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IMPACT OF INFORMATION COMMUNICATION TECHNOLOGY- ICT ON CUSTOMER SERVICE IN SELECT COMMERCIAL BANKS IN ANDAMAN & NICOBAR ISLANDS

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INTRODUCTION:

The Andaman & Nicobar Islands are situated in Bay Bengal between 92^o to 94^0 East Longitude and 6^0 to 14^0 North Latitude are a Archipelago of 572 islands over a length of more than 700kms from North to South with 37 inhabited islands divided in to three districts. Whereas these islands are located approximately 1100 to 1200kms form Indian mainland. There are three major towns which are district headquarters including Port Blair capital Town of the Union Territory, Andaman and Nicobar. Apart from capital Port Blair, there are other big villages which are also having Commercial Banks. This Union territory is also in the Commercial Banking map since 1957 with the establishment of First public sector bank i.e., State Bank of India at Port Blair. At present there are 13 Commercial Banks including one State Co-operative Bank and one private Bank i.e., Axis Bank with 66 Branches covering an area of 8249 S.q.Kms. including Urban 16.64 Sq.Kms. and Rural 8232.36 Sq.Kms. caters the banking needs of the people of these islands.

"Customer is the most important visitor in our office. He does not depend on us, rather we depend on him. He is never a hindrance in the work, rather the motive and aim of our work. He is not an outsider in our business rather an important part of it. We do not do a favour by doing his work; rather he does us a favour by giving us scope to serve him".

-Mahatma Gandhi

In the global economic scenario, new trade blocks are emerging and international competition is zooming. It involves replacement of sheltered culture of industry and business by competitive world wide environment and the organizations everywhere have to reconsider their traditional strategies and methods of operation[1]. The benefits of globalization have been well documented and are being increasingly recognized. Globalization of domestic banks has also been facilitated by tremendous advancement in Information and Communication Technology. In India, we had strengthened the banking sector to face the pressure that may arise out of globalization by adopting the banking sectors reforms in a calibrated manner, which followed the twin governing principles of non –disruptive progress and consultative process[2]. In meeting the new challenges, the use of computer and communication technology will assume a critical role.

Customers are becoming very demanding and it is the extensive use of technology that will enable banks to satisfy adequately the requirements of customers. The use of technology would also improve availability of information for management decisions and for monitoring operations. It must be realized that informational gaps are a source of credit risk. Technology must be used to strengthen internal control, improve the accuracy of records managements and facilitate provisions of new products and services. Whether it is the area of customer services, or transfer of funds, technology can help banks to achieve their goals[3]. Realizing the need for IT empowerment, RBI issued several directives to use IT in commercial Banks. However, the general experience was that the Nationalized Banks were very tardy in automating their operations and they were unable to support effectively the banking needs of a new generation of customers, who demand prompt and efficient service[4].

The essence of this "Information Technology" is to link a whole variety of activities in the bank. Computer can link together branches; it can be an effective tool between banks through a telecommunication network and thereby bring more power to the banks at lower prices. As people learn to relay on automated data storage and retrieval systems, the quantity of paper files will be reduced, It is thus likely that Information Technology means more than just computers, it is bringing together of all aspects of Information handling, the result of which is a closer banker and customer related banking.

The Banking sector in India adopted the use of computers only in the early 1980's. Banking today has become more complex with different products and services which have shaped it from a manual intensive industry into one highly automated and technology dependent. The financial sector reforms that started since the year 1991-92 in this country has facilitated the dawn of LPG era (Liberalization, Privatization, Globalization) in the horizon of the Indian Banking Industry. In the emerging scenario, the LPG strategy has brought sea changes in the banking sector that has started rocking the bottom lines of many public sector banks. The revolution in the Information Technology (IT) has further complicated the emerging scenario. Both IT and LPG have brought to the changes that pose both opportunities as well as threats to the public sector banks. There are so many difficulties inherent in public sector banks which have hurdles in their endeavour to mechanization/automate their operations[5].

In the early nineties after the liberalizations of the Indian economy, a few new private sector banks were setup and this stand a new chapter in the history of Indian Banking. These new entrants had the advantage that they did not inherent any legacy in retail banking and also had a rich understanding of the Indian Industry. The main agenda of these private banks is to provide better services to the customers who can afford it[6].

Their approach can be termed as cherry picking banking, aiming to pick up the potential customers by offering highly customized services at the doorstep of their customers. [7]The perception of the new entrants is strategically different from that of traditional Indian Banks. These new banks consider themselves as financial partners rather than the custodians of their customer's money – a shift from custodianship to companionship. In pursuit of his new goal, these banks eliminated the constraints of time and distance by expanding the banking hours from 8 am to 8 am and reducing the distance from infinity to nearly zero.

Organizations had earlier focused on their products as the starting point and then looked around for customers to sell it. But the approach in Customer Relationship Management (CRM) is different. It starts with the customer not the totally of the customers because each customer is an individual and thus each customer has to be dealt individually to find out what they want and designed the product as for their need and supply it. In a nutshell, Customers Relationship is about growing enduring relationship with profitable customers. Improved customer service has become very important for survival and growth in the emerging deregulated financial market for banks. It is well recognised now that organisations cannot solely focus on market share but the aim should be to increase the share of each customer's total spending. This can be possible, if the organization were to focus on the customer's and their needs, rather than its own products or services.

Sooner or later Banks have to enter electronic Banking arena just to survive in the competitive market. In India, while some Banks have already started offering electronic banking products and others are on the way. The quality of services is keenly monitored. The competitiveness of the Indian Banking Industry and its future success depends critically on how reliable and efficient their services are. Very soon the banks in India will be rated on the basis of their services. One can very easily understand implications of such a rating on the Banks image with customers. A successful bank of the future will be the one that excels in customer services and provides a range of services and products and does a continuous exercise in improving its potential to serve better. The growing expectations of the customers, fast changing preferences and opportunities available to him as a consumer have made him the king in the true sense.

What is the need of Information Technology in Indian Banks? How far the IT products and services benefits of Banks and their customers?. What is the extent of growth of IT in banking sector? What is the impact of IT on customer services? What are the perceptions of customers on customer services? Is there any difference of opinion of customers on Banking Services between Public and Private Sector Banks? What are the various problems confronted by the customers in the process of High Tech Systems?. How far Commercial Banks can compete Global Markets by adopting IT and improving the better customer services? What more is yet to be done? These are allied questions call for an empirical study. The present study is an attempt in this direction.

After Nationalisation of Banks in 1969, the Government, the RBI and the banks were seriously concerned about the standard of customer services in Banks. Several studies and Committees were instituted and strategies evolved to improve customer services. As early as in 1972, the Banking Commission appointed by the Govt. Of India under the Chairmanship of R.G Saraiya had made several recommendations on Customer Services. In the year 1975, the Government appointed a Working Group on customer services in Banks under the Chairmanship of Sri R.K.Talwar. This working group made 176 recommendations covering all the important areas relating to customer services.

The Khan Working Group on "Customer Services in India" appointed by the RBI in 1977observed that the existing Banking facilities are inadequate and stressed the need for Branch expansion and creating friendly environment with the customers.

The Rangarajan Committee 1 appointed by RBI in 1980 had drawn up a phased plan for computerisation and mechanisation in the Banking Industry over a five year time frame of 1985-89.

The Rangarajan Committee II appointed by RBI in 1988 had drawn up a detailed perspective plan for computerisation of Banks and for extension of automation to other areas like Funds Transfer, ATM, Electronic mail etc.,

The RBI setup a committee under chairmanship of Goiporia in 1990 to examine various issues relating to working of public sector banks and customer services.

Narasimhan Committee-I (1990) on Financial Sector Reforms has addressed various issues having a bearing on customer perception and customer satisfaction.

The RBI appointed a committee under the chairmanship of W.S.Saraf in 1994 to examine the Technology issues pertaining to payments in Banking industry and suggest suitable measures that are required to be initiated.

Shere Committee was constituted under the chairmanship of K.S.Shere to give a legal frame work to the EFT(Electronic Fund Transfer).

Narasimhan Committee-II (1997) appointed to review the progress in the reforms in Banking Sector over the past six years from 1991 had made several recommendations on Technology Improvements to modernise Indian Banking.

The RBI appointed a working Group on "Internet Banking" in 2000 headed by Sri S.R.Mittal to examine different issues viz., risks to the Organisation and Banking System associated with Internet Banking and methods of adopting International best practices for managing such risks relating to Internet Banking.

NEED OF THE PRESENT STUDY:

The competitiveness of the Indian Banking Industry and its future success depends critically on how reliable and efficient their services are. Indian Banks, both private and public sector banks are facing a stiff competition from the foreign counter parts who are taking inroads in service sector.

Given the infrastructure and level of Computerisation in the Banking business, it is very clear that banks in future are going to be modern with inter connectivity facilitated by emerging technologies. In order to survive in the present day of competitive world, the Banks have to formulate marketing strategies to woo the customers. The level of the customer satisfaction is becoming one of the major Management targets to increase the market share. Hence, there is a need to study the level of customer satisfaction in the public and private sector banks. With the purpose of helping policy makers (RBI) and Banks to formulate strategies to extend more services/products in these remote islands. The present study is an attempt to evaluate the impact of ICT on customer service in banking sector with special reference to select Indian Commercial Banks in Andaman & Nicobar Islands.

For the purpose of investigation, the following Two Banks have been selected to represent the public sector and private sector, under the case method.

1. **State Bank of India** (Public sector)
2. **Axis Bank** (Private sector)

These two Banks have merited our selection for the following reasons:

1. **Location:** Two Banks selected for the study located in Port Blair, the place to which the present researcher belongs. In order to save time and cost, the researcher had preferred the Banks located in Port Blair. More so the Axis Bank is the most modern Bank starting with use of ICT.
2. **Familiarity:** The present investigator, being a customer of both banks feels more familiar with the systems and procedures in vogue in these banks. Though there are other banks they could not be selected by the investigator for this reason. Since, Axis Bank is the only the private bank in these islands, a comparison is drawn between the usage of ICT(core banking) by these banks and customer satisfaction over quality of service.
3. **Sources of Data**: The main source of the data for this study is primary in its character collected from Customers and Bank Officials through schedules incorporating quantitative questions. In addition to the above, the Secondary data to be collected from various Books, Periodicals and Reports of different Agencies like Reserve Bank of India, National Institute of Bank Management, Institute of Development research in Banking Technology (IDRBT) and Bank Staff Training Colleges etc.

In addition, some Annual reports of various Banks and research reports are to be referred for collection of data. Further, the Reserve Bank of India published reports, bank statistical reports progress of Banking in India monthly bulletins is to used for this study.

ICT, BANKING AND CUSTOMER SERVICE

. The present study is devoted on the examinations of the concepts and dimensions of ICT, Bank's Customer Service under study and the relationship of ICT, Banking and Customer Service which is taken to be unidirectional and positive. That is, ICT in banking among other things leads to a better customer services & CRM and healthy growth in the competitive Global Banking environment of the present times. Banking is central to this study, for it, the impact of ICT on customer service in banking which is the theme of the study. Hence, it is taken up first for view special reference to Indian banking.

Indian Banking

Financial markets throughout the world have witnessed far reaching changes during past two decades. Deregulation and liberalization in the financial sector have further accelerated these changes. In the changed milieu, the functioning of the financial market/has, however, given rise to some concerns, there is a fear that the state of the financial market is now inherently more risky than in the past. In a technologically integrated world, the chances of systemic risk increase. Because of the intense competition which banks have come to face, both as a consequence of the growth of non- banking financial institutions as well as securitization, it is feared that the quality of bank loans may have suffered.

The Indian banking sector functions under the regulatory and supervisory guidelines issued by the Central bank i.e., the Reserve Bank of India (RBI). 1 Scheduled commercial banks in India can be broadly classified into the following three categories: a) Public sector banks is PSBs (State Bank of India & its Associate banks and Nationalized Banks); b) Private Sector Banks (Old and new); c) Foreign Banks.

From Privatization to Nationalisation (the 1960s)

At the time of Independence in 1947, India was one of the most open economies. However, at that time, the presumed success of the Soviet Model of economic development over the Capitalist Model led the policymakers to follow a socialist path with planned development. This provided a huge role for the Government in every sphere of economic life, including the Banking sector. Soon after independence, the Government adopted a specific policy of using the banking sector to promote economic growth and social change. There was growing concern among the policy makers that the rural areas and other priority sectors (like small - scale industry, craftsman, etc.) were not served by these private banks.

The general thinking was that for better credit planning the linked control of industry and banks in the same (Private) hands must be severed by the nationalisation of privately owned banks. This policy focus prompted a move towards bank nationalization and consequently the Imperial Bank of India was nationalized and renamed the State Bank of India (SBI) in 1955. Later, under the Nationalization Act of 1969, the 14 largest private sector banks were also nationalized. In1980, the government of India nationalized six more private banks bringing the total to 20. The SBI was asked to promote the banking habit by expanding branched across the nation, especially in rural areas.

The expansion of branch banking in the late 1950s and the resulting growth in the sheer volume of transactions necessitated the first moves toward mechanization in the Indian banking sector. It was at this time that the SBI introduced column punched card equipment to help with the reconciliation of the large volume of inter- bank transactions in its Calcutta office. However, the fast growth in branch banking soon rendered this technology obsolete and in the early 1960s the SBI bought its first computer (an IBM 1410 supported by 80 column punched card machines) to assist in the reconciliation of accounts between branches. The example of the SBI was soon followed by most other large nationalized banks.

BANKING IN ANDAMANS

Banking in Andaman has started way back 1957 with the establishment of State Bank of India on 27-04-1957 to serve the Islands with Banking business, mainly Government transactions. The SBI act as Lead Bank in place of RBI in Islands by providing all Banking services not only to Islanders but also to foreign visitors by arranging Currency exchange etc.. As the Island's economy grows the SBI also extended its operations to the remote Islands including Car Nicobar. At present The SBI is largest Bank with 22 Branches spreading to many Islands except Campbell bay in Great Nicobar Islands which is the southern most tip of India.

The Union Territory Andaman and Nicobar Islands a Archipelago of 572 islands over a length of more than 700kms from North to South with 37 inhabited islands divided in to three districts. Whereas these islands are located approximately 1100 to 1200kms form Indian mainland. There are three major towns which are district headquarters including Port Blair capital Town of the Union Territory, Andaman and Nicobar. Apart from capital Port Blair, there are other big villages which are also having Commercial Banks. This Union territory is also in the Commercial Banking map since 1957 with the establishment of First public sector bank i.e., State Bank of India at Port Blair. At present there are 13 Commercial Banks including one State Co-operative Bank and one private Bank i.e., Axis Bank with 66 Branches covering an area of 8249 S.q.Kms. including Urban 16.64 Sq.Kms. and Rural 8232.36 Sq.Kms. caters the banking needs of the people of these islands. Far more important is the standing of the state of the field of banking in All-India and among the major states of the country for the immediate purpose of the problem on hand, which may give some idea of the shape of thing and results to come in the present study. Meanwhile the Andaman & Nicobar Administration has to take more care of its development, including of banking as major area.

Now, about the distribution of Banking categories among 3 districts of the Union Territory including capital city Port Blair vide table II.3, which gives bank data.

The source of the Data is from the Quarterly Agenda Items of Union Territory Level Banker's Committee Meeting for Andaman and Nicobar Islands. Thus, it is uneven development of Banking in the Union Territory. The heart of Banking in the Union Territory appears to lie in the Capital City Port Blair. In the Banking underdeveloped Islands Port Blair appears oasis of Banking.

Perception of Customers on Customer Services

The present study is an attempt to make an empirical investigation of the problem with the sample of '220' customer in 11 sample Bank Branches in Andaman for first hand and field knowledge of the problem. It is needless to say, is more important than any theoretical discussion of the possibilities and probabilities of the issue. The problems, it seems according to RBI, holds the key to a robust growth of the Banking Industry in the country, with good technology and banking services to their customers.

The sample in this case are 2 different Banks i.e., SBI and Axis Bank and 11 branches(10+1) and 220 customers representing each branch 20 sample customers in Public and Private sector banks (1 X 20) in Andamans. The distribution of the sample between the Public and Private Sector Bank branch is in the ration 10:1 the same as the ratio of the sample customers of Public and Private Sector branches 10:1 vide Table V.I.

TABLE- V.1

Distribution of Sample Banks and Sample Customers

S.No	Name of the bank	No. of Branches	Customers	Percentage
1.	State Bank of India	10	200	90.9 %
2.	Axis Bank	1	20	9.09 %
Total		11	220	100

The sample is expected to reveal the State of the banking Centre, regarding the problem, which is expected to hold 'True' for the other banking centers in the country too. The study is the first of its kind for the Union Territory, to reveal the dynamics of Banking technology and services at large in the Banking Industry, not just in the select Banks. Two Bank i.e., SBI and Axis Bank are Public and Private sector Bank the Axis Bank is new generation Bank with modern technology. The Present and the future competition among the Bank are in field of customer services. There are likely to be intra Bank, not just inter Bank, difference in the data, as not only Banks best also the branches of the respective bank differ in their characteristics and performance, products and services. But for the present, it is Inter-Bank and not Intra- Banking differences only which are taken into the account for considerations. For any Bank branches are expected to imbibe the characteristics by and large of their parent Bank.

Customer Characteristics:

The sample customers are of different socio economic back ground, educational qualifications, occupations etc. They are on the whole, an enlightened customer class. They are marked by clear perception of the customer services which is factual. They are keen observers as customer of the Banking business. The sample is a microcosm of the Banking Public in Andaman is a remote area, which may represent the situation by and large, elsewhere also in the Islands and the Country.

Not, the least, customers' Perceptions one noted in terms of 'Yes/No' regarding the product/ services/ facilities provided by the Banks and their house keeping. As far as the qualities of services or grades and concerned, they are graded four point scale in terms of the following responses, depending upon the nature of Products/ Services

1. Not Satisfied
2. Satisfied to some extent
3. Satisfactory
4. Excellent

For the impact of ICT on Banking services three point scale is adopted for measuring the customer satisfaction

1. Not so Good
2. Acceptable
3. Very Good

The sample customer of different Socio-Economic back ground, Educational Qualifications, occupation etc., are analysed as follows:

TABLE- V.2

Nature of Account of Sample Customers

(Bank wise sample)

Name of the Bank		Nature of Accounts			
		Individuals SB Account Holders	Sole Traders Current A/C Holders	Joint Account	**Total**
SBI	Count	135	55	10	200
	% with the Bank	(67.5%)	(27.5%)	(5%)	(100.0%)
	Count	13	05	02	20

AXIS Bank	% with the Bank	(65%)	(25%)	(10%)	(100.0%)
Total	Count	148	60	12	220
	%with the Bank	(67.3%)	(27.3%)	(5.4%)	(100.0%)

The table represents most of the respondent were Individuals category of accounts, 67.3% (148/220) of the respondents nature of account is Saving Bank account, followed by 27.3% (60/220) of the respondents are Business establishments holding Current Accounts, 5.4% (12/220) respondents are joint Account holders.

67.5% (135/200) of the respondents from SBI, tells us Individual (SB) Account holders are more in the Giant Public Sector Bank dominating the Banking Business in the Islands. Interestingly even the Axis Bank is also having majority of the respondents 65% (13/20) belongs to Individual account holder category.

The table shows that there is an association between the customer responses in the respect of 'Nature of account'. It is very oblivious majority Bank Customers are Saving Bank Customers and Banks have a priority in dealing them.

The occupation of the customer has a significant role because, the perception changes depending upon their status. The research observed from the responses the saving account holders who dominate every banking company's business, responses very hardly. On the other hand the current account holders i.e., business establishment who are regular visitors responses cautiously. It has been observed that the Government employees are more frankness in comparison to other Individual account holders. The reason may be that the Government employees is used to get transfers due to their nature of Job and are exposed to different Banking environment and acquainted with Bank Rules. The environment in Islands is different from mainland in all aspects especially human relation due to historical geographical reasons. In every business priority is given to human relations (CRM) then Business rules and Banking Business is not exceptional to it..

However, the ICT brought a glaring change in the rules of the game in Banking business, which brought more transparency, speed and clarity in Banking Business.

Frequency of visiting the bank of sample customer is decreasing slowly because of ICT products offered by both Public sector and Private sector Banks. In this regard Axis bank which started functioning with core Banking technology has offered a variety of services like, priority customer service, internet Banking much before State Bank of India in these Islands.

The customers expressed their opinion regarding motivation to open an account with the Bank. Since the SBI is the oldest, largest Bank with their presence in almost every big village of the country as well in the Islands. It did not find necessity to market their services, where as the Axis bank which is a Third generations Bank, started with modern Banking activities with corporate culture has taken initiative of marketing of their product and services through specialised Marketing teams. This approach of the Axis bank acquired recognition among the customers.

TABLE-V.3

Criteria for choosing the Bank by sample Customer' in Public Vs Private Sector Banks

Name of the Bank		Criterion choosing			Total
		Reputation of the Bank	Variety of services offered by the Bank	Friends with Bank	
SBI	Count	102	68	30	200
	% within the Bank	51%	34%	15%	100.00%
AXIS Bank	Count	9	10	1	20
	% within the Bank	45%	50%	5%	100.00%
Total	Count	111	78	31	220
	% within the Bank	50.45%	35.45%	14.10%	100.00%

The table reveals that the 'criteria' for choosing the bank 50.45% (111/220) of the respondents expressed, reputation, the only bank near to their office/ household. This includes 45% (9/20) respondents from Private Sector Bank and 51% (102/200) respondents of Public Sector Banks.

50 %(10/20) respondents of Private Sector Bank i.e., Axis Bank selected the bank for variety of services offered, this will be 34%(68/200) in case of SBI public sector Bank.

14.1% (31/220) respondents has choose the respective bank because of friends with the bank 15% (30/200) respondents in case SBI and 5% (1/20) in case of Axis bank.

Thus it is concluded that there is no association between customer responses in respect of both Public/ Private sector Banks respondents chosen their bank because of Reputation/close to their Office/ House.

TABLE-V.4

Opinion of sample customers on delivery of Bank services (Public Vs Private Banks)

Name of the Bank		Opinion on Bank Service			Total
		Much better service by my bank	As satisfactory than any of other Bank	Most satisfactory service in comparison	
SBI	Count	100	80	20	200
	% within the Bank	50%	40%	10%	100.00%
AXIS Bank	Count	11	8	1	20
	% within the Bank	55%	40%	5%	100.00%
Total	Count	111	88	21	220
	% within the Bank	50.5%	39.9%	9.6%	100.00%

The above table reveals with regard to "opinion on delivery of Bank Service 50.5% (111/200) of the respondents expressed that their Bank" provides much better services than any other bank. This includes 50% (100/200) of respondents from public sector Bank i.e., SBI, 55%(11/20) of the respondents from Private sector Bank i.e., Axis Bank.

39.9% (88/220) of the respondents expressed that their bank more satisfactory than any other Bank. This includes 40% (80/200) of the respondents of SBI and 40% (8/20) of the respondents of Axis Bank.

Rest 9.6% (21/220) of the respondents expressed that 'Most satisfactory services in comparison with other bank'. This includes 10% (20/220) of the respondent of SBI and 5% (1/20) of respondents of Axis Bank.

Thus it can be concluded that there is no association between customer responses of both SBI and Axis Bank as regard services are concerned.

As regards the Bank timings response of the Bank Staff the respondents favoured Private sector Bank because of extended business hours.

The respondents of both banks expressed dissatisfaction because of Low speed (Bandwidth) of the Internet and also frequent interruptions in connection.

The respondents of Axis Bank expressed satisfaction as regards the non-interruption of computer Link of their Bank via V sat.

Opinion on working of ATMs, Axis bank has limited ATMs and SBI is having highest number of ATMS, but workings of ATMs of SBI are not proper due to poor maintenance/ late response in restoring.

In process of regular transactions with branch, a few customers in both private and public sector banks reported some problems. Some of the customers in public and private sector banks expressed that the bank employees are not responded properly when they are making the regularly transactions. This is because of behavioural attitude towards the customers is still not up to the mark. A negligible percentage of customers felt that they are not able to get the information about the availability of various IT products and services and also procedure for availing the products/schemes, therefore there is every need to help the customers in providing the information. Some of the customers in public sector banks complained that single window counters are mostly inoperative in some branches. Further, there is a complaint against the phone banking that the service charge are debited in their account for the services like ATM card, issue of cheque book etc. On the whole, majority of the respondents expressed their satisfaction over various operations with their bank branches.

Conclusion

The present study is a presentation of customers' perceptions on ICT banking services with reference to a sample of 220 customers from 11 sample branches of select banks i.e., State Bank of India and Axis Bank in Andaman and Nicobar Islands. The perceptions regarding ICT products and services is a favourable and ICT is given out to have improved the image of Banks. The sum and substance of customer perception is that banking services still are not anywhere to the level of excellence and higher customer satisfaction. ICT does not mean automatic improvement in banking services to the level of excellence and high satisfaction and it seems that there is a need for attitudinal changes.

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