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USING THE CTQ TREE TO INCREASE BANK CUSTOMER SATISFACTION

Most business leaders have an elevator pitch ready to be delivered at a moment's notice for their product. This short description is meant to entice, inspire, and either gain funding or gain customers.

Critical to quality trees, or CTQ trees, help to identify what your customers truly want so you can organize processes to meet those demands. These visuals are a part of strategy of a company [1], [2].

The CTQ tree is composed of four main components [3]:

− Customer Requirements: The customer requirements are the desired outcomes that the customer is looking for. These are the starting point of the CTQ tree and should be clearly defined.

− Process Inputs: The process inputs are the components that go into the process and are used to produce the process outputs. These inputs should be clearly defined and monitored to ensure they are meeting the customer requirements.

− Process Outputs: The process outputs are the measurable components that can be used to track and measure the customer requirements. These are the outputs of the process and should be clearly defined.

− Process Controls: The process controls are the measures that are put in place to ensure that the process is running as intended and that the customer requirements are being met.

Yunnan Rural Credit Cooperatives is the largest financial institution in the province with total assets exceeding 1 trillion yuan.

Yunnan Rural Credit Cooperative is committed to serving the «three rural issues» (agriculture, rural areas, and farmers) and local economic development, providing financial services including deposits, loans, payment settlement, etc.

It is the largest, most customer-oriented, and most widely distributed local financial institution in the province. In the future, Yunnan Rural Credit Cooperative will continue to focus on «quality, efficiency, and transformation» to promote technological innovation, build an inclusive financial system, and strive to become a modern commercial bank trusted by customers.

How to construct a critical to quality tree for Yunnan Rural Credit Cooperative [4], [5]. In according to the components there are following steps to developing a CTQ tree:

1. *Identify a process, product, or service* – customer service of the bank;

2. *Identify the customer's critical needs* related to that process – for the case under consideration, these will be improve customer satisfaction; costs and results.
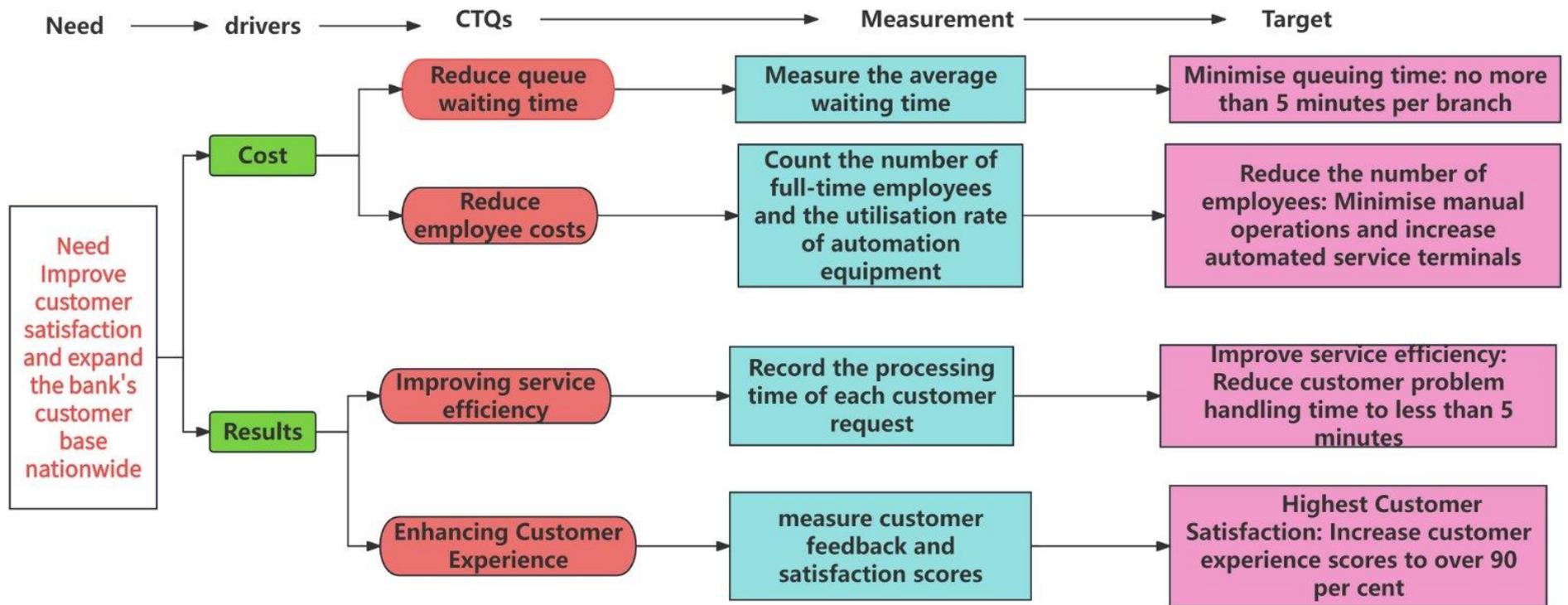
Figure – Yunnan Rural Credit Cooperative Critical to quality trees

1. *Identify customer's wants/requirements* related to his/her need. These are the factors that must exist for customers to be satisfied or understand what they need to do to get what they need.

2. *Identify potential performance standards* (measurements and targets).

Points 3 and 4 are discussed below. The Yunnan Rural Credit Cooperative Critical to quality trees is shown in the figure.

1. Reduce waiting time in queues*:* Customers wait too long in line at the bank, resulting in a decrease in customer satisfaction.

Solution:

a) *Optimize service processes*: By analyzing customer flow data, reasonably arrange the number of counters open to ensure that there are enough service windows during peak hours.

b) *Introduce self-service equipment*: Increase self-service terminals (such as ATMs, smart teller machines), guide customers to use self-service equipment to handle simple business, and reduce counter pressure.

c) *Train employees*: Improve employees' business proficiency, speed up business processing, and reduce customer waiting time.

d) *Customer diversion*: Through the appointment system or call system, reasonably divert customers to avoid concentrated queues.

2. Reduce employee costs*:* The bank's employee costs are high, and it is necessary to reduce costs by optimizing staffing.

Solution:

a) *Reduce the number of full-time employees*: By optimizing business processes, reducing unnecessary positions, and reasonably adjusting the number of employees.

b) *Improve the utilization rate of automated equipment*: Increase the use of automated equipment, such as self-service terminals, smart teller machines, etc., to reduce dependence on manual services.

c) *Optimize employee training*: Improve employees' multi-skill level through training, enable employees to be competent for a variety of positions, and improve work efficiency.

d) *Flexible employment*: Use part-time and temporary workers to flexibly adjust staffing according to business needs and reduce fixed costs.

3. Improve service efficiency*:* The current service efficiency is low, and the processing time of customer issues is long, which affects customer experience.

Solution:

a) *Optimize internal processes*: Through process reengineering, simplify business processes, reduce unnecessary links, and improve processing speed.

b) *Introduce advanced technical support*: Use advanced technical tools such as customer relationship management system (CRM), intelligent customer service system, etc. to improve service efficiency.

c) *Employee incentive mechanism*: Establish an effective incentive mechanism to encourage employees to improve work efficiency, such as setting up performance bonuses and outstanding employee awards.

d) *Regular evaluation and improvement*: Regularly evaluate service efficiency, find problems and make timely improvements, and continuously optimize service processes.

4. Improve customer experience*:* Customer experience needs to be further improved to enhance customer satisfaction and loyalty.

Solution:

a) *Establish a customer feedback mechanism*: Collect customer feedback through questionnaires, customer interviews, etc., and understand customer needs and opinions.

b) *Provide personalized services*: Provide personalized service solutions based on customer needs and preferences, such as customized financial products, exclusive account managers, etc.

c) *Improve the service environment*: Optimize the environment of bank branches, provide comfortable waiting areas, clear guide signs, etc., to enhance the overall customer experience.

d) *Strengthen employee service awareness*: Improve employees' service awareness and communication skills through training to ensure that employees can provide friendly and professional services.

In conclusion, understanding "What is CTQ" is essential for Yunnan Rural Credit Cooperative striving to achieve excellence in customer satisfaction. By identifying and focusing on critical quality elements, businesses can better meet customer expectations. Understand the the CTQ process and make quality your strategic advantage for success. A robust quality assurance plan ensures that CTQs are consistently met across all processes, enhancing customer satisfaction.

References

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