Customer Satisfaction Measurement for Service Management in South African Banks

A research report submitted by

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April 2011

Abstract

This study sought to explore possible reasons to explain why, despite the money spent by banks on customer satisfaction surveys, the satisfaction scores have either remained unchanged or become lower. The study explored two broad dimensions; the ability of the banks to effect corrective actions that would lead to improved customer satisfaction and the effectiveness of the survey instruments used by the banks.

Qualitative interviews were conducted with bank employees who work with customer satisfaction surveys within the big four banks in South Africa; Absa Bank, First National Bank, Nedbank, and Standard Bank.

The findings, though exploratory in nature, reveal significant impediments to the realisation of improved service levels, from which would come improved customer satisfaction scores. In terms of the banks themselves, this study found that there are no systems in place to interpret customer satisfaction survey data and to effectively act upon the findings. This was reinforced by the bank employees not having the capacity to interpret and use the survey results.

The study also found the instruments used are not effective in terms of what they are intended to achieve. They are incorrectly designed thereby incorrectly focused. In addition, the people who are meant to use them do not understand how to use them.

The findings of this study seem to point to customer satisfaction as something that the banks know they should be paying attention to, but seem not to know how to best go about it. The strategic importance appears to exist only in the annual reports and strategy documents. The environment, as a result, is not conducive for the implementation of corrective actions. Unless these factors are investigated further, and effectively addressed, it seems likely that the banks will continue to spend a lot of money on these customer satisfaction surveys. They will not however, achieve what they should be achieving; improved customer satisfaction, and higher customer satisfaction scores.

Declaration

I, Trevor Kaseke, declare that this research is my own, unaided work. It is submitted in partial fulfilment of the requirement for the degree of Master of Business Administration in the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Signature: ____________________

Trevor Kaseke

Date: ____________________

Dedication

To Tavi:

You are “the wind beneath my wings”.

I look up to you.

To Irma:

“…to fly as fast as thought...

you must begin by knowing that you have already arrived...”

You believed.

Acknowledgements

I wish to express my everlasting gratitude to my parents and family, for always having a word of encouragement for me.

I am also eternally grateful to Sid Cohn, my ever-patient and most-knowledgeable supervisor, for always making time for me, and for helping me see this research report through.

Last but by no means least, I thank all the respondents who agreed to partake in this study. Your participation allowed this study to produce insightful conclusions.

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1 INTRODUCTION

A review of the Ask Afrika Orange Index[1] results indicates that consumers are of the perception that the service quality of South African banks is poor. In the 2007 survey, the four main banks – Absa, First National Bank (FNB), Nedbank and Standard Bank – ranked between positions 32 and 43 out of 70 companies in terms of customer satisfaction.

An initial enquiry (from which the idea to carry out this research was born) into the spend on customer satisfaction surveys revealed that banks did not seem to be indifferent to how consumers felt about the quality of the services they offer, as South African banks have been measuring customer service for over 10 years.

Over the past three years, one of the four main banks (which, for the purpose of this study, will be referred to as Bank A) spent in excess of R20 million on customer satisfaction surveys. Bank A has a dedicated department tasked with helping the various business areas in the bank to improve their service quality. Despite these efforts, however, customer satisfaction surveys indicated that satisfaction scores for the bank remained low. This resulted in bank employees becoming increasingly despondent. Bank executives on the other hand, in response to seeing no change in satisfaction scores, often chose to blame these perpetually low ratings on the quality of the surveys rather than on ineffective intervention. Subsequently, in an attempt to show higher customer satisfaction scores, Bank A regularly changed service providers of customer satisfaction surveys.

A closer initial look at some customer satisfaction survey results and complaints data for Bank A over a number of years showed that the nature and scope of customer complaints did not change significantly over time. This finding seemed to indicate that low customer satisfaction survey scores were a true reflection of customers' perceptions with regard to the service quality of the bank.

[1] The Ask Afrika Orange Index is based on the findings of a survey of customers' perceptions of service quality in South Africa and is conducted on an annual basis by Ask Africa. The Orange Index has become South Africa's main customer service benchmarking index (Ask Afrika 2007).

1.1 Purpose of the Study

The purpose of this research is to determine why, despite banks repeatedly conducting customer satisfaction surveys, the results thereof do not show a positive change in customer perception. This indicates that either the actions taken by banks are not effective, or that no action is taken.

In particular, the study will focus on:

- Whether banks have systems in place to interpret customer satisfaction survey data and to act upon it;
- The effectiveness of the measurement tool used for customer satisfaction surveys in identifying service quality problems and problem areas, from the banks' perspective;
- The ease of interpretation and use of the survey results to address problems and/or problem areas; and
- Whether a conducive environment exists within the banks for the implementation of corrective actions.

1.2 Context of the Study

In retail banking, the four main banks had over 90% of the market share in 2006 (Competition Commission 2008). Given such concentration, it is perhaps not difficult to understand why it may appear as though these banks are not really concerned about customer service, irrespective of being on the receiving end of poor service ratings by their customers over a sustained period.

A look at agendas of Executive Committee (Exco) meetings of one of these banks prior to 2008 revealed a heavy (almost exclusive) focus on achieving sales targets, with little to no focus on how this selling is being done, and how customers feel about the service they are getting. However, since 2008, 'customer experience' began finding its way onto Exco meeting agendas. The banking market focus shifted from acquisition to retention. The reason for this was two-fold; firstly the global economic downturn resulted in banks losing customers in certain market segments and secondly, with increased competition in selected market segments (such as entry level and private banking), the four main banks began to lose clients to niche banks such as Capitec Bank and Investec Bank.

With the focus shifting to retaining clients, customer experience became increasingly important. This in turn resulted in a renewed focus on customer satisfaction surveys.

1.3 Problem Statement

1.3.1 *Main problem*

The main problem necessitating this research is that irrespective of banks repeatedly conducting customer satisfaction surveys, the results of these surveys do not show a positive change in customer perception of service quality.

1.3.2 *Sub-problems*

There are two sub-problems to the main problem:

- The actions taken by the bank to address low customer satisfaction levels are not effective, or no action is taken; and
- The measurement tool used for customer satisfaction surveys is either not effective in determining areas for remedial action, or the tool itself is not user-friendly.

1.4 Significance of the Study

The study findings would provide useful strategic information not only for banks but also for research service providers conducting customer satisfaction surveys for banks:

- It will provide research service providers with an understanding of the gap between what they are delivering and what banks need and expect in terms of the findings and recommendations of customer satisfaction surveys in order to take appropriate corrective action; and

- It will provide banks with an understanding of what is key for them in order to create an enabling environment that will ensure that information provided by customer satisfaction surveys can be used to facilitate action.

1.5 Delimitation of the Study

A sample of interview respondents was chosen from the banking sector in South Africa, specifically the four main banks, namely Absa, First National Bank, Nedbank and Standard Bank.

Banks either address customer satisfaction issues at a strategic (overall) level, and/or within specific divisions such as branch banking, vehicle and asset financing, home loans, and call centres. For the purpose of this study, respondents were selected from individuals who work with customer satisfaction survey results within the different divisions, rather than those involved at a strategic level.

1.6 Definition of terms

The following definitions will apply to the terms below:

- **Service champion** – those individuals within the different divisions of the banks who are responsible for customer service or customer experience; and
- **Customer service/ customer experience** – these terms will be used interchangeably, and refer to more than just the experience of the customer at the point of interaction with bank staff. It also refers to the extent to which customer requirements are addressed by the products and services the banks offer them.

1.7 Assumptions

The following assumptions were made:

- Respondents have sufficient knowledge to be able to clearly articulate answers to the questions; and

- Respondents are reliable and open in their responses to the questions asked.

2 LITERATURE REVIEW

2.1 Introduction

The similarity of banking products, particularly in retail banking, has resulted in customer experience emerging as a focus area in terms of competitive strategy (Avkiran 1994). For this reason, the determination (measurement) of customer experience and the efforts made to improve it are important.

The intuitive logic is that satisfied customers are easier to retain and that they are likely to make repeat purchases and also recommend you to others. It would then follow from this thinking that the most important goal of any customer satisfaction measurement would be to help managers pinpoint the areas of their business in which quality improvement would have the most impact on customer retention (Rust, Zahorik and Keiningham 1995).

There is plenty of literature on customer satisfaction/ service measurement. However, save for references to the difficulties managers face in trying to use survey results (Reichheld 2003), there does not appear to be much literature that looks at this. As a result, this review mainly looked at customer satisfaction measurement methodologies in use. It also briefly reviewed the 'experience economy' and the need for a review of the currently used customer satisfaction methodologies to ensure relevance.

2.2 Customer Satisfaction Measurements

"Most customer satisfaction surveys aren't very useful. They tend to be long and complicated, yielding low response rates and ambiguous implications that are difficult for operating managers to act on. Furthermore, they are rarely challenged or audited because most senior executives, board members, and investors don't take them very seriously. That's because their results don't correlate tightly with profits or growth" (Reichheld 2003, p46).

This statement sets the stage for this research report.

The basic premise of this study is that measurement is not a goal in itself. While for academics, it might be good to know what 'dimensions' customers find most or least important, for a business on the other hand, results that can quickly (and easily) be used to address imperfections or problem areas are most important.

The link between customer satisfaction, customer loyalty and profitability or growth has been widely explored. While some studies have advanced that customer satisfaction leads to customer loyalty, which in turn leads to profitability (Hallowell, 1996), other studies have not been able to ascertain this direct relationship. Studies by The American Quality Foundation and by the consulting firms of A.T. Kearny and Arthur D. Little showed disappointing results regarding the link between quality improvement and economic gain (Anderson, Fornell and Lehmann 1994).

Anderson et al (1994) empirically demonstrated that firms that achieve high levels of customer satisfaction also enjoyed superior economic returns. For their analysis they used 'cumulative customer satisfaction' – an overall evaluation based on the total purchase and consumption experience over time. The logic is that in a competitive environment, people do not continue to purchase services or goods which they are not happy with (Johnson and Fornell 1991).

Pine and Gilmore (1998) advanced the notion of the 'experience economy'. Their point of view was that goods and services are becoming commoditised, leaving the competitive advantage to lie mostly in the customer experiences that companies created (Pine and Gilmore 1998). They contend that the new economy requires companies to think about what they would do differently if they charged customers for admission. If, for example, banks charged customers to enter a branch, how would they make that experience worth the customers' money?

That services are becoming commoditised is evident in the case of the big four banks that will be the subject of this study. They all offer the same products and services. From a product or service offering perspective, there is very little to distinguish them.

Despite this ongoing debate it appears that there is sufficient evidence to accept the link between satisfaction, loyalty and profitability. This research is conducted with this understanding.

A number of frameworks exist to measure service quality. The main ones are discussed below:

a) SERVQUAL

The most widely reported and used methodology is SERVQUAL, designed by Parasuraman, Zeithaml and Berry (1988). SERVQUAL measures the difference between customers' perceptions of a service and their expectations of that service. Beginning with ten dimensions, the model was subsequently revised and now consists of five dimensions of service quality;

- tangibles (the appearance of physical facilities, personnel, etc.),
- reliability (performing the promised service dependably and accurately),
- responsiveness (the willingness to assist and provide quick service),
- empathy (providing individual care and attention to customers) and
- assurance (the knowledge of employees and their ability to inspire trust and confidence).

The criticisms of SERVQUAL have centred around the following issues:

- The use of the ‘gap score’ (Quality = Perceptions – Expectations);
- The ambiguous nature of the definition of customer ‘expectations’;
- The stability of the scale over time; and
- The dimensionality of the instrument (Ladhari 2008).

Because of these criticisms, a number of instruments have been developed to cater to different industries. Ladhari (2008) examined 30 industry-specific scales of service quality and arrived at the conclusion that SERVQUAL was developed and refined using a more refined methodological approach than the other alternative scales, and that it continues to be the most useful model for measuring service quality.

b) American Customer Satisfaction Index (ACSI)

Developed by Claes Fornell, the American Customer Satisfaction Index (ACSI) is based on a model originally implemented in Sweden (Fornell, Johnson, Anderson, Cha and Bryant 1996).

The ACSI model uses structural equation modelling to derive types of customer evaluations that cannot be measured directly. Overall customer satisfaction is measured as a latent variable, and the model gives a latent variable score (index) that is comparable across firms, industries, sectors, and nations. The model is also designed to be forward-looking, embedding it in a system of cause and effect relationships, as shown in Figure 1.

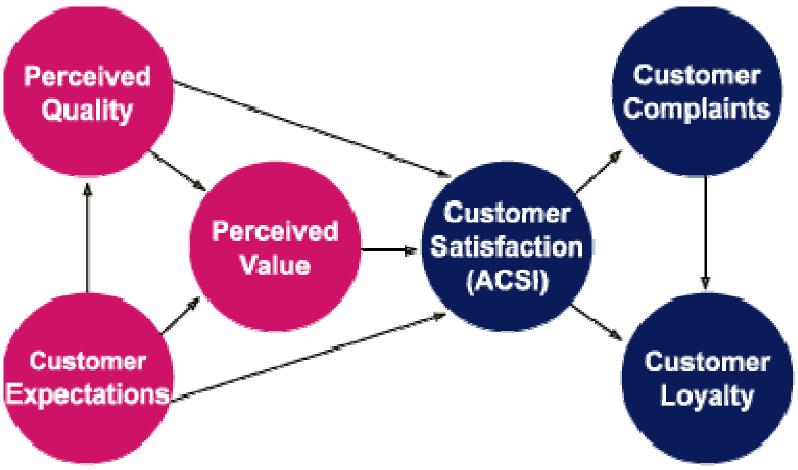

Figure 1: The American Customer Satisfaction Index (ACSI) Model

The indices (shown in Figure 1 above) are "multivariable components measured by several questions that are weighted within the model. The questions assess customer evaluations of the determinants of each index. Indices are reported on a 0 to 100 scale. The survey and modelling methodology quantifies the strength of the effect of the index on the left to the one to which the arrow points on the right. These arrows represent "impacts." The ACSI model is self-weighting to maximise the explanation of customer satisfaction (ACSI) on customer loyalty. Looking at the indices and impacts, users can determine which drivers of satisfaction, if improved, would have the most effect on customer loyalty" (ACSI, 2009).

The methodology employed in the computation of the ACSI has been adopted and variations of it are used by the banks in South Africa. Bank A uses this methodology, and combines it with attributes that speak to the dimensions contained in the SERVQUAL model. One of the primary outcomes is the derivation of the most important drivers of customer satisfaction. These are termed the 'key drivers' and for practical reasons are kept at five or six. The idea behind this is that it is easier to get a business unit to focus on five things than to get them to work to address all the attributes measured, which are usually more than ten.

c) The Critical Incident Technique (CIT)

Developed by John Flanagan in 1954, the Critical Incident Technique (CIT) is used to collect and classify observations of human behaviour - obtained through interviews or observation - in order to make them useful in addressing practical problems. Chell (1998) cited by Gremler (2004, p66) describes the CIT as "a qualitative interview procedure which facilitates the investigation of significant occurrences (events, incidents, processes, or issues) identified by the respondent, the way they are managed, and the outcomes in terms of perceived effects. The objective is to gain understanding of the incident from the perspective of the individual, taking into account cognitive, affective, and behavioural elements."

As a classification method, it can be grouped along with other methods like factor analysis and cluster analysis. Unlike these methods though, it uses content analysis of stories, as opposed to quantitative results, in the data analysis stage of the process. An incident is "an observable human activity that is complete enough in itself to permit inferences and predictions about the person performing the act" (Bitner, Booms and Tetreault 1990, p73). A critical incident is therefore "one that contributes to or detracts from the general aim of the activity in a significant way" (Bitner, Booms and Tetreault 1990, p73).

The question used in a CIT study of service at a bank could take the form shown below. Think of a time when, as a user of customer satisfaction research, you had a particularly satisfying (dissatisfying) interaction with an employee of a bank…

- When did the incident happen?
- What specific circumstances led up to this situation?
- Exactly what did the employee say or do?
- What resulted that made you feel the interaction was satisfying (dissatisfying)?

One of the main advantages of the CIT is "its capacity to provide accurate and consistent interpretations of people's accounts of events without depriving these accounts of their power or eloquence" (Viney 1983, p. 560 cited in Bitner et al, 1990). Criticism is around reliability and validity. This stems from the ambiguity of word meanings, category labels, and coding rules which is likely to arise in a study (Weber 1985 cited in Bitner et al, 1990).

Gremler (2004) concludes that the methodology has been demonstrated to be sound and that a few modifications have been suggested and minimal changes made since it was introduced by Flanagan in 1954. Bitner et al (1990) concluded, in their assessment of the methodology, that it is well suited to instances where the task is to gain thorough understanding in order to describe a real-world phenomenon. The results of the customer satisfaction surveys of banks identify the important attributes in terms of which banks are not performing well. The difficulty in interpreting the findings comes in when, for example, half a sample rates a particular attribute poorly, and the other half rates it highly. The reason for this more than likely is the experiences of the respondents, and it would be preferable to know the detail of these experiences in order to really understand what the issue is, and to put in place corrective measures.

The CIT has consequently been widely used in service research. Gremler (2004) conducts a synthesis of 141 studies appearing in service marketing and management publications employing this methodology, that were carried out following the Bitner et al (1990) study.

d) Net Promoter Score (NPS)

Introduced by Frederick Reichheld in 2003, the Net Promoter Score (NPS) is a one-question loyalty measure which is obtained by asking respondents the question “How likely are you to recommend this [company/service] to a friend or colleague?”. Respondents rate their likelihood on a scale of 0 (“not likely at all”) to 10 (“very likely”). Those rating 0-6 are classified as ‘detractors’, those scoring 7-8 are ‘passively satisfied’ and those scoring 9-10 are ‘promoters’. The Net Promoter Score is derived by subtracting the detractors from the promoters; Net promoter score = Promoters – Detractors. The NPS can therefore range between -100% (no promoters, no passively satisfied and all detractors) and 100% (no detractors, no passively satisfied, and all promoters). The methodology has proven popular with executives of big global corporations (Keiningham, Cooil, Andreassen and Aksoy 2007).

The theory underlying the NPS is based on the perceived power of word of mouth. If more of a firm’s customers are enthusiastically recommending it (promoters), the company will grow. In their examination of the net promoter score and its relation to firm revenue growth, Keiningham, Cooil, Andreassen and Aksoy (2007) found no support for the claim that the net promoter score was the single most reliable indicator of a company’s ability to grow. Reichheld acknowledges the shortcomings in his analytics, but argues that practical business leaders, his target audience, have little interest in advanced statistical methods (Reichheld, 2006, cited in Keningham et al, 2007). However, the statistics do matter as the NPS has been adopted by big companies on the understanding that it is founded on solid research. They have adopted this metric as a way of tracking growth on the understanding that it is indeed superior to other metrics. The potential misallocation of resources as a result of misguided strategies determined on the basis of the NPS is a likely consequence (Keiningham et al. 2007).

2.3 Conclusion of Literature Review

A review of the literature revealed a number of research methodologies that would have been applicable for this study. It also gave an overview of a number of customer satisfaction surveys conducted in various industries. What is clear from the literature review is that there is a lack of clearly defined guidelines/methodologies on how to translate information provided by customer satisfaction surveys into effective remedial action, and how to measure the effect of such interventions.

2.3.1 *Proposition 1*

The banks' objective in commissioning customer satisfaction surveys is more than just to determine what customers think of them. Banks not only want to ensure good experiences for their customers at the various points of interaction; they also regard good customer service as more comprehensive and want to fully cater to customers' financial requirements. Proposition 1 is therefore that conducive environments exist within bank divisions that would enable the translation of customer satisfaction survey results into remedial action.

2.3.2 *Proposition 2*

The reasons behind the lack of improvement in bank customer satisfaction levels are inherent to the survey instrument and/or the presentation of the survey findings.

3 RESEARCH METHODOLOGY

In order to explore the propositions described in Sections 2.3.1 and 2.3.2, this research has the objective of getting a better understanding of:

- Whether the banks have systems in place to interpret customer satisfaction survey data and act upon it;
- Whether individuals who work with customer satisfaction survey data within banks are of the perception that the measurement tool used for their customer satisfaction surveys is effective in terms of addressing their information needs;
- Whether individuals who work with customer satisfaction survey data have the capacity to interpret and use the survey results, as well as the extent to which survey results are presented in a user-friendly manner; and
- Whether individuals who work with customer satisfaction survey data are of the perception that a conducive environment exists within the banks for the implementation of corrective action.

3.1 Research Methodology and Paradigm

In terms of the research objectives, it was clear that the research methodology chosen had to be exploratory and interpretive.

Quantitative research has at its core, measurement with the aim of generalising. Qualitative research on the other hand aims to get a better understanding of phenomena within a particular context. In terms of the research objectives, this study therefore followed a qualitative approach.

3.2 Research Design

Data collection methods relevant in terms of a qualitative methodology could typically involve participant observation, interpretation of documents, in-depth face-to-face interviews, focus group interviewing, and/or audio visual material. In terms of the research objectives, the most effective data collection method for the purpose of this survey was in-depth face-to-face interviews.

In using this methodology, one or a combination of two different types of interviewing could have been applied, namely:

- Structured interviews, i.e. a fixed set of pre-determined questions posed to all respondents; or
- Unstructured interviews, i.e. interviews typically start off with a question, with following questions determined by the respondents' response to each preceding question.

For the purpose of this survey, and to achieve the research objectives, structured interviews were used. Using unstructured interviews could have resulted in responses not addressing all relevant aspects as described by the research objectives.

3.3 Population and Sample

3.3.1 *Population*

The sample universe comprised the staff of the four main banks within the branch banking, vehicle and asset finance, home loans, and call centre divisions, who used information from the customer satisfaction surveys to develop and implement remedial actions to improve service quality.

3.3.2 *Sample and sampling method*

As the objective of this research was to gain a better understanding of the reasons why customer satisfaction levels did not improve over time irrespective of measures implemented to address problem areas, the aim was not to draw a representative sample from the universe. In drawing the sample, it attempted to get some understanding of respondents' perceptions from each of the banking divisions.

The four main banks were approached, via the Banking Association of South Africa, to recommend potential respondents from each of the respective banking divisions. The profile of the subsequent achieved sample is described in Table 1.

Table 1: Profile of Respondents

Area	Number sampled			
	Bank 1	Bank 2	Bank 3	Bank 4
Branch Banking	2	2	2	2
Asset & Vehicle finance	2	2	2	2
Home loans	2	2	2	2
Call Centre	2	2	2	2
Totals	**8**	**8**	**8**	**8**

3.4 Research Instrument

The structured interview instrument attached in APPENDIX A was used for the purpose of conducting the face-to-face interviews.

3.5 Procedure for Data Collection

Upon receiving confirmation through the Banking Association of South Africa of the participation of individual banks in the study, banks were contacted individually to identify the eight interviewees as per the bank divisions described in Table 1.

Identified interviewees were approached by the bank and once their participation in the study was confirmed these individuals were contacted by the researcher. The purpose of the research was explained to each of the potential interviewees and interview times and venues were scheduled.

Interviews were conducted in person by the researcher during the period February to September 2010. The duration of an interview was approximately 30-45 minutes. Each interview was voice-recorded and transcribed verbatim by the researcher in order to limit the loss of information.

3.6 Data analysis and Interpretation

Content analysis was used to analyse and interpret the data. The purpose of the analysis was not intended to provide representative findings or findings that could be generalised, but rather to explore the dimensions of the research problem.

The following approach was used in analysis and interpretation of the collected data:

- Responses of interviewees were captured in an excel spreadsheet (per question) grouping responses for bank divisions together;
- Responses (per question) were interpreted in order to identify patterns which, in turn, were used to identify response themes/dimensions and insights per theme/dimension;
- Identified response themes/dimensions and insights were interpreted in relation to the identified dimensions of the research problem in order to gain a better understanding of each of the problem dimensions; and
- Identified response themes/dimensions and insights were compared across bank divisions in order to determine whether there were any indications of differences between divisions.

3.7 Limitations of the Study

Limitations of the study include:

- The qualitative nature of the survey data as well as the sample size of 32 interviewees does not allow for generalisation of findings; and
- The survey data represents the *perception* of 32 individuals; responses describe a subjective reality for these individuals. The extent to which their responses were influenced by exposure to low customer satisfaction survey scores over a period of time could not be determined.

3.8 Confidentiality and Integrity

In terms of the nature of the questions, interviewees were expected to share potentially sensitive information. It could not be expected that such information would be easily disclosed to “outsiders” such as the researcher. It was therefore critical for the success of the study to assure not only interviewees but also the individual participating banks that the information provided by interviewees would be treated as confidential at all times.

The principle of confidentiality also implied that the dignity of interviewees had to be respected. It would obviously be difficult for individuals to disclose information that could potentially harm their reputations and/or their positions in the bank. It was therefore important for the researcher to gradually “ease into the interview” by asking more general questions about the background and demographics of the interviewee allowing for a relationship of trust to develop before more pertinent research questions were posed.

In order to maintain a relationship of trust, the researcher ensured that interviewees had a clear understanding of the purpose of the research. From the outset, it was explained to interviewees that the study held little or no benefit for them as individuals or in terms of their position or circumstances in the bank. Their voluntary participation in the survey was emphasised at all times. The researcher further offered interviewees the opportunity to review the transcript of the interview to ensure that it was a true reflection of the interview and contained no misinterpretations.

4 RESEARCH FINDINGS

The following tables summarise the trends and patterns identified in analysing and interpreting the interviews conducted for the purpose of the research.

Table 2: Content Analysis – Bank Departments

Question	Dimensions	Branch	Call Centre	Home Loans	VAF
Definition of customer satisfaction	Customer interaction	4	8	6	4
	Feelings/experience	8	8	8	7
Purpose of survey	Tell us about the customer interaction	1	1	0	1
	Tells us what we do wrong / right / need to change to keep customers happy	5	5	3	5
	Disney model	2	1	3	1
	Need to ensure positive experiences as it will lead to loyalty	1	2	1	1
	Seamless experience	0	1	1	1
	Design service offering from customer point of view	0	0	1	1
	Provide insights about customer experience	1	1	0	0
	Performance guidance and/or assessment	2	1	1	0
Role of customer satisfaction staff/department/division	Put in place measures that would ensure that customers have a "positive experience"	0	4	1	2
	Build a "customer at the centre" culture in the bank	0	0	4	1
	Designing "customer service" from the customer's point of view	2	1	1	1
	"Provide insights" in terms customer experience	2	1	1	2
	Orange Index	1	3	0	1
	Improve survey scores	1	2	1	1
	To ensure we correct the things we do wrong	1	0	0	2
	Develop performance criteria /measurement of performance	1	0	1	1
Usage of survey results in bank	Develop of performance criteria	1	2	2	2
	Performance assessment/bonuses & increases	3	2	3	2
	Not being used	2	2	2	4
	Input into the strategic plan	1	1	0	0
	Interpret the findings and communicate to others in the bank	2	0	0	0
	Drive change/develop actions that would ensure customer satisfaction	0	1	1	1
	Programs to encourage staff who deal with customers	0	1	0	0
Contribution of survey findings towards banks' quality of service delivery	Insignificant/limited - Instrument problematic	4	4	4	3
	Insignificant/limited -Bank environment	4	3	4	6
	Significant usage	0	0	1	0
Suggested changes	Instrument - frequency	0	2	2	1
	Instrument - content	4	2	1	2
	Presentation of findings	0	1	2	1
	Bank- Skills/capacity of staff to interpret findings	2	2	3	4
	Bank- Skills/capacity of staff to translate findings into actions	2	2	1	4
	Confusion - more than one measure	1	1	0	1
	Score orientation vs. change orientation	1	2	1	1
	Access to findings/Communication of findings	0	1	0	0
	Commitment to change	1	1	1	0

Table 3: Content analysis - Banks

Question	Dimensions	Bank 1	Bank 2	Bank 3	Bank 4
Definition of customer satisfaction	Customer interaction	5	6	7	4
	Feelings/experience	8	7	8	8
Purpose of survey	Tell us about the customer interaction	1	0	2	0
	Tells us what we do wrong / right / need to change to keep customers happy	7	2	4	5
	Disney model	2	3	1	1
	Need to ensure positive experiences as it will lead to loyalty	1	3	0	1
	Seamless experience	2	1	0	0
	Design service offering from customer point of view	0	1	0	1
	Provide insights about customer experience	0	0	2	0
	Performance guidance and/or assessment	0	2	1	1
Role of customer satisfaction staff/department/division	Put in place measures that would ensure that customers have a "positive experience"	2	2	2	1
	Build a "customer at the centre" culture in the bank	1	2	0	2
	Designing "customer service" from the customer's point of view	2	2	1	0
	"Provide insights" in terms customer experience	2	1	2	1
	Orange Index	1	1	1	2
	Improve survey scores	1	1	2	1
	To ensure we correct the things we do wrong	1	0	2	0
	Develop performance criteria /measurement of performance	0	0	2	1
Usage of survey results in bank	Develop of performance criteria	3	1	2	1
	Performance assessment/bonuses & increases	3	3	2	2
	Not being used	1	2	3	4
	Input into the strategic plan	1	1	0	0
	Interpret the findings and communicate to others in the bank	1	0	0	1
	Drive change/develop actions that would ensure customer satisfaction	0	2	1	0
	Programs to encourage staff who deal with customers	0	0	0	1
Contribution of survey findings towards banks' quality of service delivery	Insignificant/limited - Instrument problematic	6	1	4	4
	Insignificant/limited -Bank environment	2	6	5	4
	Significant usage	0	1	0	0
Suggested changes	Instrument - frequency	3	0	1	1
	Instrument - content	3	1	2	3
	Presentation of findings	0	1	2	1
	Bank- Skills/capacity of staff to interpret findings	1	3	4	3
	Bank- Skills/capacity of staff to translate findings into actions	1	3	2	3
	Confusion - more than one measure	0	1	2	0
	Score orientation vs. change orientation	1	1	1	2
	Access to findings/Communication of findings	0	0	1	0
	Commitment to change	1	1	0	1

4.1 Demographics

The sample of 32 interviewees as reflected in Table 1 included:

- 11 female interviewees;
- 21 male interviewees.

All interviewees were occupying managerial positions in their respective divisions at the time of the interviews.

Interviewees' exposure to, or experience with, customer satisfaction surveys ranged between 3 and 22 years with most interviewees having 3 to 6 years' experience.

4.2 Purpose of Customer Satisfaction Surveys

In general, interviewees defined **customer satisfaction** in terms of the following dimensions:

- *"Interaction"* between the customer and the bank; and
- *"Experience/feelings"* about the interaction.

In terms of the **purpose of conducting customer satisfaction surveys,** interviewee responses could be summarised as follows:

- *"It is about learning from customers about their experience in order to put it right"*
- *"It is about helping us to go the extra mile to ensure that customers are happy"*
- *"…customer satisfaction surveys are done so that we can improve customer satisfaction…"*

  Interviewees often refer to the *"Disney model".* Disney is recognised as one of the top-performing companies in the world in terms of customer satisfaction. Disney goes to great lengths to ensure its guests are happy and that they keep returning to their entertainment parks.

In term of interviewees' perception about customer satisfaction and the purpose of customer satisfaction surveys, it seems that the premise is that a positive ***experience*** results in a satisfied customer, and that consistent positive experiences will lead to customer loyalty, which ultimately will lead to customer retention. The underlying premise being that how the *customer experiences his/her interaction with the bank* is the 'key differentiator' which will foster customer loyalty.

4.3 Purpose of Customer Satisfaction Individuals/Departments

In summary, interviewees were in agreement that ultimately, their or their department's purpose was to enable the bank to provide its customers with a superior customer experience. Their objectives therefore were to:

- Put in place measures that would ensure that customers have a *"positive experience"* or that they *"feel good"* about their interaction with the bank;
- Define "*customer service"* from the customer's point of view;
- Build a *"customer at the centre"* culture in the bank; and
- *"Provide insights"* in terms of customer experience.

On the other hand, the following perceptions were expressed by a significant number of interviewees:

- *".... we are expected to ensure that we* (the bank) *win the banking section of the Orange Index…"* (referring to the Ask Afrika Orange Index)
- *"… we need to be in the top 4 of the Orange Index…."*
- *"… we need to improve customer satisfaction scores…"*
- "*… the customer defines what actions are important… if we carry this out well, it will come through in subsequent satisfaction measurements…*"

indicating that the customer satisfaction survey, in some instances, has become the purpose of some customer satisfaction departments/divisions and is not viewed as a means to a greater end.

4.4 Use of Customer Satisfaction Survey Findings

In response to the question of how customer satisfaction surveys are being used to achieve the objectives of the customer satisfaction department/division, three main dimensions could be identified through response patterns:

- "*Development of performance criteria"* for bank employees who interface with customers face-to-face or telephonically;

- *"Performance assessments"* of bank employees who interface with customers face-to-face or telephonically

  "….they are also used in calculating bonuses and pay increases….”; and

- Customer satisfaction survey findings *"are not being used"*.

4.4.1 *Development of performance criteria and/or performance assessment*

The basic premise behind using customer satisfaction surveys for the development of performance criteria for employees and/or the assessment of the performance of employees who interface with customers is two-fold:

- *"the customer defines what actions are important… we have to get that right …*" in other words customer expectations and perceptions of service drives customer service delivery; and

- A key driver of customer satisfaction/experience lies within the *interaction with bank employees.*

4.4.2 *Non-significant usage of customer satisfaction survey findings*

Quotations such as the following from the responses of interviewees leads to the question of whether or not customer satisfaction survey are designed in alignment with the role and objectives of the customer satisfaction department/divisions within banks:

- *"… it is used for performance assessment but the weighting is very low"*

- *"… while the customer satisfaction results themselves are shared, the primary source of feedback is the internal Quality Assurance reports…"*
- *"… the Quality Assurance reports carry the most weight…"*
- *"There are other results that we use more regularly. The* customer satisfaction measure (CSM) *we do not really directly use."*

4.4.3 *Input into the strategic plan*

Mentioned by only 2 interviewees, and therefore clearly not a key focus of customer satisfaction departments/division within banks, was that the information being generated by customer satisfaction surveys was being used to input into a strategic plan/strategy to ensure customer satisfaction. This led the researcher to question whether the objective of "*designing customer service from the customer's point of view"* is a reality for customer satisfaction survey departments/divisions and whether this concept is internalised or understood by the employees within these departments/divisions.

4.5 Contributions of Customer Satisfaction Surveys

In terms of customer satisfaction surveys contributing towards banks' quality of service delivery, most interviewees were of the perception that this contribution was insignificant. This was mostly attributed to the following factors which were also highlighted in response to the question "Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change…?" (responses to this question would therefore not be separately dealt with).

4.5.1 *The survey instrument*

a) Frequency of the survey

Generally, interviewees were of the perception that one of the customer satisfaction surveys was conducted too infrequently and therefore did not provide "real-time" information that could facilitate a more rapid response to inadequate or insufficient service delivery:

- *“ …we operate in a competitive space where things can change very quickly. You do not want to be working off results for last year … you will find the industry has moved on in response to customer needs whilst you have stayed behind…”*

- *“…it is good feedback which I understand but it comes too late. I would appreciate something more real-time, so that I can quickly put in place corrective actions. Right now I have to wait months before being told that there is something wrong with the business which I could have fixed much earlier if I had known.…”*

- *“…. The results do help, but up to a point. The results are only reported annually which is why they are not very helpful. By the time I see the results I could have lost many customers…”*

b) Survey content

The survey content is either inappropriate and ill-aligned with line functions or inadequately focused to identify service problem areas. The general feeling was that the survey content was determined by the research house rather than in collaboration with the bank.

- *“… we don’t really have a say in what is asked … we would know how best to ask certain things to get more value out of the responses …”*

- *“ …they* (research house) *do not initially understand the business…”*

- *“…the questions are too general…. already there is a problem with this because a client generalises. If he had a problem once, he will always remember that problem. Nowhere does it say* ***what*** *the actual problem was, or where it occurred…”*

- *“… questions are too broad; too open to personal interpretation..”*

- *“ … when we looked closer at the feedback underlying the* (customer satisfaction) *scores, we found out that we were being penalised for* *feedback that was not entirely applicable to the lines that we work in….the survey had come up with general questions that were mostly relevant to the non-technical lines which were not applicable to us…as the findings are used to develop performance criteria, we find ourselves in a position where we are told to do something we know will upset customers but we have to do it. Then, when the customer is unhappy, we are penalised for it in the end…"*

- *"…the questions asked, and the business processes are not 100% aligned. The questions do not address the differences in the functionalities of the lines…."*

c) Output of the survey and presentation of survey findings

Most interviewees were of the opinion that the presentation of survey findings was not action-compelling. Findings were not adequately unpacked in order to get a clear understanding of problem areas, and furthermore there were no useful conclusions and/or recommendations that could be used for the design of a customer satisfaction strategy for the bank or specific division within the bank:

- *"… there are a lot of graphics which might work for many people, but I would like some more detail to unpack the graphs…"*
- *"… I am analytical by nature so I do not struggle, but those who are not analytical struggle to interpret the findings…."*
- *"… you don't get guidelines on what exactly you must do on a daily basis to improve…. I do not think such guidelines exist on how to incorporate the customer satisfaction feedback into everyday work…"*
- *" …the other thing is that once we get the results, we do not get guidelines on what we must do …"*

4.5.2 *The bank environment*

There was a high level of agreement in terms of the responses of interviewees regarding the bank environment not being adequately conducive to move from *information* to *strategy* to *remedial action* in terms of customer satisfaction. The following main constraints were identified:

a) Lack of skills/capacity to interpret and translate survey findings into action

- *"… when we get the results, most of us do not know how to interpret the results. For example, the results may show an improvement in the score for 'waiting time', but you do not know what you did right. The other way is also true – a score may go down, and you still do not know what you did wrong. For example here, the score for 'trust' went down significantly…but we have no idea why. Why do customers trust us less this quarter?"*
- *" … when I saw the results I did not understand them at all…"*
- *"…we get low scores but we don't know what to* ***do*** *about that …."*
- *"…we do not get guidelines on what we must do in order to improve the scores…"*
- *"… I am passionate about customer service, but I need guidance on how to link the results to what I do to make a difference…"*
- *"…understanding of the results and what they were to be used for differs from branch to branch…. so, you get some branches that work with the results differently from the others…."*

b) Having more than one measure of customer satisfaction creates confusion amongst employees and therefore does not empower them to take action

- *" … the other problem is that there are too many measures – we have the customer satisfaction survey, and QA* (internal assessments) *and the* (Ask Africa) *Orange Index. The findings are different …we don't know how to align these…"*

c) Information distribution is not effective – employees do not have updated information to act upon

- *"… the problem is accessibility to the reports and transparency. It is always that you have to ask someone to ask someone else to get the report… the information is not freely available…."*

d) Lack of leadership support/commitment to the customer satisfaction focus

The following constraints relating specifically to top-management were identified by interviewees to result in an inability to address problem areas identified by survey findings.

- ***Leadership lacks understanding of survey findings***
  - *"…they don't understand the results, it is difficult for us to get them to use them to bring change…"*
- ***Leadership has a score orientation vs. change orientation***

  Top-management was regarded to have a score focus rather than a customer experience focus:

  - *"… I am fortunate enough to work for a good leader. My line manager is very service-oriented. From that level on up, I have to say that they all know that this is something that has to be done, but they are not really very supportive. So the message from the top is that we need to win the banking section of the Orange Index five times in a row, but they are not very supportive of what needs to be done…"*
  - *"… beyond the branch managers … there are communication gaps … we are not in agreement about what needs to be done…"*

5 CONCLUSIONS

Retention and growth of the customer base are key strategic objectives of any business, including banks. It could therefore be expected that, for banks, the focus would be on issues such as:

- Building a customer-centric culture within the bank;
- Relying on credible information with regard to customer experience to make strategic decisions; this focus being more comprehensive than a focus on customer interaction alone; also including a focus on:
  - the products and services offered to address customers' needs; and
  - the manner in which to provide these products and services to the customer both in terms of customer interaction as well as the channel of delivery.
- Ensuring that the bank environment is conducive to excel at customer service and experience and can respond rapidly to information pointing to the contrary;
- Ensuring consistency in terms of service delivery across bank divisions and line functions.

Against this backdrop, the objective of customer satisfaction surveys could be expected to include more than banks getting feedback about what their customers think of them. True commitment to comprehensive customer experience would be reflected in survey objectives including:

- Assessment of whether or not good experiences for customers are created at the various points of interaction;
- Assessment of whether or not they (banks) fully cater for customers' financial requirements in terms of the products and services they offer; and
- Analysis and interpretation of the survey findings to identify key areas of success and/or failure in achieving objectives.

In addition to the survey reflecting the objectives outlined above, true commitment would further be illustrated by ensuring that the survey information and the interpretation of survey findings is made available in a timely manner to all relevant decision makers as well as to ensure that these decision makers are enabled to translate information into strategies, translate strategies into actions and to implement identified actions.

5.1 Objectives and Usage of Customer Satisfaction Surveys

The findings of this exploratory qualitative survey seem to indicate that for the four main banks in South Africa, ***customer experience*** might be a matter of ‘talking the talk’ and not necessarily ‘walking the walk’.

An initial, and by no means in-depth assessment (as this was not one of the objectives of this research), of the instrument used by one of the four main banks for the purpose of their customer satisfaction surveys, indicated that the instrument had a pure “interface-experience” focus. The following areas were covered in the 30 minute interviews:

- Availability of bank employees to attend to customer needs;
- The extent to which bank employees were adequately skilled/knowledgeable to attend to customer needs;
- The extent to which bank employees were professional and respectful in terms of their interaction with customers;
- The time taken to attend to customer needs;
- Customer experience in terms of feedback, information provided to them with regard to complaints and services needed;
- The extent to which complaints were dealt with to the satisfaction of the customer; and
- General questions with regard to the customer’s overall experience of the bank and whether or not the customer would recommend the services of the bank to others.

The limited focus of the survey instrument on the customer “interface-experience” rather than on customer-experience in its totality could easily be defended by banks by putting the “blame” on the research house responsible for the design and administration of the survey.

This survey however illustrated that bank employees responsible for customer satisfaction surveys in different divisions of the four main banks did not view “customer satisfaction” to be a broader and more comprehensive concept either. Their view of “customer experience” is closely linked to the view that the experience of the customer at the time of his/her interaction with the bank is the ‘key differentiator’ which will foster customer loyalty. The extent to which products and services offered by the bank meet customer needs - being a crucial determinant of customer experience - was not recognised by any of the interviewees.

Customer satisfaction division employees’ narrow focus on the “interface-experience” was further illustrated by their repeated reference to the Disney model. It is true that Disney is recognised as one of the top-performing companies in the world in terms of customer satisfaction. However, in drawing this parallel, bank employees appear to ignore the fact that the entire Disney business is designed, set up, and maintained to deliver this widely-acclaimed customer experience. To use Disney’s stage performance analogy, every effort is made to ensure that the stage is well set up, the props are ready, and the lighting and sound is fault-free. In this way, the ‘cast’ can concentrate on what they need to do. It is unlikely that Disney would be around today if all they did was train their staff on customer interaction, but paid little attention to the stage. The banks appear to only be focussing on the ‘cast’ (the staff that interacts with the clients), and not on the stage or the set (the products, the IT systems, the banking solutions).

People visit banks, primarily for their banking needs. They want the right product for their need, delivered to them via a channel that is most convenient for them, at a price they feel is fair. It is desirable if they can get this along with good customer service. However, if good customer interaction - no matter how good - is not accompanied by the banking need being fulfilled, then dissatisfaction is almost certain.

Although it is recognised that the "interface-experience", is an important component of "customer experience", employees in the customer satisfaction divisions of banks seemed to disregard other drivers of customer satisfaction, and ultimately, customer loyalty as depicted by

Figure 2This view is reflected in the design of the customer satisfaction survey instrument as well as in their views on the purpose of the customer satisfaction survey.

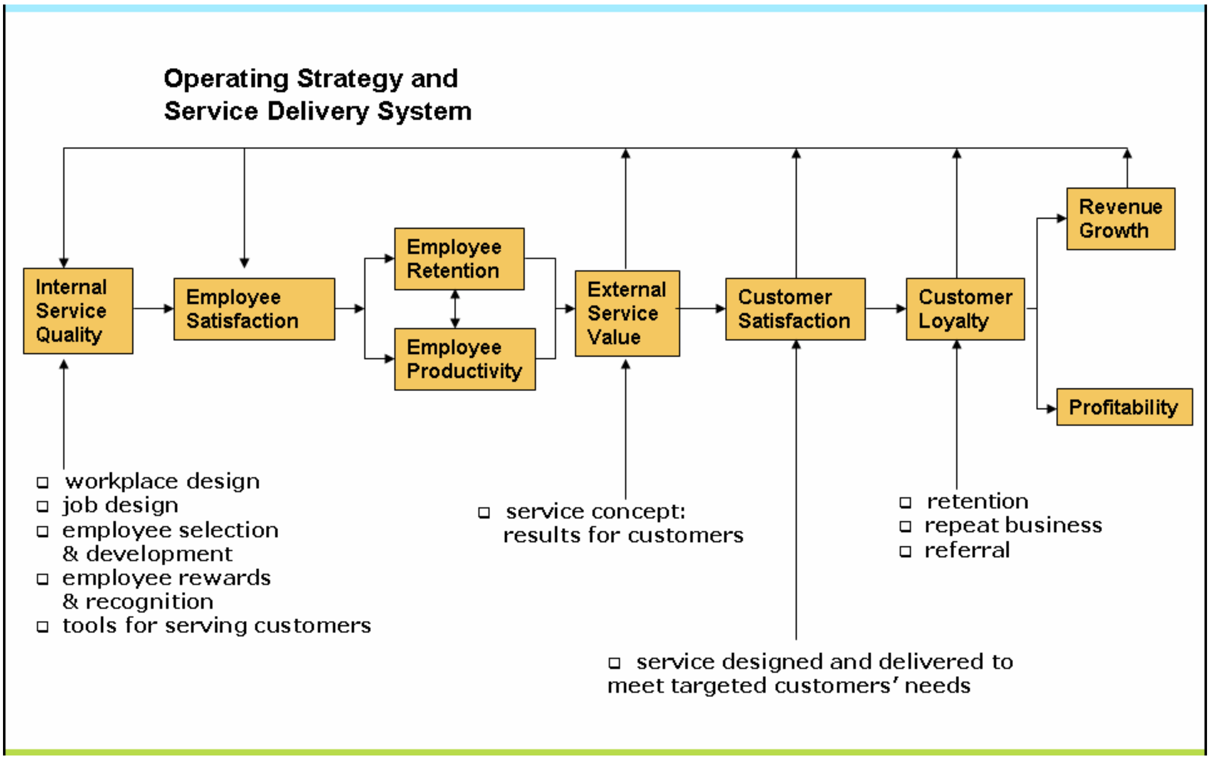

Figure 2: The Service-Profit Chain

Although employees of the customer satisfaction departments/divisions of different bank divisions regard their objectives to include:

- Putting measures in place that would ensure that customers have a *"positive experience"* or that they *"feel good"* about their interaction with the bank;
- Designing "*customer service"* from the customer's point of view;
- Building a *"customer at the centre"* culture in the bank; and
- *"Providing insights"* in terms customer experience;

Their efforts to achieve improved customer experiences might not be effective and/or reflected in more positive customer satisfaction scores. The main reason for this might be two-fold:

- The customer satisfaction survey instrument not measuring all the dimensions of the drivers of comprehensive customer experience and therefore not identifying underlying problem areas which are related to product and price rather than the interface-experience; and
- The narrow focus of customer satisfaction department/division employees of banks on the interface-experience resulting in:
  - Lack of capacity to drive the design and implementation of the customer satisfaction survey to measure all the dimensions of customer experience comprehensively
  - Usage of the customer satisfaction survey findings to develop performance criteria for customer interface-staff and/or to assess the performance of interface-staff. Although using customer satisfaction survey findings in this way might seem to shape the behaviour of interface-staff in terms of what customers want, it is important to realise that:
    - The bank is shaping its service based on the opinion of customers which might, in no way, be linked to the strategic objectives of the bank
    - Customer service expectations might not be constant/consistent but rather shifting continuously; therefore, the bank might find itself always being reactive rather than pro-active and yet never achieving improved customer ratings
    - The bank is reactive in terms of claimed customer experience in response to interface-experience related questions. These findings might be biased and misleading which in the end would lead to the bank reacting to findings which are not “real” – e.g. a customer who is not satisfied with regard to bank charges or interest rates might, against the backdrop of the survey not providing the opportunity to express this dissatisfaction, give the bank an overall low rating in

terms of customer service leading to the bank focusing on service aspects which are irrelevant.

5.2 The Customer Satisfaction Survey Instrument and Findings

Although this view was not expressed by any of the interviewees who participated in this study, one would expect the objectives of a routinely-conducted customer satisfaction survey to be similar to the objectives of organisational management information systems in general; namely to provide information in support of the development of the organisation's strategic goals and objectives and the monitoring of the achievement thereof. Key success factors therefore being, *inter alia*:

- Serving as an "early warning system":
  - Effectively identifying problem areas or areas of non-achievement of organisational goals and objectives; and
  - Facilitating the initiation of timeous or pro-active corrective actions to address problems and problem areas.
- Effective distribution of information to relevant division managers and employees in order to:
  - Enhance communication between management and employees as well as amongst employees with regard to goals and objectives and the achievement thereof; and
  - Ensure that there is a common understanding of the problem areas to be addressed in order to achieve objectives as well as the appropriate corrective actions/measures to be undertaken.

It has been pointed out in Section 5.1 that the customer satisfaction survey routinely conducted by banks typically has a narrow focus on the customer interface-experience rather than a more comprehensive customer-experience focus. Therefore, even if the survey was effective in terms of serving as an “early warning system” and the distribution of the survey information throughout the organisation was effective, it would not be effective in terms of providing sufficient information in support of the development of comprehensive customer-experience goals and objectives and the achievement thereof. At most, it could only be effective in providing information in support of the development of banks’ customer interface-experience goals and objectives and the achievement thereof.

Several aspects of the customer satisfaction survey further seemed to be undermining its effectiveness in terms of being an “early warning system”. Firstly, the frequency of the survey and the availability of real-time information seemed to be significant obstacles. The survey was conducted mostly once a year. Though some departments surveyed four times a year, reporting was only done twice a year. Analysis of survey findings was time-consuming and often delayed distribution of the findings. This situation was not conducive for the bank to rapidly respond to identified problems or problem areas.

Secondly, the content of the survey instrument did not effectively identify problem areas or specific problems that needed to be addressed. The general view of interviewees was that the questions in the questionnaire were too general, did not effectively distinguish between the different functions of different bank divisions, and even when the identification of broader problem areas was achieved, the instrument was not successful in identifying the specific dimensions of problem areas and/or problems that needed to be addressed to improve customer experience. The survey findings could therefore not effectively be used to facilitate a common understanding of problem areas and/or appropriate corrective actions/measures to be undertaken. This situation often resulted in a “broader solution approach” or even a “one-size-fits-all solution approach” which were not effective.

In addition to the bank customer satisfaction survey not being effective as an “early warning system”, the distribution of the survey findings did not seem to be successful either. The distribution of the findings to relevant managers and employees in the different bank divisions was not a key objective; not only did this further undermine the “early warning system” functionality of the customer satisfaction survey, but it also meant that the survey findings were not effectively utilised to enhance communication or to stimulate dialogue within the bank with regard to goals and objectives and the achievement thereof.

Findings of the customer satisfaction surveys were not adequately unpacked within an analytical framework that met the expectations of employees of customer satisfaction department/divisions. Findings were presented in a general manner following the instrument content rather than being interpretative and practical in terms of corrective actions to be implemented. This made it difficult for the potential users of the survey findings to translate the findings of the survey into strategies or action plans and to move from strategies or plans to remedial actions. Clearly this situation was not conducive for ensuring a common understanding throughout bank divisions of the problem areas to be addressed, or the corrective actions or measures to be undertaken.

5.3 The Bank Environment

As with any business, it is the strategic leadership of the bank that provides the vision and direction for growth and success of the organisation. In order for the customer satisfaction drive of the bank to be successful and fully comprehensive, it is crucial that the strategic leadership has a comprehensive customer experience approach and that this approach is at the core of the bank strategy.

Critical to the success of the strategy are the elements of:

- Building a culture in support of the vision, mission and values that underlie the strategy throughout the bank;
- Developing the competencies and skills of the team responsible for implementing the strategy to enable them to implement the strategy;
- Monitoring or assessments to rationally and objectively determine the relative success of actions to achieve goals and objectives; and

- Managing activities in terms of the outcome of the monitoring or assessment and at the same time continuously evaluating the feasibility and strategic viability of goals and objectives.

In terms of the findings of this study, the researcher is compelled to question the commitment of the strategic leadership of the four main banks to comprehensive customer-experience. Firstly, it was clearly illustrated by the interviews conducted that interviewees from the four main banks, across different bank divisions, responsible for customer satisfaction surveys, in general did not have a comprehensive customer-experience approach or understanding. Their main focus was on the customer-interface experience. These findings seemed to indicate that either the top management of the four main banks were not focused on building a comprehensive customer experience culture within and throughout the bank, or that their efforts in this regard were not successful. However, the finding that interviewees were of the perception that their top-management's objective with customer satisfaction surveys was to illustrate improved scores with repeated surveys rather than to interpret the findings and to translate these into effective remedial actions, seemed to indicate that top-management lacked commitment to comprehensive customer experience and therefore did not focus on building this culture throughout the banks.

Banks' realisation of the importance of measurement and monitoring was illustrated by the fact that customer satisfaction surveys were conducted regularly by all four main banks. However, the finding that the survey score often became the objective, together with the finding that the survey findings were used for performance evaluations of employees, raised the question of whether these surveys were ever perceived as a means to determine the relative success of actions to achieve comprehensive customer experience goals and objectives or to evaluate the feasibility and viability of goals and objectives.

Interviewees admitted to either lacking the skills and competencies to interpret customer satisfaction survey findings, or to translate the findings into corrective actions. This, together with them not using the customer satisfaction survey as a means to evaluate the feasibility and viability of comprehensive customer experience goals and objectives and to determine the success of actions to achieve these, once again raised the question regarding the commitment of the four main banks to comprehensive customer experience as there was no clear evidence of commitment to developing the competencies and skills of the team responsible for implementing customer experience strategies.

The finding that the customer satisfaction survey was not effectively used as a monitoring and evaluation tool for the implementation of a comprehensive customer experience strategy in the four main banks, and the ability of these banks to effectively manage activities to achieve comprehensive customer experience goals and objectives, is therefore questioned.

5.4 Final Remarks

Given that this study was exploratory in nature, the findings could, at most, be indicative of how effective customer satisfaction surveys were being used by the four main banks in South Africa to develop a comprehensive customer experience strategy and to monitor the implementation thereof. The findings however did suggest that both propositions upon which this research was based, warrant further research.

In terms of the first proposition, this research seemed to indicate that banks' objectives in commissioning customer satisfaction surveys were more focused on monitoring customer interaction experience rather than on developing a comprehensive customer experience strategy and monitoring the implementation thereof. This narrow focus on the customer interaction experience not only diminishes the strategic importance of the customer satisfaction survey, which then adversely affects the design and implementation thereof, as well as the effective utilisation of its findings. In addition, it also inhibits the development of conducive environments within bank divisions that would enable the translation of customer satisfaction survey results into remedial actions.

In terms of the second proposition, this research seemed to illustrate that the reasons behind the lack of improvement in bank customer satisfaction levels could indeed be inherent to the survey instrument and/or the presentation of the survey findings. This, however, was closely linked to a lack of capacity within the banks to facilitate the design and use of the survey and its findings to reflect the dimensions of a comprehensive customer experience.

In terms of the banks' research budgets, large amounts of money are being spent on customer satisfaction surveys annually. Although the findings of this study are exploratory rather than conclusive in nature, it does seem to indicate that this money could be better utilised. However, to achieve this, the strategic approach within the banks might need to change significantly:

- The commitment to a comprehensive customer satisfaction experience needs to be real and reflected not only in the vision, mission and values statements of the banks. It has to be evident in decision-making as well as in the actions of everyone in the bank. Employees need to be empowered not only to make the decisions, but to make decisions that would reflect an understanding of a comprehensive customer experience approach.

- The value of the customer satisfaction survey as a means to develop a comprehensive customer experience strategy as well as to monitor the achievement of the goals and objectives of this strategy, must be realised.

In terms of the main objectives of this study, the findings can thus be summarised in Table 4.

Table 4: Summary of Findings

Objective	Yes/ No
Do the banks have systems in place to interpret customer satisfaction survey data and act upon it?	No
Are individuals who work with customer satisfaction survey data within banks of the perception that the measurement tool used for their customer satisfaction surveys is effective in terms of addressing their information needs?	No
Do individuals who work with customer satisfaction survey data have the capacity to interpret and use the survey results?	No
Are the survey results presented in a user-friendly manner?	No
Are individuals who work with customer satisfaction survey data of the perception that a conducive environment exists within the banks for the implementation of corrective actions?	No

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APPENDIX A

Questionnaire

The interviewee is thanked for his/her participation in the survey as well as for making time during office hours for the purpose of the interview.

The survey objectives are explained to the interviewee.

The confidentiality of the information provided by the interviewee is discussed and the researcher ensures the interviewee that his/her identity would in no way be related to the data he/she provides and that the bank would not be identified in terms of the information provided either. The researcher explains to the respondent that the interview is recorded purely for the purpose of ensuring no loss of information. The researcher offers the interviewee the opportunity to review the transcript of the interview to ensure that it is a true reflection of the interview and that it contains no misinterpretations.

The researcher builds up to the main interview with a general discussion and asking questions regarding the age, marital status, and place of residence of the interviewee.

1. In your opinion, what does customer satisfaction mean?
   - Against this definition, what is the purpose of a customer satisfaction survey?
2. Can you tell me about the role of your department/division in terms of customer satisfaction?
   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?
   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

Interview Summaries

Bank: 1

Department: Branch

Age: 33

Gender: Female

Number of years involved in customer satisfaction surveys: 7

1. In your opinion, what does customer satisfaction mean?

   It means the feeling that the customer goes away with after dealing with us.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     People travel to Disney theme parks from all over the world because of the kind of customer service they get there. We want to be able to create the same level of customer satisfaction with our customers. The survey tells us how to do this.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To provide insight from the customer satisfaction survey to others in the bank.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   We interpret and communicate the survey findings in a way that makes sense to everyone throughout the bank.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

   - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

   Insignificant – bank environment

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

   - The survey instrument?
   - How the results are being presented?

   The understanding of the survey results and what they are used for differs from division to division. Different people work differently with the same results.

Bank: 1

Department: Branch

Age: 47

Gender: Male

Number of years involved in customer satisfaction surveys: 17

1. In your opinion, what does customer satisfaction mean?

   It means how customers feel about their experience with us.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     It should show us what we need to change in order to give customers the Disney-type of experience. The kind that will have them coming back again and again.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To design customer service from the customer's point of view.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   We use survey results to give input into the customer experience strategic plan.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

      Limited – instrument content.

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

      The instrument does not adequately address the differences in the different areas of the business. This makes it hard to identify specific problems and translate them into strategic input. The result is that all our input is tactical at best.

Bank: 1

Department: Call Centre

Age: 37

Gender: Male

Number of years involved in customer satisfaction surveys: 9

1. In your opinion, what does customer satisfaction mean?

   It means how happy customers are with us.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     It tells us what we must fix so that customers stay with us.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To help build a 'customer at the centre' culture within the bank.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   It is used to assess the performance of customer-facing staff in terms of customer service. From this assessment comes the determination of bonuses and salary increases.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

      Limited – instrument is the problem.

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

      I would change the content of the instrument. The survey instrument content is not completely applicable to the lines that we work in. The survey has general questions which are mostly relevant to specific lines of service, but not to all. So, if it is used for performance assessment, it ends up with us being penalised for things that are not applicable to us.

Bank: 1

Department: Call Centre

Age: 37

Gender: Male

Number of years involved in customer satisfaction surveys: 9

1. In your opinion, what does customer satisfaction mean?

   It means how happy customers are with us.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     It tells us what we must fix so that customers stay with us.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To help build a 'customer at the centre' culture within the bank.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   It is used to assess the performance of customer-facing staff in terms of customer service. From this assessment comes the determination of bonuses and salary increases.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

      Limited – instrument is the problem.

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

      I would change the content of the instrument. The survey instrument content is not completely applicable to the lines that we work in. The survey has general questions which are mostly relevant to specific lines of service, but not to all. So, if it is used for performance assessment, it ends up with us being penalised for things that are not applicable to us.

Bank: 1

Department: Call Centre

Age: 32

Gender: Male

Number of years involved in customer satisfaction surveys: 8

1. In your opinion, what does customer satisfaction mean?

   It means the feeling that customers go away with after an interaction.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     We should aim to create memorable experiences for our customers each time they deal with us. The survey helps us to identify how we can do this.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To interpret what we get from the customer satisfaction survey and make sure that we change what we do wrong.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

We look at the survey results and provide input into the development of performance criteria for the department's staff – everyone in the department, including the head of the department.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    Limited – instrument content

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

    The survey had come up with general questions that were mostly relevant to the non-technical lines, which were not applicable to us. As the findings are used to develop performance criteria, we often find ourselves in a position where we are told to do something that we know will upset customers but we have to do it. Then, when the customer is unhappy, we are penalised for it in the end.

Bank: 1

Department: Home loans

Age: 52

Gender: Male

Number of years involved in customer satisfaction surveys: 4

1. In your opinion, what does customer satisfaction mean?

   Customer satisfaction is about how customers feel when they deal with us. Is it about whether they had a good or a bad experience.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     The purpose is to tell us how customers felt when they dealt with us. The survey tells us what we are doing wrong and should be fixed. It also tells us what we are doing right – what customers like about us.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To help develop and put in place measures that would ensure that customers have a positive experience when they interact with the bank.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

The results are used to develop the performance criteria (KPIs – Key Performance Indicators) for the staff interacting directly with staff.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

      Insignificant - instrument

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

      Accessibility of the reports is a problem. You always have to ask someone to ask someone else for the reports. They are not well communicated. I also have a problem with the interpretation of the results. There is room for improvement in terms of how the results are presented – there are a lot of graphics, but they are not unpacked well.

Bank: 1

Department: Home loans

Age: 39

Gender: Female

Number of years involved in customer satisfaction surveys: 11

1. In your opinion, what does customer satisfaction mean?

   It means how happy or unhappy our customers are about their experiences with us.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     In order for customers to be loyal to us, we need to give them really good service. Disney is probably the best example of really great customer service. We need to give them something similar.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     The customer defines what actions are important – we get his from the survey. If we carry this out well, it will come through in subsequent satisfaction measurements. We need to make sure that this is what happens.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   As I said, the customer defines what actions are important. That is what we have to get right. We use the survey to guide staff in terms of what is expected of them – what actions are expected.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

   - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

   Limited – instrument (frequency)

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

   - The survey instrument?

   - How the results are being presented?

   The results do help, but only up to a point. The results are only reported annually, which is not very helpful. By the time you see the results, you could have lost many customers that you would have otherwise been able to retain if you had got results more frequently.

Bank: 1

Department: Vehicle and Asset Finance

Age: 43

Gender: Male

Number of years involved in customer satisfaction surveys: 13

1. In your opinion, what does customer satisfaction mean?

   It means happy and loyal customers.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *The purpose is to tell us what customers need as we need to ensure positive experiences because that will lead to customer loyalty.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. To drive the inclusion of customer satisfaction survey results in the determination of performance.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. It is part of the leadership's performance rating. Actions are drawn up in response to the results, which are then put into their KPIs. They are measured against these actions, and if these are the right actions, the impact comes through in subsequent surveys.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. *Limited – bank environment and instrument content*

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. *Once we get the results, we do not get guidelines on exactly what we must do to improve the customer satisfaction level. Without these guidelines, it is difficult to ensure that we arrive at the right conclusions about the corrective actions that must be taken. We get low scores but we do not know what to do about it.*

Bank: 1

Department: Vehicle and Asset Finance

Age: 51

Gender: Female

Number of years involved in customer satisfaction surveys: 20

1. In your opinion, what does customer satisfaction mean?

   It means that the customer is happy about the experience with the bank.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     People look forward to going to Disney because of the experience they will have. We need to make customers look forward to interacting with us in the same way. The survey helps us to do this.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To develop performance criteria for customer-facing staff that will help us measure how well they perform in terms of customer service.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

As I said before, we use the survey results to develop performance criteria for customer-facing staff so that we can measure how well they are performing in terms of customer service.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

   - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

     Limited - frequency

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

   a. The survey instrument?

   b. How the results are being presented?

   c. You will find that the industry has moved on in response to customer needs while you have stayed behind. Right now, we have to wait months for the survey results which tell us something is wrong with the business – something that I could have fixed much earlier, if I had known.

Bank: 2

Department: Branch

Age: 28

Gender: Female

Number of years involved in customer satisfaction surveys: 5

1. In your opinion, what does customer satisfaction mean?

   It means how happy or unhappy customers are when they interact with us.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     The purpose is to show us what to fix in order to be able to give the customer a seamless experience.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To ensure that we implement the changes that are suggested by the survey.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

After determining what needs to be done, we help develop the actions that customer-facing staff need to take and the assessments that will help measure how well they are taking those actions.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

   - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

     Limited – instrument is problematic (frequency).

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

   - The survey instrument?

   - How the results are being presented?

     We get good feedback from the survey, which I can understand, but it comes too late. I would appreciate something more real-time, so that we can quickly determine corrective actions. Right now, we have to wait months before we are told that something is wrong with the business.

Bank: 2

Department: Branch

Age: 44

Gender: Female

Number of years involved in customer satisfaction surveys: 15

1. In your opinion, what does customer satisfaction mean?

   It is about how customers experience their interaction with the bank.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *We are aiming to duplicate the Disney model of customer interaction. They ensure loyalty through excellent service. The survey helps with that.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

      To ensure that changes are made in the way that we do things, so that our subsequent survey scores improve year on year.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

      They are used for performance assessment and also used in calculating bonuses and pay increases.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    Limited – bank environment (capacity)

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    It is difficult to implement the survey findings. You do not get guidelines on exactly what you must do on a daily basis to improve your service. I do not think such guidelines exist on how to incorporate the customer satisfaction feedback into everyday work. So, we do not get guidelines on what we must do in order to improve scores.

Bank: 2

Department: Call Centre

Age: 27

Gender: Female

Number of years involved in customer satisfaction surveys: 6

1. In your opinion, what does customer satisfaction mean?

   It is about how customers feel about us.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     The purpose is to tell us what to fix. It is about learning from customers about their bad experiences, in order to put them right, and their good experiences so that we can build on them.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     We are expected to ensure that we win the banking section of the Orange Index.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

We use them to drive what is included in the performance evaluation of customer-facing staff.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

   - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

     Limited – bank environment

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

   - The survey instrument?

   - How the results are being presented?

     I am fortunate enough to work with a good leader. My line manager is service oriented, but from his level on up, I have to say that they all know that something has to be done, but they are not really supportive. So the message from the top is that we have to win the banking section of the Orange Index five times in a row, but they are not very supportive of what needs to be done to achieve that.

Bank: 2

Department: Call Centre

Age: 26

Gender: Male

Number of years involved in customer satisfaction surveys: 5

1. In your opinion, what does customer satisfaction mean?

   It is how customers see and feel about the bank.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *In order to design the kind of service that will delight our customers, we first need to understand how they feel about their interactions now. The survey helps us in this regard, thereby helping us design our service from the customers' point of view.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. To make the voice of the customer heard in the bank, so that we build our service around it.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. Not everyone understands the results, so I am not sure they are used at all. We do not really use them in this department.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. *Insignificant – bank environment (capacity)*

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. *I am analytical, so I find the results useful. But most of the people lack analytical skills and they find it difficult to understand and interpret the survey results.*

Bank: 2

Department: Home Loans

Age: 29

Gender: Female

Number of years involved in customer satisfaction surveys: 7

1. In your opinion, what does customer satisfaction mean?

   It is about how customers experience the service that we offer them.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *It is about learning from customers about their experience in order to put it right.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. To help the bank reach the 'top 4' of the Orange Index.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. The results are very informative, but in a competitive space where things change very quickly, you cannot be working off results that you got a year before. So we do not really use these results as we probably should.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. Limited – frequency of instrument

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. As I said, the frequency is not adequate. Things change quicker than we administer the survey. Our leadership talks a lot about winning the Orange Index, but they are not really committed to doing what is needed to ensure improved customer experience.

Bank: 2

Department: Home loans

Age: 46

Gender: Male

Number of years involved in customer satisfaction surveys: 23

1. In your opinion, what does customer satisfaction mean?

   It is when customers have a warm fuzzy feeling about their dealings with the bank.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *It is about showing us what to do to go the extra mile in order to keep our customers happy.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. To help in the development of actions that would ensure that customers have positive feelings about their interaction with us.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. As I mentioned before, they are used to develop actions to make sure that customers are happy. The results are not used in isolation however, it is integrated with other survey findings and information for this purpose.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. *Significant usage*

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. *A lot of effort is made to make the results easy to understand and to link them up to the results of the other surveys that we use.*

Bank: 2

Department: Vehicle and Asset Finance

Age: 41

Gender: Female

Number of years involved in customer satisfaction surveys: 13

1. In your opinion, what does customer satisfaction mean?

   It is the 'feel good' feeling that a customer has when he or she interacts with the bank

   - Against this definition, what is the purpose of a customer satisfaction survey?

     The purpose is to provide insights in terms of customer experience.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   To make sure that we keep improving in terms of customer satisfaction survey scores. We need to make sure that we improve in terms of our Orange Index rating. I need to help ensure that everybody knows what to do to achieve this.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

There are other results that we use more regularly. The CSM (Customer Satisfaction Measure), we do not directly use.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

      Limited – bank environment.

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

      Our own customer satisfaction survey has no real importance in the bank. Winning the Orange Index is seen as more important and gets more support.

Bank: 2

Department: Vehicle and Asset Finance

Age: 25

Gender: Male

Number of years involved in customer satisfaction surveys: 4

1. In your opinion, what does customer satisfaction mean?

   It means customers with good feelings about the bank.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *It gives us the necessary insight about how customers experience our service.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. *We first use the survey results to develop key performance areas for staff that interface directly with clients. We then use subsequent results to measure performance of the key performance areas.*

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. *They are used for performance development and assessment. However, it has a very low weighting in the performance assessment.*

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. Limited – bank environment

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. I am very indifferent about the customer satisfaction results as we focus on the QA stuff, because that is what we can really be measured on as it is the only thing we have control over (as much as we have control over anything). This is what our PDs are most focussed on. The customer satisfaction stuff and the Orange Index form a very small part of our assessments. Just as well because they usually cause a lot of confusion as they sometimes contradict the QA ratings.

Bank: 3

Department: Branch

Age: 41

Gender: Male

Number of years involved in customer satisfaction surveys: 11

1. In your opinion, what does customer satisfaction mean?

   Happy customers.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *Disney has happy customers who keep going to back. With the customer satisfaction survey we can try to be like Disney and also offer the kind of service that will keep our customers happy and coming back to us.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. Top management expects us to drive the customer service performance of the bank so that we can win the banking section of the Orange Index.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   Our bosses want us to use it to win the Orange Index, but although the findings are very informative about how we perform in general, it does not provide much *guidance in terms of what we could do to ensure that our Orange Index scores improve. So the findings are not really used I would say.*

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. Insignificant – bank environment

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. Although the survey results are informative, its difficult to use this information to determine what to do to improve the scores of a different survey. The focus of the leadership is also a problem. It appears to be focussed on scores, rather than on implementing the corrective measures that we identify and suggest.

Bank: 3

Department: Branch

Age: 34

Gender: Male

Number of years involved in customer satisfaction surveys: 8

1. In your opinion, what does customer satisfaction mean?

   Customer satisfaction tells us how customers feel when they deal with us.

   Against this definition, what is the purpose of a customer satisfaction survey?

   The purpose is to tell us what to do in order to increase the level of customer loyalty.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. To help ensure that we make the necessary changes and thereby ensure that we improve in terms of the Orange Index. We need to be in the 'top 4' of the Orange Index.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

a. *We use the survey results to try and drive change in the bank.*

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. *Limited – bank environment*

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. *We are not in agreement over what needs to be done to fix the bank's service levels.*

Bank: 3

Department: Call Centre

Age: 25

Gender: Female

Number of years involved in customer satisfaction surveys: 4

1. In your opinion, what does customer satisfaction mean?

   It means the kind of experience a customer had when they dealt with an organisation.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     The purpose is to guide the organisation in terms of what makes customers happy or unhappy.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To try and ensure that we do what we have to do to keep the customer happy and loyal.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

While the customer satisfaction survey results are used, the primary source of feedback is the internal quality assurance reports.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    Limited – bank environment

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

    There is a problem with understanding the results of this survey. If you do not understand the results, it is difficult to use them to bring about change. This is probably why we resort to the internal quality assurance reports as they are easier to understand.

Bank: 3

Department: Call Centre

Age: 26

Gender: Male

Number of years involved in customer satisfaction surveys: 5

1. In your opinion, what does customer satisfaction mean?

It is about what happened when the customer interacted with us.

- Against this definition, what is the purpose of a customer satisfaction survey? *It helps us to design our service offering from the customer's point of view.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

- I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

- Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

To ensure that measures are taken that will ensure happy, satisfied customers; as well as to help build this culture in the bank.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

We use the results for performance assessment of staff interacting directly with customers. It carries a low weight though in the performance evaluation matrix. The quality assurance reports carry the most weight.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    Limited – bank environment

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

    There are too many measures in the bank. We have the customer satisfaction survey and the QA assessment, and the Orange Index. The findings are different. This is confusing as we do not know how to align these different measures.

Bank: 3

Department: Home loans

Age: 49

Gender: Male

Number of years involved in customer satisfaction surveys: 23

1. In your opinion, what does customer satisfaction mean?

   It means that a customer is more likely to come back because of a good experience.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *It helps us to assess the performance of our staff in terms of providing a good experience to our customers.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. *To ensure that customers feel good about their interactions with the bank.*

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. *We develop programmes intended to encourage the staff that deal directly with customers to treat the customers better.*

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. Limited – instrument content

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. The questions asked and the business processes are not 100% aligned. The questions do not address the differences in the functionalities of the lines. We do not really have a say in what is asked. We need to have an input as we would know how best to ask certain things to get more value out of the responses.

Bank: 3

Department: Home loans

Age: 32

Gender: Male

Number of years involved in customer satisfaction surveys: 6

1. In your opinion, what does customer satisfaction mean?

   It means we are delivering a service that satisfies our customers.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *The purpose is to get information to helps us guide and measure our staff in terms of how they deliver customer service.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. We interpret the survey results to try and understand the root causes of the things that make our customers unhappy.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. As I said we interpret the findings to identify the causes of customers not being satisfied with our services. It is difficult however to put these things right because the findings are generalised so you don't always know what to do to put things right.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. *Limited – instrument content*

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. *It goes back to what I already said about the findings being very general, making it very difficult to identify what exactly needs to be done to fix what needs fixing, or to identify what exactly we are doing right about those things that we get good scores on.*

Bank: 3

Department: Vehicle and Asset Finance

Age: 27

Gender: Female

Number of years involved in customer satisfaction surveys: 3

1. In your opinion, what does customer satisfaction mean?

   It means what customers feel about us.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     It tells us about the customer interaction – what did we do wrong and what did we do right.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To ensure we correct the things we do wrong, so that we can improve the customer satisfaction survey scores.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

a. *We use the survey results to try and drive the change within the bank that will give our customers a seamless experience each time they interact with us.*

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    Limited – bank environment and instrument content

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

    When we get the results, most of us do not know how to interpret the results. For example, the results may show an improvement in the score for 'waiting time', but you did not know what you did right. The other side is also true – a score may go down, and you still do not know what you did wrong. For example here, the score for 'trust' went down significantly and we have no idea why. Why do customers trust us less? There is a lack of capacity to interpret the findings correctly and identify what needs to be done to fix things.

Bank: 3

Department: Vehicle and Asset Finance

Age: 53

Gender: Male

Number of years involved in customer satisfaction surveys: 27

1. In your opinion, what does customer satisfaction mean?

   It means how customers feel about their interaction with the bank employees and the bank systems.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     The purpose is to define what actions are important to customers and what we have to get right.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     We need to adapt the way we do things in the bank to make sure we deliver in a manner which the customer expects, that will ensure that customers have a positive experience.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

We interpret the results for the purpose of providing input that goes into the strategic plan of the bank.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    Limited – instrument content

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

    The questions are very broad and therefore open to personal interpretation. Findings from such a survey cannot be used to give strategic direction.

Bank: 4

Department: Branch

Age: 49

Gender: Female

Number of years involved in customer satisfaction surveys: 19

1. In your opinion, what does customer satisfaction mean?

   It means customers are happy when they interact with us.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     It helps us to know what to do in order to keep our customers happy.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

     To drive the improvement in customer satisfaction survey scores.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

     We use the results to develop the performance criteria for the staff who directly interact with customers. These criteria are what is used in performance appraisals.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

      Limited – the content of the instrument is a problem

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

      The focus of the instrument is too narrow. They (the research house) do not understand the business, and this is clear from the survey instrument content. It is therefore difficult for us to use.

Bank: 4

Department: Branch

Age: 35

Gender: Male

Number of years involved in customer satisfaction surveys: 9

1. In your opinion, what does customer satisfaction mean?

   Customer satisfaction is about whether a customer had a good or a bad experience.

   - Against this definition, what is the purpose of a customer satisfaction survey?

     It is about helping us to go the extra mile to ensure that customers are happy.

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   - I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   - Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   Interpret the findings of the customer satisfaction survey and ensure that we communicate this.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

We interpret the findings of the survey and communicate them to others in the bank, so that we all have the same understanding in terms of what is expected of us in terms of customer satisfaction.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    - What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    Limited – instrument content

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    - The survey instrument?

    - How the results are being presented?

    The questions are too general. This is a problem because when the customer responds, he or she generalises. If he had a problem once, he always remembers that problem and makes it a general problem. This is not a true reflection of the real situation and therefore not useful to us.

Bank: 4

Department: Call Centre

Age: 36

Gender: Male

Number of years involved in customer satisfaction surveys: 9

1. In your opinion, what does customer satisfaction mean?

   It means that we are doing things right and our customers are happy.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *It gives us feedback about what our customers need from us and what we need to fix.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. To ensure that the customers' views and feelings about the service offered by the bank are taken into account when we design our services

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. The results do help, but up to a point. They are only reported annually and therefore not very helpful. We do monthly dip-stick measures, which is what we use more regularly.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. *Limited – instrument frequency*

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. *As I said earlier, the results do help but only up to a point. We need more frequent feedback and that is why we end up relying mostly to the monthly dip-stick measures, and less so on the annual customer satisfaction survey.*

Bank: 4

Department: Call Centre

Age: 36

Gender: Male

Number of years involved in customer satisfaction surveys: 10

1. In your opinion, what does customer satisfaction mean?

   It is how customers feel when they deal with the bank.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *The purpose is to help us shape the performance of our staff who deal with customers.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. Using the survey results to build a 'customer at the centre' culture in the bank.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. The customer satisfaction survey result is part of the customer section of our KPIs. It is only used at the end of the year. It is a once-off thing. The Orange Index also forms part of the KPIs.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. *Limited – bank environment*

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. *We use the survey for the performance assessment, but there is a lack of commitment to real change that is required to achieve customer satisfaction. We conduct this survey regularly, but we are more concerned about what the scores are, than to really take the necessary steps to ensure that service to customers is really improved.*

Bank: 4

Department: Home loans

Age: 27

Gender: Male

Number of years involved in customer satisfaction surveys: 3

1. In your opinion, what does customer satisfaction mean?

   It means our customers are happy with us.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *Customer satisfaction surveys are done so that we can improve customer satisfaction.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. To help build a customer-centric environment within the bank.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   They are not used at they should really – we find it difficult to interpret the findings and to determine what they tell us to do in order to build a customer-centric environment.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. Limited – bank environment (capacity) and instrument (presentation)

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. As I said, we find it difficult to interpret the findings and to determine exactly what to do to make sure that we develop a customer-centric environment. The presentation of the survey results could be adapted to help in this regard.

Bank: 4

Department: Home loans

Age: 27

Gender: Male

Number of years involved in customer satisfaction surveys: 6

1. In your opinion, what does customer satisfaction mean?

   It means positive interaction with the bank.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *The purpose is to help us in creating a seamless experience each time for the customer, no matter which channel they choose to use to interact with us.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. To interpret the survey results and recommend the actions that must be taken in order to improve customer satisfaction.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. We guide the QA (quality assurance) department in terms of what the customers expect and subsequently what they, as a quality control function, need to do.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. Limited – bank environment (capacity)

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. *The presentation of the findings is sometimes difficult to follow. There are a lot of graphics, which might work for many people, but I would like more detail to unpack the graphs. I want interpretation of what the figures are saying, not only the figures.*

Bank: 4

Department: Vehicle and Asset Finance

Age: 34

Gender: Male

Number of years involved in customer satisfaction surveys: 6

1. In your opinion, what does customer satisfaction mean?

   It means good feelings that stay with a customer after an interaction with us.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *The purpose is to tell us what we do that upsets our customers; and what we need to do more of because it makes them happy.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. *We interpret the customer satisfaction survey results and use them to build a service around the customer needs as described by the survey.*

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. *It is a part of our key result areas. It is used to determine our promotions and salary increases. The bank is very strict about this. We use outside companies to the do the surveys and the assessments.*

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

    a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

    b. *Limited – bank environment (presentation and interpretation)*

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

    a. The survey instrument?

    b. How the results are being presented?

    c. *While the survey results are used to determine performance assessment, promotions and salary increases, we do not really understand the basis on which these are determined. It is done by an outside company. We see the findings, but they are not presented in a way that is clear and explanatory. This causes confusion.*

Bank: 4

Department: Vehicle and Asset Finance

Age: 24

Gender: Female

Number of years involved in customer satisfaction surveys: 3

1. In your opinion, what does customer satisfaction mean?

   It means customers feel happy about the service they received.

   a. Against this definition, what is the purpose of a customer satisfaction survey? *The purpose is to help us manage our staff. The survey tells us what they are doing wrong.*

2. Can you tell me about the role of your department/division in terms of customer satisfaction?

   a. I would like to understand what the purpose of your department/division is, what your objectives and strategies are and what you want to achieve?

   b. Tell me more about your own role and position and how long you have been working with customer satisfaction survey results?

   c. To be the voice of the customer within the bank.

3. How do you use the customer satisfaction survey results to achieve the objectives we have just talked about?

   a. Other than just communicating the findings of the survey, there is no direct actions that follow from them.

4. In your opinion, how do the customer satisfaction surveys contribute towards the bank's quality of service delivery?

a. What would you attribute that to? (Probe 'strength of the instrument', 'user-friendliness of the results presentation', 'capacity to turn information into action', and 'commitment of the bank's leadership to improve customer satisfaction')

b. Limited – bank environment (capacity)

5. Thinking about what the bank wants to achieve with customer satisfaction surveys, what, if you could, would you change in terms of:

a. The survey instrument?

b. How the results are being presented?

c. When I first saw the results, I did not understand them at all. I am passionate about customer service, but I need guidance on how to link the results to what I have to do to make a difference.