

SERVICES MANAGEMENT. STUDY REGARDING BANKING SERVICES

G. GOJE¹, R.GOJE¹

¹ *West University of Timisoara, Timisoara, Romania*

Abstract: *Banking services management in the current economic context, should be directed to actions focused on customer satisfaction, service transparency, more active and deeper banking management in the communication.*

Key words: *banking services management, customer satisfaction, banking institution*

INTRODUCTION

Improving customer service from the banking sector, ensuring a high quality of benefits, providing optimal consumer satisfaction is based on a pertinent analysis of the requirements and desires especially in the current economic crisis.

MATERIALS AND METHODS

Research objectives:

- identifying the perceptions of consumers over the qualities of banking services
- determination of bank service quality in several notorious banks in Timisoara
- the impact of economic crisis on the Romanian banking activity;

Main hypotheses of the research:

- preparation of employees affects the quality of banking services;
- in general promptness and courtesy in the treatment of bank employees is poor with clients.
- most bank customers in Timișoara do not use online banking.

Sampling: the sampling include adult from Timisoara who use the services of a banking institution, using an unproven method of convenience sampling, interviewing 100 people who claimed to be effective consumers of banking services in the area Olympia Hall Timișoara.

In the research we used descriptive research-based on a questionnaire survey (cross sectional study). We used the method of direct operational administration of the questionnaires, face to face interviewing (street).

Themes of questionnaire: user behavior of banking services, online banking, bank staff perception of quality, assessment in the current banking crisis, the profile of respondents.

RESEARCH RESULTS

Regarding the behavior and attitudes of consumers of banking services Timișoara:
-on loyalty to a bank majority, over 70% of the total, use of the services of a bank.

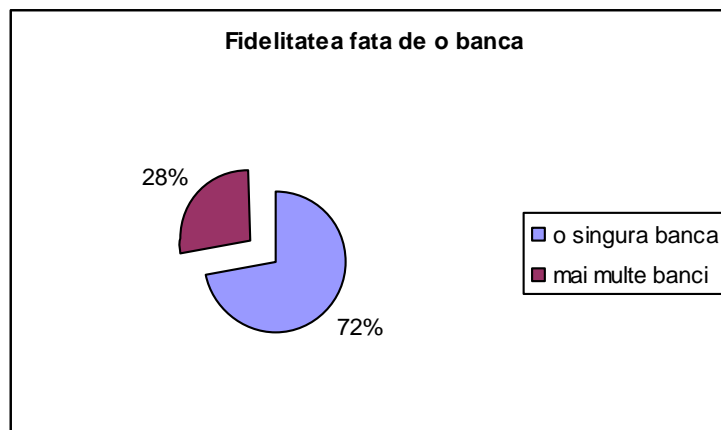


Fig. 1. Loyalty to a bank

-the most notorious bank BCR, BRD BT, ING (48%), Raiffeisen Bank (, Bankpost.
 - On the use of online banking by respondents note that a significant percentage - ie 60% - said they did not use this system, motivated by the short time allotted ordinary transactions.

-bank customers in Timisoara believes that the provision of high quality services depends to a great extent on the performance of the bank's employees through competence, knowledge of their service availability and courtesy, by discretion, care, etc..

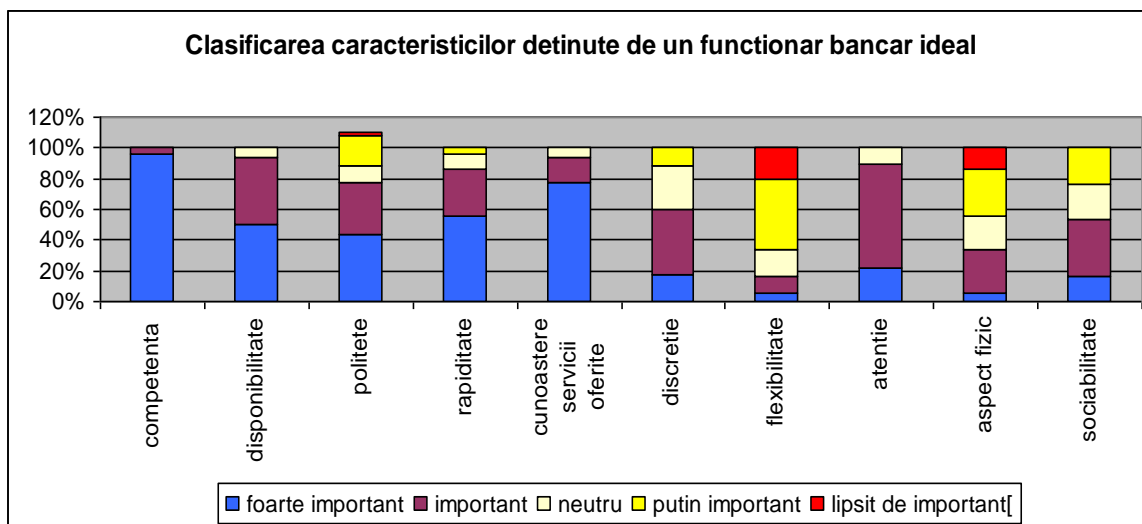


Fig. 2. The classification of characteristics held by an ideal bank clerk

-in terms of the economic crisis on banking activity that the study conducted among consumers of banking services from Timisoara awareness is very low, most respondents did not receive information or received insufficient information about the financial and economic crisis implications for the economy.

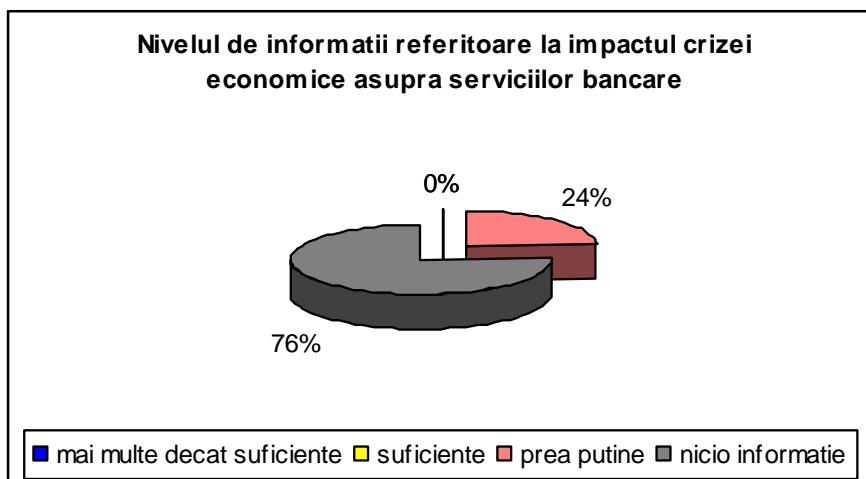


Fig. 3. Level of information referring to economic crisis impact over banking services

-Those who use online banking are representatives of the age category 18-35years.

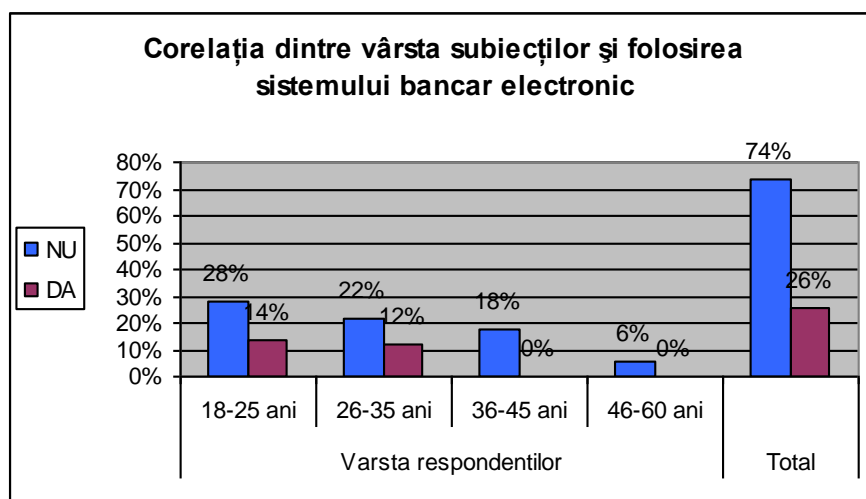


Fig. 4. Correlation between the age of subjects and the use of electronic banking system

-Large part of high income subjects working with a single bank.

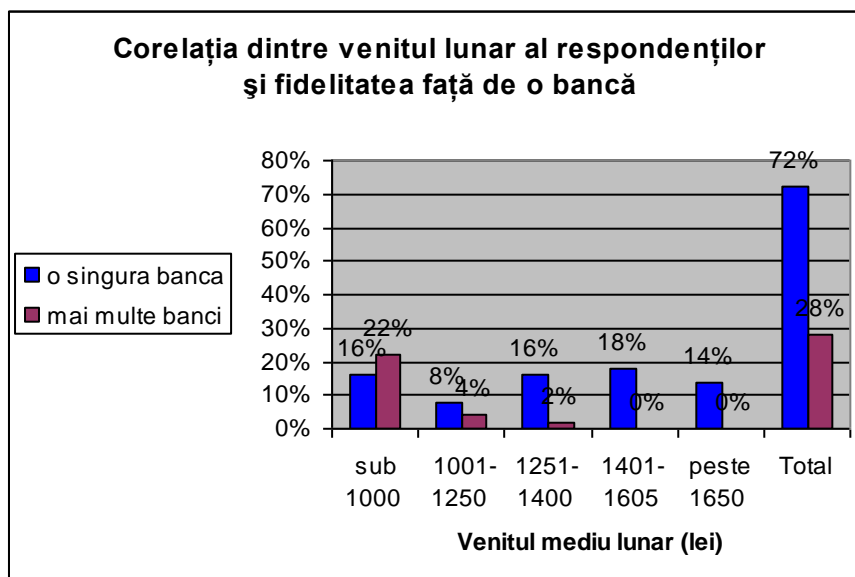


Fig. 5. Correlation between the income of subjects and loyalty towards a bank

Research limitations are given by the fact that the results are not generalized because the sample is not representative- due to the small size and having a limited positioning.

CONCLUSIONS

Among consumers banking services appears a very large inconvenient namely the lack of transparency from the banks on their activities.

Thus becomes absolutely necessary for banks to closely monitor the behavior of their clients, with the ability to identify its grievances and define viable solutions in this regard, but also must monitor the behavior of competitors in the banking market and mobilize towards providing some bank benefits more attractive and proficient, to win the trust and loyalty at the same time.

However, from the analysis conducted it is clear that it has the primary role in providing human contact in providing satisfaction of banking services consumers and thus to ensure an optimal level of social efficiency.

Competence is considered as the most important attribute to consumers of banking services in Timisoara.

Banks should be the main source of providing information on the effects of the economic crisis on their business because other sources are wrong or insufficient to inform consumers.

From this study show that the level of service performance is an evaluation criterion of the consumer for banking provider.

Successful banks are those working hard to provide satisfaction, professionalization to customer expectations to ensure customer confidence.

REFERENCES

1. **ADAM, C.** (2009), Marketing financiar-bancar, Editura Mirton, Timișoara.
2. **CĂTOIU, I. & TEODORESCU N.** (2003), Comportamentul consumatorului, Editura Uranus, București.
3. **CETINĂ, I. & ODOBESCU E.** (2007), Strategii de marketing bancar, Editura Economică, București.
4. **DOBRE, C.** (2005), Comportamentul consumatorului și practica de marketing, Editura Mirton, Timișoara.
5. **FOLTEAN, F.** (2007), Cercetări de marketing, Ediția a II-a, Editura Mirton, Timișoara.
6. **JIVAN, A.** (2006), Economia serviciilor, Editura Mirton, Timișoara.
7. **OLARU, M.** (2000), Tehnici și instrumente utilizate în managementul calității, Editura Economică, București