



Total Quality

*A continuing crusade
towards
allround quality*



INTERNAL CIRCULATION ONLY

EXPRESSIONS OF
OUR FOUNDING PRESIDENT.

*'From now on, we will measure and
judge everything in quality.'*

5 April, 1986.

*'Quality comes out of texture –
your commitment to any goal.
You have to search within yourself –
what is the texture of your commitment,
what is the texture of its quality.'*

18 March, 1987.

**QUALITY IS ABOUT PEOPLE –
QUALITY IS ABOUT YOU –
BCC IS YOU**

**IDENTIFY WITH QUALITY –
STRIVE FOR TOP QUALITY.**

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INTRODUCTION

- SYMBOLISE BCC WITH QUALITY
- LET QUALITY BE OUR HALLMARK

Management is
quality creation

Management is nothing but creating a 'quality' process aimed at achieving identified goals and objectives.

Quality at heart
of BCC

In BCC quality has been at the heart of all the management thoughts and actions. BCC has always laid great emphasis on 'quality' and human values, both as goals in themselves and as the means for achieving high standards of professional performance and results. Inherent in all these thoughts and actions is our desire to project BCC as the collective source of quality. At the centre of this identity is the quality of individual members – whose individual qualities count in projecting the collective personality of BCC.

BCC's image
depends on
quality

The image of BCC is not exemplified by its physical size or geographic expansion, but by the quality of its people. It is true that financial performance of BCC will be measured by material results. But these results come out of the quality of its people and the quality of its operation. How to achieve quality and through it long term growth and performance is a continuing preoccupation for all of us, particularly when competition and other environmental changes have never been as dominant as they are now.

Quality
depends on
commitment

We have to gain our day, every morning, in the exercise of quality. As long as we are committed, and as long as we are convinced that we can do it, it is feasible. Our will has innumerable ways to reflect itself.

Quality is
meaningless
unless reflected
in action

It is not enough to possess quality unless made use of, nor does it make much sense to make a generic statement about the need for enhancement of quality, unless translated into fulfilment of promises.

Message to
prompt action

This write-up is not intended to offer solution, but promote action at all levels, as we believe that the integrity of vision to the goal of quality is learnt by examples and not from manuals, or discourses.

QUALITY FIRST – AIM FOR AN OUTSTANDING
QUALITY – UNLIMITED QUALITY IN ALL OUR
ACTIONS AND CONDUCT.

MEANING OF QUALITY

QUALITY IS ABOUT CARE, PEOPLE, PASSION,
INTERFUSION, PROFESSIONALISM, WORK
STANDARDS, EFFICIENCY, IMAGE AND
REPUTATION...

Substance of
nature

The meaning of quality are laws of nature, purpose of nature, and the cosmic will. In BCC, we want to make the quality one with each member, to give BCC an identity. There is a central quality which is the root criterion of life and spirit in a man and his environment.

Quality needs a
medium to
express itself

The quality is objective and precise, but it cannot be named. Quality gives identity to the object with which it becomes one. Unless it becomes one with an object, it remains in 'no existence'. Quality expresses itself through the object with which it becomes one. Quality is not something which can be explained in tangible terms, unless it expresses and manifests itself. Quality is an abstract thing. It is not tangible, but it is a power and we bring it into operation by enhancing and enlarging the capability of the members of the organisation. Quality and power are in one way synonymous. However, quality does not manifest itself till it goes into something or becomes a substance. When it manifests through people, it becomes the identity of the organisation. It is not merely quality per se, but its relationship with individual members which we should pursue – quality itself will always be in the eye of the beholder.

Quality in the
context of
organisation

Being a commercial organisation – being an institution which has to deal with tangible needs, we have to relate this intangible substance of quality to something practical and tangible, notwithstanding that the quality of the individuals will in the process touch on all aspects of their individual lives. Organisational quality is a function of commitment from all its members – irrespective of position, assignments and occupation.

Quality can be brought by only human beings and through their personal commitment

The human eye, the human touch – the human experience can make quality better or poorer. Automation in operation, for example, is helpful, but it is no substitute for human contact in delivering quality and serving the customer. No matter where technology leads, quality would always be the consequence of participation from people. Without commitment, which only human beings can give, quality will be non-existent.

Any device or process to achieve quality can be of value. But all devices are valuable only if members at all levels are a living quality message, paying attention to quality and spending time on it.

Quality is an attitude

Quality is not a technique, it is an attitude to the way we conduct ourselves and work. It has nothing to do with number of years of one's experience or number of years of one's age.

Endless pursuit of quality

Quality is not a destination, it is a journey. To travel hopefully is what matters than to arrive. There is always something better and it is the continued pursuit of this better to which we aspire. Quality comes from the belief that anything can be made better, that quality is universally available, whatever the area and nature of occupation and service provided. Quality is not something which can become finite or which can end somewhere. It always has room for improvement and enhancement.

Quality involves living the message of possibility of perfection and infinite improvement, living it day in and day out, decade by decade.

Balance of all qualities

The highest quality of qualities is the harmony of many qualities – it is the balance of qualities which we are seeking for projecting the image of the organisation. Each one of us has to see the qualities within us and relate it to the qualities of others to project a desirable collective quality for the organisation.

Ultimate quality

In BCC, we try to relate to quality with the ultimate – God – and it is this source from which we seek inspiration. There is only one quality which we consider to be finality, which is ultimate, and which is everlasting – that is God. It is this Cosmic quality we try to seek and search for through the laws of Nature, so that we can relate to the true quality and bring a reflection of that quality in ourselves and in what we do. It may sound to be “unconventional”, but its truth cannot be denied.

Our value systems call upon us to continuously strive towards this cosmic quality. Some of the inherent elements of our culture underlying this quest for ultimate include: love, humility, compassion, interfusion etc. These values have contributed greatly to the stability our people feel, even in recent turbulent times.

QUALITY IS A DESIRE. IT IS AN URGE WITHIN EACH
INDIVIDUAL TO BECOME BETTER, AND BETTER,
AND BETTER.

QUALITY IN EVERYTHING

OUR IMAGE SHOULD BE DOMICILED
BY QUALITY IN EVERYTHING

Best in
everything

We want to be best in everything:

- Superior customer service.
- To have demonstrated quality of our operation reflected through efficiency and professionalism.
- To have a stream of high value-added products covering all segments of the banking and financial world.
- To have high quality of people, possessed with:
 - core individual and organisation values, and
 - relevant banking and financial skills of outstanding nature.
- To become a highly successful bank, as demonstrated by our balance sheet and the projected image of the strength of the bank in the market place.

Quality as our
watchword

Quality should be our watchword in all our actions and dealings – in our relationships – in performance of our role assignments. Our endeavour should be to capture the best of doing things – be it a typing job, dispatch of a letter, answering phone, office cleanliness, service delivery, or customer contact. We need an obsession for quality – excellence in executing all we do – a devotion or dedication for quality. The outward appearance conveys a quality – pleasant office surroundings, office decor, cleanliness, and an organised professional layout makes an impact. A smile and a courtesy to customer makes the atmosphere. Effectiveness in delivery schedule,

	<p>packaging and presentation of service products, and promptness in responding to communications from customers, regulatory authorities and other agencies conveys our sincerity to quality. Above all, the heart of quality resides in the quality of our feelings.</p>
Need for inspired leadership	<p>All this may seem common sense, though lot harder to do than imagined. It requires an inspired leadership and self driven people. Participation of every staff member in this process calls for persons at each level to be outward focused and having an adaptive sense of servicing the needs and requirements of customers, the market place, and aiming for improved allround quality.</p>
Commitment of people rather than just infra-structure	<p>This can not come by just genius paper plans and achieving great leaps in building infra-structure – but via commitment of every person within the organisation to attaining allround quality in the sphere of their operation.</p>
Practice not preaching alone creates quality	<p>Quality does not come merely by making verbal expressions. To make it a true reality all of us have to join together – to practice and experience this. Our call for quality is doomed to be useless unless applied with integrity. Worst of all, most of our claim for quality may expose us as a hypocrite.</p>
Charged-up team spirit	<p>Quality builds up on charged-up team spirit. Doing better than average takes tenacious preparation. To achieve this, we need to have a deep belief in the ability of everyone in the organisation to contribute creatively to the betterment of quality. It requires making people excited about the purpose, goals and objectives of the organisation and let everyone feel the urge of quality.</p>
Faith in organisation	<p>It depends on a million little things done with obsession, consistency and care. But all these things will add to nothing, if the trust, vision, and basic belief within our organisation and its purpose, goals and objectives do not exist.</p> <p>We have multiple goals, values and interests. We can achieve quantum change over time, as a product of tiny steps every day.</p>

All-hand task	Our primary preoccupation or obsession should be quality. It is an all-hand operation – not only the front office staff, but also the back office staff responsible for ensuring the effectiveness and efficiency of operation. It has to be present in every sphere and at all levels of the organisation.
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For example, sales through marketing efforts merely consummates the courtship, but the marriage begins afterwards. How good the marriage will depend upon how well the relationship is managed by the seller. A healthy relationship requires a conscious and constant fight against forces of complacency in attitudes which sometimes start building up by neglect or indifference. Truly, the sale does not begin until after sale.

Laxity anywhere is damaging	Reduced quality and service focus in any area, tends to seep through the organisation as a whole. A lax attitude towards quality will begin to inflict the rest of the operation. Quality decline at any stage soon matches 'moral' decline. It may take years to undo this damage.
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Each day matters	It is a tiny quality improvement each day which may really matter instead of looking for perfection from the outset. Each day is a process of learning and getting new experiences and addressing them through improvements and betterment. Small and gradual improvements are vital components of improvement in the total performance.
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Overall quality important	We are also not endeavouring to be 1000% better in one thing. Our ideal instead is to be 1% better and become still better in a continuum at one thousand things. By thinking big and starting small we can reach the destination – excellence is achieved when there is high performance and intense pragmatism.
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If we believe in unlimited quality, and act in all our affairs, dealings and operation with total integrity, the rest (market share, growth, and profit) will take care of itself.

Structural
disciplines also
crucial

As a part of our total effort to improve quality, we also assert the need for adherence to administrative disciplines and systems within the organisation. BCC recognises the need for sound financial controls, without which any organisation will fail to succeed. We also consider solid planning ('budgeting' is a part of this process) to be a necessity and not luxury. Each of these efforts are aimed at the sole objective of enhancement of our overall quality.

QUALITY IS THE NET RESULT OF
EVERYTHING ELSE WE PRACTICE
IN THE ORGANISATION

QUALITY OF PEOPLE DETERMINES SUCCESS

QUALITY IS A FUNCTION OF COMMITMENT –
FROM ALL HANDS – RECEPTIONIST, CASHIERS,
BACK-OFFICE STAFF, ETC. AND ALL THE
WAY TO THE MANAGER AND OTHER LEVELS.

BCC's faith in
people

BCC believes in trust, care, and respect for its people.

It is people who deliver quality.

In BCC, we recognise that:

- Quality is about people. The measurements we apply relate more to people than the material performance itself.
- Its people are not mere employees, but members of a family – we can achieve better quality through better treatment of people – by letting them feel their worth.
- An individual is a whole being and the quality of this whole being determines the quality of everything which he thinks, which he does, which he performs.
- People don't dislike work – by helping them to understand mutual objectives, we can move them to unbelievable excellence.
- The best way to really train people is through a capable mentor (as is implied in our Guardianship Programme) and on the job.
- People can be truly motivated by an atmosphere which fosters self-motivation – an atmosphere where they find respect instead of contempt.
- People expect a climate which is challenging and invigorating.

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- Commitment, not authority produces results – you don't manage people, people manage themselves if they have the commitment.
 - People promote themselves to expected level, every time they get a success, every time a new responsibility is entrusted to them.
 - Having an image of quality organisation will make people all-stars. And all-stars usually rise to the occasion, to perform like all-stars.
 - If you under-rate a person, the scale of performance on his part is also lower. If you rate a person high, usually he accelerates at high pitch or at least to give his best.

There is nothing new in these assertions. These are universal truth about human psyche. Our awareness about them creates the basis for directing human energies into positive results.

How can we preach quality in services and working standards with any credibility, if we do not have faith in the ability of our people? Each member of our family is part of our quality effort.

Commitment is
the basis

Under the norms of office discipline, we may expect a person to observe the working hours of the day, but we cannot necessarily hope performance exemplified by high quality, meaning courtesy, creativity and all other added elements which the job demands. Quality, by its very definition and at all levels, is purely a voluntary commitment – commitment signifying that the job is sincerely owned.

Shared
responsibility

This also conveys that the responsibility for quality is to be assumed and shared. Nothing should ever be 'somebody' else's responsibility. Our philosophy conveys a meaning, which suggests that:

- every member of BCC is a manager for his area of assignment;
- every member is a participant in BCC's enterprise – has a sense of belonging – a sense of participation and sharing.

Every member has to perceive himself as manager in his own right to deliver what is expected of him. For example, everybody answers the phone and takes care of his or her own correspondence. Everybody works more than one job – to ensure cross utilisation and convey an image of responsibility and committed people. No handed-down-on high approach can achieve the desired objective of quality.

All-encompassing participative process

Our management style has a fluid and creative approach. It is like an 'analog' organisation, and not 'digital' structure with compartmentalised and segregated functions with only formal communications between individuals and departments. Everyone is a fullscale business oriented person and partner in achieving business objectives. Everyone is expected to go, visit, and relate to market place regularly.

The participative process of organisation is conducive to achieving superior quality and service. Most of our results in the past are the outpouring of tiny services provided by most low profile people, in a most quiet manner.

To enable people to evolve and develop to carry through the process of quality, our joint effort calls for:

- development of environment of enthusiasm for quality among members;
- creating a sense of pride in BCC – this pride is transmitted to the customer via enthusiasm, courtesy, care and best service – in fact there will be hundreds of ways in which members will transmit their pride to customers;
- continuously promoting the feeling of trust, confidence and respect.

Quality of people matters for success

Emphasis in BCC is on success measured not on numbers alone. BCC is built upon people – the quality of its people matters for BCC's success. BCC's aim is to let its people grow around quality.

Return on capital, capital-asset ratio etc. on their own do not mean anything in the context of the continuous progress of a business. They do not convey any strategy, nor any plan, or a measure of customer satisfaction, which is the true basis of any business.

Without quality,
quantity
matters little

Our belief all along has been that quantity is meaningless unless quality exists – as without quality we cannot achieve a lasting success. To us most important figures are those that are unquantifiable:

- Let us consider the multiplier effect of a happy customer – is he our figure?
- What about multiplier effect of an unhappy customer – is he our figure?
- What about multiplier effect in volume of business as a result of ethos of ‘quality’? – Do we want to know that figure?
- What about multiplier effect of doing a job better?
- Do we know that customer satisfaction is an advance indicator of swings in our market share?

A quality relationship with a customer is more important than mere return on assets.

Quality will
promote
success

In reality it is quality which will make, sustain and promote BCC:

- A poor quality of service may cost dearly.
- Quality is more important than quantity for survival and continued growth.
- Quality will make our people happy who in turn will be happy to do a good job.
- Our aim is not to sacrifice quality for sake of lower price – it affects the entire organisation and our image.

Our
management
style supports
quality

Our management philosophy is based on a style which conveys inspired management – a process of participative management based on concern for values, vision and integrity. Within this value system is a tender support for people who care for quality.

Spirit of people
leading to
quality is vital

BCC's success has come not on dry or passive attitude of its people, but on spirited action, which are emotion-filled. Our future success will depend upon follow-up through this spirit and performance, which is based upon our people's:

- pride in BCC;
- enthusiasm in job assignments;
- a clear perception of the needs of customers;
- a craving for quality service – championing the cause of quality in everything;
- professionalism in operation;
- vision for goals and objectives;
- personal and organisation values;
- integrity, trust and care;
- clean instinct.

Inspired
management

To ensure success continuing stress is also needed to sustain an inspired management – which achieves and delivers results through its ability to:

- stimulate rather than threaten those in the team by helping them to achieve organisational goals;
- guide rather than impose, extracting the best from each individual while enriching his quality simultaneously;
- encourage instead of restrict, by encouraging other people to solve their problems and take responsibility for their own action;
- anticipate rather than react – to make things happen rather than wait on events;
- create rather than perpetuate (within the accepted disciplines of the organisation) – to add value rather than allowing the organisation to suffer from stagnation.

IF WE WANT TO DO JUSTICE TO QUALITY, IT SHOULD BE
EXPRESSED THROUGH EACH OF US. GIVE IT AN
OPPORTUNITY TO EXPRESS ITSELF – BECOME A MEDIUM.

CHANGE TO ENHANCED QUALITY

CHANGE ENERGISES – CHANGE BRINGS NEW
FOCUS AND APPROACH – CHANGE BREEDS
OPPORTUNITY – CHANGE IS A POSITIVE
INDICATION – A SIGN OF HEALTH AND VIGOUR.

Task of
changing
human will

It is easier to move a mountain than to change the quality and will of human beings. The greatness of any organisation lies in the ability of its members to have vision, and in the ability to grow in spirit – in the quality of their will and courage.

Need for
change

Not that there is lack of quality. But since the quality is not being brought out, developed, and explored by us with the full force we need the change and become one with the quality. Without this, identity of BCC and management philosophy of BCC will remain an unknown commodity.

Quality in
action

BCC identity is collectively what everyone in BCC is, whether interfusing or not interfusing. Our pride is in doing and not theorizing. Our actions are most important part of our belief – both the explicit and implicit belief in quality. At the heart is a process for organizing an enlightened and powerful effort to assist every individual to become a quality worker and an enlightened manager and operator.

Momentum for
change in
periods of
challenge

Though never desirable nothing creates a momentum for change than in a period of hardship or crisis. It is hard on everyone to be motivated by the challenge of crisis. However, this shows harsh light of new reality and prepares us to test ourselves against the mirror of quality. This mirror also tells us that unless we improve and change there may be little hope for destiny. Our priority is to come to grips with the reality, as opposed to a tendency for image building on stage management and not shaping those ingredients on which our image truly depends.

Optimism and quest for change	We should get over fear, uncertainty, and doubt, which are insidious barriers to change. Our undivided strength should be a combination of realism and optimism. We have to ensure that the habitat of our personality and our environment is infused with real quality. If we are growing, this itself does not assume that we are changing. Our growth may mask the changes in the fundamentals of the market place.
Keep pace with time	We have rules, forms, systems and procedures as a part of our administration routine and operating needs of organisation. We cannot just make general rules to manage, which is unrealistic and over-simplifies management. The truth is that there is no complete and proper answer even for one point in time let alone over a period of time. However, we need to look at our approach, attitudes, and working requirements from time to time, to see if they are still applicable. We cannot sit tight for several years without relating to changing needs of time.
Have self-confidence	The renewal factor, which comes from change, is the opportunity that transforms threat into reserves, issues into causes, and causes into quests. The process of this change requires us to be confident and have realistic stance towards the future. Blind optimism is not the answer. High hopes that are dashed by the first failure are precisely what we would not want. We need to be confident of ourselves. Hopelessness does not help in renewal. Individuals cannot achieve renewal if they do not believe in the possibility of it, nor can an organisation. We need to believe in ourselves. Renewing organisations have confidence, even in the face of crisis. Certain events in the past have demonstrated that we could withstand the challenges in difficult times as a result of the power of our quality. Let us, however, not rest on our laurels if things look good; and also not live only on hopes without making genuine all round effort to change towards a better and a much higher quality, through real action.
The spirit of renewal should guide future action	A complacent manager merely presides. The renewing manager is engaged in continuous effort to fight corporate lethargy, to welcome change, to improve poor habits, and to use renewal to build the future. No renewal – no excellence. No renewal – no future.

Best in
everything

We have to regenerate the process of renewal through staying in touch with our people, not merely through written communications or meetings and conferences, but really knowing them, understanding their needs for development and growth, and continuously guiding and directing them to achieve the ends of a renewed BCC – projecting 'top quality'.

Through this process of renewal we want to become the best of the breed in the banking community –

Best on quality
Best on courtesy
Best on product
Best on service
Best on distribution
Best on cost effectiveness
Best on efficiency
Best on professionalism
Best on performance
Best allround bank.

All this will come gradually, and in due time. Our goals are high, but our methods pragmatic. We should be able to answer the whole world around us in due time through the power of our demonstrated quality.

DREAMS MOVE ORGANISATIONS TO THE
HIGHEST LEVELS OF PERFORMANCE.
DREAMS CONVEY OUR HOPE, THE POWER,
AND THE CHALLENGE TOWARDS RENEWAL.

PROFESSIONALISM

MANAGEMENT FUNCTION PERFORMED
WITH A HIGH DEGREE OF QUALITY
CAN TRANSFORM THE ORGANISATION

Requirement
for professional
development

To prophecy is extremely difficult especially with respect to future, but success favours only those who are prepared.

The process of professional development underlines a constant need to focus on the development of people through:

- development of professional and technical skills;
- development of managerial qualities;
- development of human qualities in each individual's personality.

Our ability to realise quality depends upon the total quality of our people, which depends upon their moral qualities as human beings, and their professional skills and ability to effectively manage their job situations. Fine performance comes from people at all levels who pay close attention to their environment, communicate unshakable faith in core values, and patiently develop the skills that will enable them to make sustained contribution to the organisation.

There should be a sense of accountability and unwavering support for quality in everyone's role and objectives. The commitment should be in spirit and not in words.

Concern for
being adequate
for job

It is unlikely that we may come across a person who wants to do the job poorly. But, we may meet people who fear that they were ill prepared to do a good job. People generally want to be well trained for jobs. They are concerned when they do not feel adequate to the task, not for just themselves and their personal growth, but for the service they provide the user.

Whole chain
needs to be
professional

Further, what may prevent a capable member from delivering quality performance or service is not his or her attitude, but a weak link. People on the front lines are only as good as their backroom support. Frustrations mount when effort of people who really want to make good things happen are foiled because a system fails, a process collapses, someone in the chain does not perform properly or does not care. Thus, the weak link gives way and the service chain becomes void.

Action at each
level

The need, therefore, is for each departmental head to begin identifying the special areas for improvement in his or her forays and taking appropriate steps in consultation with other colleagues responsible for the action plan.

One important need of the day is to become proficient in respective jobs and not to ignore this urgency. **Each departmental head has a natural obligation to see that he and his people are overwhelmingly professionally competent in the areas of their respective assignments.** If not, and he is really serious about quality, there is no option, but start the process of learning in the right earnest.

In order to keep pace with the needs of time, the departmental head should make a regular honest self-appraisal of his own capabilities and to examine how he spent his time and what did he do to shape the values and capability in relation to others. This attaches more importance to integrity than skills alone.

QUALITY IS SIGNIFIED IN ESTEEM WON
FROM MARKET PLACE BY THE EXERCISE
OF DEEP CONVICTION FOR EXCELLENCE.

CUSTOMER SERVICE

QUALITY IS THE IMAGE BUILDER –
QUALITY IS BIG SELLER –
QUALITY WILL LEAD TO GROWTH
OF BUSINESS

Quality
differentiates

In the banking business, service is the product. For long term superior performance, there are no short cuts than to take exceptional care of customers via superior service and superior quality. The quality of service is the only way to create product differentiation.

Quality not
price which
should
distinguish us

Let us become the best service organisation in the market place. Quality should be our niche. People are prepared to pay for high quality. An undifferentiated service can be extremely price sensitive – a practically lower price gets the business. Price differentiation provides the basis for asserting a false supremacy. Quality should distinguish us from others – quality should make us distinct and unique. Otherwise, there is nothing major which distinguishes us from competitors.

For an attractive price image, we should not give away quality. Our objective is to differentiate and head for higher value-added plateaus. Price can never be an assertive weapon. Better quality rather than lower price is what matters in the end to attract and retain customers. It is not the price, but numerous service edges and a carefully nurtured relationship which counts.

Superior
service a
priority

We have to revive the sense of excitement that was a pervasive element in our organisation towards our attitude to superior service – making customer satisfaction number one priority.

Small things matter	Most of the time there are small things which determine the quality of service to customers. The way we perceive and treat the customers determines the standards of our quality. It is the passion for tiny customer related improvements in every department and every sphere which matters.
Customer first	The attitude of staff to customer, the trust of customer in receiving courteous and efficient response – in fact the whole idea of putting the customer first always, if carried out by a real conviction on our part, can make a good deal of difference to our destiny.
Customer's perception of quality	The aim should be to match our perception of quality to the perception of the customer. What a customer feels is, by definition, fair and right. Customer alone pays for service for whatever reason or collection of reasons. It is, therefore, customer's perception of quality which is most important, rather than so-called hard-nosed view of reality, if any, held by the provider of service. Well within reasons of prudent and acceptable banking practice and ethics, bank's policies, rules and regulations, our endeavour should be to address the needs of customer and seek possibilities of improvements.
Basic norms of customer service	<p>Certain basic norms of customer service which should exist to project an image of quality are:</p> <ul style="list-style-type: none">● courtesy● accessibility● promptness● accuracy● co-ordinated action on the part of all concerned – both involved in marketing and those involved in servicing the account.
Front-end projection	BCC usually comes into contact with customer through the front-end staff. These are never to be repeated opportunities of contact and making an immediate quality impact on customer. The approach, attitude and quality of the response of our staff at this point is of crucial significance. The quality of the staff at this point has, therefore, to be superb.

Courtesy to customer	The discourtesy to customer of a single person is the cause of top-to-bottom alarm, discussion and decisive action – setting a design for corrective process aimed at cutting off at the pass any incipient system-wide problem. There should be no complacency. We owe this to the market place; market does not owe us anything.
Vulnerability in service industry	Rendering superior banking service is often a frustrating task. Unlike products, services can't be made in factory and stored in inventory, they are consumed at the moment of their production, and whoever delivers the service, from a despatch clerk to a counter assistant, will do more than any management system can do to determine quality. In short, customer service seems depressingly uncontrollable, in a decentralised, high contact industry like ourselves, where numerous employees deal with customers.
Disposition of people is vital	In order to realise our promise of quality customer service, every manager and operating member has to get to service religion. Quality service is delivered by people who are committed. Such people have an attitude to do the right things and the best thing for those they serve – call it what you may, but people who understand, believe in, relate to, and practice this, are those who provide quality service automatically.
The spirit of leader prevails	The example for conviction to quality has to be provided by the manager, the head of the department, and the leader. When a manager eats, sleeps, and breathes service, the rest of members catch the spirit quickly.
Service should provide pleasing experience	<p>Service should come from the heart with love, otherwise it does not mean anything. Our aim should not only be to sell service, but also sell peace of mind and sell satisfaction to customer from dealing with us. Service with a smile – if the service does not come in this manner, you ruin the service. Customer seeks service with relaxation, not tension. Our aim should be to give customers a hassle-free and friendly experience.</p> <p>Customer satisfaction is the prime reason for our being in business. Customers are really not buying banking products, but seeking solution to their problems and needs. A quality service to a potential customer is a complete cluster of value satisfaction.</p>

Individual
application
rather than
systems alone

Our financial performance is tied directly to the perceived quality of our organisation's quality and services. It is quality and service, and not the size that makes or breaks the bottom line. We do not need massive systems to render quality service. What we really need is quality systems and the ability to bring a high degree of individual application and professionalism to solve customer's problems.

Our ability to make a mark in the market place depends upon:

- demonstrated quality of our service
- extraordinary service
- service based on love, caring, zest and enthusiasm
- service with professionalism
- better products based on better perception of customer needs
- related quality as against other competitors
- high value added element in our service, and
- lower cost (to enhance ability to offer competitive price, without sacrificing quality, whenever possible).

External factors
matter little for
lasting success

External factors, such as currency fluctuations, regulatory changes, etc. do sometimes affect our performance, but seldom can the effect be of a lasting nature. Ultimately it is the quality service which precedes the financial performance – which in reality is the translation of quality into tangible shape.

QUALITY SERVICE BY QUALITY PEOPLE

PROCESS OF QUALITY ENHANCEMENT

THE PROCESS OF QUALITY ENHANCEMENT
IS NOT A SEASONAL EXERCISE, BUT
A BASIC NEED FOR SUCCESS IN ALL
THE SEASONS, AT ALL THE TIMES

Continuing process

Quality is the sine qua non of all our actions. The process of quality enhancement is too important to be part of any programme. It is the heart of the matter in our business. To be winners, even in mundane, declining, battered, or regulated environment, we have to do not marginally better, but exceptionally better, at least.

The perception of the need for enhancement of quality is all there. The real thing is what we should do about it. It is a challenge for all of us.

Each and every tiny aspect of operation and our business should have the touch of better than the norm. Interfusing and implementing are the basis for attaining any change in the perception of quality.

Dimensions of quality improvement

The dimensions of the process of regeneration and enhancement of quality are concerned with:

Corporate Identity

Our real corporate identity is not logo. It is not a letter head. It is not a sign board or press release. It is what happens after a period of communication and interaction through all the channels in our relationship with the market place. If we fail to deliver what we promise, we fail to create the image that we want.

There is also need to ensure that the message is consistent all through the chain, otherwise we may create confusion and misunderstanding. Our visible image of quality reflected in physical appearance should be supported by our actions. There is also no doubt that a lot is conveyed about the realised quality of BCC to the market place through our balance sheet.

In addition to apparent external image of BCC, what truly counts for the end result is the image of BCC in the heart of our people. If our people have a poor image of BCC, its image will not reflect quality even to the outside world. This calls for development of a sense of belonging with the organisation within the heart of members. When a sense of belonging exists within the heart of members, they would become concerned about BCC, and would be prompted to change its quality, and to change its image within their heart and mind. When the image of the organisation changes within their heart and mind, when the image of the organisation changes within individuals, they try to change its quality and its external image. This leads to each member in the process help us in the enhancement of the image of BCC in the market place.

[When each one of us becomes one with quality, then we would come to know of the true BCC identity – then we would be able to see what BCC is, because quality is built in our major purpose.]

People

The organisation is as good as its people are. The most effective realisation of quality is when the virtue resides in practically the entire family – which gives constant and full attention to quality and truly lives quality.

Quality of energy psyche, its moral dimensions, and the progressive and creative ideas and vision emerge from the quality of human resource. This calls for encouraging people to strive for excellence, team work, creativity and hard work.

Improvement can come only if members receive attention and if we have communicated our genuine belief in them that they can achieve what is expected of them. Members who feel such warmth of senior colleagues will feel an urge to do the job better, faster, more accurately, more personally, more pleasantly, more completely, more professionally.

The most sophisticated marketing plan, the most complex strategic analysis, the most up-to-the-minute personnel policies are moot in comparison with the power of a departmental head or manager's attitude, and visible attention to people around him.

The attitude among people which permeates the organisation determines our concern for quality. Attitude, expectation, and attention determine what is achieved. Quality is the function of attitude, and performance is a function of quality. So it all comes to attitude. Attitude counts – attitude of people makes the difference to quality.

Development of people

The function of the organisation is 'good management' and most importantly to maintain and improve the quality of all human resources. Each one of us has to examine what is our main responsibility and function and bring more and more quality around us.

The need is to promote work ethics and commitment to quality in service and relationships. This depends on the moral and professional quality of our people, their skills and ability to effectively manage their job situations; which in turn projects the image of a quality organisation.

Quality improves if people have a sense of belonging – the essence of ownership, which gives people some space and feeling that the organisations's well-being is their own well-being.

Each manager and departmental head should strive in the development of members in their care through guidance and assistance in the process of

their jobs, and create a dynamics through the development of human beings – making them discover their quality, and filling them with goals and objectives. He should aspire to make his people become quality – high quality professionals, high quality bankers, and high quality human beings. To this end, the manager and departmental head should also seek whatever assistance is needed from others – locally, at country office, at regional/head office, or CSO Support Centre to structure and implement suitable developmental plans.

Quality at top

The quality begins at the top. Examples are better than precepts. Both implicit and explicit integrity on the part of senior colleagues is important to incite confidence and trust among members about our concern for quality. ‘Saying’ and ‘doing’ should not be two different things, if we are really serious about quality.

Quality has to be taught through more than just reciting the values through written or verbal communications. It has to be taught through examples and through one’s own personal conduct and behaviour.

Quality of members in fact mirrors manager’s own quality more than it does members’ ability. It is said that if you treat your members right, they may literally consume themselves for you. Given this inherent human nature, it is unlikely that members will disappoint you, if you are sincere and fair in your expectations and treat them rightly.

There is urgent need for each of us to look for discrepancies in what we say and what we do – we should endeavour to identify the source. Clearing discrepancies strengthens and reinforces the foundation.

Each manager/head of the department should regularly check to see if he is confident about his own ability and conviction for quality and to be the best in his job. If he is, how his attitude has spread over other members? If he is not

confident – why not? It may be a function of the faith one has; get into one through which you can achieve and realise, if you are not there already.

If you are being unjustifiably down on yourself, do everything you can to get out of the tailspin. Attitude and mood are contagious – both with yourself and others.

Working Environment

The explicit physical appearance of office environment, its decor, its cleanliness, and the presentability of the people etc. though essential in themselves for creating initial impression on the minds of visiting customers are also important elements for securing high quality performance. For example office cleanliness and hygiene affects the mood and morale of people. In a disorganised and unclean surroundings service and quality invariably, albeit unintentionally, suffer.

Courtesy

Besides injecting the need for quality in all round performance and conduct, the manager or departmental head should cultivate a sense of positive attitude among members. This is nothing new to us – our frequent utterances about humility encapsulates the relevance of this objective.

Irritation of a tiny incident of rudeness colours dealings a dozen years later – a simple and genuine ‘I’m sorry’ can redeem a lot.

Listening

Listening to our members, customers and others who matter to us is not a passive activity. It is a significant part of our work and central to the process

of quality generation. Listening is a high leveraged usage of time. It helps to ward off crisis by recognising early warning signals from the environment.

It is not just listening, but also our response to it which will encourage people to express their views and feelings. Lack of response to listening makes people feel indifferent and this restricts an important avenue of feedback to seek potential possibilities for improvements and betterment.

People Contact

The only way to enhance the feeling is to be there, instead of just seeking information from a remote point of your desk. Stay in touch. A leader who is out of touch with his people is out of touch with customers. Being in touch does not come via computer printout or ad hoc meetings. This signifies tangible and visible touch all the time to see quality in live format. Being out of touch with your people is bad news – their feelings are facts and show new vistas of improvement and betterment. Your physical presence also signifies your concern for people and that you care. You should also love your quality people not by mere recognition and acknowledgment of their excellence in tangible rewards, but through consideration, respect and moral encouragement all the time.

Customer Contact

Beside the need for marketing, it will help incredibly well in projecting a positive quality of our operation if the manager of the branch calls on a few customers every week to find out how we are doing. There is no doubt the manager will find the result very encouraging.

This will help in not only gaining the trust of the customer, it will also help in knowing the perception of the customer about BCC, to help in taking corrective steps to enhance and improve service and quality.

Competitive analysis

A competitive analysis may help to learn from competitors, not just to defend against them. The competitive position measures, besides other things, may include:

- absolute and relative market share
- trend in market share
- relative profitability
- relative service quality
- relative price
- customer concentration
- product differentiation and service innovation.

Whereas these are some of the measures of marketing success, a comparative study helps in highlighting the reasons for strength or weakness of competitors and thus learn from the insight so gained for improving our quality and service.

Realistic performance standards

While we challenge the past – we have to be realistic about the future.

Believable, positive expectations yield positive results. Unbelievable or over-lofty expectations may fail to excite people and to get the desired response.

A practical course, therefore, is to set realistic performance standards and then to measure performance against them regularly – the measurement, however, should be done in the spirit of enhancement of performance rather than destroy morale and trust in the ability and capability of people.

Quality Group

Each manager should select a few people at his location, who are capable of creating an ethos of quality and turning the operation around for betterment and improvement. He should seek their active participation in switching to the process of quality enhancement.

To begin, the members of 'Management and Dynamics Committee' may constitute this active group of quality seekers. As the consciousness grows and other people demonstrate their willingness, they may be added to the 'quality group'.

In fact, it is the team work, involving all members which will achieve the goal and create quality in the whole environment, rather than restricting to a small section of people.

Other Mirrors

We have to keep on looking for different mirrors to perceive the reality and seek possibilities for quality improvement.

Our aim is to seek super value – which conveys a sense of urgency.

In order to keep the spirit constantly alive, managers and heads of departments should be on guard against certain isolation traps:

- Force of past habits – doing business as usual, instead of thriving on change and renewal.
 - Comfort of office – you can't perceive quality from the comfort of your desk and convey a message to other colleagues – you have to be on the spot, where action is, to demonstrate quality by example.
 - Pressure of external events – this should not hold you up from attending to your most important task of paying attention to quality.
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- Denial of unpleasant news – if you are not in contact or not on the spot, you may assume that everything is alright, whereas keeping in touch may help taking swift corrective action.
 - Inability to differentiate between:
 - dissent from dislike
 - disagreement from disrespect
 - issue from subjectivity.

This may deprive you from looking at things objectively and benefit from opinions and suggestions.

- Absence of a sense of direction – it is essential to have a clear instinct and clear perception of the objectives. An absence of this foils the atmosphere and creates a distorted approach, where the will may be lacking.
- Low level of team work – achieving an all round improvement is not an end which can be achieved by one person or a small group of persons. Creating an environment of total commitment on the part of whole team underlies the objective of total quality.

The essence of the quality enhancement process is 'commitment', which provides meaning to each individual person's lives and to the jobs.

THE SEARCH FOR 'QUALITY' SHOULD REMAIN
IN EACH AND EVERY MINUTE OF OUR LIVES
– EVEN IN TINY TASKS AND SITUATIONS.

SELF-ANALYSIS

ACHIEVE TOP QUALITY – YOU
CAN IF YOU THINK YOU CAN.

A questionnaire is appended to set out a process of self-analysis to evaluate the health and quality of our 'Quality'. It may help immensely if the 'Management and Dynamics Committee' of your Unit reviews the questionnaire at each of their regular meetings. Though the questions are of generic nature, the responses of members may open up new vistas of quality improvement. These responses may help you in listing potential areas for development and betterment. Even apparently small issues matter and have grave significance in projecting our image of 'Quality'.

This should help you in eradicating some areas of weakness quickly, without much problem. In certain cases, however, you may require assistance of other colleagues in the organisation – at head/regional offices, Support Centre at C.S.O. etc., to seek guidance and implement plans. Whatever may be the need, the questionnaire may set a process of action and a chain of actions to achieve the goal.

Proceed with faith. We believe, there is always something better – we should never be content with standards and take a complacent attitude – continuously aim for higher and higher.

Frequent review of the questionnaire, your action plan, the actions taken and the results achieved should help you to see if you are living your proclaimed priorities – to people, to service, and above all to quality.

STRIVE HARD TO BECOME QUALITY.
HOW WOULD YOU MEASURE QUALITY
UNLESS YOU ARE QUALITY YOURSELF.

QUESTIONNAIRE (for self-analysis)

What is the quality of our commitment to the organisation?	
How conscious are we of our quality and the need for improvement?	
What is the quality of our belief in organisational values – signified by human qualities and other goals?	
What is the quality of our desire to sustain and enhance our commitment to the organisational values?	
What is the quality of our professional skills?	
What is the quality of our desire to enhance our skills and professional ability?	
How concerned are we about improving our environment to reflect quality?	
How much do we care about our people – have we genuinely strived to support them towards enhancement of their quality?	

QUESTIONNAIRE (cont'd)

<p>What is the quality of our business profile? Are we making reasonable efforts to improve the quality of our:</p> <ul style="list-style-type: none">— assets— customer deposits and financial institutions' funds— profits?	
<p>What is our image in the market place?</p> <p>What are we doing to eradicate weaknesses and to improve our quality to match the perception of customers?</p>	
<p>How are we perceived by other agencies:</p> <ul style="list-style-type: none">— Central Bank and regulatory agencies— Correspondents— Banks and financial institutions— Auditors— Media— Other market agencies? <p>And what are we doing to uplift our image in their eyes?</p>	
<p>How restless are we to pursue the objective of success?</p> <p>[When we pursue success, we become creative, we become imaginative, we become enlightened and we would then know what is to be done to improve our quality.]</p>	

Identify specific areas of quality improvements, where particular attention is called for:

[Review this listing each time you review the questionnaire, not only to follow-up the action plan, but also to up-date the listing – such as to include any new areas calling for improvement, which you may have noticed since the previous review.]

Areas for quality improvement	Action plan	Targeted time scale, if any

RELATE TO...QUALITY OF QUALITY

Quality of psyche

Quality of spirit

Quality of energy

Quality of conviction

Quality of commitment

Quality of vitality

Quality of desire

Quality of vision

Quality of courage

Quality of interfusion

Quality of relationship

Quality of love

Quality of humility

Quality of behaviour

Quality of attitude

Quality of feelings

Quality of dynamics

Quality of resolve

Quality of action

Quality of professionalism

Quality of service

Quality of marketing

Quality of asset

Quality of profit

TRANSLATE QUALITY IN EVERYTHING.
MEASURE EVERYTHING BY QUALITY.
SEEK QUALITY OF ANYTHING
YOU WANT TO RELATE TO -
PROJECT QUALITY IMAGE OF BCC.