The Effects of a Minimal Intervention on the Acquisition of Behavior and an Evaluation of the Utility of its Maintenance

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Western Michigan University

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THE EFFECTS OF A MINIMAL INTERVENTION ON THE
ACQUISITION OF BEHAVIOR AND AN EVALUATION OF THE
UTILITY OF ITS MAINTENANCE

by

Cheryl Anne Brandt

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THE EFFECTS OF A MINIMAL INTERVENTION ON THE
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UTILITY OF ITS MAINTENANCE

Cheryl Anne Brandt, M.A.
Western Michigan University, 1983

Data based measures are rarely collected in organizations to evaluate the performance of individuals and of any, except for the most major, projects implemented. The present study attempted to determine what was needed to initiate behaviors in implementing new activities and how long it was worthwhile to maintain those behaviors. A minimal antecedent control procedure was utilized to establish product promotion behaviors with six tellers in two banking branches. Data were collected both on teller behavior and the outcomes of teller behavior. The results of the study showed that antecedent controls were enough to initiate behavior but that over time, the project's usefulness declined and the behavior was less worthwhile to emit. Types of information sources available to evaluate systems were discussed along with suggestions for future research.
ACKNOWLEDGEMENTS

The successful completion of this study and manuscript was dependent, to a great extent, on several individuals' contributions. I would like to recognize these people for their effort by citing them here.

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Cheryl Anne Brandt
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# TABLE OF CONTENTS

ACKNOWLEDGEMENTS ................................................................. ii

LIST OF FIGURES ................................................................. iv

Chapter

I. INTRODUCTION................................................................. 1

II. METHOD................................................................. 8

Subjects................................................................. 8

Setting................................................................. 8

Procedure................................................................. 8

Measurement Procedure......................................................... 11

III. RESULTS................................................................. 13

Branch #1................................................................. 13

Branch #2................................................................. 20

IV. DISCUSSION................................................................. 30

REFERENCES................................................................. 36

APPENDICES................................................................. 37

BIBLIOGRAPHY................................................................. 46
LIST OF FIGURES

Figure

1 The Total Performance System........................................5
2 Branch #1: Cumulative summary of customer actions across days........................15
3 Branch #1: Number of cards distributed across days (Regression lines fitted to the data by the method of least squares $y = 7.82 + (-.18)(x)$)................17
4 Branch #1: Number of teller referred customer visits across days (Regression lines fitted to the data by the method of least squares $y = 1.24 + (-.037)(x)$)..............................19
5 Branch #2: Total customer visits across weeks..................22
6 Branch #2: Cumulative summary of customer actions across days.................................24
7 Branch #2: Number of teller referred customer visits across days (Regression lines fitted to the data by the method of least squares $y = .763 + (-.0083)(x)$).................................27
8 Branch #2: Total customer visits across weeks............29
CHAPTER 1

INTRODUCTION

Organizations, and systems in general, seek to establish those activities that successfully lead to the acquisition of overall objectives. To accomplish their goals, managers of systems must initially describe the elements of the system, then design those elements so they collaborate to achieve desirable functioning of the total system. This involves assuring that the individuals within the system produce accomplishments that satisfy their own position objectives and contribute, in turn, to the accomplishment of their respective subsystem objectives. Determining the extent to which this is occurring is dependent on the amount and kind of information available about performance of individuals, subsystems and the total system. The better managers are at collecting and utilizing useful information sources, the more efficiently their systems will function. Dickinson and O'Brien (1982) report that objective measures of accomplishments and behaviors are necessary for managers to be successful at monitoring and evaluating systems. Accurate measures of system activities can provide an excellent source of directive feedback to individual performers and to managers as controllers of system performance.

The problem is, as Dickinson and O'Brien (1982) note, that data based measures are seldom used in carrying out typical managerial functions. Most decisions in organizations stem from subjective assessments of activities which, in many cases, lead to predictions based on

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questionable sources. This non data based approach can be costly, both in terms of mistakes due to incomplete information and in the loss of performance improvement which could have been gained through effective feedback connections. As Zemke and Gunkler (1982) note, those individuals with least access to performance data are the people who need it most and who can affect it most. Knowledge of results information should be a vital tool for line and staff managers, planners, and evaluators.

Maher (1981) found that the use of performance feedback can improve the productivity of teachers in planning and evaluating instructional programs. In his study, Maher (1981) provided information to school teachers on their completion of planned programs and progress evaluations and witnessed large rate increases in those responses. Writers on evaluation research (Burgoyne & Cooper, 1975; Hamblin, 1974; Warr, Bird & Rackam, 1974) suggest it is imperative that useful feedback links be implemented to facilitate a control system of informed decisions around education and training. It is difficult to adequately design and implement relevant instructional programs without any knowledge of past effectiveness in those areas, i.e., what was good, what wasn't, and what needs expanding. The important point here is that feedback is not only beneficial to individual performers but is also a useful tool in evaluating and designing programs and projects.

Some researchers have noted that most projects an organization implements have a limited usefulness to that organization (Balachandra & Raelin, 1980; Buell, 1967), therefore any information received on the efficiency of those projects could be useful in evaluating them.
Limited usefulness refers to the amount of time before the cost and effort of prolonging a project outweigh the value of its outputs. For example, products become obsolete or are modified therefore the advertising of them should be changed; consumer demand for a product drops following a specific marketing campaign so that campaign should be altered.

Buggie (1982), in discussing new product development, maintains that both production feasibility information and preliminary market research data must be obtained and at an early point in the project's life cycle. That way, needs for innovations in the product, or terminations of its use, can be signaled at an advantageous planning stage for the organization.

The Total Performance System (Brethower, 1982) provides a logical framework to conceptualize system elements and especially look at the types of information necessary to evaluate and facilitate changes in the system (Figure 1). The functioning of the Total Performance System is dependent upon the adequacy of the processing system. That is, the total system revolves around its ability to do what it is supposed to do—behave in ways that produce the desired output. The way managers of systems should discover how well their processing system is performing is to look at two sources of information. The first is direct information derived from processing system activities (processing system feedback) e.g., the number of sales made, parts produced or time taken to complete a project. The second derives from the receiving system—where outputs of the processing system go, e.g., customers, consumers, or other processing systems. Data can be gathered from these sources.
Figure 1. The Total Performance System
The Total Performance System

Inputs → Processing System → Outputs → Receiving System

Processing System Feedback

Receiving System Feedback

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(receiving system feedback) to quantify the performance of outputs and thus provide an external data base for processing system behaviors. Based on this framework, it is clear then, that successful organizations will behave in ways to obtain these two types of information sources and utilize them to control both individual performance and system implementations.

The present researcher was interested in the way organizations typically plan and implement "new projects" and how sources of information could be beneficial in performing that task. Most "new projects in organizations are designed to, in some way, promote valuable products or services to customers/consumers. In a lot of cases, the execution of these projects is dependent upon the behavior of a few individuals, especially those with the greatest customer contact. To ensure the behavior of these primary individuals, most projects depend on the use of antecedent controls to initiate behavior. Antecedent conditions have proven effective in applied behavior analysis literature, even without further planned interventions. Sulzer-Azaroff (1982) reports that any events that precede or accompany safe and unsafe practices in the workplace can be influential. Many of these events include: instructions, training, signs, prompts, and the presence of other stimulus control devices. Although several of Sulzer-Azaroff's (1982) citations deal specifically with safety behavior, the research findings functionally exhibit the ability of antecedents to establish behavior. The effect of these antecedents, however, is usually a temporary one without the aid of further controls. Therefore, if it is desirable only to establish behavior and not maintain it for long dura-
tions, antecedent controls would be sufficient.

The present study examined antecedent controls and sources of feedback information from a product promotion "new project" in a banking organization. Bank tellers were chosen as those to execute the "new project" based on their heavy customer contact and that they present the best direct link between the bank and the general public (see Appendix A for further details on organizational entry and research design considerations). The experimenter, in implementing the present project, focused more on the evaluation of the utility of the new project over time than on manipulating variables and demonstrating experimental control over teller behavior. The rationale for the procedure was this: successful applications of behavior analysis procedures to the acquisition and maintenance of behavior have been demonstrated throughout the behavioral literature. It seemed a larger contribution to systems and applied behavior analysis areas to examine the usefulness of intervention data on the planning and control of systems. In this attempt, the experimenter investigated the following research questions to gather both processing and receiving system information on a "new project": Are antecedent control procedures sometimes adequate to initiate desired behaviors in a project? And how long is it useful to maintain those behaviors?
CHAPTER 2

METHOD

Subjects

Two groups of tellers were selected from two bank branches (Branch #1 and Branch #2) to serve as subjects in the study. A total of six tellers comprised the groups with three individuals from each branch. In addition, Branch #1 employed the new accounts representative and branch manager to record information and Branch #2 assigned their new accounts representative the same function. The branch manager in Branch #2 did not take part in the study. The tellers in these two branches comprised the total number of full-time lobby tellers located in each setting.

Setting

The procedure and measurement activities took place within the lobbies of two local branches of a large banking organization in Kalamazoo, Michigan. These two particular bank branches were chosen as project sites based on similarity of size, customer volume and number of tellers employed at each site. Daily activities were consistent across all levels of employees at each branch.

Procedure

Behaviors selected to be studied involved the tellers usage of a referral card system to "cross-sell" specific bank products or services. In both branches, the tellers were instructed to distribute these cards to "appropriate" customers and to prompt them to visit the branch mana...
ger or new accounts representative. Once the customer arrived to see either of these two individuals, they could ask questions, gain information, sign up for a new service or purchase a product. The behaviors of the new accounts/branch manager personnel were not studied, with the exception that the outcome of the customer visit to them was measured via a data sheet.

Specific bank products or services chosen to "cross-sell" for each branch were different and were selected on the basis of particular needs of those branches. In Branch #1, investment opportunities such as Certificates of Deposit, Individual Retirement Accounts, and Repurchase Agreements, were chosen as promotion targets and a referral card was produced based on those products. In Branch #2, the increase in usage of the Automated Teller Machine (ATM) was the target of the referral card system and another card was printed listing five actions a customer could request including issuing an ATM card, re-issuing an activation (pin) number and receiving a demonstration. A reproduction of these cards is located within this report (see Appendix B).

With the onset of new trends in the banking industry, these promotional targets were selected as innovations in the teller position and product/service marketing. The future of service banking seems headed toward automation which will create an exclusively customer service function for tellers. In addition, to remain competitive with other financial institutions, banking has become increasingly product oriented with an array of new items now available. The target for Branch #1 was to advance beyond the typical marketing/advertising strategies and utilize the tellers as "marketers" of these new products. The tellers
in Branch #2 demonstrated their "customer service" orientation by assisting and advising customers on the ATM.

The experimenter presented tellers in both branches a one-half hour training session on the purpose and the functioning of the referral procedure. A knowledge map (Gilbert, 1978) was constructed on the specifics of the training design and those aspects that were communicated to the tellers by the experimenter (see Appendix C).

Regarding the referral procedure, tellers were instructed to place a stack of cards next to their customer window and hand them to customers when the customer met the "appropriate" criteria. In Branch #1, "appropriate" was defined as any customer appearing over the age of 35. This age criterion was designated by the bank's corporate marketing department as the population they desired to target for purchase of investment products. "Appropriate" in Branch #2 was defined as any customer requesting a simple transaction such as a deposit, withdrawal, check cashing or balance inquiry from a teller in the lobby. These customers were selected on the basis that their simple transactions are the ones most conveniently handled by the ATM.

In both cases, tellers were to fill out the referral card with the customer's name and the bank personnel to which they were referring, and make a verbal suggestion to visit the person listed on the card. In addition to the above information, tellers in Branch #1 had to fill in the current interest rates daily of the products listed on the card. This was supposed to occur daily because fluctuations in these rates occur daily. In Branch #1, tellers were instructed to comment, in effect, "Here's a list of the bank's investment products you might be
interested in with much higher interest rates than a savings account." In Branch #2, tellers commented, in effect, "Sorry you had to wait in line, do you have an ATM card? Why don't you take a second to stop and sign up for one?"

Measurement Procedure

Measurement of the above referral system was handled through methods with slight variations between the two branches. The tellers in Branch #1 kept a daily record of the number of cards they distributed on a data sheet (see Appendix D) along with stamping their teller number and the date on each card. The branch manager and new accounts representative each kept a daily log listing the date, type of product discussed with each customer, the outcome of the discussion, and whether the customer was referred by a teller (see Appendix E).

In Branch #2, the tellers also dated and stamped each card with their teller number. The cards, in this branch, served as the main source of measurement in that all cards passed out by the tellers had to be collected and recorded by the new accounts representative. ATM requests not originating from a teller referral were measured in that the new accounts representative dated, initialed and filled out an action (referral) card for these customers. Therefore, in both branches, total visits to banking personnel were measured and divided between those referred by tellers and those not.

The referral and measurement procedure in Branch #1 was terminated after 29 days due to changes in the availability of investment products and thus the usefulness of that specific referral card. In Branch #2, measurement ceased following 62 days of data on the basis of a prelim-
inary termination date scheduled prior to the initial start-up date.
CHAPTER 3

RESULTS

Branch #1

Figure 2 displays the data collected cumulatively from Branch #1. The graph shows three customer action measurements as a function of days in the study. The first was the total number of cards tellers distributed daily (or, as reported, the number of customers receiving cards each day). A total of 148 cards were distributed in the 29 days of measurement which averaged approximately five per day for the three tellers in that branch.

The second and third measures displayed the number of customers visiting the manager to discuss one of the bank's investment products. The total visit line included both teller and non-teller referrals. Below that was the breakdown of those total visits into those specifically resulting from teller referrals. At the end of the measurement period, a total of 65 customers visited the branch manager or new accounts representative of which 20 or approximately 31% had originated from teller referrals.

Regression lines fitted to the data by the method of least squares indicated that both the number of cards distributed and the proportion of customer visits referred by tellers decreased over time (Figures 3 and 4). Of significance in the slope equations was that in both cases, a projection of the day each of these would reach zero could be determined. In the case of cards distributed by tellers,
Figure 2. Branch #1: Cumulative summary of customer actions across days
Figure 3. Branch #1: Number of cards distributed across days (Regression lines fitted to the data by the method of least squares $y = 7.82 + (-.18)(x)$)
Figure 4. Branch #1: Number of teller referred customer visits across days (Regression lines fitted to the data by the method of least squares $y = 1.24 + (-.037)(x)$)
the slope line indicated the average figure would drop to zero on approximately the 43rd experimental day—13 days following the completion of days measured. The line of best fit for visits referred by tellers projected an even faster approach of zero by reaching that rate on the 34th day—only five days succeeding the final day of the study in Branch #1. Figure 5 demonstrates by way of a histogram, the breakdown of customer visits grouped per week. In each week, with the exception of the fourth, the unshaded area displays the number of "unprompted" or "normal" customer visits with the shaded portion showing additional customer visits resulting directly from teller referrals. The highest percentage of "prompted" visits occurred in the second week of the study in which approximately 60% of them sought the branch manager or new accounts representative based on a teller referral to do so. The lowest percentage occurred in the fourth week in which no visits to the manager were referred by tellers. Also, it was calculated from the branch manager's and new account representative's logs that of the 65 customer visits to them, 25 (39%) resulted in a sale, and of the 29 visits specifically referred by tellers, 17 (59%) purchased one of the bank's products.

Branch #2

Cumulative results from the two measures recorded in Branch #2 are displayed in Figure 6. The first is the total visits to the new accounts person and the second were only those visits referred by tellers. During the 62 days data were compiled in this branch, a total of 103 visits were recorded by the new accounts representative of which 31
Figure 5. Branch #2: Total customer visits across weeks
Figure 6. Branch #2: Cumulative summary of customer actions across days
(30%) were directly referred by tellers. A simple glance of these two plots demonstrates an obvious increasing difference in the distance of the percentage of visits based on a teller prompt. A regression slope was also figured by the method of least squares to determine the overall direction of the data and also project future trends (Figure 7). Similarly, in Branch #2, a downward slope was calculated in the percentage of visits to the new accounts representative referred by the teller. In this case, the slope line projected a zero average on the 92nd day of the study—30 days following the completion of measurement in this branch. Figure 8 demonstrates in histogram form, the week-by-week breakdown of visits between those prompted by tellers and those that would be "normally" expected (without teller intervention). As in Branch #1, the unshaded area represents the number of "unprompted" customer visits resulting directly from teller referrals. In the ten weeks of data, the highest percentage of referrals occurred in the second week with a figure of 60% and the lowest occurring in the eighth week with only 14% of the visits referred by tellers.
Figure 7. Branch #2: Number of teller referred customer visits across days (Regression lines fitted to the data by the method of least squares $y = .763 + (-.0083)(x)$)
Figure 8. Branch #2: Total Customer visits across weeks
CHAPTER 4

DISCUSSION

In terms of the experimental questions examined, the present research demonstrated the following conclusions: training and the presence of referral cards were successful in achieving the acquisition of referral type responses. Tellers engaged in the prescribed activities without further interventions by the experimenter or other banking personnel. The data demonstrated it was also worthwhile for tellers to perform cross-selling behaviors. This was determined by their contribution of additional customers visiting banking personnel to inquire about bank products and services. The issues surrounding the maintenance of referral behaviors are interesting ones and attempt to get at the importance of processing and receiving system feedback in the control of systems. The research here indicated that the continuance of behavior (in this case, referral activities) was useful, but only to a point. Over time, the payoffs for executing the project began to drop off. Teller referrals and customers visiting the branch management as a function of those referrals, declined.

Computing regression lines for the data in the two branches was an attempt to show the point at which the project, as currently executed, was no longer useful for the purpose it was intended. This information could be used, for example, in planning similar projects in other branches or the results of many isolated projects could be compiled to determine an average, most beneficial length of project dura-
tion. This type of data could also point to stages within the project life cycle that additional components could be added or changes made in the tactics of the project activities. It should be noted though, that the regression line probably overestimated when the data would reach zero. Since the data in the study follows the typical slope of an extinction curve, it is likely that the real data, had it continued, would have dropped off before the "averaged" line of best fit.

In the case of the two branches studied, the reasons for the declining rate in the data could be explained a few ways. It is generally recognized through bank marketing research that a large majority of customer volume at each branch is somewhat "loyal" to that branch. That is, customers tend to bank at branches that are consistently most convenient to them. Therefore, it should be expected that the maintenance of promotion activities over time would serve utility to a decreasingly smaller percentage of its customers. In some ways, this is referred to as a "ceiling effect"; a point at which most of the "regular" customers of that branch have been approached by the teller. In terms of controlling conditions for teller behavior, a related explanation for the declining rates lies in the effect the "ceiling" has on tellers referring. Because tellers would be receiving more rejections from customers to accept the card, an obvious drop in payoff for continuing to refer would occur. It would have been interesting and probably useful for tellers to have measured the amount of rejections they received for accepting cards. Verbal reports from the tellers contained statements that more customers weren't interested in the referral card or visiting the branch manager, and would therefore hand the
card back to the teller.

Implications drawn from the present study suggest that it is necessary and beneficial to collect as much receiving system information as possible to enable better data based decisions and planning. For most organizations, an abundance of data can be compiled and analyzed to determine its usefulness. The researcher, for example, obtained other information on branch operations beyond that reported, but for various reasons did not find it significant in answering the present research questions.

One such instance was information on whether the referral procedure had been worthwhile in prompting customers to not only obtain the ATM card but actually use it in the ATM. Approximately four months following the start of the project, the experimenter requested a search of the bank's computer files to obtain records on ATM usage for those 29 customers in Branch #2 who had been referred by tellers for some ATM request.

The information suggested that out of the 29 individuals, 13 had used the machine, six had not, and ten could not be found in the computer records. The major problem with these data was that the computer could not isolate those transactions occurring only in the past four months. For example, number of uses ranged from 3 to 634. Since individuals listed as having used the ATM could have had and used a card in the past but lost it, their usage rates would have reflected transactions before they received the new card. Most of the individuals with high usage figures i.e., over 100, probably fit in this category.
The data were difficult to interpret based on many conflicting variables and were therefore not included in the research findings (see Appendix F).

Another set of records obtained for use in the Branch #2 study was the individual site activity for all 16 ATMs the bank utilizes. (The specific tables of this information were not included in the present report to maintain its confidential nature). The experimenter collected these figures in order to draw a comparison of ATM volume between the experimental branch and the remaining branches. However, in analyzing the differences across the months of the project, there appeared no order in the rate changes in any of the branches. It seemed as though other variables had a more significant impact on ATM volume than experimental ones. For example, across almost all branches, there was a fair increase in transactions over the holiday months. This can be explained in that the lobby hours are limited during these times.

It was also recognized that total ATM usage data of the experimental branch could not accurately reflect the effects of cards requested there since individuals tend to use more ATMs than the one in which the card was received.

In looking at receiving system information for Branch #1, the percentage of product sales referred and non-referred demonstrates the tellers contribution to those sales. This is useful information in evaluating the outcome of teller behavior, but it should only reflect the teller's ability to make good referrals. The assumption is that variables other than teller behavior were probably affecting the "sale." It is presumed that a customer sale is dependent more on the ability
of the branch manager and new account individual to represent the different products. However, the data suggest that the tellers were somewhat successful in referring appropriate customers.

As noted from the present research, knowledge and data gained from various information sources can be developed as useful feedback tools in the planning of "new projects" or any systems in general. Ideally, data on the effectiveness of processing and receiving systems should be continually "fed back" into the overall planning and implementation of activities.

Michael (1981) suggested that as organizations develop better sensors of the environment, they become better able to plan, direct and evaluate the functioning of their total system and thus evolve a functional control cycle. They successfully begin to plan and behave as a function of feedforward mechanisms and thus are continuously adjusting the system to its environment by anticipating and responding to detected changes.

The need for further research and development, however, is suggested to smooth this process. The present research demonstrates the importance and usefulness of receiving system feedback in guiding processing system activities. Now, the information area should be expanded to include research depicting the most successful types of feedback scanning and an exploration of interpretation strategies in evaluating those feedback sources for planning activities.

It appears as though future trends in the banking industry will support the use of such control mechanisms especially within the teller's "new role" of customer service representative. By gaining infor-
mation on processing and receiving systems and effectively evaluating that data, both teller and project accomplishments in banking can expand even further.
REFERENCES


ORGANIZATIONAL ENTRY

(This addition to the present research is included to cite the strategy the current researcher followed in instigating the study reported in this text.)

The present experimenter, in considering various research topics, focused on organizational sites that depended heavily on customer contact for its successful operation. Banking appeared to be an attractive industry in this respect. Bank tellers are usually thought of as the "lowest level" position of any bank's personnel system, yet probably have the greatest influence on customer satisfaction. Tellers are typically given little human resource or customer service training and are probably associated with the highest turnover rates among banking employees. With these aspects in mind, the personnel department of the largest bank in Kalamazoo was contacted. The researcher asked them about the procedures they use in measuring activities of employees—specifically tellers—and was referred to an individual within their methods and procedures department. This individual provided a summary of measures that department maintains interest in, most of which were volume related such as efficiency of staffing and customer flow. In addition, this individual pointed to operations running smoothly in the organization and ones that were in need of adjustments.

Following this discussion, the methods and procedures officer suggested the personnel assistant in charge of tellers be contacted.
The researcher met with this person and discussed specific issues regarding teller training and performance appraisals. During this conversation, the customer relations problem with tellers surfaced. It was discovered that the closest tellers come to human resource type training is through the marketing department. This area seemed to be the only department within the bank that attempts to focus on customer-teller interactions.

The researcher talked with a marketing trainer about the relationship between teller's customer service and marketing and discovered that marketing research handled the most projects in the area of gaining information about teller performance. The marketing research director and experimenter discussed possible needs of the department that the experimenter might be able to help with. The experimenter agreed to a project using two branches as pilot sites to promote whatever services the managers of those branches thought needed improvement. The current experimenter, marketing research director and the vice president of branch administration discussed the proposal of the project and chose the two target sites.

The researcher then spent a lot of time talking with the two branch managers finding out what their strengths were, and where a "new project" might be able to help them most. In the case of Branch #1 (which had only been in its location for two months), the manager decided that a promotion on bank products would benefit both the employees and the branch's operations. That is, because this branch was relatively new to the area, its primary consideration was to get new business. The tellers in that branch though, were not new, and
and were interested in widening their job tasks. Branch #2 seemed to have a fairly stable customer volume, especially in the lobby. Because of cutbacks in staffing and customer "load" on individual tellers, the ATM promotion was planned to increase the machine usage and decrease lobby traffic. The remainder of the experimental design and implementation is clarified within the text of this report.

In summary, to obtain approval to conduct a project in this organization, the researcher began by spending several hours documenting and learning about operations from various people. Then, once an area was located where mutual needs of the organization and researcher were compatible, the project was proposed. The important consideration in dealing with a large organization, especially acting as an outside researcher, was in learning about the organization and only then promoting activities that would benefit both the researcher's desire for experiential knowledge and the organization's need for improving operations.
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7 Days ($20,000 min.) %

Long-term:
30-41 Months ($500 min.) %
42-60 Months ($500 min.) %

REPURCHASE AGREEMENTS
($5,000 min.)
21-41 Days %
42-62 Days %
63-89 Days %

INDIVIDUAL RETIREMENT ACCOUNTS
(I.R.A.)

Fixed Rate Account % ($10.00 min.)
Variable Rate Account See Manager for details
($10.00 min.)
Money Market Fund See Manager for details

For more information on the above Investment Opportunities, please see:

or any Manager or
Customer Service Representative
Branch #2 Referral Card

<table>
<thead>
<tr>
<th>ACTION REQUEST</th>
</tr>
</thead>
<tbody>
<tr>
<td>_Demonstration</td>
</tr>
<tr>
<td>_Activate Card</td>
</tr>
<tr>
<td><em>Other</em></td>
</tr>
<tr>
<td>Name_______________________</td>
</tr>
</tbody>
</table>

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## APPENDIX C

### Knowledge Map - Bank Teller Training

<table>
<thead>
<tr>
<th>Accomplishment</th>
<th>Inductive</th>
<th>Tools</th>
<th>Theory</th>
<th>Skill</th>
<th>Application</th>
</tr>
</thead>
</table>
| Customers Referred | - Widen Job Tasks  
- Quick and easy procedure  
- Provide supervisor with info. on job performance (mktg skills) | - Can answer simple questions about products | - Examples and non-examples of whom to identify, ways to refer to manager | - Identifying Customers  
- What to say  
- What to enter on card | Actual Customer Transactions |

<table>
<thead>
<tr>
<th>Branch #1</th>
<th>Customers Referred</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Actual Customer Transactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Branch #2</th>
<th>Customers Referred</th>
<th></th>
<th></th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Actual Customer Transactions</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
APPENDIX D

# of Cards Passed Out Per Day

<table>
<thead>
<tr>
<th>M</th>
<th>T</th>
<th>W</th>
<th>Th</th>
<th>F</th>
<th>S</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nov. 29-Dec. 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dec. 6 - 11</td>
<td></td>
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<tr>
<td>Dec. 13 - 18</td>
<td></td>
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<tr>
<td>Dec. 20 - 25</td>
<td></td>
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<tr>
<td>Dec. 27-Jan 1</td>
<td></td>
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<tr>
<td>Jan 3 - 8</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Jan. 10 - 15</td>
<td></td>
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<tr>
<td>Jan. 17 - 22</td>
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<tr>
<td>Jan 24 - 29</td>
<td></td>
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</tr>
</tbody>
</table>

*Please make note of any date absent from work, bank closed, or any other unusual circumstance that prohibited you from making referrals.
APPENDIX E
Daily Log

<table>
<thead>
<tr>
<th>Date</th>
<th>Action (Use Code)</th>
<th>$ sold and amount (write 0 if none)</th>
<th>Staff Handling</th>
<th>Teller Referral?</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Action Code (1) C.D.  (2) IRA  (3) Repo Agreement  (4) Other (Specify)
APPENDIX F

Table of ATM Usage
of Customers Tellers Referred to Manager

<table>
<thead>
<tr>
<th># that used card (No. times)</th>
<th># that didn't use card</th>
<th>Unknowns (No data)</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>358</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>122</td>
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<tr>
<td>133</td>
<td>223</td>
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<tr>
<td>624</td>
<td>65</td>
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<tr>
<td>457</td>
<td>287</td>
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</tr>
<tr>
<td>65</td>
<td>79</td>
<td></td>
</tr>
<tr>
<td>48</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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BIBLIOGRAPHY


