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For those and women in business like attire. They don't expect people to be sitting around drinking coffee and chatting. This may cause them to feel uncomfortable and not want to do business with the bank. For young people this would be a very attractiveenvironment. They are not used to the days of old; they may like the informal setting and bring in their friends. This area that I have discussed would be part of the subculture too. Young people generally do not like regimen, rules and regulations, and while these remain intact at Umps, they are semi-hidden in this informal appealing environment.

Social class would also be a major influence on who " shops" at Umps. Although in an informal setting that makes people feel welcome, some customers may feel that they are out of their own class and again feel uncomfortable. Another issue that I see, is that I did not see in the video reference to doing business with ethnic groups such as Hipics. On the website I did not see a link that would take you to a Spanish page. I was not sure when I viewed the videos on the Umps Bank website on what does local look like that I understood the cartoonist message.

Bank like you live: the way we see it Premise was better understood as " We've never thought of ourselves as being simply a bank. We're really more like knowledgeable neighbors, the kind you invite over for a cup of coffee, seek advice from and chat overthe fence. And we're here to help you bank like you live" (Umps. Com). As a consumer of Umps Bank the need recognition is an important factor. It may be as simple as having somewhere to go when you are hungry and tired. Umps Bank offers its guests free coffee and a place to relax and distress.

People tell stories about their experience and having a good experience where you bank is a good way to get you coming back. Umps knows that you will likely tell others, and getting referrals from this personal source of information is what that are hoping for. There are banks and there are banks, and Umps is certainly very unique in this regard. I do not know of any other bank that is emulating Umps, so seeking an alternative may be quite difficult. The Umps Bank website is full of information for the consumer.

Whether or not the customer makes a decision to " purchase" or do business with the bank entirely depends on their experience. " Generally, the consumers purchase 181). Other peoples experience (such as friends) may influence the purchasing session. If they have had a good experience of the bank the chances are that they will be able to make a decision based on that. After the purchase we have to look at the relationship that develops between the customer and the bank (Postprocessor Behavior Marketing an Introduction peg. 181).

If good follow up is made by the bank to the customer, then generally the customer will be happy with his decision to " purchase". However the opposite is also true. Lack of follow up or seemed unfriendliness may cause the customer to have second thoughts. This negative impact may give rise to complaints and potentially cause mage to the reputation of the bank. Service characteristics include intangibility, inseparability, variability and permissibility. Umps Bank sets itself aside from other banks by providing customers with a sense of quality, not something that can be generally perceived by looking, but rather something that can be felt.

The focus of Umps is to have its employees trained in all aspects of the Job and to the same high standards, so that there is no real variability in their standards of service to the customer. The same is true regarding service inseparability. Due to the fact that the customer is present hen the banks services are provided the provider-customer interaction both affect the service outcome. (Marketing: An Introduction peg 250). There may be special offers available for only a limited time which means that when the time has gone the offer is no longer available.

This is known as service permissibility. Just how perishable a product or service is depends on how successful it is in its first offering and Just how much demand there is for the product or service being offered. A service provider could either lengthen the shelf life of the product or service if it proves popular, or they may shorten its life if it doesn't draw many customers. The service profit chain comprises of five links. These are Internal service quality, Satisfied and productive service employees, Greater service value, Satisfied and loyal customers and Healthy service profits and growth. Marketing: An Introduction peg 251). The following is part extract and part my own words from Kettle 13th Edition " Umps Bank" Umps Bank provides very high standards of customer service, from when the customer enters to when they leave. They are always greeted with a smile and a warm welcome. If they are actually a customer then they will be greeted by name. After the customer's transaction is complete they get a piece of Umps chocolate. Can sit and drink coffee and if they have their laptop. Use the available free wife.

Umps bank wants you to stay. Every employee receives six weeks of off-site training about the bankscultureand beliefs and about how the bank operates differently. Placing the employee with the customer rather than them sitting behind a desk makes the customer feel even more welcome. To enjoy what you do as an employee is more important than Just what you do. The design of the bank, even though it looks more like a hotel lobby than a bank, didn't actually cost them anymore Han if they had invested in a more traditional setting.