



Current Scenario of Public Sector Banks With Modern Banking Facilities: Crux Between Customer Grievances and Staff Attitudes

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Life starts with the examination passing and failure is not a result, experience is an outcome, when any new technology arrives or new innovative task takes place, hurdle will occur and hurdle makes a strong position of work and take a leading steps towards it, when you steps up on leader ground will become clear and most of space you can realize and visualize from the top stair of the leader and ground players will know you as a leader and in that way this will make a leader position in paradigm, and you represent the ideology of work how to work and ground people will follow that way.

In the same way some of the staffs which are non responsive will oppose the opinion, non responsive staff will certainly not helpful for projecting a favorable image of the bank, specifically nationalized bank and complains are arising due to this non responsive staff as job security are there but bank's position security is not worry for them, retiring staff is counting pending years of bank service journey rather than customer retaining numbers, clerical staff is counting pending hours of day journey rather than customer service times increases, new recruited staff is worry about career of own, manager is always in a worry of customer complaints and top management is in worry of target compare to private bank's share and meantime when any new arrival technology takes place or new arrival product comes, you have to make first staff tendency clear towards the object and make them positive attitude towards the work, make itself realization how this technology will help in their day to day work and helpful towards customer facing complains.

New comers any time and any where product platform of any areas bank make it easy with this attitude, because customer doesn't have a time to come at branch and has a capacity to face the staff. So staff training here required for first attitude change and their product details, because product is bundle of offerings when first staff convince about own product then and then he represents the features of the product means automation takes place and manual to automation platform called banking re-engineering works and that way product may be buddy, anywhere banking, mobile banking takes place. Means click button saves the cost of paper, manual work, and cost cutting in power, electricity and clean green environment developed. Now customer grievances are arises because of staff are more concentrate on day to day assigned task oriented means position oriented rather than bank's image or customer oriented, but in real life customer wants delivery of services, in service industry production and consumption takes place simultaneously, so ones the bank experience specifically first time will remain bad experience mind imprint forever in the mind of customer. So exchange offer you cannot give them like other industry, just as give your experience back with warranty of other product, in the same way you cannot offer that one staff services bad we will offer another staff service for making more comfortable banking journey. But still customer takes visit another time to bank as a money security concerns is there, but we make his journey more delightful with speedy, timely, accurately, courtesy and concern delivery characteristics.