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## UTILITY BOOST UP THROUGH PUBLIC RELATIONS IN UCBS TO MINIMIZE THE CUSTOMER ALLIED CHALLENGES

MADHULIKA SHAHOO

Head of Department  
Dr. D.Y. Patil Centre for Management and Research,  
Gat No.1029, 1030, Newale Vasti, Chikhali, Pune

### Abstract:

*'Public relation' is an additional weapon at the UCB's hands in meeting the utility challenges while floating its financial products for more useful purpose. As communications grew from word of mouth to fast reporting of corporate ills and skills, so marketing of goods and services and its utilities kept pace with UCBs and other organizations. Now UCB's are aware of the speed of public and media communication; people are experiencing unprecedented levels of good services from these organizations owing to good training and monitoring of staff and facilities. There will always be bad experiences, rude or apathetic staff, arrogant management, and so on, but this is becoming more and more confined to few UCBs and their business.*

*If a UCB desires to procure funds and use it advantageously he has no other option but to keep up the Public Relations and boost utility. In the competitive marketing world, Public Relations have occupied a predominant role to gain the goodwill of the people by enhancing utility of UCB. Public Relations in UCB Marketing always aim at harmonious blending of relationship between the UCB and the customer. In fact we can say that Public Relations are present whenever banker comes into contact with the people. Thus, today, Public Relations to gain utility have emerged as key factor in every UCB with which the public are concerned in one or other way. The banking goals, services or products are required to be promoted in a harmonious way by utilizing the Public Relations techniques at banking floors. This assists to increase utility and thereby marketing efficiency.<sup>4</sup>*

### INTRODUCTION:

#### Definition:

“Public Relations practice in UCB is the deliberate, planned and sustained effort to establish and maintain utility and mutual understanding between UCB and its customers<sup>1</sup>.”

“Public Relations in UCB are a management of harmonious relations and understanding between UCB and its inside and outside public to add to utility and to promote the banking goals, services or products<sup>2</sup>.”

Public Relations are also graphically deciphered as 'P' for performance and 'R' for recognition. In other words, “Doing the right thing and getting appropriate credit for it”. Without performance, there can be no Public Relations in any UCB. Performance and Public Relations are the two eyes of Banking, which always go hand in hand and help the banker to achieve the utility hike. One of the objectives of a public relations campaign should be to differentiate the UCB's brand from the competition, according to Rick Keating, president of CEO of Keating & Co., a public relations company located in Florham Park, N.J. He recommends that UCBs to increase its utility of services may take the following ten steps prior to initiating a

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new campaign:

Aim high, but be reasonable with your expectations.  
Establish goals, objectives and benchmarks.  
Understand what separates your organization from the competition.  
Do not forget to reach out to your employees; they are often your best Salespeople.  
Cultivate relationships with the media before a crisis ensues.  
Determine key messages and ensure that anyone who speaks to the media uses them.  
Ensure that the sales and marketing force "live and breathe" the key messages.  
Have a central point of contact for all media inquiries; employees should not speak to reporters without checking with that central contact first.  
Make sure your media contacts are easy to find on your website.  
Undergo media training. The time to practice your talking points is not during a real interview

#### **PUBLIC RELATIONS IN BANKING SECTOR**

The banking sector which is totally and wholly in direct contact with the public requires Public Relations approach at every stage. Right from the reception counter to deposit or withdrawal counter, at every stage human relations work the most. An atmosphere of cordiality and a helpful attitude has to run throughout the entire corridors of the UCB as its code of conduct and ethics.

Everyone working in the UCB, be an assistant attending to sundry jobs or the Manager, has to care for the customer and his needs. Let it not be forgotten that these customers / depositors, who are the real backbone of the UCB, help in its existence and also in building up its image in the public.

In retrospect the need for Public Relations in UCB marketing arises for the following main areas.

Employees' relations.  
In-service training for staff in Public Relations.  
Launching of new services.  
Community relations.  
Handling of crisis situations, strikes, robberies, frauds etc.,  
Handling of both classified and display advertisements.  
Deposit mobilization, Advancing Loans, Loan recoveries, court matters, distributing subsidies etc.  
Customer relations at the UCB counter and outside the UCB premises.  
Bringing out-corporate publications.  
Organizing activities like General Body Meeting, open house, seminars, workshops etc.

#### **PUBLIC RELATIONS CELL TO IMPROVE UTILITY**

Every UCB, (which is absent in the most of UCBs in Maharashtra) small or big shall have a Public Relations Cell, where Public Relations personnel, should sit in total visibility of persons entering the UCB. They should not be made to sit in the counter like other functionaries of the UCB. Sitting in a counter creates alienation/separation from customers. They should sit in a visible position. Anyone who has any problem can directly discuss with them who should help the customer in getting this work done this will create feeling of belongingness among the customers and thereby build utility for the services rendered by the UCB in their minds.

Normally some UCBs keep a reception counter where a receptionist sits along with other staff and directs the customers to go to the counters concerned. This is like a sorting section in a post office. This really does not solve many problems of the customer. Public Relations Cell or Public Relations personnel about whom we are referring to now get in close contact with the customer and take a much deeper action helping to solve these problems. They educate the customer and tell them benefits of the services provided by the UCB and help to build up faith, utility and goodwill for the UCB. The grades of the Public Relations personnel could be according to the grades of the UCB. Time has come now when every UCB should think in terms of opening a Public Relations Cell, be it small or big.

UCBs in co-operative sector about which we are discussing in this thesis need the services of the Public Relations persons in a much greater way. The clients/customers being mostly from rural and semi urban areas, have a little or no knowledge of the Banking systems, and need a greater guidance than others. Therefore the need of Public Relations personnel is more felt in the co-operative Banking sector to enhance utility of their services.

Doing a thing may be good, but doing it better, and in the best possible way should be the motto of any concern and more so in the case of organizations which deal with public. There is no real substitute for a Public Relations Job and it can directly influence utility.

Public Relations Structure in UCBS for Utility Efficiency

The total process of building utility towards a business enterprise and securing a bright public image of the enterprise is called Public Relations. Earlier the publicity activity was known as P.R. which is equally useful in marketing activity of launching the product into the market and its sale along with creating utility for its product and services in the minds of customers.

Educating people about a utility of services and creating interest in them for such a service requires more than advertising and sales promotion. "Peoples' tastes, desires and utility factors are developed by the unobtrusive influences about the things they read and watch in radio and television and movies, what they hear others talk about. The unobtrusive non-selling influences have an immeasurable effect on their desire to buy. They create utility and desire for the product or service. They support direct selling activities of advertising and merchandising, giving them an added dimension. They associate product names with the prestige of the company. The many ways in which public relations people can create utility are indispensable to the modern sales programme<sup>3</sup>."

In the case of a co-operative UCB, the task of P.R. would be to identify the concerned public with whom relations are to be built up or maintained for the utility enhancement and thereby for smooth working of the UCB. The UCB's public usually include the members, the present and prospective customers, the state Government departments, local authorities, Reserve UCB of India / NABARD and other commercial UCBS, the press and other publicity agents, local leaders, other elected representatives and such other institutions.

#### **The Need for P.R.**

P.R. is a tool used by management to cultivate contacts and develop utility for maintaining relationship with the concerned public. This helps in developing its business as far as its marketing is concerned. The UCB management may resort to P.R. as a tool to increase utility when it is placed in the following situation.

May become handy when a new service is introduced by the UCB.

In positioning a product or service which is at the declining stage.

To influence a particular group, like offering special services on religious festivals, and other social importance.

When the UCB faces certain problems, P.R. can help to counter the same.

Helps to build UCB's image that can help to market its services easily.

In a co-operative UCB every employee is a P.R. man. The actions and reactions of every employee is important in building up the Utility for Banking services. Such approach may result in creating interest and loyalty of the members. To add to the utility, the members may develop full confidence about the UCB and its activities, it is necessary to create a feeling of belongings in the minds of the members since they are the most significant public in the working of co-operative UCB

PR Officer's Functions to boost up the utility feel:

To inform the public about the corporate objectives and programmes.

To identify the adverse criticism as appeared in the news papers and as obtained from other sources like written or oral complaints from the concerned.

To issue clarifications on criticism appearing in the press.

To arrange for the editing, printing and maintaining of House Journals.

To explain about the extra facilities provided by UCBS.

To explain about the savings deposit scheme through attractive advertisements.

To conduct campaigns in the villages about the various types of loans offered by the UCBS and concessions allowed to farmers.

To organize 'Customer meet' and clarify the doubts of customers.

To send success stories to Press, conduct of press conferences and arranging photo exhibitions.

To conduct local exhibitions; & participate in the exhibition conducted by other agencies like Government etc.

Arrange Radio talks & panel Discussions over Doordarshan by the Chief Executives of the UCBS.

Organizing lectures by VIPs on important subjects in Banking etc.,

To conduct 'Annual Day' of the UCBS.

To install hoarding color sign board and presto gin boards.

To arrange for study visits of Directors/Staff of the UCBS.

**CONCLUSION:**

Each and every employee in the UCBS should be oriented with the need to develop their knowledge, skill and attitude in dealing with the people. Knowledge about the product, dealing with the customers, their psychology and behavior, their product choice decisions, etc. need to be imparted so that they become capable enough in bringing up utility for Banking services in the minds of the customers.

The skill part should take care of handling people, listening, interaction and communication. The attitude of the employees will indicate the degree of motivation in the organization. Suitable training programmes should be designed to meet these specific requirements. The class-room discussions should include live day-do-day incidents of UCB counters and how each one will deal with such situations.

The preparation of marketing mix exercise should consider the present level of employees' orientation towards marketing and plan training programmes to change the culture to suit the marketing objective of the UCB. The major marketing tool is the refined dealings by the employees with the customers.

The member of co-operative UCBS is the most important segment who matters for the development of utility and smooth working of the UCB. Many UCBS have several schemes in order to develop utility and understanding amongst the members. It may be benefiting to suggest that the welfare measures undertaken by some of the leading urban co-operative UCBS in the country may be made applicable to UCBS in the State.

The management has to take decision on the following important areas in undertaking P.R. activities for utility addition;

Deciding the objectives of P.R., such as creating awareness, building credibility, reducing promotion costs, etc.

Selecting the P.R. tools, the message and the strategy

Evaluating the P.R. activities in terms of sales, profit contribution, awareness or attitude, etc. The evaluation results should be analyzed periodically to effect changes if needed to improve the result.

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