2.495	2.322	2.162	2.078	2.027
Total Variance%	12.329	10.508	9.564	9.193	7.899	7.409	6.930	6.450	6.006	5.773	5.630
Eigen Value cumulative	4.439	8.222	11.665	14.974	17.818	20.485	22.980	25.302	27.464	29.542	31.569
Cumulative Variance %	12.329	22.837	32.401	41.594	49.493	56.902	63.832	70.282	76.288	82.062	87.691

The Eigen Value for Factor 1 that is the Accessibility Factor is the highest indicating customers are most satisfied with the accessibility of the bank, convenient business hours and value added services provided by the bank. The second most factor providing satisfaction to the customers is the customer centric services and customized products and solutions followed by the reliability of the bank in problem solving. Then from rotated component matrix further grouping of factors was done.

TABLE 8: ROTATED COMPONENT MATRIX

					Rotated Component Matrix(a)							
						Component						
	1	2	3	4	5	6	7	8	9	10	11	
C1		0.959										
C2						0.827						
C3						-0.9						
C4								-0.64				
C5								0.629				
C6					0.98							
C7			-0.41					0.414				
C8			0.987									
C9									-0.858			
C10									0.533		-0.505	
C11								-0.7				
C12							-0.861					
C13				0.98								
C14							0.758					
C15	0.99											
C16												
C17											0.762	
C18			0.987									
C19	0.99											
C20				0.98								
C21	0.99											
C22					0.98							
C23		0.959										
C24										0.705		
C25										0.755		

Extraction Method-Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

Rotation converged in 6 iteration

Based on the above analysis we found close relationship of all variables with seven underlined factors of the analysis. These are clustered in Table-5. It can be extracted from the above tables that 25 different variables based upon their appropriateness for representing the underlying dimensions of a particular factor have been summarized into eleven factors. The factors are:- Accessibility Factor, Customised Service Factor, Informative Factor, Coverage Factor, Knowledge and Expertise Factor, Technology Factor, Outlet Design Factor, Operations Factor, Tangible Factors, Relationship Factor, Human Factor.

TABLE 9: INFLUENCING FACTORS OF YES BANK BRANCH BANKING CUSTOMERS

Factor1	Factor2	Factor3	Factor4	Factor5	Factor6	Factor7	Factor8	Factor9	Factor10	Factor11
Accessibility Factor	CustomisedService Factor	Informative Factor	Coverage Factor	Knowledge &Expertise Factor	Technology Factor	Branch Outlet Design Factor	Operations Factor	Tangible Factor	Relationship Factor	Human Factor
C15- High accessibility C19- Convenient Business Hour C21- Value Added Services	C1- Customer Centric Service C23- Customized Products &Solutions	C8- Information Brochures C18- Reliability in Problem Solving	C13- Locations C20- Geographical Coverage	C6- Specialized advisory team C22- Knowledgeable Employees	C2- State of the art Branch Network C3- Cutting edge technology	C12- Aesthetic Design C14- World Class Design	C4- Faster turnaround time C5- Dedicated trade desk C7- Ambience C11- Waiting Arrangements	C9- Efficient Computer Systems C10- Cleanliness & hygiene	C24- Overall Long Term Experience C25- Association With Yes Bank in Yrs	C17- Bank's Staff Attitude

The factors thus obtained can also be aligned in respect to the new conceptualization of service quality which consists of functional-utilitarian and hedonic attributes (Falk et al., 2010). While the first three dimensions (assurance and empathy, reliability and respon- siveness, access) can be attributed to functional-utilitarian service quality, tangibles can be attributed to hedonic service quality. However, it can be expected that the functional utilitarian attributes may have a more important role than hedonic attributes in a bank setting. Consumers in a bank setting would primarily expect a flawless performance and secondly an enjoyable experience. Factor one, accessibility factor was found to be the most critical in forming customer satisfaction. This would suggest that efforts to improve the frequency and means of access between a customer and a service provider are likely to have an important and positive effect on customer satisfaction and leads to customer relationship.

FINDING

The study revealed that the factors affecting the customer's satisfaction level for corporate and commercial banking services are Knowledge based advisory services factor, Technology factor, Human resource factor, Client orientation factor and Customization service Factor. The Eigen value of Tailor made solutions factor ranks the highest (Eigen value =1.8410) indicating the satisfactions level of the customers in regard to the financial solutions and understanding customer specific needs. The knowledge base advisory services is the second on the list(Eigen value=1.5957)generates slight satisfaction because the customer feel that they are not getting exact expert advisory which can help their business grow at the time of economic slowdown as it is external environment factor and shows satisfaction about the internal factors like transparency of bank proceedings. The knowledge based advisory service shows slight reduction in customer satisfaction (Eigen value=1.5750) compared to the tailor made solution. As the customers of yes bank are corporate clients human capital (Eigen value=1.4084), client orientation (Eigen value=1.3296) and networking factor (Eigen value=1.30428) are less satisfactory because they are less important and for the branch banking. The Eigen Value for Factor 1 that is the Accessibility Factor (4.439) is the highest indicating customers are most satisfied with the accessibility of the bank, convenient business hours and value added services provided by the bank.

CONCLUSION

In Banking the most factor providing satisfaction to the customers is the customer centric services and customized products and solutions followed by the reliability of the bank in problem solving is their strategy for sustaining the competition in 21st century.We believe that our study can help bank managers in developing customer relationship .It is evident in our study that accessibility, assurance and customer centric approach primarily drive customer satisfaction and that bank employees (especially contact personnel) have a fatal impact on the most appealing service attribute when targeting customers.

SCOPE FOR FURTHER RESEARCH

The study is confined to single bank's customers and single bank and their strategy in developing customer relationship. The more research can be done by comparing Private and Public sector bank strategies implemented for developing customer relationship on global platform. Exploring the role of technology in developing customer relationship in banking sector can also be studied in Indian and global context.

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