



Image. JamesQube in Pixabay, 2017.

Aligning the Organization for Service Excellence

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This problem situation was written by Raúl Jaime Ruiz Cabrera (rjruiz@tec.mx), and translated by an AI program (ChatGPT), with the purpose of serving as discussion material in the classroom; it does not intend to illustrate good or bad administrative practices. The story on this document is a fictitious situation based on the author's personal experience and knowledge of the banking industry.

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Context

Banco Mexicano del Ahorro (BMA) is a financial institution with a long-standing tradition in Mexico. Headquartered in Mérida, Yucatán, it focuses on promoting savings, especially among middle- and lower-middle-income individuals in the states of Yucatán, Campeche, and Quintana Roo.



Source. Angelolucas in Pixabay, 2014.

The bank operates under a “fair treatment” policy; that is, it pays competitive interest rates to savers and offers loans at fair, non-usurious rates, requiring reasonable documentation and guarantees. It is a highly appreciated bank by the customers, who feel that they have a friendly bank that supports them honestly in their financial needs. Due to this appreciation, the bank’s profitability is among the highest in the Mexican banking system because customers try to meet their commitments and repay their loans on time, keeping the level of non-performing accounts among the lowest in the sector.

Jorge, the newly appointed director of the bank, knows that, given the context in the country—where 29% of the population lives in moderate poverty, 36% in poverty, and 7% in extreme poverty (López Suárez, 2024)—the bank has a great opportunity to expand into other states and become a truly national bank. Initially, his plan is to expand into the states of Guerrero, Oaxaca, and Chiapas, which, together with the Estado de México, are the states with the lowest GDP per capita in the country, according to INEGI data (Cuéntame de México, 2026) – see Exhibit 1.

However, before deciding, Jorge chose to investigate in depth how external customers perceived the bank. He does not want to risk increasing the number of branches without being certain that BMA has the capacity to offer quality service and maintain the bank’s profitability.

Service Quality Assessment

To conduct this research, Jorge spent several weeks visiting branches to observe the service provided to customers, talking with them to see how they were being treated, what they thought of the bank, and to learn firsthand about the physical condition of the branches. Knowing that most employees still did not recognize him physically as the new director, many times he acted as a “mystery shopper” to truly understand how the bank’s executives and staff addressed customers. In addition to these visits, Jorge also applied his marketing knowledge to conducting several focus groups, which he personally moderated, to gain a deeper understanding of customer perceptions, especially in those aspects that had left him concerned during his visits to the branches.



Source. RonaldCandonga in Pixabay, 2020.

What he found in these informal studies did not leave him fully satisfied. In fact, he became frankly concerned about some issues. As positive aspects, he realized that the bank’s employees were trying to provide the best service possible, even though it was not always achieved. In addition, he realized that although the brand still had a good image among customers and that many of them were thus loyal to the bank, he also realized that many other customers were not satisfied with the service they received, with the way they were treated by the executives, and that they continued going to BMA

because they had no other option, since other banks did not offer suitable savings and credit alternatives for them.

This is not an acceptable situation for Jorge. On the one hand, he faces the risk of losing customers when stronger banks decide to enter this segment with accessible products, better infrastructure, and more and better services. But on the other hand, he cannot think about expanding into other states, as is his plan, because he does not have the current operation secured. What would happen if the bank expanded and the service deteriorated even further?



Source. AhmadArdity in Pixabay, 2016.

This led Jorge to think about conducting a more formal study of service quality to understand exactly where the failures are and, with that information, implement corrective measures. When discussing this with Silvia, a good friend from college and owner of a market research agency, she told him about SERVQUAL, an instrument specifically designed to measure service quality and suggested that he conduct a study applying it to a sample of customers across all the bank's branches. Jorge agreed to hire Silvia's agency to conduct the study. See Exhibit 2 to review the SERVQUAL's dimensions, the attributes associated with each dimension, and an example of the perception instrument.

SERVQUAL: Results and Analysis

Silvia designed the instrument and the study itself and worked for 6 weeks to apply it to customers across all the bank's branches. Upon completion, she presented the results to Jorge, among which she showed him the following table:

Table 1. SERVQUAL results by dimension.

DIMENSIONS	PERC - EXP
Reliability	-7
Responsiveness	-11
Assurance	+2
Empathy	-5
Tangibles	+5

Source. Data compiled by the author to show SERVQUAL's results, 2026

After reviewing the results in this table, along with the detailed results of each dimension's attributes -presented in Exhibit 3-, Jorge realized that the impression he had formed during his visits to the branches and the focus groups was not wrong.

The study confirmed his assessment that BMA did have problems with the quality of the service provided by its employees. The most significant issue was in the "Responsiveness" dimension. Employees were not willing to do what customers requested and therefore did not respond quickly and promptly to their needs. Customers did not receive adequate information about when their transactions would be completed, and those transactions were not solved quickly.

But Jorge also identified that BMA had a problem in the “Reliability” dimension, since employees made errors when carrying out the transactions requested by customers, as well as a problem, although less severe, in the “Empathy” dimension, since customers felt that they were receiving a generic type of service, the same for everyone, rather than feeling that the bank and its employees provided a more personal service, more attentive to their individual needs.

As positive aspects, Jorge identified that, fortunately, the service problems at BMA had not yet impacted the “Assurance” dimension and that “Tangibles” were still well evaluated by customers. Jorge considered this to be positive because it meant that consumers continued to perceive BMA as a safe bank for conducting financial transactions, in a superior quality physical environment. Having customers feel safe when dealing with their bank is vital for its success.

Next Steps

After reviewing the results of the study with Silvia, Jorge realized that he had a lot of work ahead before thinking about expansion. It is essential that he first solves the service quality issues in his current branches. Jorge has decided to develop, together with Silvia, an internal marketing strategy focused on changing employees’ attitude towards their jobs and the bank’s customers, and on ensuring that operations at all levels are done as fast and error-free as possible. The strategy, Jorge believes, should be implemented with a four-stage approach.

First, he must solve the problem in the “Responsiveness” dimension. Jorge is concerned that this situation implies a problem with employees’ attitudes. From experience, he knows that this is something very personal and internal to employees. It is not something that can be solved only with a training course or a financial incentive. It is a matter of employees liking their jobs and being willing to do things in the correct way. If employees are eager and genuinely interested in doing their job, the rest of the problems will be easier to solve. For this reason, he considers this to be the main issue that he must focus his efforts on.

Second, although it is not the second most critical issue according to the study, Jorge knows that he must solve the problems identified in the “Empathy” dimension. This is a challenge with two aspects. On the one hand, the bank must provide employees with all the information and tools necessary to ensure that they can meet customer expectations, but it is also an issue of employees’ mindset and training. They must first have the will and then be trained to be empathetic, to know how and when to put themselves “in the customers’ shoes” and make them feel important, as customers expect.



Source. Geralt in Pixabay, 2016.

Third, Jorge must design a comprehensive training program to ensure that all employees have the knowledge and skills required to perform their jobs correctly from the beginning and to meet the times and standards promised by the bank. This would help resolve the “Reliability” issue.

Finally, Jorge must establish clear and thorough indicators, both objective measures and KPIs, that allow him to monitor progress and the achievement of the initiatives he implements, so that he can evaluate when the service offered by BMA can be considered of quality once the identified problems have been addressed. Once the operation is properly organized, Jorge will then be able to move forward with his expansion plans.

With this strategy, Jorge expects to improve BMC's culture and operations with a team of reliable, empathetic, and fully customer-oriented employees, thus solving the bank's service quality problems found in the study. As a byproduct of this strategy, Jorge expects to document all the new procedures, policies, and operating systems that were developed to apply them to new branches and scale the operation.

SEE Exhibit 1, 2 and 3 [HERE](#)

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