

**EFFECT OF CUSTOMER SERVICE ON CUSTOMER SATISFACTION, A CASE
STUDY OF FIDELITY BANK, ADUM, KUMASI**

by
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DECLARATION

I hereby declare that this submission is my own work towards the CEMBA and to the best of my knowledge, it contains neither material previously published by another person nor material which has been accepted for the award of the university except where due acknowledgement has been made in the text.

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ABSTRACT

The purpose of the research was to find out if the customer service provided in the bank has any effect on customer satisfaction and for that matter, customer loyalty. Barriers to customer service provision and any other thing customers would like to see in the bank were also researched. In order to obtain the best results, the main research methodology adopted was a case study involving the head branch of the bank under study. Questionnaires were used to obtain information from customers and the staff of the bank. Findings from the research revealed that, Adum Branch of Fidelity bank provides appreciable level of customer service; however these are just seen as satisfying. Barriers such as large numbers of customers with few tellers, some problems with the system (internet banking) and some managerial decisions affect customer service provision in the bank. Customers at Fidelity bank are loyal to the bank. And these customers would like the number of tellers to be increased and larger packing space provided for them. It was recommended that customer service provision in Fidelity bank should go beyond satisfaction. Strategies that exceed customer expectations should be put in place to delight the customers.

DEDICATION

This research is dedicated to my dear husband. You are the best.

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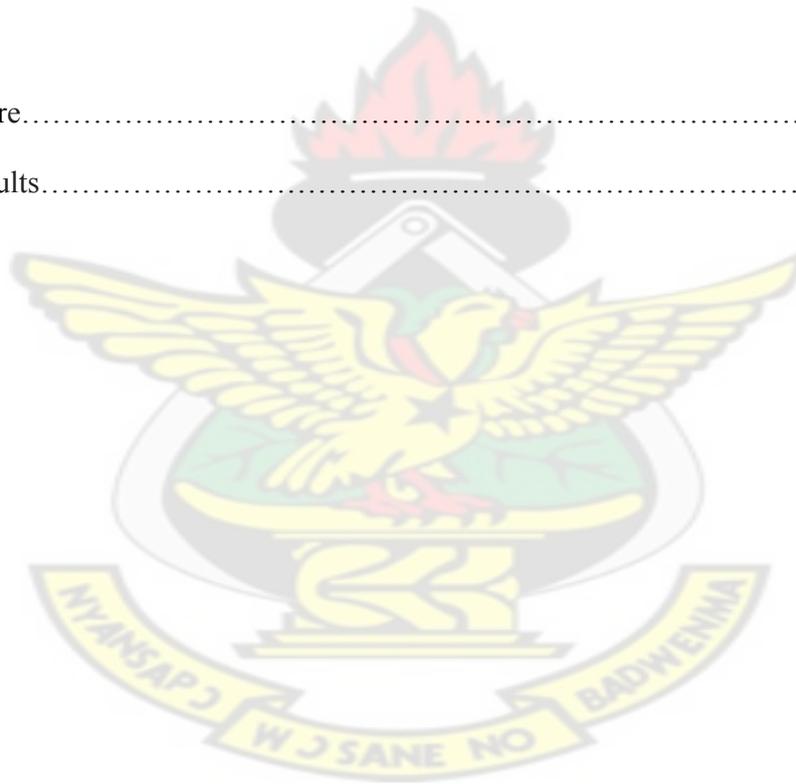
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CHAPTER ONE

GENERAL INTRODUCTION

1.0. BACKGROUND

Customer service is the provision of service to customers before, during and after a purchase. Everyone in the organisation is providing one or all of these- perhaps they recognise which ones perhaps not. Kurtenbach (2000) explains that those who are successful in customer service rank their customers experience as the top priority.

Ettore (2001) is of the view that, concentrating on current customer's information can and should be obtained to better understand their view of the service provided.

The quality of service provided determines the level of satisfaction of the customer even though what is seen as quality by one customer may not necessarily be quality to another.

Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectation. In a competitive marketplace where a business competes for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. Customer satisfaction is an asset that should be monitored and managed just like any physical asset. The relationship between customer service and customer satisfaction is a vital one.

In a competitive market place, understanding customer needs become crucial, therefore companies and banks in this case, have moved from product-centric to customer-centric positions. Customer satisfaction is influenced by the type of service provided. Satisfaction

is a challenge particularly in the bank based service as customers can easily switch from one bank to another of a better service.

Considering the high costs of acquiring new customers and apparently, high customers turn over of many banking services. It is very important to find out what causes customer satisfaction. (Siadat, 2008, cited Van Rie, Lijander and Jurriens 2001).

High levels of customer satisfaction bring several positive aspects to a company; it is believed that customer satisfaction has a positive relationship with economic profit (Anderson, Fornell, and Lehmann, 1994). Moreover, it will lower customer's price sensitivity (Fornell, 1992), and contribute to the creation of loyal customers, which in turn implies a stable future cash-flow (Matzler et al., 1996).

Any organization that has satisfied customers is bound to increase customer base and hence profitability. Satisfied customers may sell your organization either consciously or unconsciously.

It is therefore important that service industries provide quality service to customers so as to satisfy them, make them loyal and retain them at the end.

Fidelity bank, has customer service as one of the pillars on which the bank operates and this research seeks to find out whether the service being provided meets customer expectations and whether customers are being satisfied by those services and also which other ways the service can be improved so as to satisfy the customers.

1.1. PROBLEM STATEMENT

Customer satisfaction is the single most important issue affecting organizational survival. It has the most important effect on customer retention and in order to narrow it down, focus on customer service quality as one of the customer satisfaction factors.

Despite this fact, most companies have no clue what their customers really think. They operate in a state of ignorant bliss, believing that if their customers were anything less than 100-percent satisfied they would hear about it. Then they are shocked when their customer base erodes and their existence is threatened (<http://www.amazon.com>)

The key to competitive advantage is proactively gauging customer perceptions and aggressively acting on the findings. The techniques for doing this do not have to be difficult; they just have to be timely and effective.

The researcher is a customer of the Adum Branch of Fidelity bank, Kumasi and once went to the bank to meet a customer express dissatisfaction about some of the services provided in the branch. Another customer at a different time expressed same dissatisfaction, this time about different service in the bank.

Meanwhile, the researcher noticed that, there is pressure almost always on the customer service staff at the branch.

Knowing that customer service is a pillar of the bank, the researcher therefore decided to find out whether the kind of customer service being provided in the Adum branch of Fidelity has any effect on customer satisfaction and whether there are barriers that prevent quality customer delivery.

1.2. OBJECTIVES

1. To evaluate how customer service affects customer satisfaction in the Adum branch of Fidelity bank.
2. To identify if there are some barriers to customer service provision by customer service staff of Fidelity bank, Adum.
3. To establish how customer service impacts customer loyalty at Adum branch of Fidelity bank.
4. To identify which other customer service activities, customers will regard as satisfactory in Adum branch of Fidelity bank.

1.3. RESEARCH QUESTIONS

1. How does customer service influence customer satisfaction at Adum branch of Fidelity bank?
2. What are the barriers to quality customer service provision at Adum branch of Fidelity bank?
3. How does customer service impact on customer loyalty at the Adum branch of Fidelity bank?
4. Which other customer service activities will really satisfy customers at Adum branch of Fidelity bank?

1.4. SIGNIFICANCE OF STUDY

Fidelity bank has customer service as one of its products, hence the need to find out whether they really are providing that service and what ways they can improve so as to have competitive advantage over rivals in the market.

This work will therefore provide information regarding excellent customer service and its effects on customer satisfaction in the Ghanaian context. This piece will be available to the bank being researched for the management to know the perception of their customers on services being provided to them and to help improve on service quality.

It will also benefit other business service providers to make informed decisions as far as service is concerned.

Educational institutions, corporate entities, business policy makers and other researchers will also benefit from this research in making informed decisions when it comes to quality customer service to satisfy the customers.

1.5. OVERVIEW OF RESEARCH METHODOLOGY

Various techniques were used to get good results. A survey, self administered open and close ended questionnaire were used as a tool. From a total population of about 900 customers and 12 customer service staff, 80 was the sample size for customers and all customer service staff was included in the sample. Observation was also used as another technique to back or confirm data collected through the questionnaire.

The data collected was analysed using frequency tables, and percentages. Responses were analysed with excel. Discussion of results was made in relation to the research questions.

1.6. SCOPE OF STUDY

The study comprises workers and customers of Fidelity bank, Adum Branch. Due to competition in recent times in the banking sector, the study covers employees of the bank

who are always in contact with the customers and the difficulties they face in delivering their service as well as the customers experiences with the employees of the bank.

The reason why Fidelity bank was selected is because the researcher first of all stays at Kumasi and saves with the bank and secondly, because Fidelity is springing up very fast in Kumasi, currently; there are five branches in Kumasi within a space of about three years. But this research will be carried out at the main office of Fidelity which is at Adum, Kumasi.

1.7. LIMITATIONS OF THE STUDY

Because of time constraints, the research was limited only to Kumasi and Adum branch of Fidelity bank for that matter, which could not allow a comprehensive research on a large scale.

Furthermore, the research was limited to only one bank whiles comparison of different banks or different service sectors would have been better.

Also, due to the unique cultural background of the people in the study area, the outcome of the study may be difficult to replicate in other places.

Another limitation was that, the entire questionnaire given out could not be retrieved for analysis.

1.8. ORGANIZATION OF STUDY.

The study was organised in five chapters; chapter one comprise the introduction which deals with the background of study, profile of the organisation under study, problem statement, objectives of study, research questions, significance of study, a brief summary of method used, scope, limitation and organisation of the study.

Chapter two reveals both the theoretical and empirical literature about the topic. Chapter three looks at the methodology which is basically the research purpose, design, data collection methods, population, sampling technique for data collection and questionnaire design as well as a brief profile of the organization. Chapter four presents, analyse and discuss the empirical results.

In conclusion, chapter five has the summary of findings, conclusions as well as recommendations.

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CHAPTER TWO

LITERATURE REVIEW

2.0. INTRODUCTION

This chapter reviews theoretical literature on customer service and customer satisfaction, customer loyalty, difference between customer loyalty and retention and barriers to customer satisfaction.

2.1. CUSTOMER

Customers could best be described as those who use the output of work, the end users of products or services. They may be internal to the organisation such as the employees and directors or external like members of the public, other businesses, or government (Dei-Tumi, 2005).

A customer is a person who buys goods or services from the service provider. It may also refer to any potential buyer(<http://en.wikipedia.org>).

The word "custom" means "habit", a person who goes to a store on a frequent basis to purchase their products or services, thus it is their habit to buy from that particular store.

In the opinion of Peter Drucker, there are now a complete new breed of customers with high standards and expectations (Dei-Tumi, 2005).

And as competition increases there is the need to devise creative and new ways of meeting the ever-increasing demands of the modern- day customer who is very

sophisticated, knowledgeable, demands excellent products and services and has alternatives.

2.2. CUSTOMER SERVICE

Customer service is an organization's ability to supply their customers' wants and needs (<http://sbinfocanada.about.com>).

Customer service is the provision of service to customers before, during and after a purchase. It also means serving the customer, and involves all contact with the customer, be it face-to-face, or indirect contact (i.e. dealing with complaint letters).

Again, According to Jamier (2002), “Customer service is a series of activities designed to enhance the level of customer satisfaction – that is, the feeling that a product or service has met the customer expectation.

Customer service can be expressed in personal and interpersonal skills such as communication skills, listening skills, language, gestures and posture, telephone techniques.

According to Turban et al (2002), it is a series of activities designed to enhance the level of customer satisfaction - that is, the feeling that a product or service has met the customer expectation. Customer service may be provided by a person (e.g., sales and service representative), or by automated means called self-service.

2.3. THE CUSTOMER PERCEIVED SERVICE QUALITY

Customer perceived service quality is the customers own perception of the service based on different factors contributing to the service, from the process to the final outcome. According to Grönroos (2001), “quality is what customers perceive”. Customers buying service consider everything that contributes to the process and the final outcome in making their assessments of the service. However the subjective assessment of the actual service experiences is the customer perceived service quality as pointed out by Looy et al (2003), Zeithaml et al (2006), and Grönroos (2001).

Sureshchander et al (2002), points out that service firms have a difficulty envisioning and understanding what aspects of the service that define high quality to the consumers and at what levels, they are needed to be delivered. Also, that the aspect of managing a service interaction also requires understanding the complicated behaviour of employees that find its way into the customers perception of the service quality.

On a careful inspection of the dimensions of quality, a major focus rests on the component of human interaction in the service delivery that consists of human behaviour and attitudes. Looy et al (2003) is also of the same opinion that customers are not one-dimensional in judgment, because a lot of other factors influence service quality, most researchers agree on these dimensions of service quality as a measure of service quality.

Tangibles: the appearance of physical facilities, the personal. The tools or equipment used to provide the service and communication material. In other words every material that is used to give tangibility to service.

Reliability: this is the consistency of the service performance, which breeds

dependability, from the first time the service is correctly performed to the ability of the firm to keep its promises. According to Zeithaml et al (2006), it is the ability to perform the promised service dependably and accurately.

Responsiveness: this is the willingness on the part of the service supplier (employee) to assist the customer and provide prompt service.

Assurance: the knowledge-ability and courtesy of employees towards the customers, their ability to inspire trust and confidence in handling the customers.

Empathy: This is a quality of the employee to care for the customer and give them individualized attention. The ability to put him/her self in the customer's shoes by seeing things through the customer's eyes. According to Zeithaml et al (2006), "it means treating customers as individuals, giving them customized service".

Various studies in service management have shown that the perception of the quality of services through the eyes of the customer is formed by a judgment of many encounters, with an organization. According to Zeithaml et al (2006), "customers perceive services in terms of quality of the service and how satisfied they are overall with their experiences." However, these encounters are mainly the joint effort of the employees who have contacts with the customers, and the customers themselves, who therefore may be in better position to understand them, and solve their service related problems.

2.3.1. Good Customer Service

Is about meeting the needs of the Customer. Customers have an inherent expectation that they will be treated well, i.e. in a friendly, kind, and respectful manner. Answering their questions and being knowledgeable about the product or service is also a characteristic of good customer service. If you deliver the product or service you promised, in the manner in which you promised, and help the customer with any difficulties or challenges they may have with the product or service, and the customer is ultimately happy with the experience, that's good customer service.

Good customer service is also about ensuring the customer is receiving the appropriate product or service they truly need and not selling them more product or service than they need.

2.3.2. Superior Customer Service

Includes all of the above as well as exceeding the expectations or needs of the customer. It's about going the extra mile to please the Customer. For example, at a recent hotel stay, I was greeted at the front desk with a gift bag which included some free snacks and drinks from the hotel. It was unexpected and made my day. A person who experiences a negative customer service is more likely to share it among others than someone who experience a positive customer service. It is therefore important for businesses to go out of their way and strive for an exceptional customer service in order to avoid the negative image and response for that matter.

Customer service, if used right, is a useful tool for banking institutions to attract clients who want to use the bank's services without getting too much insight in their private life.

Qualified customer service means that the information may be disclosed in some circumstances and not in others.

2.4. CUSTOMER SATISFACTION

Customers perceive service in terms of quality, but how satisfied they are with the overall experience, is what defines their satisfaction. Whether the customer is satisfied after purchase depends on the offer's performance or the customer service in this case, in relation to the customer expectations. However, according to Zeithaml et al (2006) although service quality and customer satisfaction are used interchangeably, there is indeed a distinction.

Customer Satisfaction is when the outcome of the service matches the expectations of the service. As pointed out by Looy et al (2003), even though they differ one is a component of the other. Zeithaml et al (2003) defines it as the customer's evaluation of a product or service in terms of whether the product or service has met his needs or expectations. Failure to meet needs results in dissatisfaction, or a poor perception of the service quality. Satisfaction can be acknowledged in various senses depending on what needs the customer had before the service; it ranges from feelings of fulfilment, contentment, pleasure, delight, relief, and ambivalence. Although it tends to be measured as a static quantity, it is dynamic and evolves over time being influenced by a variety of factors.

Service quality is one of those factors that contribute to customer satisfaction, in other words a component of customer satisfaction measure. As Looy et al (2003), points out the distinction between the two is a very important one. The level of customer satisfaction is the result of the customers comparison of the service quality expected in a given service encounter, with the perceived service quality. In addition, the distinction is that in

measuring customer satisfaction, the actual experience of the customer is the basis of assessments while in service quality measurement the customer experience is not required. According to Zeithaml et al, (2006), satisfaction or dissatisfaction is a measure or evaluation of a product or service's ability to meet a customer's need or expectations.

If the customers of an organization are satisfied by quality services the result is that, they will be loyal to them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base.

Kondo (2001), argues that customers value satisfaction and quality in many different ways. Therefore, the expression "no customer dissatisfaction", does not necessarily go hand-in-hand with "customer satisfaction". Fornell (1992) argues that changes in satisfaction are consequences from past decisions. He continues to explain that quality is judged by the consumer and that the most important measurement of quality is how it affects customer satisfaction (Fornell, 1992). This is further strengthened by Herrmann, Huber and Braunstein (2000), who argue that whether or not a customer considers their purchase to live up to their expectations, i.e. whether the customer is satisfied or not, is dependent on the perceived quality.

According to Anderson, Fornell, and Lehmann (1994), there is a positive relationship between customer satisfaction and economic profit for the company. Arguably, customer satisfaction is an important component in order for the company to be profitable.

Increased global competition has led to a greater emphasis on customer satisfaction (Johnson and Fornell, 1991). Matzler, Hinterhuber, Bailom, and Sauerwein (1996), argues that there are an increasing number of companies that starts to recognize the

importance of customer satisfaction for future business. In attempting to increase customer satisfaction it is necessary to understand what the customer wants before they realize it themselves.

One major challenge that companies are facing is how to improve customer satisfaction and continue keeping their customers satisfied, which becomes a way for companies to differentiate themselves from their competitors (Torbica & Stroh, 2000).

According to Berry et al (1985), customer satisfaction has ten dimensions as enumerated below:

Access- it refers to the how easily a service can be obtained. That is flexibility of working hours of the service provider, method of contact, and waiting time.

Communication- addresses how information is conveyed and received from customers among others, it entails empathetic listening, the use of common language, explanation of the service, its advantages and disadvantages.

Competence – it deals with the level of skills and knowledge of the service provider

Courtesy- it is indicated by friendliness and politeness of service provider(s).

Credibility- it is the trust that customers repose in the organisation and the staff providing the service.

Reliability- it implies the consistent performance or rendering of the right service at the right time, done right the first time.

Responsiveness-willingness and readiness of employees to provide immediate service.

Security- absence of danger, doubt and risk. It implies physical safety and confidentiality.

Tangibles-is the evidence that the service and the organisation are credible and trustworthy.

Understanding- refers to how well the organisation understands the expectations of its customers in their feeling about services being provided.

It should however be noted that, not every one of the ten points listed above needed to be present for a customer to be satisfied.

A model that discusses characteristics of a product or service and how they relate to customer satisfaction is attributed to Dr. Noriaki Kano(undated). He has categorised these characteristics into three groups: dissatisfiers, satisfiers and delighters.

Dissatisfiers are characteristics customers expect to see in a good or service. Customers assume or expect the presence of such characteristics even though they may not mention them when asked about what they are looking for in a product or service.

Satisfiers are characteristics that customers expressly say they want in a product or service and their presence leads to satisfaction.

Delighters are new and innovative characteristics of a product or a service not expected by the customer. Its presence delights the customer.

2.4.1 Positive Aspects

Anderson, Fornell, and Lehmann (1994) say that companies that strive for high customer satisfaction are more likely to receive larger economic returns. They also recognize that these economic returns are not immediately realized. Matzler et al., (1996) argue that customer satisfaction act as an indicator of future business opportunities, where a satisfied customer is loyal to the company, which implies a stable future cash-flow. This is strengthened by Anderson, Fornell, and Lehmann (1994) who acknowledge the fact that there is a positive relationship between customer satisfaction and profitability

2.4.2 Negative Aspect

Rust and Oliver (2000) say that a customer that is satisfied with a product or service will raise their repurchase frequency and future expectations. Due to the customers higher expectations it will become more difficult for the firm to satisfy the customers in the next purchase cycle. According to Rust and Oliver (2000), this might damage the company in the long run.

A company that raises customer's expectation too high will get problem with retaining the same customer satisfaction in the future. The company would be better of reducing the expectations and then deliver more than expected (Ciavolino and Dahlgaard, 2007). Furthermore, Rust and Oliver (2000) wonder if satisfactions are a suitable goal and argues that companies do not gain advantage by seeking a high level of customer

satisfaction when it just raises expectations that are hard to reach and, in turn, increases cost for trying to reach these higher expectations.

Anderson, Fornell, and Rust (1997) further argued that, productivity within the company will be damaged because of the cost and the search after customer satisfaction. Furthermore, in addition to higher cost, the company must add more effort in improving product attributes or overall product design to keep satisfaction at desired level (Anderson, Fornell, and Rust, 1997).

2.4.3. Meeting Customer Service Standards

Most of the banking transactions can be done by the internet or phone banking. However, some still have to be done in person. There are a number of regular, but infrequent transactions that require "special" processing.

Unfortunately, some customers will have to rely on dealing with an employee he or she knows. Otherwise, one will have to be in the queue until the turn of that person only to realise that there was not the need for joining the queue in the first place.

So when you consistently provide excellent service, how do you exceed customer expectations?

2.5. EXCEEDING CUSTOMER EXPECTATION

Often companies and organisations claim in their publicity that they will "exceed" customer expectations. Such phrases are often included in mission/vision/values type statements. The message may even be shown on posters prominently displayed in shop fronts or reception areas.

Customers normally have high expectations. But it is very rare for customer service representatives to regularly meet the expectations of customers, let alone exceed them.

Service expectations are met when customers are provided with the right product/service, at the right quality, at the right price, every single time.

The emphasis here is on "every single time".

Few questions can be asked about regular transactions customers have. Do they receive prompt, efficient and courteous service every time?

Does the company or organisation manage busy and quiet times equally well?

2.6. INVOLVEMENT OF CUSTOMER

In order to implement the satisfaction programs, there is the need to focus on the involvement of the customer. The interaction between customers and service providers is an important determinant of perceptions of service quality (Zenithal et al, 1988). Sometimes the interaction will be largely transactional in nature but most common interactions will be within the context of an ongoing service relationship.

Building effective and significant relationships can contribute significantly to customer satisfaction, loyalty. Retention and improvement of performance (Reichheld and Sasser, 1990; Rust and Zahorik, 1993).

If transaction is without customer involvement, the provision of many services cannot occur, and the way in which customers participate in the delivery process can have an

important implication for both customer and the service provider (Farquahar, 2004; Ennew & Binks 1996). Customers who willingly participate in service delivery process expect better quality of service for various reasons.

First of all, customer participation means that the provider has a clear understanding of their needs and circumstances.

Secondly, customers who participate may be aware of some of the constraints on the service providers in terms of what they can deliver and what they cannot. For that matter, such customers are more likely to form more realistic expectations about service quality and as a consequence the gaps between expectations and performance may be smaller.

Finally, it is possible that, willingness of customers to participate actively in the provision of a service can provide the organisation with an opportunity to enhance service productivity (Lovelock and Young, 1997) if they consider the contribution of customers.

Ford (1990) suggests, customers will and can only be expected to participate in a relationship if they anticipate benefits from that relationship. Generally, the quality of the interaction between the supplier and buyer and the degree of customer participation in the relationship has been identified as possible antecedents of customer satisfaction.

There are three important elements of a customer's interaction with a subscription business to consider and understand.

Customer Experience

What measurable service experience is the customer exposed to?

Customer Perception

How does the customer see and value the experience?

Customer Behaviour

How does the customer feel and behave after the experience?

Dealing with these three areas in depth and understanding how they relate to each other is essential in improving those elements of customer experience that will translate into loyalty and satisfaction.

2.7. CUSTOMER LOYALTY

The term customer loyalty is used to describe the behaviour of repeat customers, as well as those that offer good ratings, reviews, or testimonials. Some customers do a particular company a great service by offering favourable word of mouth publicity regarding a product, telling friends and family, thus adding them to the number of loyal customers. However, customer loyalty includes much more. It is a process, a program, or a group of programs geared toward keeping a client happy so he or she will provide more business (<http://www.wisegeek.com>).

Oliver (1999) defines brand loyalty as “a deeply held commitment to re-buy or re-patronise a preferred product/service consistently in the future, thereby causing repetitive same-brand or same-brand set purchase, despite situational influences and marketing efforts have the potential on cause switching behaviour”. Thus customer loyalty was considered bi-dimensional, including both attitudinal commitment and behavioural re-purchase intention, based on prior studies (Lin and Wang, 2006), customer loyalty was

defined as the customer's favourable attitude toward a brand, resulting in repeat purchase behaviour.

Consumer satisfaction is believed to mediate consumer learning due to prior experience and to explain key post purchase behaviours such as complaints, word of mouth, repurchase intention and product usage (Oliver, 1980. Westbrook, and Oliver, 1991). Anderson and Sullivan (1993) suggested that "a dissatisfied customer is more likely to search for information on alternatives and more likely to yield to competitor overtures than a satisfied customer". In addition, a past research shows that satisfaction is a reliable predictor of re-purchase intentions (Wang, 2001). Maximization of customer loyalty is a priority for most industries.

Loyal customers are individuals who remain clients of their original supplier even if a competitor proposes more advantageous conditions. They are the most profitable ones and they are free marketing channels in terms of benefits received by companies from word-of-mouth. These customers are the most liked. Lejeune in 2001 mentioned in his research that, Churn management consists of techniques that enable firms to keep their profitable customers and its aims at increasing customer loyalty.

2.8 THE DIFFERENCE BETWEEN LOYALTY AND RETENTION

To be able gain useful insight into switching conduct of customers, it is essential to establish the distinction between customer loyalty and retention. Loyalty has to be defined as an internal intensity of customers towards sticking with or switching from their current supplier- an inherent value. Loyalty cannot be bought.

Retention is the outcome or the event that customers are retained or stayed with their current provider. Retention can be bought with the appropriate incentives or stimuli. Retention occurs due to the combined effect of two forces.

Increasing the loyalty of a customer actually means that the retentiveness of the customer is increased. Loyalty is internal to the customer; it can only be changed by a shift in the customer's own value system. Retention however can be manipulated by the provider through the application of incentives.

It is however not very easy retaining customers due to serious competition in the banking industry; therefore there is the need to look at customer satisfaction seriously.

2.8.1. Effect of Customer Satisfaction on Customer Loyalty and Retention

Bowen and Chen (2001) said that just satisfying customers is not enough, there has to be extremely satisfied customers.

The reason is that, customer satisfaction must lead to customer loyalty.

Bansal and Gupta (2001), Building customer loyalty is not a choice any longer with businesses: it's the only way of building sustainable competitive advantage.

However, it can be argued that customer satisfaction is not an accurate indicator of loyalty. Satisfaction is necessary but not a sufficient condition of loyalty. In other words, we can have satisfaction without loyalty, but it is hard to have loyalty without satisfaction.

Bowen and Chen (2001) agree that it is commonly known that there is a positive relationship between customer loyalty and profitability. Today, marketers are seeking information on how to build customer loyalty. The increased profit comes from reduced marketing costs, increased sales and reduced operational costs. Again, loyal customers

cost less to serve, in part because they know the product and require less information. They even serve as part-time employees. Therefore loyal customers not only require less information themselves, they also serve as an information source for other customers”.

For organizations to ensure that there is customer loyalty, organisations must be able to anticipate the needs of their customers (Kandampully and Duffy, 1999). According to Kandampully and Duffy (1999), a customer’s interest in maintaining a loyal relationship is depended on the firm’s ability to anticipate customer’s future needs and offering them before anyone else does.

2.9 BARRIERS TO CUSTOMER SATISFACTION

Most companies and banks for that matter have realised the need to offer customer service to other customers. But most often, this is just on paper. The actual service or the quality of the service is most at times not present as promised. This often leads to customer dissatisfaction.

Meanwhile, customer service interactions can often be frustrating, and client requests can frequently appear demanding, there may be barriers in your organization that might make reasonable consumer requests seem excessive. Companies therefore need to understand the barriers to customer satisfaction and take that into consideration in order to satisfy their customers. The barriers may range from management, environment, self, processes or systems, and communication.

Some of the specific barriers to customer satisfaction include:

Overworked Staff

Overworked staff can be the result of understaffing, layoffs, rapid growth or assigning too many tasks to too few people.

The result is that your staff will quickly lose their energy. Those that don't will be stretched too thin and no single client will appear as a priority to them.

Since your representatives will have many clients to service, steps will be skipped, staff and customers will become frustrated and clients will receive insufficient attention to their issues.

Under worked Staff

The exact opposite can have a similar effect on customer service. If your staff is under worked, they will feel less challenged, under-appreciated and unimportant.

Work has a habit of expanding to fit whatever timeframe is allotted. So if your staff is under worked, case handling turnaround time can drag on longer than reasonably expected, and customers will get frustrated.

Having a Non-Caring Culture

The workplace culture can have a substantial effect on how customer service cases are handled. If the workplace climate is one where customers are not cared for, where staff doesn't care about their work, or if the environment is not empowering, your staff will under-deliver whenever presented with a customer service case.

This culture prevents your staff from caring enough about your customers to make them happy. Customers are not a priority, and the repercussions of an unhappy client are not apparent to them.

Poor Accountability

If the staff is not held accountable for customer service, there is no reason for the staff to try harder to make sure customers are happy.

Your staff can always place the blame elsewhere and know they can never get in trouble for letting a customer leave unhappy (www.entre-propel.com/customer-service).

Insufficient Systems

If the systems used in working with clients perform poorly, are slow, contain insufficient data or doesn't track your client data appropriately, there will always be problem.

Customers will get frustrated very quickly if the turn around time is long. Therefore they may start looking else where (www.entre-propel.com/customer-service)

Communication of Customer Value

Customer satisfaction is the responsibility of everybody in the organisation; from the Manager to the cleaner.

All staff members must always be reminded of how valuable customers are, so your staff knows how to treat clients in the appropriate and valued manner.

Lack of Incentive

Appropriate incentive to staff who give clients outstanding service. If they are not motivated, they have no reason to go that extra mile for your customers.

Provide rewards, both monetary and non-monetary to ensure your staff is motivated and empowered enough to want to service your clients to the best of their abilities (<http://www.ehow.com>).

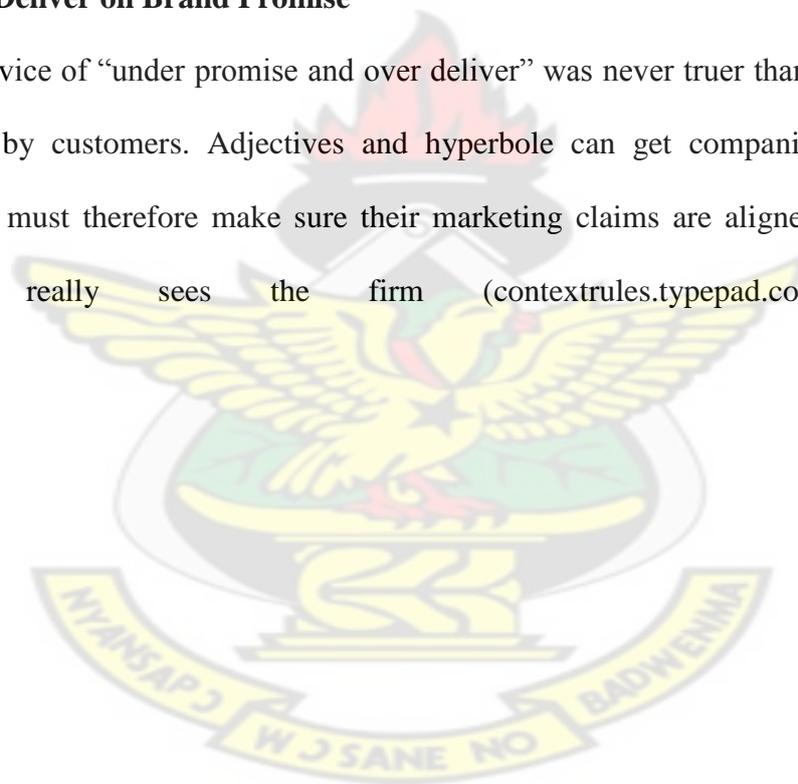
Lack of Understanding about Customer Needs

If there's no data, it is easy to make the claim that you are customer-centric. But it's just words. Information leads to the realization that there is a gap between what your company is doing and what your customers are experiencing. Once this gap is surfaced, management is faced with a lot of uncomfortable decisions about what to change. Reliable information can lead to meaningful innovation that will find greater customer acceptance and market success.

KNUST

Failure to Deliver on Brand Promise

The old advice of “under promise and over deliver” was never truer than it is in a world dominated by customers. Adjectives and hyperbole can get companies into trouble. Companies must therefore make sure their marketing claims are aligned with how the customer really sees the firm (contextrules.typepad.com/transformer/).



CHAPTER THREE

RESEARCH METHODOLOGY

3.0. INTRODUCTION

This chapter outlines the methodology used in the research as follows: The research purpose and research design is mentioned followed by data collection method, population, sampling frame, sampling technique, questionnaire design and profile of the organization.

3.1. RESEARCH PURPOSE

According to (Saunders et al, 2009) enquiries can be classified in terms of their purposes as well as the research strategy which is used. (Robson, 1993)

Three categories of the enquiries are identified, but often one of them is used.

It can either be exploratory study, where the researcher is trying to find out what is happening so as to seek new insights, to ask questions and access phenomena in a new light (Robson, 1993). It is the best when the researcher is uncertain of which theories are useful and when it is difficult to determine important characteristics and relations.

Descriptive study is used in descriptive studies portrays accurate profile of situations' (Robson, 1993).

Explanatory study on the other hand looks at the relationship between variables. A situation is studied in order to explain the relationship between the variables.

In this particular research, descriptive study is used since we are not very sure of the answers, and explanatory will be used partly to determine the relationship between customer service and customer satisfaction.

3.2. RESEARCH DESIGN

After defining the research purpose, the use of qualitative research was considered to collect and analyse data. Research strategy is a general plan of how to answer the research questions that have been set. The most important thing is to look for the strategy that is appropriate for the research question(s) and objectives to be chosen (Saunders et al. 2009).

According to Saunders et al. (2009), Survey method is a popular and common strategy in business research. It enables large amount of data to be collected from an ideal population and in a highly economical way. Often, questionnaires are used and data are standardized, it is easily understood and easy to compare.

This method tends to gain a deeper understanding for the problems investigated through different sources of information, as well as to be able to describe a general picture of the reliability in which the problem is involved (Walliman, 2005).

3.3. COLLECTING DATA

3.2.1 Primary and Secondary Data

A researcher can opt for collecting data from secondary sources or from primary sources. Primary data is used for this specific study whereas, secondary data is data collected by others for the use of their specific purpose (Saunders et al. 2009).

Due to the nature of this study where the intention is to investigate a specific company's customer satisfaction, the researcher decided to collect primary data in form of a questionnaire survey.

Secondary data in terms of company information and background history has also been used in this research in order to get a deeper understanding about the company.

3.4. DATA COLLECTION METHOD

The gathering of data ranged from a simple observation at the banking hall to collection of information through questionnaire from various customers in the banking hall.. The method of research determined how the data is collected. Questionnaire and observation were used to recover raw data in this case. And the questionnaire was also in two parts, part was answered by the external customers and part was also answered by the internal customers so as to be able to answer the research questions.

3.5. POPULATION

A population is the whole group that the research focuses on. A population consists of all elements- individuals, item or objects whose characteristics are being studied

Sample is the segment of the population that is selected for investigation (Bryman and Bell, 2003). In quantitative research, the need to sample is one that is almost invariably encountered. And sampling constitutes a key step in the research process in social survey research.

The population was expected to involve all categories of customers- retail, private/ executive, Corporate and customer service personnel in the bank.

3.6. SAMPLING FRAME

The sampling frame for any probability sample is a complete list of all cases in the population from which your sample will be drawn (Saunders et al. 2009).

The banks customers in Fidelity bank makes up the sampling frame for this study. About ninety questionnaires were distributed

3.7. SAMPLING TECHNIQUE

The sampling technique employed in this research is a non-probability sampling. In such a situation, the probability of each case being selected from the whole or total population is not known and it is impossible to answer research questions or to tackle the objectives that necessitate making of statistical inferences about the characteristic of the population. In this research, a mixture of convenience sampling and purposive sampling are used.

A convenience sample is a sample where the customers are selected, at the convenience of the researcher. The researcher makes no attempt, or only a limited attempt, to ensure that this sample is an accurate representation of some larger group or population.

Convenience sampling was used in this case because; the customers do not come to the bank in any order. Anyone moves in any time and since the researcher was only in the bank at certain hours of the day, it was best to use convenience sampling in order to get as many as possible customers.

On the other hand the customer service personnel in the bank were few. So a purposive sampling was used to get almost all of them.

Adum Branch has the highest population of customers among the Fidelity Branches in Kumasi. And since it is a busy place, the questionnaires were given in that branch.

3.8. QUESTIONNAIRE DESIGN

The survey was constructed as an interviewer-administered questionnaire with rating and closed end questions (Saunders et al., 2009). Many researchers argue that when conducting a survey, oral interviews is the best method due to the high response rate and that the interviewer has a chance to explain possible confusions (Matzler et al., 1996). The questionnaire was designed to be able to answer the research questions.

The survey was conducted during morning and afternoons when it was assumed that the response rate would be highest. To prevent misunderstandings the researcher informed the participants about the purpose of the survey. Some of the survey questions existed as category questions and others numeric rating questions.

The scale was constructed in a way that number

1----Strongly agree

2----Agree

3----Normal

4----Disagree

5----Strongly disagree

The scale from 1 to 5 is used in order to make the participants to take a stand regarding the questions asked.

Berry et al (1985), model was used in order to incorporate the concept of customer satisfaction in to the questionnaire.

3.9. PROFILE OF ORGANIZATION

Fidelity bank is one of the banks in Ghana originating from Nigeria. The bank was issued with its Universal Banking License on June 28th 2006, making it the 22nd bank to be

licensed by the Bank of Ghana. The Bank is owned by Ghanaian and Foreign individual and institutional investors including ADB and SSNIT, and also by its Executives. (<http://www.fidelitybank.com.gh>)

The Bank's vision is to become a world-class financial institution that provides superior returns for all stakeholders. And a mission of being amongst the top five banks in Ghana by December 2013 based on all key performance indicators and anchored on three key pillars - people, service and processes, and return to stakeholders (<http://www.fidelitybank.com.gh>).

They have a value of being driven to exceed expectations (Can-Do-Attitude) such that the bank will exceed customer expectations, use processes to propel every aspect of the business, use contributions from employees to build the organization and use the drive to propel the community.

As far as customers are concerned, the bank has a passion to serve the customers which is captured "We know that we exist to serve our customers".

The bank also has a culture of excellence in that, they promise their customers an excellent banking experience at Fidelity: excellent products, excellent service, and an excellent environment.

At Fidelity Bank, their goal is to provide customers with the high quality Banking Products and Services they expect from an industry leader. Currently, Fidelity Bank has 20 branches and has doubled its customer base in the last twelve months to over 100,000 customers.

The bank has a network of branches in all the major cities such as Accra, Kumasi, Takoradi, Tema and Tamale.

In Kumasi alone, there are five branches at Adum being the head branch, Suame, Atonsu, Ahodwo and Stadium branches.

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CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSIONS

4.0. INTRODUCTION

In this chapter, presentation, analysis and discussion of the results from data collected will be looked at. Raw data was analysed using SPSS, and excel to arrive at frequency tables and percentages.

4.1 DATA ANALYSIS

How satisfied a customer is depends on the quality of service received by the customer.

Gap analysis model by Ziethaml et. al., (1988) and Groonros (2000) is often used to determine the quality of service.

The gap is often between the perception of customers and their expectation, which will eventually determine whether they are dissatisfied, satisfied or excited.

Those customers who are satisfied or excited have a very high percentage of being retained and eventually will become loyal at the end.

The sample size was 90 however, 80 of the questionnaire were answered. 70 of which were customers and 10 were staff of Fidelity bank.

4.2 RESPONSES FROM CUSTOMERS:

Responses from customers are in two parts, the first part reveals the perception that customers have about the services offered in the Adum Branch of Fidelity bank and the second part deals with strategies that the bank has put in place as a result of customer expectation so as to satisfy the customers and as such, retain them.

CUSTOMER PERCEPTION RESULTS

Table 4.1: Categories of customers

Category	Frequency	Percent
Retail	43	63.2
Private / executive	11	16.2
Corporate	14	20.6
Total	68	100.0

Source: By Author, June 2011.

Table 4.1, aims at establishing the composition of the various customer categories at Fidelity bank. This is critical because, different categories of customers are exposed to different levels of customer service and therefore have different perceptions about customer service.

The distribution shows a high level of response from retail customers. There were 43 out of 68 responses from retail customers representing 63.2% of total respondents.

In the Adum Branch of Fidelity bank, there are three categories of customers: the retail customers are those who come to the bank on day to day basis to transact business. Private/ Executive customers are those who can call from their homes to transact business or will come to the bank as and when there is something very important to be done in the banking hall.

Corporate customers are the special customers. They have a special hall and special staff to attend to them.

Currently, most of the corporate customers have been moved to Ahodwo branch of the Fidelity bank in Kumasi, hence the low percentage recorded.

Table 4.2: Number of years as a customer of Fidelity bank

Year	Frequency	Percent
0-1 year	14	20.0
2-3 years	53	75.7
above 3 years	3	4.3
Total	70	100.0

Source: By Author, June 2011.

Fidelity bank Kumasi opened in 2009. From Table 4.2, 53 respondents representing 75.7% appeared to have done business with the bank since its inception. This may be described as customer loyalty and the banks ability to retain its customers, a view supported by Zeithaml et al. (2003:110), who maintained that, the outcome of customers' satisfaction is their loyalty and ultimately retention by the organization. If customers perceive the bank to be providing excellent customer service, they will stay on.

Table 4. 3: Customer relationship management

	Frequency	Percent
Yes	52	76.5
No	10	14.7
Do not know	6	8.8
Total	68	100.0

Source: By Author, June 2011.

One of the service promises of Fidelity bank to its customers is access to Relationship manager.

In Table 4.3, 76.5% of respondents said they have relationship managers. Implying the bank, to a large degree is delivering on its service promises. Of the rest 16 respondents,

10 said they do not have relationship managers while 6 do not know whether they have relationship managers. Though this number is lower compared to those who said they had relationship managers, it is still critical to a bank that aims at retaining its customers. This is because it is less costly retaining an existing customer than prospecting a new one.

Table 4.4: Calls or visits from relationship managers to customers in the bank

Calls	Frequency	Percent
Very regularly	15	22.4
Regularly	19	28.4
Seldom	20	29.9
Not at all	13	19.4
Total	67	100.0

Source: By Author, June 2011.

In the new competitive market place, customers now demand to speak with a live person instead of a machine or a computer screen ([www.phonepro.com/skill training](http://www.phonepro.com/skill%20training)).

Table 4.4 had 67 respondents in all. 54 out of the total which represents about 80% of the respondents said they are called. About 51% are regularly called. Only 19.4 % of the total sampled said they are not called at all. Since from literature every customer wants to feel special and want to be called, there is a need to look at the 19.4% who said they were not called at all. This is because if the not calling them contributes to their dissatisfaction, they may negatively advertise the bank to others.

Table 4.5: Customers ranking of staff of Fidelity bank

Staff Performance	Frequency	Percent
Excellent	33	47.1
very good	16	22.9
Good	9	12.9
Satisfactory	12	17.1
Poor	0	0
Total	70	100.0

Source: By Author, June 2011.

Table 4.5, presents how customers rank the staff of Fidelity in terms of general performance. The results shows that there was no customer who said they performed poorly and about 83% ranked them as good or very good or excellent which suggests that the customer service staff present perform their duties to the satisfaction of customers. 17.1% are just satisfied with staff performance. Their satisfaction may be attributed to their perceived quality. And this reflects in Table 4.6.

Table 4.6: What customers like about Fidelity bank

Likes	Frequency	Valid Percent
Staff attitude	61	89.7
Short turn around time	3	4.4
Information on products	2	2.9
Others	2	2.9
Total	68	100.0

Source: By Author, June 2011.

As much as 89.7% of respondents said what they like about the bank is the staff attitude. Customer service can be seen in the attitude of the staff towards the customer. It is said that service and for this matter, customer service is inseparable from the service provider. If customers are satisfied with the way they are handled and perceive that as quality, then they will be satisfied and become loyal to the bank. The percentage that like the short turn around time and information on products might mean much is not done in those areas. It may also mean that what they perceive as customer service is attitude, rather than time spent in the bank or information about products in the bank.

Table 4.7: Customers intention to continue banking with Fidelity

	Frequency	Percent
Yes	45	64.3
No	2	2.9
Cannot tell	23	32.9
Total	70	100.0

Source: By Author, June 2011.

Perhaps those who cannot tell are the new entrants to the bank and may need time to decide. 45 out of 70 intend to continue banking with Adum Fidelity bank.

A past research shows that satisfaction is a reliable predictor of re-purchase intentions (Wang, T 2001). Maximization of customer loyalty is a priority for most industries. It can be said from the table that 64% are satisfied.

Table 4.8: What customers will like the bank to do to meet their needs.

	Frequency	Percent
Provide more tellers	37	55.2
Provide more chairs for waiting	26	38.8
Visit or call you regularly	2	3.0
Extend banking hours	2	3.0
Total	67	100.0

Source: By Author, June 2011,

Customers were asked to mention activities that if the bank undergoes will meet their needs. In other words these are other expectations of customers.

According to Looy et al (2003), Zeithaml et al (2006), and Grönroos (2001), the subjective assessment of the actual service experiences is the customer perceived service quality. And what satisfies one customer may not satisfy the other.

It is certain from Table 4.8 that, 55% of respondents will like more tellers to be provided and about 39% will like more chairs to be provided for waiting. If more tellers are provided and turn around time is shorter, then there will be no need for more chairs to be provided. In any case, if provision of more chairs will increase the satisfaction level of customers, then it should be looked at.

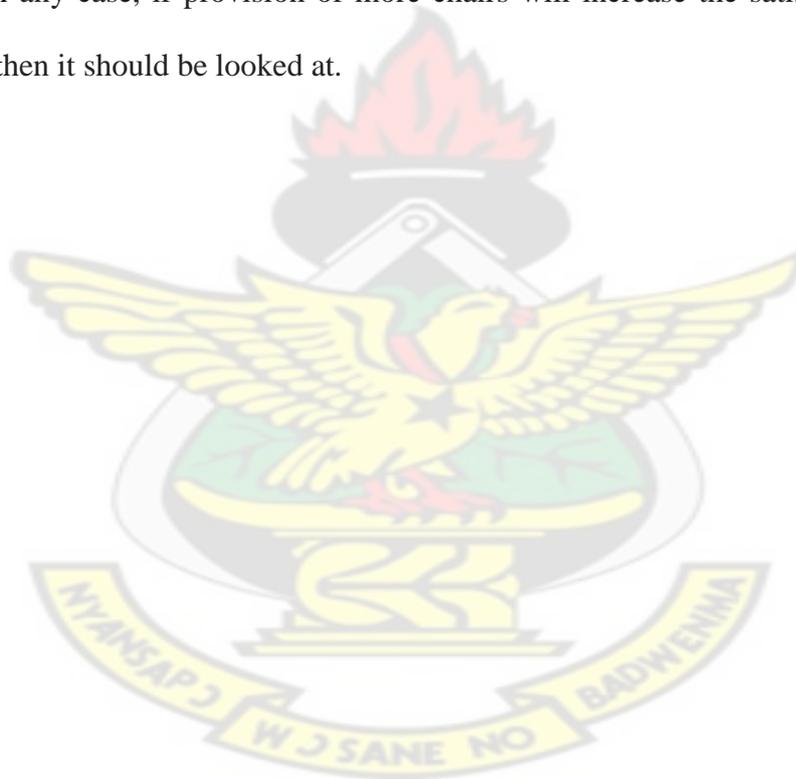


Table 4.9: Other things customers think the bank can do to make them more satisfied.

	Frequency	Percent
No response	26	37.1
avoid delays in transfer	1	1.4
Charges on interim statements must be stopped	1	1.4
continue with good works	1	1.4
delays in visa card application	1	1.4
Display of bulk cash at counter	1	1.4
Educate customers on products	1	1.4
Improve on network	1	1.4
Internet banking	12	17.1
more tellers	7	10.0
None	2	2.9
Parking space for customers	8	11.4
Provide more chairs in banking hall	1	1.4
Provide visa ATM cards	3	4.3
provision of toilet facilities for customers	1	1.4
Sms transaction to phone	1	1.4
tellers must be fast	2	2.9
Total	70	100.0

Source: By Author, June 2011.

Every customer interaction is an opportunity for feedback.

(<http://www.peoplepulse.com.au/Customer-Feedback>). Out of 70 respondents, 12 wants internet banking which means either they don't have access to or they cant use it. 8 of the respondents will like parking space provided for customers. A few of them also talked of the number of tellers and how fast they must be. It is certain that most of what respondents want are tangible items, things they want to see.

If these are what will satisfy customers, then there is the need to provide them so as to give them quality in their own eyes.

Table 4.10: Customers recommendation of Fidelity to others

	Frequency	Percent
Yes	51	72.9
No	19	27.1
Total	70	100.0

Source: By Author, June 2011.

51 recommendations out of 70 respondents is not very bad as indicated in Table 4.10. It could be a positive sign that customers see something good about the bank. Remember one of the easiest and common ways to advertise a company is through word of mouth. So if the customers are recommending the bank to others, then there is a brighter future for the bank.

4.3. RETENTION STRATEGIES

The second part of the questionnaire for customers was on strategies adopted by Fidelity bank to give them excellent customer service that will retain them in the bank.

There are general expectations of customers and this in the service industry is the service variables as discussed below.

The retention strategies have been grouped according to the variables that customers would normally expect.

The researcher wanted to know whether customers were satisfied or delighted in Adum branch of Fidelity, by analysing of the following variables.

Tangibles:

The appearance of physical facilities, the personal. The tools or equipment used to provide the service and communication material.

Looy et al (2003) described tangibles as the tools or equipment used to provide the service and communication material. In other words every material that is used to give tangibility to service.

Tables 4.11 and 4.12 shows tangibles in Fidelity bank since it talked about location and state of the banking hall. From the tables, it is obvious that 45 out of 65 respondents disagree about the convenience of the banks location. 16 however think it is normal.

Disagreeing may mean that customers are not satisfied about the location of the bank.

Those who see it as normal could mean that that is just what they expected.

But the state of the banking hall is normal or alright for the average number of respondents. That could mean that it is just to the expectation of the customers.

From the table on professional service provide by the staff, it again shows that 44 out of 64 respondents see it as normal. Normal could mean it can still be better.

Table 4.11: Location of bank is convenient

	Frequency	Valid Percent
Valid Strongly disagree	9	13.8
Disagree	36	55.4
Normal	16	24.6
Agree	1	1.5
Strongly agree	3	4.6
Total	65	100.0

Source: By Author, June 2011.

Table 4.12: Has state of the art banking hall

	Frequency	Valid Percent
Valid Strongly disagree	3	4.8
Disagree	15	23.8
Normal	34	54.0
Agree	11	17.5
Total	63	100.0

Source: By Author, June 2011.

Table 4.13: Service provided by staff is professional

	Frequency	Valid Percent
Valid Strongly disagree	10	15.4
Disagree	8	12.3
Normal	44	67.7
Agree	3	4.6
Total	65	100.0

Source: By Author, June 2011.

Reliability:

This is the consistency of the service performance, which breeds dependability, from the first time the service is correctly performed to the ability of the firm to keep its promises. Table 4.14 looks at reliable services to satisfy customers and hence retain them in the bank, and from the responses, 31 out of the 63 respondents feel the promotions to reward customers is normal or just alright, 14 of the respondents however agree that promotions are regular while 18 of the respondents are not very satisfied with how regular promotions and rewards to customers are. It may mean that if promotions and reward to customers are made more regular, satisfaction and retention for that matter may be increased.

Table 4.14: promotions to reward customers are regular

		Frequency	Valid Percent
Valid	Strongly disagree	4	6.3
	Disagree	14	22.2
	Normal	31	49.2
	Agree	11	17.5
	Strongly agree	3	4.8
	Total	63	100.0

Source: By Author, June 2011.

Table 4.15: Turn around time is swift

		Frequency	Valid Percent
Valid	Strongly disagree	4	6.5
	Disagree	15	24.2
	Normal	11	17.7
	Agree	29	46.8
	Strongly agree	3	4.8
	Total	62	100.0

Source: By Author, June 2011.

Responsiveness:

This is the willingness on the part of the service supplier (employee) to assist the customer and provide prompt service.

Turn around time measures the responsiveness of staff of Fidelity bank. How fast business is transacted in the banking hall so that less time is spent in the bank. The view from respondents on this question is diverse as seen in Table 4.15. 51.6% of respondents are in agreement that turnaround time is swift. 30.7 % however disagree about the swiftness of the staff. 17.7% also think turn around time is normal.

Customers will always want to be swift in the bank, no matter the transaction. They will not just tolerate any form of delay. So if customers think the bank has a short turn around time, then it is a plus for the bank.

From the table on what customers will like the bank to do to make them satisfied, some of them stated that the number of tellers be increased while some also said that the tellers should be faster. It is possible that it is those who made these statements who disagree with the swiftness of the staff.

Table 4.16: Staff will tell customers about new products

	Frequency	Valid Percent
Valid Strongly disagree	3	4.7
Disagree	5	7.8
Normal	18	28.1
Agree	14	21.9
Strongly agree	24	37.5
Total	64	100.0

Source: By Author. June 2011.

It is obvious from Table 4.16 that, majority of customers said staff will tell them about the bank's products. 56 out of 64 respondents' said they will be told about products of the bank. But looking at the frequency for normal, it is also quite high, which could mean that customers expect more information about the products than they may be receiving now.

Empathy:

This is a quality of the employee to care for the customer and give them individualized attention. It is a way that ensures employees feel valued and their needs are cared by the organization, so they would like to stay along with this firm (Wilson et al., 2008).

From Table 4.17, 34 out of the 64 respondents think the individual attention given to the customers at Fidelity bank is normal while, 20 agree they are given individual attention and a cumulative frequency of 10 disagree on individual attention.

In a competitive environment now, customers are the heartbeat of every organization. It is therefore important to care for the customers and treat every customer special. What is normal to the customer can be said to be what he/ she is expecting- satisfiers.

Excitement can only result if the service is above the expectation of the customer and delight the customer.

Table 4.17: Customers are given individual attention

	Frequency	Valid Percent
Valid Strongly disagree	8	12.5
Disagree	2	3.1
Normal	34	53.1
Agree	20	31.1
Total	64	100.0

Source: By Author, June 2011.

Assurance:

The knowledge-ability and courtesy of employees towards the customers, their ability to inspire trust and confidence in handling the customers.

No matter the number of customers, each wants some security and privacy. It can be called courtesy in other spheres.

The employee needs to be professional in handling customers in order to assure them.

The customer needs to be assured the staff knows what he/she is doing and that is what builds the confidence and trust.

The table 4.18, shows that 38 customers see the courtesy of Fidelity customer service staff as normal, 15 agree they are courteous while a cumulative frequency of 11 do not agree they are courteous. Again this needs to be looked at since customer retention strategies need to be exciters' and not just satisfiers if customers are to be retained.

Table 4.18: Staffs are friendly and courteous

	Frequency	Valid Percent
Valid Strongly disagree	8	12.5
Disagree	3	4.7
Normal	38	59.4
Agree	15	23.4
Total	64	100.0

Source: By Author, June 2011.

4.4 RESPONSE FROM STAFF

As much as companies want to satisfy their customers through quality customer service, there are barriers to customer service delivery and for that matter, customer satisfaction. The questionnaire for staff seeks to find out if there were some barriers to service delivery which will eventually affect satisfaction of customers.

Barriers usually are from management, systems\processes or the individual providing the service?

From literature, some factors that can serve as barriers to customer satisfaction include:

Overworked Staff which can result in staff losing energy quickly and since they will have many clients to serve, steps will be skipped, staff and customers will become frustrated and clients will receive insufficient attention to their issues. From Table 4.20, out of 10 service personnel that were contacted, 7 said they serve above 100(hundred) customers every day. And this could be burdensome. Looking at the large number of

customers, and the need not to keep them waiting so long in the queue, the attention and patience that should be given to make the customer feel like a king or queen might not be present. This can be inferred, from table 4.21, which suggests that the average turn around time for each customer is between 0-10mins.

From the results, Fidelity bank has a customer service goal which is to meet customer expectations and hence, delighting the customers. This is the very reason why they put strategies in place to satisfy and retain the customer. Table 4.22, however gave an interesting result. A cumulative frequency of 5 out of 10 staff said that some executive decisions affect customer service delivery in the organization whiles the rest five also disagree with the fact that executive decisions affect delivery of customer service.

This is quite interesting because there is always a direct effect of decisions from management on service delivery in every organization.

On systems, 8 out of the 10 staff agreed from table 4.23, that they are well equipped with resources to deliver customer service. In the modern world where systems are a necessary part of customer service delivery, in other words they cannot be done away with. Systems can positively or negatively affect service delivery. If the systems are poor, customers will get frustrated very quickly if the turn around time is long. Therefore they may start looking else where (www.entre-propel.com/customer-service).

The staff also indicated that, they are always trained on new technologies before they are rolled out, which can also be attributed to system sufficiency. (Table 4.25).

Finally on the barriers, 9 out of the 10 staff think that employee mood can affect customer service delivery. If the staffs are not happy, if they are not given the necessary support

and incentives, they may not give off their best. But the result on motivation of staff to deliver on the banks service promises shows that, they are always motivated, either internally or externally to deliver on the service promise of the bank.

The staffs were also asked what other factor can aid the bank to improve customer service and the result is as below:

Table 4.19: Other factors within the set up that can aid the bank to improve upon its current service level?

	Frequency	Percent
Attend to customers on time	2	20.0
Employ staff with good customer relation	2	20.0
Maintaining good customer service	1	10.0
More technological aids e.g Visa, internet banking	4	40.0
Motivation	1	10.0
Total	10	100.0

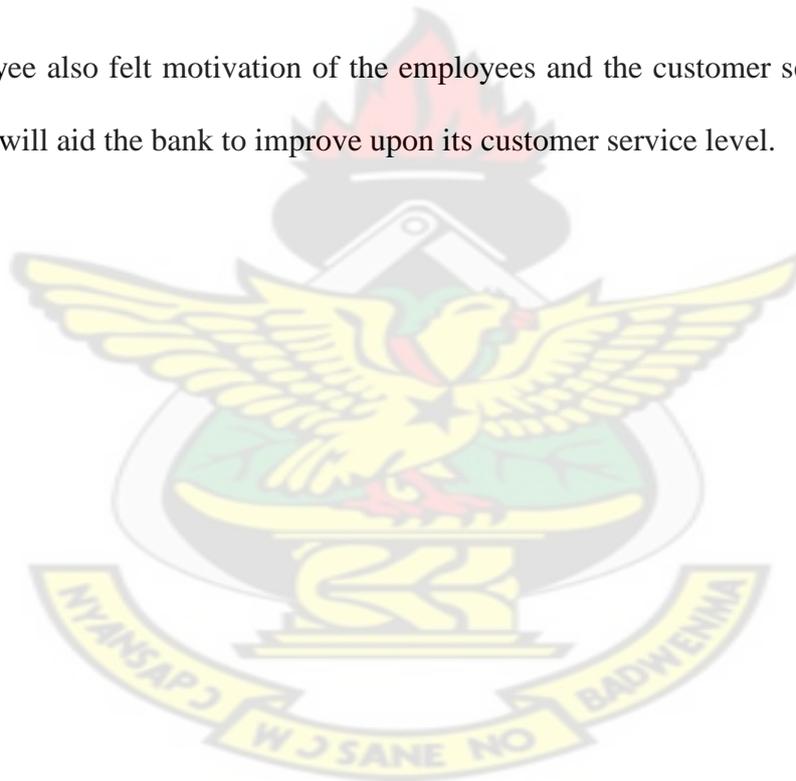
Source: By Author, June 2011.

The employees contacted had different views about what else can be done to improve the quality of services in Fidelity bank. 4 out of the 10 respondents said they needed more technological aids; example is the internet banking which will eventually reduce the number of customers to the banking hall and make their work faster and efficient.

2 of them from Table 4.19. says, employees with good customer relations must be employed. This might mean there are some customer service personnel who do not have good customer relations. One of the staffs also said they needed to maintain good customer service, which can be inferred that there is good customer service which needed to be maintained.

Another 2 from Table 4.19. said they needed to attend to customers on time, which is one of the pillars of customer service delivery in Fidelity bank . No customer wants to wait in queue in the banking hall for long.

One employee also felt motivation of the employees and the customer service personnel in this case will aid the bank to improve upon its customer service level.



CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECCOMENDATIONS

5.0. INTRODUCTION

In this final chapter, a summary of the results that came out in reference to the research questions are presented. This is followed by conclusion and recommendations for the bank and in case of future research.

5.1. FINDINGS

5.1.1. How does Customer Service Affect Customer Satisfaction In Adum Branch Of Fidelity Bank in Kumasi?

It is argued that quality customer service positively affects customer satisfaction. As Looy et al (2003) points out that Service quality is one of those factors that contribute to customer satisfaction.

From the data obtained, it is certain that the Adum branch of Fidelity bank provides appreciable level of customer service as expected by customers. This is deduced from customer responses obtained.

Among the banks promises to its customers are provision of relationship manager, phone calls on pertinent banking issues, and visits from relationship managers as a way of strengthening banking relations.

Responses obtained from customers affirmed that, the bank has to a very large degree, delivered on these promises. However, keeping to these service promises are seen as just satisfying. That is to say they just meet the expectation of their customers.

For a bank that aims at being highly competitive, it would be expected that, they delight their customers. Delighting the customer implies exceeding the service promised and providing services customers do not even expect to see.

5.1.2. What Are The Barriers To Quality Customer Service Provision In Adum Branch Of Fidelity Bank?

From literature, barriers to quality customer service provision can be from the management of the company, the systems and processes, the working environment, the employee themselves or communication.

From the responses obtained from the customer service staff of Adum branch of Fidelity bank, it was realized that, each of the staffs serve averagely above 100 customers a day and due the large numbers, the staffs are pressured to be able to give attention to, and be patient with each and every individual customer.

Also some of the staffs attested to the fact that there are some managerial decisions which affect their service delivery. It was also inferred from the responses given that management needed to employ staff with good customer relations for the customer service department.

Responses again show that, there is a barrier to quality customer service as far as systems in the bank are concerned. Internet banking needed to be improved such that the link seldom goes down, in that case customer service personnel will not break their service delivery, Also that will help the customers do pertinent transactions such as transfers between accounts within the same bank on the internet themselves so as to reduce the numbers at the banking halls.

On the service providers themselves, the data collected indicated that they needed to attend to customers on time, with a turnaround time of 5minutes on the average. They also needed to maintain high level of good customer service no matter the circumstances and they needed to be motivated, either from management or from within.

5.1.3. How Does Customer Service Impact Customer Loyalty At The Adum Branch Of Fidelity Bank?

A past research shows that satisfaction is a reliable predictor of re-purchase intentions (Wang, 2001). And maximization of customer loyalty is a priority for most industries.

From data obtained, because majority of customers of Adum branch of Fidelity bank are satisfied with most customer services provided them as seen in research question1, they are loyal to the bank. Majority of the customers have been banking with Fidelity since the bank came to Kumasi and are still with the bank. Most of the customers also have recommended the bank to others and they intend to continue banking with Fidelity.

Also from the retention strategies put in place by Fidelity bank, most of the customers are satisfied with tangibles such as state of art banking hall and professional service provided by the staff.

Fidelity bank however does not have a spacious packing space which is one of the concerns raised by the customers.

Other retention strategies such as reliability, responsiveness, empathy and assurance are generally satisfying to customers and therefore their loyalty to the bank.

5.14. Which Other Customer Service Activities Will Really Satisfy Customers At Fidelity Bank?

Involvement of the customer in decision making has great implication for both customer and service provider. (Farquahar, 2004; Ennew & Binks 1996).

Literature points out that the interaction between customers and service providers is an important determinant of perceptions of service quality (Zenithal et al 1988).

The research has revealed that customers will like internet banking to be more effective than it is now.

Packing space for customers is another thing that customers came up with.

Visa ATM cards provision on time, sms transaction on phones, fastness of tellers and increase in their number are other concerns of customers that came up.

5.2. CONCLUSION

The purpose of the research was to find out whether the excellent customer service promised by Fidelity bank, is being practised in the Adum branch to the satisfaction of customers.

From the findings above, the customer service provision promised by Fidelity bank is being delivered to the satisfaction of the customers in Adum branch.

Customers are also loyal to the Adum branch of Fidelity bank and will continue banking with them due to the excellent customer service provision.

Even though there are few barriers to customer service provision from the bank. It has not negatively affected the service provision promised by the bank and so satisfaction of customers is also not affected.

In conclusion, the researcher can confidently say that good customer service provision will positively affect satisfaction of customers and that is the case in the Adum branch of Fidelity bank.

5.3. RECOMMENDATION

Customer service is very important issue as far as service delivery in today's industry is concerned. More so when competition is so great in the banking sector of Ghana. To stay in competition, service providers must set goals alright which is in the form of promise to customers. But to be ahead of competitors or to remain in competition service providers must give more than the expectation of customers so as to delight them.

Customer service providers of Adum branch should put other customer service strategies that will delight customers in place. Example; notification of any transaction on customers' accounts should be linked to cell phones of customers.

Management should supervise the customer service personnel closely so that anyone who does not have good customer relations is taken from that department.

Internet banking is of much concern to both the external and internal customers of Fidelity bank so it must be looked at and improved if possible.

More tellers must also be provided to make queues in the banking hall shorter and less burdensome on the staff.

Further research can look at the management's point of view as far as customer service provision in Fidelity bank is concerned, for comparison.

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APPENDIX

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY,
KUMASI, INSTITUTE FOR DISTANCE LEARNING
QUESTIONNAIRE FOR CUSTOMERS OF FIDELITY BANK, KUMASI**

The purpose of this research is to find out if Customer Service provided in Fidelity Bank has any effect on Customer Satisfaction. All answers will be treated confidentially. Thanks.

CUSTOMER PERCEPTION ABOUT FIDELITY BANK SERVICES

1. What category of customers do you belong to?

Retail Private/ Executive Corporate

2. How long have you banked with Fidelity bank?

0-1yr 2-3yrs above 3yrs.

3. Do you have a relationship manager?

Yes No do not know

4. How often are you called from the bank or visited by your relationship managers?

Very regularly regularly Seldom Not at all

5. How will you rank the staff of Fidelity Bank?

Excellent very good good satisfactory poor

6. What do you like about Fidelity bank?

staff attitude short turn around time Lack of information on products

others, specify.

7. What do you dislike about Fidelity bank?

staff attitude long turn around time Lack of information on products
 others, specify.

8. Have you recommended Fidelity to others?

Yes No

9. Do you intend to continue banking with Fidelity?

Yes No cannot tell

10. What would you like the bank to do to meet your needs?

provide more tellers provide more chairs for waiting

Visit or call you regularly Extend banking hours

11. Is there any other thing you think the bank can do to make you more satisfied?

PLEASE TICK THE APPROPRIATE BOX AGAINST EACH STATEMENT INDICATING YOUR RATING OF THE BANK'S SERVICES.

1---Strongly agree

2---Agree

3---Normal

4---Disagree

5---Strongly disagree

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RETENTION STRATEGIES	1	2	3	4	5
Tangibility					
Location of bank is convenient					
Has state of the art banking hall					
Service provided by staff is professional					
Assurance					
Staff are friendly and courteous					
Staff perceive customers as queens/kings					
Reliability					
Staff will tell customers about new products					
Promotions to reward customers are regular					
Empathy					
Customers are given individual attention					
Staff have your best interest at heart					
Responsiveness					
Turn around time is swift					

Source: By Gyasi (2010)

QUESTIONNAIRE – STAFF

1. On the average, what number of customers do you serve in a day?

A [0-10] B [11-20] C [21-30] D [31-40] E [41 and above]

2. What is the average turn around time?

A [1-10mins] B [11- 20 mins] C [21-30mins] D [31-40 mins] E [above 40mins]

3. Which of the under listed best describes the customer service goal of your organization?

- A. meeting customer expectation
- B. meeting organizational expectation
- C. delighting the customer

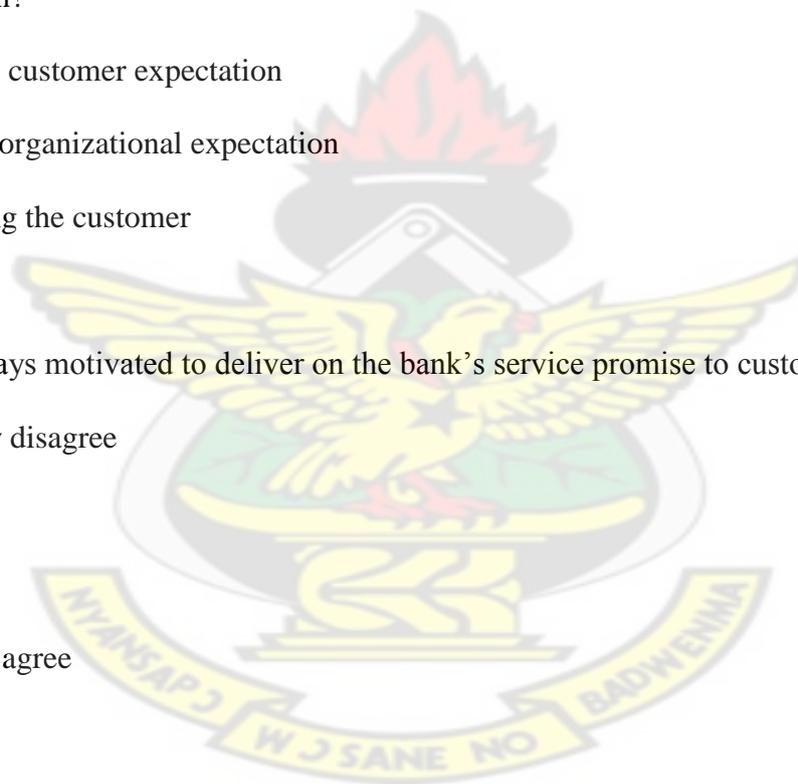
4. I am always motivated to deliver on the bank's service promise to customers.

- A. strongly disagree
- B. disagree
- C. agree
- D. strongly agree

5. I am well equipped with the right resources to deliver customer service.

- A. strongly disagree
- B. disagree
- C. agree
- D. strongly agree

6. Some executive decisions affect customer service delivery in my organization



- A. strongly disagree
- B. disagree
- C. agree
- D. strongly agree

7. Employee mood can affect the effective customer service delivery

- A. strongly disagree
- B. disagree
- C. agree
- D. strongly agree

8. We are always trained on new technologies before they are rolled out.

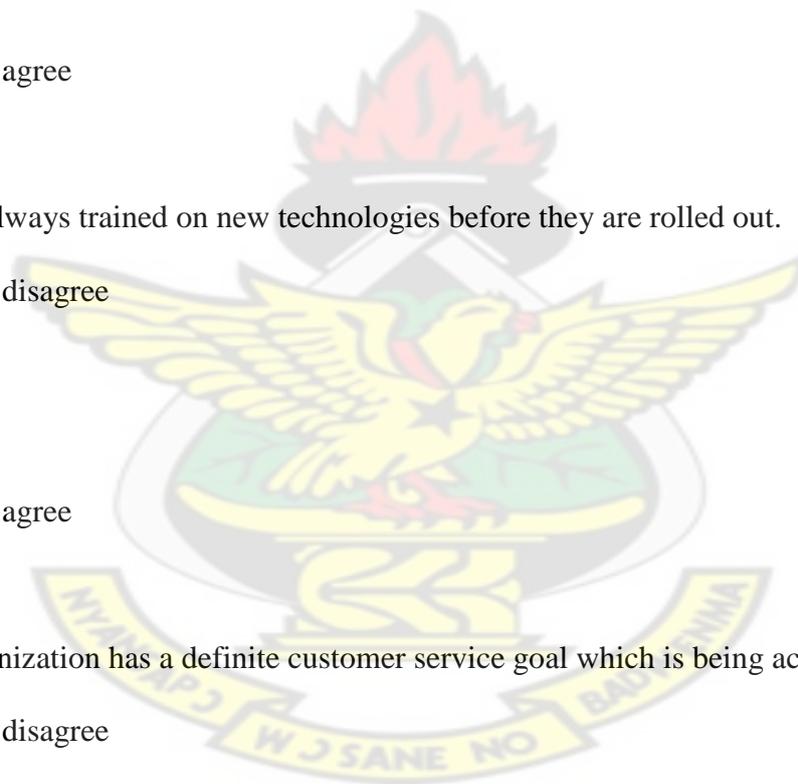
- A. strongly disagree
- B. disagree
- C. agree
- D. strongly agree

9. The organization has a definite customer service goal which is being achieved.

- A. strongly disagree
- B. disagree
- C. agree
- D. strongly agree

10. What other factor within your set up can aid the bank to improve upon its current service level?

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TABLE OF RESULTS

Table 4.20. On the average, what number of customers do you serve in a day?

	Frequency	Percent
0-10	2	20.0
11-20	1	10.0
41 and above	7	70.0
Total	10	100.0

Source: By Author June 2011.

Table 4.21. What is the average turnaround time?

	Frequency	Percent
Valid 1-10 mins	8	80.0
11-20 mins	1	10.0
31-40 mins	1	10.0
Total	10	100.0

Source: By Author, June 2011.

Table 4.22. Some executive decisions affect customer service delivery in my organization.

	Frequency	Percent
Valid strongly disagree	1	10.0
Disagree	4	40.0
Agree	4	40.0
strongly agree	1	10.0
Total	10	100.0

Source: By Author June 2011.

Table 4.23. I am well equipped with the right resources to deliver customer service

	Frequency	Percent
Valid Agree	8	80.0
strongly agree	2	20.0
Total	10	100.0

Source: By Author, June 2011.

Table 4.24. Employee mood can affect the effective customer service delivery

	Frequency	Percent
Valid strongly disagree	1	10.0
Agree	6	60.0
strongly agree	3	30.0
Total	10	100.0

Source: By Author, June 2011.

Table 4.25. We are always trained on new technologies before they are rolled out.

	Frequency	Percent
Valid strongly disagree	1	10.0
Disagree	1	10.0
Agree	4	40.0
strongly agree	4	40.0
Total	10	100.0

Source: By Author, June 2011.