

An impact of intermediaries' behaviour on customer satisfaction in an Indian Private Sector Bank

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Abstract- The consumer satisfaction towards the services provided by any organization will depend mainly upon the extent of communication with the customers. To be effective in terms of communication, a company must train its own intermediaries to behave in a manner in which the consumers want to behave. Positive staff attitude, sincerity, integrity, and reliability, sensible advice, delivery of promise, reliable delivery of superior quality service, simplicity and ease of doing business, superior after-sales service, reasonable and competent complaints handling policy on the part of the intermediaries are the determinants of customer loyalty. In India, the private sector banks are highly depending on the agencies outside their organization for the enhancement of their business. This is so because; they have found the investment to be cheaper to appoint the franchisees rather than to open their own branches. Private banks need to sell and cross-sell their products through doorstep banking which is achieved by a widespread direct sales force. The compensation of sales personnel depends on the volumes of business they fetch for the bank. To assess the behaviour of intermediaries of ICICI Bank, a survey is conducted with a sample size of 473 customers by administering an interview schedule. The data collected has been analysed with ANOVA single factor to study the impact of intermediaries' behaviour on customer satisfaction and Weighted ANOVA to know the preference of the customers. The results show that, though ICICI Bank is viewed as an immediate service provider, the customers' rate the service of the bank based on the attitude and behaviour of the intermediaries. This study is applicable to all service sectors like insurance, tourism, hospitality and computer education institutions operating with the marketing intermediaries.

Key words: service quality, intermediaries, encounters, customer satisfaction and behaviour JEL Classification:G21 and M31

Introduction

Attracting and satisfying the customers is not only the aim of an organization but also to retain the existing customers. This is made possible only by giving attention to each and every aspect of the service delivery process. When the customers access the bank for getting the service, the customer expects a cordial response from the bank. Every customer should be personally taken care of in order to maintain an existing customer base, as he is an invaluable asset. Due to the increased competition, declining margins and escalating product customization, the financial institutions are forced to change their attitude towards their customers. Customers of a bank are more knowledgeable, intricate and aggressive in recent years. They always expect a good customer service from the organization. If they are not satisfied with the level of customer service, they even decide to shift to the competitors. It is costly to gain a customer than to retain a customer. Thus, a customer is considered as an investment and it is important to satisfy them. The enhanced market competition results in a higher customer defection rates. The customer today expect more flexibility in the hours of operation, convenience in banking, transparency in the disclosure of information and ease of access to the financial statements.

Leeds B (1992) has stated that the modification in the bank rates, policies and establishment of branches can reduce the customer defection rates. Claessens S and Laeven L (2004) have stated that the competition

between the banks is explicitly immature and this makes the banking performance more complicated. Daniel H. Simon and Miguel I.Gomez (2005) have stated that the performance of the firms gets affected due to the customer satisfaction in the rival companies. The customers will decide to switch over to rivals if they find their services equal the expectations. Liao H and Chuang A (2004) have found that the competition in the local market has positive impact on the ratings made by the customers regarding customer service extended to them.

Today, the consumers are choosing the financial institutions that provide better quality services and more customized products. This is essential to attract and retain the customers for a long term.

II SCOPE OF THE STUDY

In Forbes Global 2000 ranking the companies for the year 2012, out of top eleven leading Indian companies, ICICI Bank (world rank 301) is the first private sector banking company in the Indian banking sector. ICICI Bank has increased their business based on the franchise (Direct Sales Agents) model for small enterprise segment. ICICI Bank is the second largest bank in India by assets (US\$ 93 billion as on March 31, 2012) and third largest by market capitalization. It has a network of 2,907 branches and 10,088 ATM's in India. It has its presence in 19 countries including India. It has profit after tax of US\$1.271 billion as on March 31, 2012. It has a total equity of US\$ 12.62 billion and 81,254 employees as on March 2012. ICICI Bank is the first bank in India to offer one-of-its kind "Your Bank Account" App, which allows access to bank account information on Facebook officially.

The success of the bank over the period is based on the service quality which has resulted in customer satisfaction and loyalty towards the bank. This formed the basis for the selection of this bank for measuring the customer satisfaction. Though there are e-banking facilities available, there exists a need for personal touch for the issue of debit cards, pin number for debit cards, pay orders, cheques, demand drafts and the like. This calls for the personal interaction between the bank and the customers. This paved way for the study to analyze the customer satisfaction towards ICICI bank.

III SAMPLING DESIGN

Stratified random sampling method is adopted for the collection of the data from the customers of ICICI Bank on the basis of geographical area. ICICI Bank operations are divided into four divisional offices in India, specifically, North, South, West and East. The South Division comprises four states Karnataka, Andhra Pradesh, Kerala, and Tamil Nadu is called zonal offices. In Tamil Nadu zonal office, the regional offices are carried on in metropolitan cities namely, Chennai, Coimbatore, Tiruchirappalli and Madurai. Under the regional offices, they have area operations and branch in charges depending on the volume of operations and productivity. The study is confined to the Tiruchirappalli region only which comprises of the branches located in Tiruchy main, Pudukkottai, Karur, Ariyalur, Perambalur, Dindugal, Thanjavur and Kumbakonam. Under the Tiruchirappalli region, half of the total branches have been selected within 100 kilometer radius from Tiruchy main on the basis of simple random sampling method and thirty questionnaires are distributed per branch and 20 branches are detailed in the following Table No:1.

TABLE I
Area of sampling

Place of branch	No.of branches	No.of branches selected
Tiruchy	6	4
Pudukkottai	26	7
Karur	2	1
Ariyalur	1	1
Perambalur	2	1
Dindugal	5	3
Thanjavur	3	2
Kumbakonam	1	1
Total	46	20

Primary data is collected by personally administering questionnaires to the branches of ICICI Bank as mentioned in the Table No: 1. Out of 600 (20 branches X 30) questionnaires, 127 are found incomplete and 473 are fully complete with 78.8% of response rate. The analysis is based on the opinion collected from 473 customers of ICICI Bank.

The sum of squares of variations within sample and sum of squares of variations among sample could not be easily calculated manually because of the large size of the data collected. For this purpose, statistical inferential techniques are used with the help of the software NCSS package. Thus ANOVA for the data was performed to study the significant variation between and among the variables involved. It is normally assumed that each item in the data is of equal importance. Under the realistic circumstances the assumption does not hold good always

as some of the items may be more important than others. In this case, weights are assigned to each item according to their degree of importance to obtain weighted means. Weighted ANOVA was performed to rank the variables according to their order of importance as perceived by the respondents.

IV REVIEW OF LITERATURE

Tamas Jonas and Janos Kovesi (2010) have stated that the company perceives customer satisfaction as a tool for measuring its performance and consumers perceive the level of satisfaction from the utility of services provided by a company. A.Parasuraman (2000) stated that the continued market success can be attained only because of the perfect mixing of conventional marketing with better customer service. Amy Wong (2004) has found that emotional satisfaction and customer loyalty is certainly related with service quality. Schneider (1973) has defined organizational climate as the customers' perception towards the firm with which they want to have business. Parkington and Schneider (1979) and Schneider and Bowen (1983, 1993) have stated that the employees have a strong feeling of leaving the jobs because of low satisfaction and high level of perception about the poor opinion of the customer about the service quality of the organization. Schneider et.al (1980) suggested that customer attitudes are directly related to the perception of the employees about the service received by the customers.

Brown & Swartz (1989) stated that the service quality is determined through the relationship between the employees and customers. The employees' perception towards the service climate predominantly influences the perceptions of the customers. Hence, Gabbott Mark (2000) stated that the service evaluation is influenced by the non-verbal behaviour of the employees. Bandura (1986) and Shea & Howell (1998) have stated that the capability of the employees and the perception of their colleagues influence the behaviour of the employees. Barnard (2002) stated that a single employee can influence the service effectiveness and the customer satisfaction in service sector. Johannes Liebach Luneborga and Jorn Flohr Nielsenb (2003) have stated that the small banks are strong in customer driven skills and they surpass the large banks which possess more sophisticated technology. Allen N. Berger, Nathan H. Miller, Mitchell, Mitchell A. Petersen, Raghuram G.Rajan and Jeremy C.Stein (2005) suggest that small firms have a relative lead in wide use of soft information as they are capable of collecting it than the large firms. The large firms are reluctant in using soft information and less willing to lend credits when compared to the small firms.

V ANALYSIS AND DISCUSSION

Customer service is the motto of any business and the customers are loyal only if they are satisfied with the services of the front line personnel. These personnel should be properly trained and motivated to maintain a good customer relations. Though there is technological development, the customers expect a personal touch in delivering a service.

A notification was issued by RBI dated 24th May 2007 to all scheduled commercial banks excluding Regional Rural Banks as per Section 23 of Banking Regulation Act 1949 taking into consideration the suggestions received from Indian Banks' Association regarding Doorstep banking. The doorstep banking is the method in which the banks can deliver the cash at the doorstep of the customers against any requests received through phone banking or internet banking. The customers may be the individual, corporate, Government departments or Public sector undertakings.

ICICI Bank appoints agents to collect cash, trade documents and cheques and deliver with an insurance coverage to the customers. Transaction ID and Identity Card are issued to the agents to ensure security. This method decreases the risk of handling huge cash and avoids queuing at the branch.

In India, the private sector banks are highly depending on the agencies outside their organization for the enhancement of their business. This is so because; they have found the investment to be cheaper to appoint the franchisees rather than to open their own branches. Private Banks need to sell and cross-sell their products though doorstep banking which is achieved by a widespread direct sales force. Private Banks always verifies the sales force of direct sales agents as they are not on the pay roll of the bank.

100 per cent of the increase in growth of home loan portfolio has been achieved by ICICI Bank only through the DSA network. ICICI Bank disbursed home loans for the year 2002-03 were ` 700 million through the 'loan melas' (i.e., gathering or a fair where loans are distributed) performed by DSAs under the direction of its employees.

The private sector banks in India have become dependent on outside agencies for selling their retail products because of their limited networks. The compensation of sales personnel depends on the volumes of business they fetch for the bank. ICICI Bank has only 450 branches and HDFC Bank has 240 branches as compared to the 1,000 branches of large public sector banks for the year 2002-03. This forces the private banks to rely more on the direct selling agents (DSAs) to get them business. Poornima Mohandas (2003) revealed that ICICI Bank has been able to achieve 100 percent of its incremental growth through DSAs for the year 2002-03. Shalini S. Dagar (2008) stated that Nachiket Mor initiated "No White spaces" in 2003 which means that the

bank should have a access point within 10 km of every rural customer. This business model relies on franchisees for expansion rather than the branches. In March 2007, the rural portfolio of the bank was ` 20,179 crores with a rural customer base of 3.5 million.

ICICI Bank employs the concept of Direct Sales agents (DSAs) who have the sales contacts with the customers. They are the salesmen and their role ends as soon as the transaction with the customer is finalised. Any default on the part of the customer will not affect the DSA. Credit Access Point Agent (CAP) model is the refined state of DSA concept and CAP model has a joint default liability with ICICI Bank. They have to review the loan applications and make initial screenings with their professional knowledge. CAP has become the critical agent of No White Spaces strategy.

Though ICICI Bank offers many service encounters like remote encounters (ATM, internet, E-mail and the like), phone encounters (telephones, cell phones and the like) and face-to-face encounters (Direct selling agents, intermediaries, agents and the like), 76% of the respondents has broadly selected the face-to-face encounter and phone especially, the intermediaries for their dealings with the bank. Therefore, it is necessary to study the behaviour of the intermediaries towards the consumers. This is evident from the following Table.No.2

TABLE II
The choice of service encounters by the respondents

Type of service encounter most frequently used	No.of respondents	Percentage to total
Remote (ATM& Internet)	112	23.7
Phone (telephone & cell phone)	209	44.2
Face-to-face(DSAs, agents & representatives)	152	32.1
Total	473	100

Source: Primary data

The moment the customer talks to someone in the organization, that person will exemplify everything to the customer. On the basis of this interaction, the customer may stay, come back with his/her friend or go away forever. Some organizations may render the service, which is neither overwhelming nor depressing, they may meet the needs of the customers without forcing them to be like everyone else and make them feel that they are special. This kind of experience will not be accidental but it will be the result of careful analysis, deliberate selection of key behaviours, relentless monitoring and reinforcement.

Amudha Ramachandran and Vijayabanu Chidambaram (2012) stated that the customer satisfaction which is ultimate of quality of service is determined by customer-intermediary relationship. Philip Bardzil and Mark Slaski (2003) stated that emotional intelligence measurement is necessary for front line staff and the management to smoothen the constructive environment for the emergence of quality services. Sally Kernbach and Nicola S. Schutte (2005) stated that higher level of satisfaction of the service transaction is only due to the emotional intelligence of the service provider. Troy Heffernan, Grant O'Neill, Tony Travaglione and Marcelle Droulers (2008) explored the improvement of trust dealings between the staff and customers in the banking sector. They found that dependability, knowledge and expectations formed part of trust and there is a strong association of trust and emotional intelligence with the financial performance of the staff of the bank. Giardini A and Frese M (2008) stated that the emotional intelligence of the employees' is closely associated with the evaluations of service encounter by the customers.

The key criteria for good consumer relations are knowledge/skills, personality characteristics and intelligence quotient. Knowledge/skills can be taught, while personality and aptitudes are considerably less flexible. Finding right personality characteristics is key in finding a right person, which is the fundamental to deliver a good service. Intelligence denotes the capacity to keep many different concepts active at one time or the ability to manage complexity. It is the capacity to think quickly and which is most often evident in those who are highly articulate.

Lee and Jihyun (2005) have intended that the consumers who wish to use online resources need a good quality of professional information from a non-personal medium to enhance their financial knowledge. Koernig, Stephen K (2001) indicated that a moderate degree of attractiveness similarity leads to the highest evaluations of attitudes and intended behaviour. March, Roger St. George (2003) identified the critical role of product information as a moderating influence in both planned and realised consumption behaviours; the conservative nature of consumers in reporting intended behaviours; and the critical importance for strategic marketing organisations of timing the provision of product information.

Taylor, Shirley Fay (1990) focused on how consumers react to waiting for service. Specifically, three reactions were examined: (1) consumers' perceptions of wait evasiveness, and the circumstances under which consumers

found waiting as an unpleasant, (2) consumers' perceptions of felt duration, and the circumstances under which waits were felt to be longer than they actually were, and (3) the resulting service evaluations, in particular, the extent to which, and the circumstances under which waits impacted on consumers' evaluations of: (a) punctuality of service, (b) overall service quality and (c) other service attributes. It was suggested that perceptions of wait evasiveness were associated with: perceived airline control over the wait, higher perceived consequences of waiting, such as inconvenience and financial costs, and higher levels of affective costs such as annoyance, anger, frustration, uncertainty, boredom, uneasiness and helplessness. Many of these costs increased as the actual wait duration and time pressures increased, and as the degree to which time was "filled" decreased. Longer felt duration was associated with longer actual durations and increased wait evasiveness.

Jones, Timothy Darren (2003) says that Service Provider failures lead to reductions in service company commitment, service provider commitment, and some loyalty-related outcomes. This effect is reduced under conditions of high interpersonal commitment. Personal betrayals lead to reductions in all three targets of commitment which, in turn leads to reductions in loyalty-related outcomes. It is also proved that the outcomes of service failures are not necessarily most evident on loyalty-related outcomes; reduction in commitment levels after failed encounters is the likely consequence of these failures.

Chinug-Ju Liang, Wen-Hung Wang (2006) stated that financial services need a special kind of relationship between a service provider and a customer and they also state that there is a direct relationship between service quality and perceived relationship with the provider.

The intermediaries should be well supervised and he should effectively utilize the time of the consumer. He should properly explain the product with adequate information and make the consumer to feel comfortable in taking the purchase decision. While attending phone calls, he should answer in a high speed without wasting the time of the consumer. If it happens to ask the consumers to wait on hold, the waiting time should be minimized and quickly transferred to another person who can answer the queries. At any time, the consumer should be satisfied with the minimum of waiting time and with the information given for dealing his/her queries.

The intermediaries should quickly identify the problem and listen to the problem carefully. He should also find a cause for the problem and try to solve it. He has to render the best service and make the consumer satisfied with the services provided. If it happens to wait, he should also satisfy and justify the waiting time. An attempt is made to study these concepts in relation with ICICI Bank Ltd., by analyzing the components like professional standards of conduct, professional competence, knowledge about the product, training and supervision, personal relationship, patience, courtesy, enthusiastic, friendly behaviour, responsiveness and problem solving skills to assess the consumer satisfaction towards the intermediaries' behaviour.

The intermediaries should be knowledgeable about the products they talk about to the customers. They should avoid technical jargons especially with an uninformed customer who may feel that he was placed at a disadvantage. They should also avoid slang words and stereotyped words. They should maintain professional standards of contact and maintain professional competence.

The study has made an attempt to analyze the impact of occupation and income of the respondents over the intermediaries' behaviour of ICICI Bank Ltd. To facilitate this, hypotheses were constructed and the primary data collected were analyzed by using the statistical techniques namely, ANOVA single factor and weighted ANOVA Scale.

H.1 Occupational pattern of the customers do not have significant difference over the behaviour of the intermediaries towards the consumer.

H.2 Annual incomes of the customers do not have significant difference over the behaviour of the intermediaries towards the consumer.

TABLE III
Table showing the opinion of the respondents-ANOVA-Single factor

Variables	Occupational pattern		Annual income	
	Calculated value	Result	Calculated value	Result
Knowledge	0.917394	Accepted	22.69201	Rejected
Training and Supervision	0.541945	Accepted	2.783552	Accepted
Personal Traits	9.510951	Rejected	0.965113	Accepted
Response	19.06074	Rejected	1.717824	Accepted
Product Knowledge	15.48261	Rejected	2.310044	Accepted
Waiting time	16.7283	Rejected	0.075037	Accepted
Problem Solving skill	8.892152	Rejected	2.006336	Accepted
Quality of Service	7.211683	Rejected	0.453607	Accepted
Overall opinion	24.70728	Rejected	0.574049	Accepted

Source: Primary data Table value = 3.014904.

The above table depicts the opinion of the respondents towards the behaviour of the intermediaries. When the calculated value is less than the table value, the null hypothesis is accepted and vice versa. The occupational pattern of the respondents do have the relationship towards personal traits, response by the intermediaries, product knowledge, waiting time, problem solving skill, quality of service except towards knowledge of the intermediaries and the way in which they are trained and supervised. The annual income of the respondents do not have the relationship towards personal traits, response by the intermediaries, product knowledge, waiting time, problem solving skill, quality of service, the way in which they are trained and supervised except towards knowledge of the intermediaries. As a whole, the occupational pattern of the respondents has an influence on the above mentioned variables and the income level has no impact on the same.

The intermediaries behave with the consumers according to their occupational pattern. If the consumers happen to be a big business magnet and holding higher positions in the employment and professions, the behaviour of the intermediaries is well-mannered and in a highly decent manner. Otherwise, they behave in a very normal way. Whatever may be the level of income of consumers, the intermediaries treat them as a single customer and they do not provide any special treatment. The intermediaries' behaviour has been substantiated by the variables as to Knowledge, Training & Supervision, Personal traits, Response made, Product knowledge, length of waiting time, problem solving skills, and quality of service provided by them.

The intermediaries of ICICI Bank provide information about the product to tell the customers irrespective of the occupational as they are ready to purchase any financial product or services. The annual income of the customers will be an important factor to be considered as the amount to be invested in the financial products matter.

The intermediaries extend the same degree of behaviour and they are trained and supervised in a same level irrespective of the occupational pattern and annual income. The patient, courteous, enthusiastic and the friendly behaviour of the intermediaries are very cordial in case of business magnets and not up to the standards in case customers who do not possess sufficient financial background. The intermediaries do not show any differences in personal touch with the respondents as far as their income is considered. Based on the occupational pattern and urgency of needs, the intermediaries respond to the customers by quick handling and transfer of phone calls to utilize the time of the customers effectively. Thus the respondents feel comfortable in deciding about their transactions. Irrespective of the income level of the respondents, the intermediaries show a same level of response to them.

The respondents feel that the intermediaries provide adequate information about the product only based on the occupation. This is so because the intermediaries opine that the customers will make decisions about their purchases based on their nature and type of occupation. But, the intermediaries do not show any differentiation as far as the income level of the respondents is concerned. The respondents opine that the intermediaries respond quickly based on the occupational pattern and they do not have to wait for getting the service and they waste their valuable time. They also say that their other works are not disturbed. As far as the waiting time is concerned, the respondents opine they are not differentiated by the intermediaries on the basis of their level of

income. The respondents say that the intermediaries listen, identify, understand and solve any problem based on the nature and type of occupation. But they do not show any difference in their income level. The respondents opine that the intermediaries show a differential treatment based on the occupational pattern regarding the quality of service provided by them. But, the intermediaries extend the same level of service to them irrespective of their level of income.

The respondents belong to business, employment and professional occupations and the annual income are taken into consideration from ` 50,000. Irrespective of the occupational status and the level of annual income, the respondents do feel that the intermediaries show a differential treatment to them based on their status. They do accept that the response made by the intermediaries, the way they express their personal qualities, the exposure of product knowledge, the time they are asked to wait, the way in which they solve the problem and the degree of quality of service extended differs according to the occupational pattern and their income level. This is so because of divorce between the management and administration through the direct sales agents. The lengthy communication channel also takes the responsibility. Frequent change in the labour force is the next prominent factor. But at the same time the respondents agree that the bank providing the same degree of knowledge through training and supervision to the intermediaries.

It is generally assumed that each item in the data is of equal importance. Under the realistic circumstances the assumption does not hold good always as some of the items may be more important than others. In this case, weights are assigned to each item according to their degree of importance to obtain weighted means. The weighted ANOVA shows the order in which the respondents assess the importance of the questions in their perception. The following Table No: 4 clearly depict the ranking of the variables influencing the behaviour of the intermediaries according to their order of importance by the respondents by using Weighted ANOVA.

TABLE IV
Comparative table showing the ranking of the respondents ANOVA - Weighted Scale

Particulars	Weighted ANOVA Scale	Rank
Is courteous enough	102.46	1
Is highly enthusiastic	94.08	2
Is patient enough	89.62	3
Made me feel comfortable in purchase decision	89.15	4
Highly satisfied with the service rendered	88.69	5
Quickly solved the problem	88.08	6
Has a friendly behavior	86.77	7
Quickly transferred my call to the person who can best assist me	86.23	8
Are highly responsive in nature	84.15	9
Handled my phone call quickly	83.69	10
Quickly identified the problem	83.62	11
Helped me understand the cause of the problem	83.54	12
Satisfactory waiting time	82.15	13
Has effectively used my time	81.38	14
Adequately explained the product	79.85	15
Kept me waiting on hold	79.23	16
Has provided adequate information	78.00	17
Acts in my best interest	76.69	18
Is well supervised	76.38	19
Has professional Standards of conduct	75.62	20
Has rendered best quality of service	74.92	21
Listen to the problem carefully	73.38	22
Has good personal relationship	71.54	23
Has good knowledge of product	70.62	24
Is well trained	69.31	25
Has professional competence	52.92	26

Source: Primary data

From the above it is evident that the customers have ranked the courteous behaviour as the first and they also recognize the enthusiastic and patient behaviour of the intermediaries. The respondents agree that they felt comfortable in making decisions with the information provided by the intermediaries and they are highly satisfied with the service rendered by them. They also agreed that the intermediaries quickly solved their problems by their friendly behaviour and quickly transferring their phone calls to the appropriate persons. The intermediaries are highly responsive in nature by attending the phone calls quickly and identifying the problem quickly. They also help the customers to understand the problem with a minimum of waiting time, which is

satisfactory to the customers. The customers are also satisfied that the intermediaries have effectively used their time. They also feel that at times they keep on the customers on hand and they ranked this habit as sixteenth rank. Regarding product knowledge comprising of explaining and providing adequate information regarding the product is fifteenth rank and seventeenth ranks respectively.

Jody Hoffer Gittel (2002) states that to build good working relationships among the service providers, the managers should select, train and reward them properly. The customers of ICICI Bank are of the opinion that the intermediaries are well supervised and possess professional standards of conduct. As a result they render quality of service and act in their best interest. It goes without saying that the intermediaries listen to the problems carefully because of their proper training, good knowledge about the product, professional competence and the maintenance of good relationships with the customers. To gain greater customer experience and satisfaction, right person should be identified, properly trained, supervised, motivated and providing conducive work environment with clear understanding of the rules of the organization. The level of employee satisfaction is highly influenced by the degree of internal service quality. The satisfied employee will stay in the organization and render his/her best in the productivity. This will finally lead to the enhancement of customer satisfaction and loyalty.

VI FINDINGS AND CONCLUSION

Ahmad Jamal, Adegboyega Adelowore (2008) say that the employee satisfaction derived put of personal interaction and their loyalty is the precedence of the customer satisfaction towards the service provider. Christo Boshoff and Madele Tait (1996) emphasizes the significance of frontline employees in service delivery. The internal marketing is based on the motivation of firm's employees which results in customer- awareness and sales specific. To gain a competitive advantage, human assets are given the maximum importance irrespective of the development in technology. The level of training given to the employees, contribution to the project, job features, organizational structure, image in the society and employees' self- efficacy influence the behaviour of the employees.

Schneider, Benjamin & Bowen, David.E (1985) stated that there exists a strong relationship between perceptions of employees towards human resource practices of the organization and attitudes of the customers towards service rendered by the organization. Though technology up-gradation is followed to manage the explosion of business, proper matching of human resources with the usage of technology should be taken care by the ICICI bank. The labour turnover is the major problem faced by the bank as perceived by the customers, as they are confused with whom to contact for their long standing relationship. So, the reliability of the intermediaries is considered to be low by the respondents. Efforts should be taken by ICICI Bank to retain their employees so that customers can be delighted. The bank should create confidence in the minds of the customers that they are properly taken care of their business and emphasize the courteous behaviour of the intermediaries of the bank towards the customers. The customers also feel that the intermediaries show a differential treatment based on their occupational pattern and annual income for providing information about the product and helping them to solve the problems. This has an impact on the services extended by the intermediaries of ICICI Bank and the bank should continuously monitor the performance of the intermediaries. The intermediaries must further be trained to handle emergency and critical situations in case of handling of complaints made by the customers. Though the bank is viewed as an immediate service provider, the customers rate the service of the bank based on the attitude and behaviour of the intermediaries.

Thus, the behaviour of the intermediaries has a great influence on the customer satisfaction. This study is applicable to all service sectors like insurance, tourism, hospitality and computer education institutions operating with the marketing intermediaries.

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