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**CUSTOMER SATISFACTION IN THE BANKING SECTOR: A
STUDY OF RUSSIAN BANK PAO "SBERBANK"**

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ABSTRACT

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The aim of the thesis is to measure the level of customer satisfaction for PAO "Sberbank". The purpose of the paper is to reveal the customers perception of the bank which would be important for the future growth of the company.

Theoretical framework of the research examines the term "customer satisfaction" and analyzes different models that can measure it. The thesis employs SEVQUAL dimensions, Profit-chain model and ISO standards that are a basis for an empirical research. A priority questionnaire was chosen as a form of a quantitative method.

100 customers of the bank answered the questionnaire. According to the results, the overall customer satisfaction is above average but not excellent. The bank should emphasize the importance of customer satisfaction among its employees and take further actions in order to enhance the quality of service. Employee education, beneficial programs for customers and implementation of new features are recommended.

Keywords: PAO "Sberbank", Sberbank, customer satisfaction, employee satisfaction, service quality, questionnaire

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1 INTRODUCTION

Customer satisfaction is one of the most important factors in business. When it comes to commercial banks, customer satisfaction level differentiates one bank from another, thus measuring customer satisfaction is exceedingly important. (Zopounidis, 2012, 37.) This is the reason why banks listen to customer requirements and complains. Profitable business cannot exist without satisfied customers, especially in service-oriented industries.

This work focuses on the biggest Russian bank PAO "Sberbank", which employs over 250,000 people and operates in every Russian city. The main purpose of the study is to measure current customer satisfaction level regarding services of PAO "Sberbank". The research is conducted to reveal customer expectations, which are crucial for the successful growth of the company. Because personnel influence customer satisfaction, performance of employees of the bank will also be examined. The study can be used to improve quality of service in future.

The aim of this work is to analyze customer satisfaction concerning banking services provided by Sberbank. The thesis purpose is to unveil customer expectations by approaching them with a questionnaire. After analyzing the results, suggestions will be given on how to further improve services of Sberbank. This thesis will also focus on reasons and factors that influence customer satisfaction. The research is combined with a questionnaire about customer satisfaction to find a logical solution and give suggestions that can help improve the current situation.

The thesis examines the current level of customer satisfaction of PAO "Sberbank." It seeks different factors that can dissatisfy customers or have a direct influence on them. The research problem goes as follows:

To understand the most the most important service quality factors that affect customer satisfaction in a Russian bank PAO "Sberbank." The problem can be

explained by finding answers to the research questions. What is customer satisfaction? What is the current level of customer satisfaction of Sberbank? What are different factors that can affect customer satisfaction in Sberbank?

The theoretical framework of the study is concentrated on factors that influence customer satisfaction in PAO "Sberbank." SERVQUAL dimensions and five gaps are reviewed to measure service quality. The service profit chain is analyzed to deeper understand the importance of employees regarding customer satisfaction. Moreover, PAO "Sberbank" is certified to ISO 9000/9001 standards. For that matter, the study will evaluate if the company actually follows them.

Quantitative method is chosen to collect primary data and analyze it. Self-developed questionnaire was made to study customer opinion regarding different services that are provided by PAO "Sberbank." Opinions of chosen customers are analyzed and presented along with the results and findings. The topic was offered by the bank representative in order to help the company with the customer satisfaction analysis. It was suggested to make a survey and ask customers of the bank about their experiences. Consequently, this topic was chosen and it will be further researched by the bank.

To collect primary data, the questions focus on products and services of the bank and how satisfied the respondents currently are. 100 respondents voluntarily participated into the questionnaire and left their anonymous opinions regarding their satisfaction of the bank. Speaking of limitations, the time is limited which forces the researcher to narrow down the thesis topic and to analyze only satisfaction of customers of Sberbank. Besides, the bank wants some materials to be confidential. It prevents the thesis from gathering deeper data. Due to the first limit, the sample size will be 100 respondents.

The thesis is organized into seven chapters. The introductory part includes the purpose of the study, research problem and research questions, research method, the aim and limitations, and thesis structure. It gives readers the clear understanding of this thesis. The second chapter gives information about the case company, its products and services. It helps readers to understand the

current situation the bank in and proceed further with the thesis. The third chapter covers the theoretical part of this thesis. It is used to answer the questions about what is customer satisfaction, why is it important to measure customer satisfaction, what are the reasons of low customer satisfaction, and what are the main theories and methods used to measure the satisfaction level. The researched methodology and results are presented in chapters four and five. The results are showed in the form of figures and analyzed. Conclusion, suggestions and discussion are given in the chapter six.

2 COMPANY PROFILE

PAO “Sberbank” is the largest and the oldest Russian bank, also ranked as the 34th largest bank in the world. With over 16 thousand branches in the country, it employs more than 250,000 people and every 150th family in Russia gets incomes from the bank (Sberbank of Russia, about Sberbank, cited 23.3.2016). Sberbank has been changed dramatically during the past 10 years. It tracks down technological changes, tests a huge part of them and puts the best ones into practice. As a result, a new system of remote service channels appeared, that helps customers to control their accounts remotely:

1. SMS service Mobile Bank, that is used by over 17 million of customers;
2. Online banking Sberbank Online, that has more than 13 million users;
3. Smartphone application Sberbank Online is the newest one, and already has over a million users.

Sberbank also offers traditional services to customers, such as different types of loans and deposits, bank insurance or money transfers. Moreover, Sberbank is the largest issuer of debit and credit cards in Russia and has the biggest chain of ATMs and self-service terminals (ibid., cited 23.3.2016). According to the official site of Sberbank, one of the values is all for the customer, which means a constant work toward exceeding customer expectations and building all activities and services around the clients and their interests and needs. Sberbank states that it values each client equally and always ready to help with financial issues through prompt and convenient services and transparent activities (Sberbank of Russia, Mission and Values, cited 23.3.2016).

The bank also claims to follow its vision, which is to build honest and trustful relationships with each customer and become a useful and integrate part of their lives (Sberbank of Russia, Sberbank's Development Strategy for 2014 – 2018, cited 23.3.2016). This work is going to analyze if Sberbank follows the values and vision by sending a questionnaire to some of the customers of the bank and comparing their experiences with the given statements.

Personal Banking Products

Sberbank offers a variety of deposit products to meet customer needs. The bank also developed networked ATMs services. So far Sberbank has introduced four main deposits accounts to attract customers with different incomes and needs: The “Save” deposit account, the “Top-up” deposit account, the “Manage’ deposit account, and the “Gift of Life” Deposit Account that customers can open to help children with severe illnesses. (Sberbank of Russia, Fixed-Term Deposits Accounts, cited 25.3.2016.)

There are also deposit accounts that allow earning money by following currency exchange rate calculations and “International” deposit account that can be opened with British Pounds, Swiss Franc or Japanese Yen. The bank also works with Euros and American Dollars. Customers of Sberbank can also open any of the deposits independently via Mobile application Sberbank Online. An online deposit gives an opportunity to manage incomes anywhere where Internet is available and has increased interest rates.

Sberbank offers a wide variety of loans to individual customers and companies of all sizes as well. The bank has established different sets of loans to provide customers with options to choose. The bank offers loans for customers who need a small sum as soon as possible, those who need a significant amount of money and those who need a loan for a long period. (Sberbank of Russia, Consumer Loan, cited 25.3.2016.)

Sberbank also offers loans to finance the purchase of property – mortgages – of different kinds to fulfill customer needs (Sberbank of Russia, Mortgage, cited 28.3.2016). Customers can apply to buy property in the new building or on the secondary estate market. There are also loans for parents with small kids and military personnel. However, there are no loans or special offers for students and families who have to pay for education of the kids. Aside from loans, Sberbank offers credit and debit cards for regular customers and loyal clients. Most of them offer charge-free services and go with a set of discounts in many shops. (Sberbank of Russia, Credit Cards, cited 28.3.2016.)

Online Services

Sberbank customers do not always need to visit a branch to perform bank transactions. With newly established online services, clients can make payments, withdraw cash or transfer money anytime anywhere. The list of services goes as follows:

1. Mobile bank is a free-of-charge service that allows you to pay for yourself or any person who also uses the Mobile bank by sending a message. It also sends information about your card and transactions to your phone.
2. Sberbank Online is an internet banking, that allows clients to pay for mobile service and utilities, get detailed information of all bank accounts opened in Sberbank, open new deposits and many more.
3. Autopayment is a service that pays customer bills on a day they choose using the card they prefer. It is a guarantee that all utilities bills are paid.

The online bank uses valid security certificate and is protected from cyber-attacks. Clients have a 24-hour access to their accounts and can perform almost all transactions they make in the bank office at home.

According to the Client satisfaction survey that was held in 2014, the level of customer satisfaction is slowly growing and is higher compared to other banks. The main question of the survey was if customers can recommend the services of Sberbank to friends (Sberbank of Russia, Customer service improvement, cited 2.4.2016). This thesis is going to create a questionnaire that will reflect the customer satisfaction by services of Sberbank in 2014, so that it will be possible to compare if Sberbank is developing in the right direction.

3 HOW TO MEASURE CUSTOMER SATISFACTION

The third chapter of the thesis uses references to relevant literature to emphasize concepts and theories that are the most important for the study. All statements are critically evaluated to identify which variables influence the main subject - customer satisfaction. This is the basis for the survey.

Customer satisfaction cannot be limited to one short concept and include different ideas: customer loyalty, customer delight and customer retention, to name a few. Satisfaction is a word that summarizes the feelings of customers that they hold about their experiences with a company (Hill, 2007, 2). Customer satisfaction is an essential part of every successful business, thus every company strives to increase the level of satisfaction and improve business performance. Besides, customer satisfaction is not a concept that cannot be measured and managed. Companies spend millions of Euros and people hours trying to influence customers and to encourage them to become loyal (Glowa 2014, 8).

How can companies know that they are succeeding in satisfying the customers? If a company knows customer expectations and attitudes and can meet the requirements, they are more likely to make successful decisions and increase customer satisfaction. Consequently, perceptions of customers should be accurately measured by models that have been proven effective (Hayes, 2008, 80).

For organizations in service sector such as PAO "Sberbank", a questionnaire is the most appropriate way to discover customer expectations. Unlike other industries, for example in the manufacturing industry, where there are indexes such as the size of the product, service sector has little in the way of quality measurements. For example, a company can measure the time it takes to perform their service and claim it is fast, though customers may consider it as slow. (Hayes, 2008, 16.) Therefore, a questionnaire shows how customers perceive the products and services of an organization.

It is usually very expensive to measure customer satisfaction and collect the data that will help to develop an efficient questionnaire. Companies should understand customer perceptions and then analyze it, thus this is one of the most important investments that companies should make, even though payoffs will be seen only in the long run (Cochran 2003, 3).

There are many factors that affect customer satisfaction: helpful and knowledgeable employees, service quality, competitive pricing, competitive pricing and billing clarity (Hokanson 1995, 16). The Figure 2 shows all the factors that affect customer satisfaction.

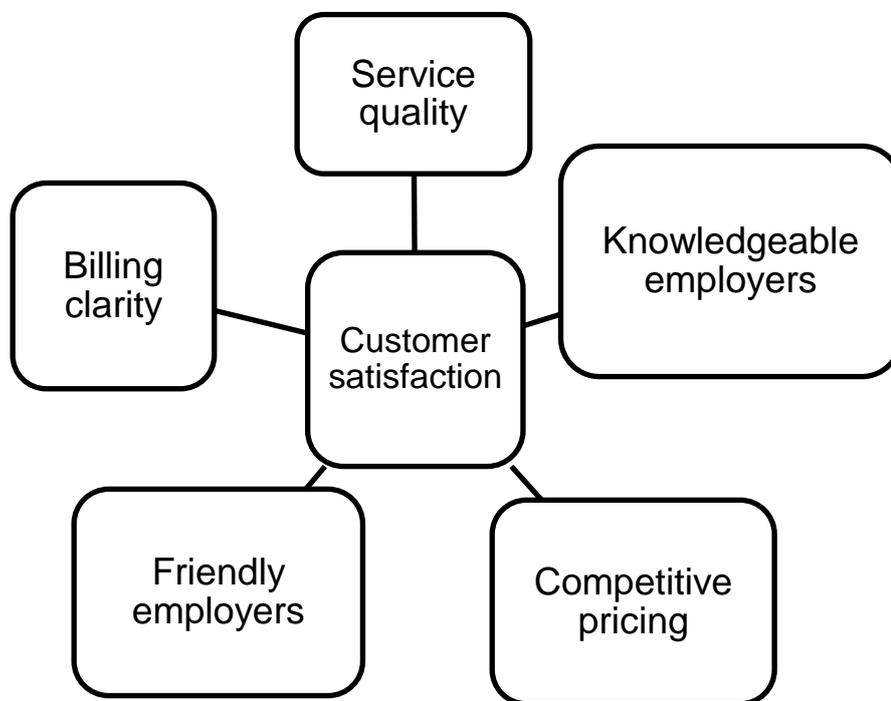


FIGURE 2. *Factors That Affect Customer Satisfaction*

There are multiple business models and theories that allow measuring the factors and drawing a conclusion about Sberbank performance concerning customer satisfaction. Therefore, the thesis is going to analyze the models that have proven effective as well as go through an ISO 9000 guideline. PAO “Sberbank” stated that it follows the guideline and this work is going to examine the validity of the statement.

In service-oriented companies, service is provided by employees who interact with customers. This can be either face-to-face meetings or phone calls and emails, thus a company should not underestimate the importance of employee satisfaction. It is important for Sberbank to measure the satisfaction of their employees and the level of loyalty, since if employees are treated badly, this message will go to customers. Dissatisfied employees do not show enthusiasm for company services and can even judge it publicly (Szwarc 2005, 13).

Employee satisfaction means an attitude of a single employee towards the job. Someone with high satisfaction is more likely to express positive attitude towards the job, while someone with low satisfaction is more likely to show negative attitude. This dissatisfaction can be caused by the feeling that the company could do more for the customers. Besides, employees could blame the company for the way they are treated. Whether the case, customers will be affected by the employee dissatisfaction. (Robbins 2001, 85.) To introduce the importance of the employee satisfaction to Sberbank, the Profit Chain Model will be introduced in the chapter three.

3.1 SERVQUAL measurements

The SERVQUAL model was developed by Parasuraman, Zeithaml and Berry (1988, 15) to identify five different gaps between customers expectation and service that is provided by a company. Customer expectations mean desires and hopes they have prior to the service and perceptions mean evaluation of the service that have been provided. If expectations are greater than the actual performance, then customer dissatisfaction occurs. On a contrary, the smaller these gaps, the better service quality is. As it is shown in Figure 3, the model measures five gaps that enable to analyze the service quality from the customer perspective (Strong, 2014, 211).

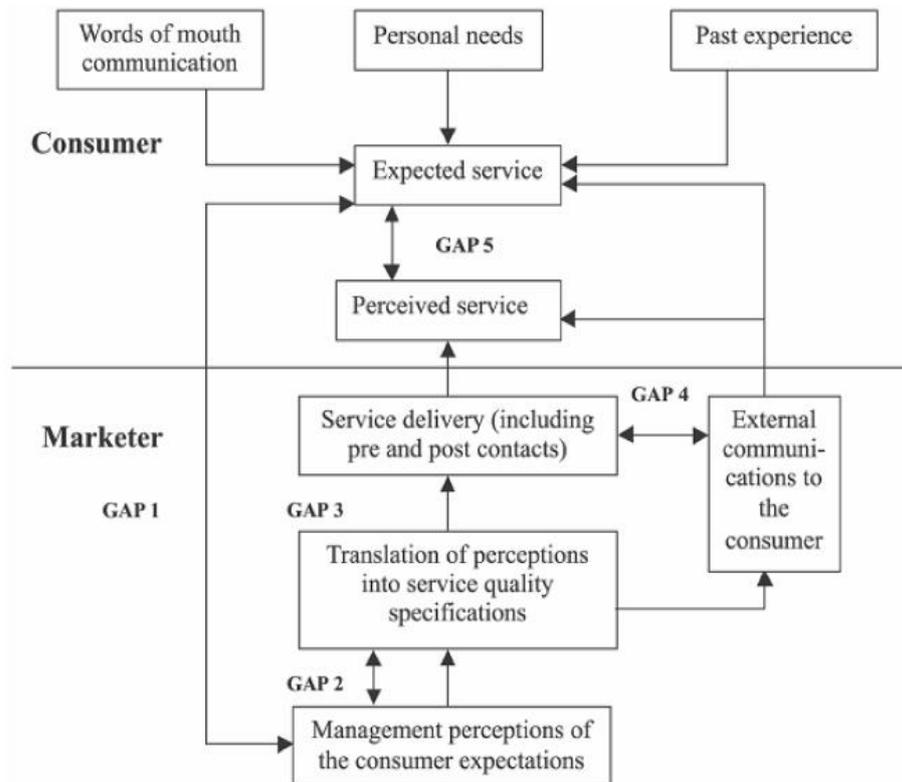


FIGURE 3. *Gap Model of Service Quality*

GAP 1 – Expected service – management perception of consumer expectations

The GAP 1 shows the gap between customer expectations and how management sees those expectations. The gap appears when managements do not understand customer wants and wishes. It is likely to happen in companies with lack of good customer satisfaction research. Moreover, bureaucracy is also responsible for a big gap since it is an ineffective way of communication. To avoid the gap, the company should always conduct different researches and be aware of customer expectations. A company that is aware about the gap should seek the best ways to get in touch with customers and become aware of their expectations. To keep the gap small, a company should aim at building strong relationships with customers, avoid many layers of management and develop an effective way of upward communication. (Zeithaml, Bitner and Gremler 2006, 38.)

GAP 2 – Management perception – service specifications

Understanding customer needs is important, though companies also need to know what kind of services should be provided to customers. GAP 2 appears when services are designed without thinking about customer needs. It can appear because of inadequate service scope, absence of goal settings or inappropriate task standardization. To make the gap smaller, a company should develop measurements to measure customer perception and company's performance. (Zeithaml et al. 2006, 39.)

GAP 3 – Service delivery gap

Even if a company has closed the first two gaps, it may still have problems providing services that meet customer expectations. GAP 3 appears when the company fails to deliver services in the way that customers need. The gap indicates that delivered service did not match the standards. It happens due to failure to analyze and match the supply and demand, as well as inefficient human resource policy. To close this gap, companies should build their strategies around delivering excellent service. To be more precise, service is delivered as it was designed when employees are motivated and are able to deliver quality service. A company should hire people with necessary skills and interest in doing the work. Then the company should reward and promote the employees to retain them. (Maglio, Kieliszewski 2010, 210.) Team-work and co-operation are essential elements that company should consider the close the gap (Zeithaml et al. 2006, 42).

GAP 4 –Service delivery – external communications

When a company has done everything to close previous gaps, there is still a risk of failure to meet customer expectations, if the service that is delivered does not match with communications about it. The GAP 4 can be also called a communication gap: when companies advertise the services on different Medias, customers expect the quality of services to be as promised. Otherwise, customers are dissatisfied and consider the quality of service low. Therefore, companies should focus on developing strategies to reach customers in order to provide services in the right way (Zeithaml et al. 2006, 43).

Companies can close the GAP 4 by creating advertisements that accurately describe the offerings and how they delivered. As a result, realistic expectations will promote positive perception of services (Kulasin, Fortuny-Santos 2005, 134).

GAP 5 – Expected service – perceived service

The previous gaps create the GAP 5, which define the difference between expected services and perception of the received service. The key to closing the GAP 5 is to close previous four gaps. Companies should carry out different researches to know customer expectations while working with employees to provide the right service in the right time.

After publishing the GAP model, Parasuraman, Berry and Ziethaml developed five dimensions and a scale named SERVQUAL to measure the gaps mentioned above. The dimensions are described as followed:

1. Tangibles: Aspects of personnel, equipment and physical facilities
2. Assurance: The ability of employees to convey trust, their knowledge and courtesy
3. Reliability: The ability of a company to perform the services accurately
4. Empathy: The level of individualized attention to customers
5. Responsiveness: The willingness of employees to help customers and deliver quality service. (Iwaarden, J., Wiele, T., Ball, L. & Millen, R. International Journal of Quality & Reliability Management Vol.20 Issue 8 2003, 922).

The dimensions could be further divided into 44 questions, yet it is not relevant for the topic of the thesis. However, SERVQUAL measurements and five gaps will help to design the questionnaire: some questions will be developed according to the gaps and dimensions mentioned above to understand customer expectations and the service that is provided.

3.2 The Service-Profit Chain

The service profit chain was first developed by Heskett, Sasser and Schlesinger (1997, 11) who stated that there are strong relationships between revenue growth, profit, customer loyalty, customer satisfaction, employee capability, the value of goods and services delivered and productivity. The aim of the service profit chain is to create a working environment within a company where highly motivated and satisfied employees interact with customers and create superior customer experience (Heskett, Sasser & Schlesinger 2015, 81). It shows that profitable business and revenue growth is possible only if the service is provided by satisfied employees.

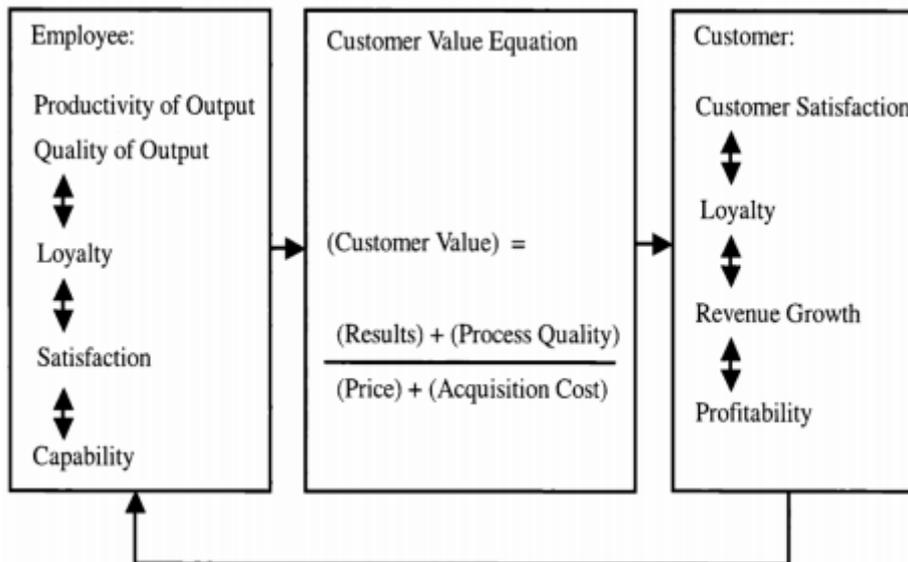


FIGURE 4. *The service-profit chain*

The components on the right side such as revenue growth and profitability indicate that company's value is determined by customer value. The elements on the left side explain how customer value is created: the higher the loyalty of customers, the more valuable the relationships, the customer is more satisfied and loyal; and the better service is perceived, the more satisfied customers will be (Bruhn & Georgi 2006, 33). Simply put, customers evaluate services and

when the evaluation is positive, customers become loyal. As a result, it increases the company's value.

In companies where the service-profit chain is applied, more customers are loyal; they buy more and tell others about the company and positive experience. The company should develop different strategies and policies to support employees, since they deliver company's values to customers. The level of employee satisfaction is measured by feelings they have about their jobs and relationships with other personnel.

To create the employee satisfaction, a company should design a workplace, provide training, rewards and benefits as well as bonuses and tools to serve customers. (Heskett et al. 1997, 12.). The service-profit chain explains why the motivation and satisfaction level of employees is important to create profitability. The management of Sberbank may perceive it as a helpful tool to enhance profitability of the bank.

3.3 The ISO 9001:2000 standards

The ISO standards are a set of recommendations that can be applied by organizations of any size, regardless of type and service or products provided. An organization that applies the standards correctly is able to deliver services that make customers satisfied. ISO is a non-governmental organization and the standards are not required to be applied, however, many organizations recognize and implement them, since the standards help measure customer satisfaction and demands. ISO 9001:2000 standards put customer satisfaction in the center of a successful organization (Hoyle 2009, 4).

The principle of customer focused is explained as follows:

“Organizations depend on their customers and therefore should understand current and future customer needs, should meet customer

requirements and strive to exceed customer expectations"(Eight Quality Management Principles, 1).

The standard states that an organization should understand customer's needs. In this case, customers can be purchasers or users of inside or outside of an organization. It states that by understanding customer needs and wishes, organizations can achieve a better position on the market and be more flexible toward changes. The standard also claims that organizations should constantly measure customer satisfaction and take steps to increase it (Mutafelija and Stromberg 2003, 122).

To measure customer satisfaction, ISO standards recommend conducting a survey, but there are no requirements about what kind of a survey a company should have. However, there are advices on what to do with results:

1. Company is able to determine current level of customer satisfaction;
2. Company knows what needs customers have that are not met;
3. Company is above to develop new ideas about products and services;
4. Company is looking for new opportunities regarding customers' satisfaction;

Regarding the questionnaire of Sberbank customers, the questionnaire is going to be based on the customer satisfaction that is provided by the theory above. At the end, the results of the questionnaire will be evaluated according to ISO standards suggestions.

4 RESEARCH METHODOLOGY

The research was based on the quantitative method using the quantitative questionnaire. This type of the research aims at getting answers to standardized items which will help find an explanation or develop predictions that will be true for other persons. The main idea is to develop generalizations that can answer the main question or to contribute to theory (Johnson and Christensen 208, 240). Quantitative research starts with a theory or a problem statement and involves a quantitative data analysis. It requires reduction to clear variables, cause and effect thinking, use of measurements, analysis and test of theories.

4.1 Sample size

The selected sample was chosen after a consultation with a supervisor and a helping teacher. It was decided that 100 respondents will answer the questionnaire. The researcher personally contacted Sberbank clients via their official group on the social network VKontakte. Many customers were contacted and asked to complete the survey, and the researcher stopped asking new customers when the number of answered respondents reached 100. Their gender was not important but the age was. Sberbank allows using its services for people older than 14 but one can only use the full range of products and services after 18. Moreover, people older than 65 cannot use some services (for example, they cannot take a loan). Thus, the age group between 18 and 65 was chosen. Besides, Sberbank has special programs for wealthy people and these programs are not relevant for this thesis. Therefore, only middle-class citizens and students answered the questionnaire. In order to find the respondents who use regular Sberbank services, the researcher asked them about the type of their Sberbank card by messaging them in VKontakte. Middle-class customers and students use Sberbank Standard Cards and have access to regular

Sberbank services, while people with high incomes get Sberbank Premier Cards, use advanced services and have personal Sberbank assistants. (Sberbank of Russia, Premium Bank Cards, cited 04.05.2017). Participation of the respondents was voluntary and all the private information will be kept private.

4.2 Reliability and validity

Validity refers to a situation when evidence proves that the findings are reasonable (McMillan, 2012, 17). The research is not considered valid if the researcher misinterpreted the answers of the respondents or if the respondents did not understand the questions clearly. The respondents can also be influenced by factors out of researcher's control, such as technical factors, time and mood. (Ghauri & Gronhaug 2005, 80.) The results of this survey could be influenced by the situation the respondents are. They could have felt tired to carefully fill the survey. Moreover, it is conducted in English language which is not their mother tongue. However, necessary steps were taken to avoid uncertainty and create clarity:

- No things had been changed in a questionnaire during the time answers were collected or later;
- Special instructions were send to respondents to provide additional guidance;
- Questions were made based on theories discussed in previous chapters to ensure validity.

For example, respondents were informed about the flow of the questionnaire and all questions raised by them were answered in a private conversation via social network. During the design process, it was decided to keep the questions simple and avoid open questions so that the respondents would easily understand the questions. Anonymity was promised so that respondents would feel comfortable while feeling the questionnaire.

Reliability can be described as the stability of the measure (Ghauri & Gronhaug 2005, 81). Research reliability can be measured if another researcher conducts the same research in different time and place. The research is reliable if results are consistent. The questionnaire was based on the theories described in previous chapters so that the respondents could easily rate the quality of performance of the bank on a ten-point scale where 0 meant highly dissatisfied and 10 meant completely satisfied. The survey took place during the summer months of 2016. The questionnaire was created and published on Webropol and then sent to customers of the bank on a social network VK.com. When 100 customers answered the survey, it was closed and analyzed on Webropol. This website allows to combine data in f that were analyzed.

The survey is based on the main attributes of customer satisfaction as described by the ISO 9001:2000 standards which includes quality of products and services, overall communication, accessibility and the performance of bank employees. Prior to conducting the survey, it was checked by several supervisors to examine the draft and remove any misunderstanding over the questions and terms. The results showed that some questions were too wide and supervisors advised making more precise questions.

The results of quantitative questionnaire can be explanatory, confirming, or analytical. The quantitative method allows respondents to answer questions without any rush, can cover different geographical areas, respondents can choose when they want to answer the questions. It does not require any special skills or specialists with advanced knowledge. (Grigoroudis and Siskos, 2010, 171.) It also allows summarizing questions into figures and tables. As long as the questions fulfill the purpose of the study, it is easy to receive accurate answer and enhance the quality of the research.

5 RESULTS

In this chapter of the thesis the results of the survey are analyzed. Results are presented in forms of figures. A short summary will be given after each question based on the results. Here, the results of the survey are presented in the form of the figures. A short conclusion is made after every question to summarize the findings.

FIGURE 1. *Customer satisfaction regarding Sberbank "Debit card" product*

	0	1	2	3	4	5	6	7	8	9	10	Total	Average
The convenience of obtaining a debit card	0	0	2	6	4	11	19	24	10	17	5	98	6.71
The quality of information that was provided by employees of Sberbank	0	0	1	6	7	11	10	17	21	23	2	98	6.91
The extent to which employees tried to be helpful and solve your problems	0	0	1	6	9	12	8	16	19	24	3	98	6.88

This figure shows the customer satisfaction towards the "Debit card" service. According to the figure, 98 out of 100 customers of Sberbank have the debit card. 23 respondents rated the convenience of obtaining the card as 5 or lower. The highest group accounts to 24 people who rated it as 7 followed by 19 who chose 6. In general, customers seem to be more satisfied with the way Sberbank delivers debit cards to customers than dissatisfied. Likewise, the rate of satisfaction regarding the quality of information provided by the employees of Sberbank is also adequate. However, customers showed completely different opinion regarding the extent to which employees tried to be helpful. 24 people rated their performance as 9 and 19 people admit it is as high as 8. However, 12 people said it is average and 9 people were nearly completely dissatisfied. It

could indicate that there is no consistency in training employees so that they perform services differently in different branches of the bank.

Respondents outlined that they do not need help of Sberbank employees regarding their debit cards. 41 of them never contact the customer support team, while 33 customers ask for help once a year. This could lead to the fact that the product does not have major weak points that would make people seek for help. It could also mean that customer support team is capable of solving problems for customers when it comes to the debit card.

FIGURE 2. *Customer satisfaction regarding Sberbank "Deposit" service*

	0	1	2	3	4	5	6	7	8	9	10	Total	Average
The convenience of opening a deposit account	0	0	1	1	3	6	10	8	11	16	2	58	7.16
The quality of given information that was provided when you opened the account	0	0	1	1	4	7	9	10	10	14	2	58	7
The extent to which employees tried to be helpful and interested in solving your problems	0	0	2	1	5	6	6	5	12	17	4	58	7.19

According to figure 2, 58 out of 100 customers use the service. The average rate is high, with 9 being the highest number in all three categories. The figure does not show any significant point of satisfaction or dissatisfaction, which could mean that Sberbank has a strong and consistent model of providing the service to customers. 29 customers of the bank need regular help with their deposits, while only 7 never ask it. This could possibly mean that Sberbank does not allow customers to operate with their deposits independently, without asking the bank employees.

FIGURE 3. *Customer satisfaction regarding Sberbank "Loan" service*

	0	1	2	3	4	5	6	7	8	9	10	Total	Average
The loan conditions that were offered by Sberbank	0	0	1	3	3	5	12	5	6	3	0	38	6.05
The quality of information about the loan provided by Sberbank employees	0	0	1	2	3	3	1	5	12	11	0	38	7.13
The extent to which employees tried to be helpful and interested in solving your problems concerning the loan	0	0	1	3	3	1	3	6	9	11	1	38	7.08

Figure 3 shows that only 38 customers out of 100 have ever taken a loan in Sberbank. Even though the rates of the quality of information about the loan and the extent to which employees tried to help with the loan are high, the number for the loan conditions offered by the bank is average, which might mean that other banks have something better to offer. The figure could potentially show the weak point where Sberbank loses potential clients.

The biggest group of people needs help several times a year, with 12 people seeking for help monthly. In general, customers seem to have problems with their loans, which can also be a reason why only 38 respondents have taken it in the bank.

FIGURE 4. Customer satisfaction regarding Sberbank "Credit card" product

	0	1	2	3	4	5	6	7	8	9	10	Total	Average
The convenience of obtaining a credit card	0	0	1	0	2	3	18	13	12	7	1	57	6.89
The quality of information that was provided to you by employees of Sberbank when you got the credit card	0	0	1	0	3	4	1	10	18	16	4	57	7.68
The extent to which employees tried to be helpful and interested in solving your problems concerning the credit card	0	1	0	0	4	3	2	8	17	20	2	57	7.65

This figure shows that the biggest group of respondents rated the convenience of obtaining the credit card as 6, with the second biggest group rating it as 7. In fact, the amount of badly dissatisfied customers regarding the credit card is minimal, with only one respondent rating the convenience of the service and the quality of information provided by Sberbank employees as 2, and one who considers the extent to which Sberbank employees tried to be helpful as 1. 57 respondents have the card, which is just above the half. The figure shows that there are no huge disadvantages of the product, but no huge advantages that could make customers rate the service higher as well.

Most of the respondents seem to ask for help at least once a year, with many people also asking help several times a year. 6 people ask for help every month. This is a matter that requires further research. If the reason that makes customers ask for help leads to their dissatisfaction, it can potentially harm the company. Dissatisfied customer could choose an alternative bank in hopes of receiving better service.

FIGURE 5. *Customer satisfaction regarding Sberbank "Mobile Bank" service*

	0	1	2	3	4	5	6	7	8	9	10	Total	Average
The usefulness of the service	0	0	0	0	2	1	10	17	20	26	16	92	8.11
The simplicity of using the service	0	0	0	0	2	1	9	15	18	28	19	92	8.24

Figure 5 shows that 90 respondents use the service. It is the highest number of all products and services Sberbank provides to regular customers. The biggest group of customers rated the usefulness of the service as 9, with 8 being the second largest group. The numbers for the simplicity of the service are also very high, with 9 and 10 being chosen the most often. The figure shows that respondents are highly satisfied with the service, they find it useful and simple to operate. 31 respondents rate the level of understanding and support of the employees of the bank as 8, while 4 customers rated it as 3 and 4. The average is 7.04, which is far above the average, but there is still a room for improvement.

FIGURE 6. *Customer satisfaction regarding Sberbank "Sberbank Online" service*

	0	1	2	3	4	5	6	7	8	9	10	Total	Average
The usefulness of the service	0	0	0	1	0	1	5	4	16	19	19	65	8.54
The simplicity of using the service	0	0	0	0	1	3	6	5	9	22	18	64	8.44
The extent to which employees tried to be helpful and interested in solving your problems concerning the services	0	0	0	2	4	3	10	12	14	17	3	65	7.32

This figure shows that 65 respondents use the "Sberbank Online" service. This is the highest rated service, two groups of 19 respondents rated it as 10 and 9. The respondents find the service simple, with 22 people marking the simplicity as 9 and 18 as 10. However, the rate of extent to which employees tried to be helpful and interested in solving problems for the respondents is lower. Even though the biggest group still ranked it as 9, 10 other respondents rated it as 6. The service is relatively new and in constant development, which could mean employees are not aware of the latest changes and fixes. The biggest group of respondents never asks for help, while 17 respondents need help once a year. These are good rates for the new service, and the reason for it could be that the service is simple as was shown in the previous figure.

FIGURE 7. *Customer satisfaction regarding Sberbank "Autopayment" service*

	0	1	2	3	4	5	6	7	8	9	10	Total	Average
The usefulness of the service	0	0	0	5	3	1	7	9	10	5	0	40	6.55
The simplicity of using the service	0	0	0	5	5	10	5	8	4	3	0	40	5.75
The extent to which employees tried to be helpful and interested in solving your problems concerning the services	0	0	0	1	3	6	10	5	8	6	1	40	6.7

"Autopayment" is one of the newest services offered by Sberbank, and less than a half of respondents use it. 10 respondents rated its usefulness as 8, and the same amount of people rated its simplicity as 5. This is the service with the lowest average rate for the simplicity, other two statements are rated as 6.55 and 6.7 respectively. The figure shows that a lot of adjustments need to be done in order to satisfy customers who want to use the service.

Two biggest groups of respondents need help several times a year or more often. Only 3 respondents do not ask for help regarding the service. Sberbank has a lot to do to improve this situation. The vast majority of respondents can easily access the closest branch of Sberbank. The bank has the biggest number of branches in Russia and tries to build at least one outlet on every two or three streets. Should people have the problem, they could come to the bank without investing a lot of time in getting to the closest branch. Accessibility allows customers to do business with the bank more easily, thus it is important to have branches in different locations.

FIGURE 8. *How respondents feel Sberbank cares about them as its clients*

0	1	2	3	4	5	6	7	8	9	10	Average
0	0	0	1	1	4	12	31	41	10	0	7.34

It is just moments that make the client feel that company cares about them but the results of those moments can bring long-term benefits. According to the figure 8, Sberbank knows how to make its customers feel special, since 41 respondents rated this feeling as 8. The overall picture shows that clients are satisfied with the level of caring Sberbank provides them, but there are also 12 respondents who ranked their feeling as 6. As a result, the figure shows that over 10% of respondents could feel better if they felt Sberbank cares about them more.

There is still no effective set of specifications that could allow evaluating how services would satisfy clients before actually launching them. Thus, post service evaluation has to take place. Problems can arise regardless of the service, thus the ability to solve them quickly and rapidly react to customer complains can become the key factor by which customers will chose to stay or to leave the company. 35 respondents find the ability of problem solving above average marking it as 8, and the second biggest group marked it as 7. The average number is 7.27 which means most of the respondents react positively to situations when Sberbank team solves the problem for them.

FIGURE 9. *How Sberbank informs respondents about changes in their products and services*

	0	1	2	3	4	5	6	7	8	9	10	Average
Services	0	1	1	7	13	5	25	29	12	7	0	6.13
Products	0	1	2	7	8	8	27	27	15	5	0	6.14

Many products and services of Sberbank are in development, and the bank constantly updates them. Therefore, the bank has the responsibility to share information about updates with its clients. However, the figure 9 shows that respondents are not satisfied with the way Sberbank informs them about the changes. Even though the biggest group picked 7 for the services and both 6 and 7 for the products respectively, 7 respondents rated it as 3. Hence, Sberbank should find the core reason of why customers do not receive information about changes.

40 respondents ranked the general performance of the bank as 7 and 24 went as high as 8. This is a very good result, but Sberbank should not underestimate customers who rank the performance as 6 or lower. The figures above shed a light on what could possibly cause dissatisfaction and made respondents lower the mark, but further research needs to be done in order to know the exact reasons. 89 respondents out of 100 are ready to recommend Sberbank to others. However, 11 respondents would not recommend it, which accounts for over 10% of the sample size. Dissatisfied customers pollute the customer base of the bank, persuading potential customers to choose a competitor. Thus, paying attention to those 10% is a task that cannot be ignored.

6 CONCLUSION

This chapter will discuss conclusions based on the results of the study using the data to answer the research question of this thesis. The main aspects of the studied literature are presented along with practical implementations of these aspects in the survey. It discusses the contribution that this thesis does to the customer satisfaction research and draws suggestions based on the results of the survey. Finally, limitations are presented and further research topics are suggested.

The survey indicates the most and the least popular products and services of the bank. The information was collected via a questionnaire that was sent online to the current customers of Sberbank. Based on the results of the survey, it is possible to come to some conclusions. Results are extracted from the figures above and summarize some tendencies and preferences. According to them, most of the customers who use Sberbank services are satisfied or find these services 'average'. However, a big group of respondents rated the convenience of obtaining a debit card, a credit card and a loan as 6 or lower which could indicate a potential area of improvement.

The questions were created based on the theoretical part of the study. The SERVQUAL measurements were analyzed to develop questions from 8 to 10 to ask about customer feelings toward Sberbank performance. First eight questions were developed on the theory about the GAP 3 that describes the importance of delivering services when clients need them. The second and third sub questions of first 7 questions were created based on the Service-Profit Chain theory in order to measure the knowledge and the ability of Sberbank employees help clients with their questions. At the end, respondents were asked if they could recommend the bank to their friends. This is an important question that reflects the theory about the ISO 9001:2000 standards: if Sberbank follows the guidelines and measures customer satisfaction, more customers become loyal and would recommend the bank to other people.

Moreover, many respondents rated the information provided by Sberbank employees and the extent to which employees were helpful as average or lower. It could mean that different employees communicate differently with customers about services provided. More research is necessary to identify the root of this inconsistency but this is where Sberbank could be losing customers. The most negative feedback was received on the Autopayment service. This could be expected since it is the newest one and it still needs some improvements.

On the bright side, most respondents are satisfied with Mobile Bank and Sberbank Online and find it easy-to-use. Besides, most rated the accessibility of the closest Sberbank branch very high, which means surveyed customers can easily access bank services both online and offline. Respondents also replied very positively on how Sberbank employees are capable of solving client's problems and rated high the general performance of the bank. It could mean that regardless of some issues, customers are willing to go to this bank and use its services.

Most respondents would recommend this bank to relatives and friends which could explain the huge popularity of it in Russia. All in all, the questionnaire shows that Sberbank products and services are at acceptable level, but great improvements are needed to enhance the satisfaction level. The result showed that a high number of people were neutral to the loan conditions offered by the bank, as well as to the "Autopayment" service. Almost a half of respondents still do not use the "Sberbank online" service since employees of the bank cannot properly solve problems for customers and fail short at guiding them. As a result, several big products and services of Sberbank are not on the high level where it could satisfy more people.

Almost all respondents found accessibility of Sberbank branches highly satisfactory and the general performance was rated high. It seems like employees of the bank can satisfy the high number of customers. However, in some cases employees cannot provide all necessary information to customers. These kinds of gaps between employees and customers create a negative image of the whole company. Sberbank should study more about the issue.

The first chapter of this thesis recalls a survey that Sberbank had several years ago and shows a figure about customer satisfaction created by the bank. The average number there is 86. As it is seen from the questionnaire, the bank has not improved the level of customer satisfaction. Almost all questions have the average of 8 or 7, meaning the customer satisfaction program they have is not working as efficiently as it could.

6.1 Managerial Implications

This chapter will discuss suggestions that were developed based on the analyzed results of the questionnaire. Findings from this work could be used in future studies as they highlight some important factors about customer satisfaction in banking sector in general and in Sberbank in particular.

Employee education

Employee education is necessary to teach employees about various products and services so that customers would get maximum information, which affects the quality of service and overall customer experience. The thesis would suggest carrying out employee awareness programs. Since a lot of respondents do not know about updates in products and services of the bank, it would be a great place to start for Sberbank to develop employee education campaigns so that employees could guide customers about recent changes in products and services. It would also be a great thesis topic to research the employee satisfaction of the bank to learn about facts that could motivate employees to communicate with customers more.

Beneficial programs for customers

One of the big problems the questionnaire shows is the low level of satisfaction about the loan conditions provided by the bank. Beneficial programs for customers such as more attractive interest rates could change the situation. Advertisement campaign could also be beneficial for the bank. However, more researches should be carried out.

Technical problems fixes

It is hard to imagine a modern world without gadgets and yet customers have to visit the Sberbank branch again and again to use some of its products and services. Improving the technical side could increase customer satisfaction as people would be able to use services and products on their devices.

6.2 Discussion

According to the results, the most popular services of the bank are the Debit card, Mobile Bank and the Deposit account service. Overall, these three services received good ratings from the respondents and they find the employees very helpful regarding these services. However, the Autopayment and the loan services received low rates, which can indicate a problem. Most respondents don't use these services and others rated the extent to which employees were helpful with these services as low. There is an issue with employees helping the client that requires further research.

The present research has some limitations that should not be overlooked. First, the sample size of the biggest Russian bank was 100 respondents. It means 100 people who actually answered the questionnaire. It was enough to generalize results and make a conclusion but a bigger sample size could ensure the opinion of different age groups and genders is precisely defined and analyzed. Second, the language of the thesis is English while the mother language of the respondents is Russian and English is their second language. They are able to read and interpret questions but their knowledge is still limited. Thus, the lack of language skills should be acknowledged. Third, the time available to perform the research was limited. It is not possible to measure changes in customer satisfaction over time thus the thesis is constrained by the due date. The further research is required in order to monitor changes. Different customers have different expectations, thus implementation of this questionnaire in the future could show different results.

The main aim of the study was to analyze current customer satisfaction of PAO Sberbank through a survey of its customers. 100 respondents answered the survey and results were analyzed and presented as figures. During the research, theoretical part was limited to three ways to measure and analyze customer satisfaction: SERVQUAL measurements with five GAPs, The Service-Profit Chain and The ISO 9001:2000 standards. These are the proven theories that have correlations to customer satisfaction and can be used to analyze commercial banks.

The questions for the survey were developed based on the theoretical framework. Questions about both the customer experience with Sberbank services and Sberbank employees were added because these are the important factors of overall customer satisfaction. Further research topics can be suggested based on this thesis. Researchers interested in IT, gadgets and apps can study in depth online services of this bank regarding their technical execution and implementation. Moreover, employee satisfaction of the bank can be examined to find the reasons behind them providing different information to customers. Since employee satisfaction influence customer satisfaction, job conditions and training can be studied.

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APPENDIX 1

Questions:

1. Do you use a Sberbank debit card?
 - 1.1. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the convenience of obtaining a debit card.
 - 1.2. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the quality of information that was provided to you by employees of Sberbank when you got the card.
 - 1.3. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the extent to which employees tried to be helpful and interested in solving your problems.
 - 1.4. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how often do you need a customer service support team of Sberbank.
2. Do you have a deposit opened in Sberbank?
 - 2.1. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the convenience of opening a deposit account.
 - 2.2. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the quality of given information that was provided when you opened the account.
 - 2.3. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the extent to which employees tried to be helpful and interested in solving your problems.
 - 2.4. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how often do you need a customer service support regarding your deposit account.
3. Have you ever taken a loan in Sberbank?
 - 3.1. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the loan conditions that were offered by Sberbank.

- 3.2. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate information provided by Sberbank employees concerning the loan.
- 3.3. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the extent to which employees tried to be helpful and interested in solving your problems concerning the loan.
- 3.4. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how often do you ask customer service team for help with your loan?
4. Do you use a Sberbank credit card?
 - 4.1. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the convenience of obtaining a credit card.
 - 4.2. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the quality of information that was provided to you by employees of Sberbank when you got the card.
 - 4.3. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the extent to which employees tried to be helpful and interested in solving your problems concerning the credit card.
 - 4.4. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how often do you need a customer service support team of Sberbank regarding the card.
5. Do you use a “Mobile Bank” services?
 - 5.1. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how useful the service is for you.
 - 5.2. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the simplicity of using the service.
 - 5.3. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how understanding and supportive the employees of the bank were when you tried to solve the problem concerning the service.
 - 5.4. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how often do you need help of bank employees concerning the service.
6. Do you use “Sberbank online” services?

- 6.1. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how useful the service is for you.
- 6.2. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the simplicity of using the service.
- 6.3. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how understanding and supportive the employees of the bank were when you tried to solve the problem concerning the service.
- 6.4. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how often do you need help of bank employees concerning the service.
7. Do you use "Autopayment" services?
 - 7.1. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how useful the service is for you.
 - 7.2. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the simplicity of using the service.
 - 7.3. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how understanding and supportive the employees of the bank were when you tried to solve the problem concerning the service.
 - 7.4. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how often do you need help of bank employees concerning the service.
8. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the accessibility of your closest Sberbank branch.
9. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how you feel Sberbank cares about you as a client.
10. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the quality of problem-solving in Sberbank.
11. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate how Sberbank informs you about new services or products as well as about changes in existing services and products.
12. Using a scale of 0 to 10 (where 10 is the highest and 0 is the lowest) please rate the performance of Sberbank regarding its clients.
13. Will you recommend Sberbank services to your relatives and friends?