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KUMASI, GHANA**

**ASSESSING THE IMPACT OF CUSTOMER SERVICE ON ORGANISATIONAL
PERFORMANCE IN THE BANKING SECTOR. A CASE STUDY OF
STANDARD CHARTERED BANK LIMITED**

By

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**A thesis submitted to the Department of Construction Technology and Management
College of Art and Built Environment in partial fulfilment of the requirements for
the degree of**

MASTER OF SCIENCE

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DECLARATION

I hereby declare that this submission is my own work towards the master of Science in project management and that to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the university, except where due acknowledgements have been made in the text.

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DEDICATIONS

To my parents for raising me to believe that I am capable of doing anything I set my mind to do.

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God bless you all

ABSTRACT

With liberalization of the economy in Ghana, and through the financial sector structural adjustment programmes, the challenge has been cast for Banks to deal with customers with high levels of sophistication, education, confidence and their expectations of the service they want to receive. Hence the aim of this study was to assess the impact of customer service on organizational performance in the banking sector using Standard Chartered Bank Limited as case study. The objectives of the study were: to examine the factors that Standard Chartered Bank Limited considers as effective customer service strategy; to ascertain the current state of customer service at Standard Chartered Bank Limited; and to examine the impact of effective customer service on the performance of Standard Chartered Bank Limited. Through an in-depth literature review, the concept of customer service, the quality of customer service and ways of improving customer focus and customer service by banks were ascertained. The study employed the use purposive sampling technique. Data was gathered from answered questionnaires retrieved from respondents. A total of 100 questionnaires were distributed to the staff and customers of standard chartered bank limited, head office, with a response rate of 100%. Data gathered was analyzed using mean score ranking and descriptive analysis. The research design that was used is a simple descriptive survey using questionnaires. The findings revealed that Standard Chartered Bank uses various factors to measure the effectiveness of their services. These include management of complaints, giving feedbacks, assessment of customer loyalty and that the majority of the customers also strongly agreed that the staff of Standard Chartered Bank are very responsive in service delivery and addressing customer challenges and complaints and that the facilities and staff of Standard Chartered Bank have good appearance. This is part of the customer service strategy of the bank. Recommendations were that Standard Chartered Bank Limited must extend its services to rural areas since the rural areas lack certain social amenities, which has increased rural-urban migration placing a load on the amenities in the urban centers.

Keywords; Customer, service, impact

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Essinger (2016) indicates that effective customer service is a measure of how customers behave towards brands, products and services. As such, companies always try to keep customers happy by continuously working on their attitudes towards products, services and their brands. Reichheld and Sasser (2013) mentioned that things begin to take different dimensions when an organization becomes customer focused. Companies which ensure that customer service and customer loyal programs become an entire organizational activity always view things from the perspective of the customer, and most of the time have competitive advantage over others. Jude (2015) notes that the essential elements of service are linkage to corporate vision, goals and strategies, measurement of customer service and loyalty, authorization and completion of relevant improvement projects and linkage of metrics to employee rewards and recognition. In the financial services sector where Standard Chartered Bank Limited finds itself, the nature and number of competitors and the ability of banks, building societies, insurance and other financial service companies to offer similar products at similar prices have led to increasing emphasis being placed on customer service as a means of adding value to the operations of the bank (Reichheld and Sasser, 2013). With liberalization of the economy in Ghana, and through the financial sector structural adjustment 1 and 2 programmes, the challenge has been cast for banks to deal with customers with high levels of sophistication, education, confidence and their expectations of the service they want to receive. This has also brought in its trail, a host of

banks from other African countries which have started to attract customers with their zero deposits and all manner of services and products coupled with their innovative state – of – the art ICT in the financial service sector. It has also been found that it is no longer financially viable for service companies to mass market their services since the real differentiators in this sector in marketing are innovative and customized products and customer support.

This means it can no longer compete in its previous mould but has to shed such a mould and begin to see itself as servicing global and multi-national customers. The result of this is ensuring effective customer service to attract more customers to the product and services of the bank. This study therefore assesses the impact of customer service on organizational performance in the banking sector using Standard Chartered Bank Limited as case study organization.

1.2 PROBLEM STATEMENT

Almost every business organization or institution is customer based. In other words, the business cannot grow without the customer. The customer is the one who buys the goods and services of the organization and that, the organization depends on the customer for the generation and increment of its capital base. Because of that, most successful banking institutions are particular about the satisfaction of their customers. Customer service therefore should be the hallmark of every business organization in order to maintain and sustain the worth of the customer. The significance of customer service therefore cannot be over –emphasized in the general objectives of the establishment. However, this has become the setback of most private and government owned institutions and business organizations and has led to the disintegration and dissatisfaction of its customers. The

banking industry is not an exception. The increasing rate of service dissatisfaction among customers in relation to the banking industry in Ghana cannot be underestimated. Some of these problems are related to systems failure, poor customer care, poor service delivery and irregularities in data systems. It is in this light that the researcher wants to therefore assess the impact of customer service on organizational performance in the banking sector using Standard Chartered Bank Limited as case study organization.

1.3 AIM

The main aim of this study is to assess the impact of customer service on organizational performance in the banking sector using Standard Chartered Bank Limited as case study organization.

1.4 OBJECTIVES

To achieve the aim, the following objectives are set:

- To examine the factors that Standard Chartered Bank Limited considers as effective customer service strategy;
- To ascertain the current state of customer service at Standard Chartered Bank Limited; and
- To examine the impact of effective customer service on the performance of Standard Chartered Bank Limited.

1.5 RESEARCH QUESTIONS

The research questions for this research work include:

- What are the factors that Standard Chartered Bank Limited considers as effective customer service strategy?
- What is the current state of customer service at Standard Chartered Bank Limited?
- What impact does effective customer service have on the performance of Standard Chartered Bank Limited?

1.6 SIGNIFICANCE OF THE STUDY

The study will benefit a whole lot of people in diverse ways including researchers, students, governments, policy formulators and practitioners, managers, institutions and all other banking institutions and most especially the chosen case study. It will also aid students to acquire knowledge in the field of how customer service can be ensured and its impact in the banking industry. The outcome of the study is to help improve the already existing policies of Standard Chartered Bank Limited in ensuring customer service.

1.7 RESEARCH METHODOLOGY

The research employed the simple descriptive survey research design. This design was appropriate because the research aimed at getting responses from employees of the organization to base on the variables of the study. Out of the population, a sample of 40 employees of the bank were selected to participate in the study. The study employed the stratified sampling technique. The instrument for the collection of data was a well-structured survey questionnaire which was administered. The questionnaire was carefully

designed with emphasis on clarity and simple English so as to avoid difficulties that may arise with regards to the various educational and work experience among the employees.

In order to achieve the objectives of the study, two major sources of information were relied upon; primary data and secondary information. The data collected was coded and analyzed with the help of Statistical Package for Social Scientist (SPSS) analysis software version 20. The descriptive statistics of the various constructs were used to describe the data and results were presented in the form of tables.

1.8 SCOPE OF THE STUDY

The study is to assess the impact of customer service on organizational performance in the banking sector using Standard Chartered Bank Limited as case study. The study seeks to cover the head office of Standard Chartered Bank Limited in Accra. At the end, the research will seek to ensure profitability, growth and a sustainable market share for the customers, based on effective customer service of the bank.

1.9 ORGANIZATION OF THE STUDY

The work has been organized into five (5) chapters. Chapter one takes a look at the background of the study, the background of Standard Chartered Bank Limited, statement of the problem, objective of the study, significance of the study, the scope of the study, the methodology of the study and the organization of the study. Chapter two covers literature review of the study. Chapter three simplifies how the whole research was carried out thus, the research methodology. Chapter four presents detailed analysis of the data. Chapter five which is the last chapter shows the summary, conclusion and some recommendations for the management of the organization to help them in their policies on conflict resolution.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

The banking sector of many developing countries over the last few decades have witnessed enormous growth and has undergone great changes. In some developed countries, the banking sector is said to employ more people than the manufacturing sector. This is as a result of many forms of deregulation, competition and customer requirements that have made the banking industry very different from how it was some years ago. In a competitive market as this, it is very important to draw new customers and retain the already existing ones. Delighting customers by way of providing effective services and creating good relations with them are key to attracting new and retaining old customers.

This chapter reviews existing literature that is relevant to the issue under study. It particularly looks at what customer service is, the customer service process, the state of customer service in the banking industry, measuring customer service, major considerations in improving satisfaction, the need to work on customer service, customer loyalty and value of greater customer loyalty. The others are what customer focus is about, effects of customer service in the banking industry, improving customer focus and customer service by companies, challenges facing the banking industry in relation to customer service and the future of customer service in the banking industry.

2.2 CUSTOMER SERVICE

The concept of Customer service became very popular in the 1980s, with the emergence of Total Quality Movement which led to customer driven excellence and customer focused results. Vincart (2014) mentioned that customer attitudes towards an organization, its products, services and brands, gives a good idea of the customer service practices of that organization, indicates that customer service is a measurement of customer attitudes about products, services and brands. Also, in the view of Reichheld (2015), customer service solely depend on the service providers who have to make sure that customers are sufficiently happy about the products and services offered to the customers.

2.3 CUSTOMER SERVICE PROCESS GUIDELINE

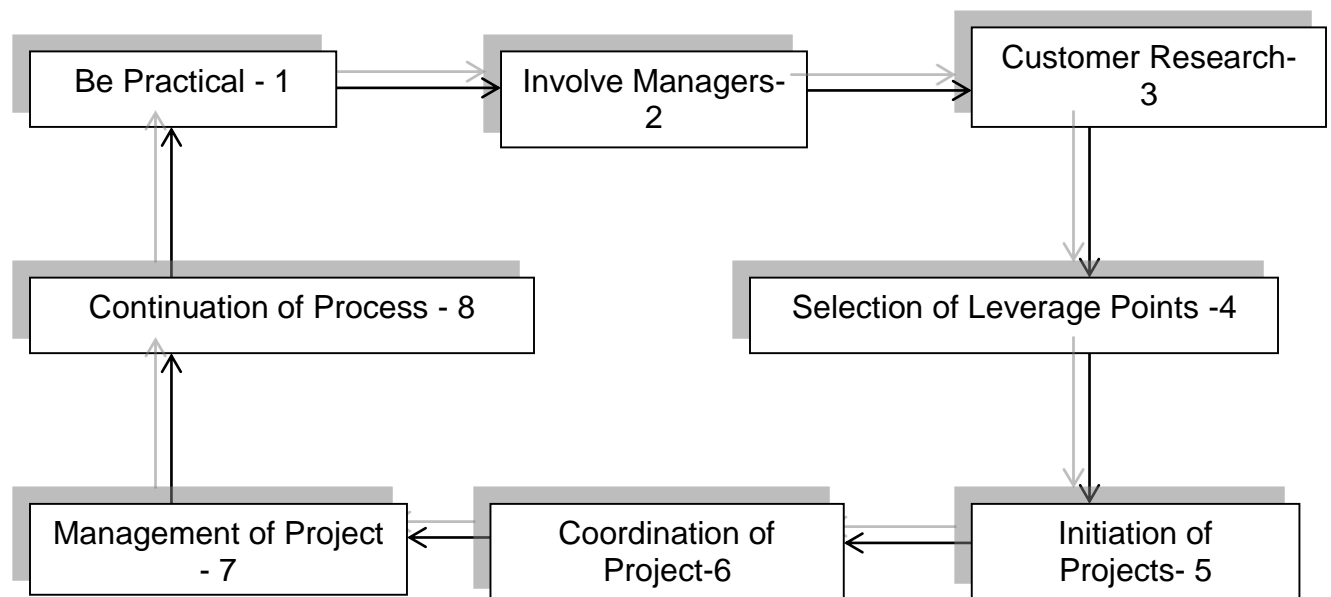


Figure 1.0 **Reichheld (2015)**

2.3.1 Customer Service Process Item 1: Be Practical

According to Reichheld (2015), organizations can provide good customer services by way of factoring good services into the organization's operations and recognize what type of customer information can be conformed to. In addition, understanding customer satisfaction dynamics and comparing it to existing customer oriented programs and configuring these processes so as to understand why customers buy or do not buy the organization's services and what improvements can be appreciated (Reichheld, 2015). Jude (2011) mentioned that among the various programs used to explain customer service measurement are lean management, strategic planning, customer service initiatives and balanced score cards among others.

- **Balanced Scorecard**

According to Jude (2011) mentioned that one main element the balanced scorecard program entail is the customer perspective. The use of the balanced scorecard determines the customer information type that will be available for managers involved in the balanced score program. This helps in designing the elements into useful customer service processes.

- **Quality**

New ways of quality management system always require customer service inputs (Jude, 2011). The quality of services or products are increasingly defined through the eyes of the customer, from the Baldrige National Quality Program to ISO9001;2000. In order to connect customer service process to quality, managers need to be considerate of the types of information they obtain and use. Also, how satisfied a customer is, quality systems may

be needed to track customer perceived problems and challenges, the voice of customers and the total service offering must be in line with what customers perceived as quality.

- **Marketing planning, product planning, strategic planning**

Finnan (2014) states that the right kind of customer service inputs can always provide benefits to planning process. In addition, the addressing of most problems associated with businesses, are done by plans which ultimately entails protecting sales. This is because, sales revenue is always driven by customer attitudes.

- **What problem does services in the banking industry solve?**

According to Reichheld (2015) one key insight for customer service is “What customer problem does the service provided in the banking industry solve?” Normally, customers will patronise goods and services for reasons that may not be completely known. When one really knows why customers patronize the company’s services or products. The thing that promote and improve customer satisfaction can be focused upon.

2.3.2 Customer Service Process Item 2: Involving managers

- **Identify Managers**

According to Reichheld (2013) the robustness of customer service process depends largely on getting the right people involved. Essentially, the customer service process must enable managers involved to do their jobs better. So it is important to involve customers who can benefit the most from satisfaction and improvement information. These managers are those that are in direct contact with customers. These include for example customer service

managers, technical support, sales engineering and product design, advertising and marketing, and quality control officers. The fundamental aim of the customer service personnel is to keeping customers happy. The following are some of the ways that the other functions of an organization relate to customers.

- **Technical:** the technical support section of organization has the aim of solving customer problems and challenges. Customers feel happy and welcomed when their problems and challenges are resolved.
- **Sales department:** this section of organization is responsible for keeping customers happy by providing products and services that meet customer needs. Thus they need information on likely repurchase intentions of the customer.
- **Project design and engineering:** this department creates plans to design and engineer new products. Therefore, information on what improvements customers require should always be available to them.
- **The Marketing and advertisement department:** this section is responsible for creating communication that will convince the customers to like the products or services of the organization, therefore, customer service is more robust if more information on what customers like is made available to them.
- **The quality control section:** Quality officers/managers improve processes by limiting differences customers experience, and raising customer service. Processes are improved by tracking important metrics, that these managers may be very interested in tracking customer perceived problems.

2.3.3 Customer Service Process Item 3: Do Customer Research.

According to Reichheld (2015) in the customer service process, actionable research is valued because it helps improve the company's products, services or brands, leading to greater sales and profits. The following steps should guide the researcher:

1. Collection of information appropriate for decision making on the customer;
2. Study and understand problems that the information is intended to solve;
3. Make the problems associated with the business very clear; and
4. It must be ensured that the chosen solution for the problem is appropriate and cost effective in resolving the problem identified.

Reichheld (2015) further continued that data collection should be done in such a way that it enables proper interpretation. Also, customers that are selected for the study be done appropriately to ensure proper addressing of the problem at hand. Reichheld (2015) added that questionnaires should be developed carefully so that they flow well, they should also be of appropriate length and should not be subject to misinterpretation.

- **Analyzing results statistically.**

According to Reichheld (2015), in ensuring that statistical conclusions are drawn about the organization's customer population, sampling procedures should be followed in cases where customer service information are obtained from customers. There should be determination of margins of sampling error as well as significant differences among results, which should be statistically identified. When this is properly done, managers will be able

to understand the results and then plan the amount of attention to give them in decision making (Reichheld, 2015).

- **Report results clearly and quickly**

Customer service information must be put in such a way that can be quickly and easily understood. The use of charts as well as bullet points must be encouraged. This will bring to light the methods used, and the results obtained from them. Appropriate answers must be given to the questions that managers raise concerning the customer service process. (Reichheld, 2015). The outfit responsible in managing customers should put outcomes/results in their respective customer touch point processes.

2.3.4 Customer Service Process Item 4: Select Leverage Points

- **Characteristics of Leverage Points**

According to Stinvic (2010) with regards to leverage points, there are usually low customer service or high customer service. Stinvic further continued that managers of customers should ensure that low satisfaction items must be attended to so to prevent customer defection. Customers identified to be unhappy are those that are likely to defect. Stinvic added. Further, customer managers should discriminate among the low satisfaction items by considering factors such as:

- How much it will cost the organization to fix the item.
- The length of time it takes to fix the item.
- Is there any competitor with a significant advantage in the area?

- The importance of the issue to the customer.

Customer service is the series of activities designed to enhance the level of customer satisfaction that is, the feeling that a product or service has met the customer's expectation and even beyond his/her expectation. Customers evaluate a product or service in terms of whether that product or service has met their needs and expectations. Customer satisfaction is derived largely from the quality and reliability of products and services. Commercial banks encounter similar problems in meeting customer's expectation of services and customer satisfaction.

2.3.5 Customer Service Process Item 6: Coordinate Projects

- **A Portfolio of Projects**

The goal of every organization is to make sure that the requirements and needs of all stakeholders are met. This is not only to help the survival of the organization, but to also ensure it maximizes profit. Customers are regarded as the most important stakeholders of any organization. This is because, without customers, no organization is likely to succeed. Therefore, the emphasis of marketers on research around consumer behavior and knowledge of consumer behavior will help the organization to be effective in making policies towards the interest of customers, which will ensure positive customer towards the organization. More especially, since customer behavioral intention is a strong indication of his actual behavior (Kotler, 2006). Leverage points can result in more satisfaction projects of the organization.

- **Track Progress**

It is important to track the progress of the customer service program that has been initiated. A satisfaction process that is successful, collects reports on the expenditure, the progress, and results of all satisfaction projects. Uniformity of the system is ensured so as to monitor projects efficiently. Data concerning the satisfaction project collected by the satisfaction process to ensure that the entire satisfaction effort is understood.

2.3.6 Customer Service Process Item 7: Manage Program

- **From Projects to Program**

According to Berry (2011) to ensure that the ongoing satisfaction efforts can be understood, the process monitors the satisfaction project data, process monitors satisfaction project data so the ongoing satisfaction effort can be understood. The use of uniform reporting system for all projects must be ensured since this helps the organization in collecting information concerning projects into a managed program which is also known as "portfolio management." A program or portfolio approach is beneficial in becoming customer driven. This is because in doing this, all efforts are coordinated.

2.3.7 Customer Service Process Item 8: Continue

- **Evolution of the Product or Brand**

Berry (2011) mentioned that undertaking successful customer service process enables the product offering and the brand start to change toward customer's requirements. Successful change typically means greater sales and greater market share. These come about through

improved customer retention, which in turn is the direct result of customer-driven innovation.

- **Moving Target**

Progress made in customer service is always temporary. As such, the need to ensure successful customer service process never stops. Factors such as keen competition, escalating customer expectation and changes in market conditions are all unavoidable. The processes involved in customer satisfaction must be properly managed so as to maintain and grow market share and profitability.

- **Manage Loyalty**

Berry (2016) states that it is always important and beneficial to make concerted efforts to properly manage customer loyalty. Efforts directed toward customer loyalty can be misplaced if the value that is put on relationships is not attractive. The customer satisfaction process can be added to the process after the customer service process has been well managed. It is important to first include the loyalty metrics in the measurement system. Also, leverage points that improves satisfaction and loyalty should not only be considered. Customers may for example be satisfied by a warranty but may also become loyal by a lifetime guarantee. Customers normally become loyal when they are delighted. Customer delights can only be reached after the customer has gone through progressively higher degrees of customer service. The properly operating customer service process creates value by adapting the organization to its customers. This produces a prosperous win-win

situation. Make your customer service process operate at full strength by following these guidelines.

2.4 SERVICE QUALITY

The differentiation between the services provided by two service providers can be defined by the use of service quality. Service quality can sometimes serve as a key determinant of whole satisfaction which results to customer retention and loyalty (Ennew & Banks, 1999). Ennew and Blinks (1999) mentioned that customer loyalty and customer satisfaction can be realized if the customers are provided with good quality services. In the same vain, Fullerton (2005) noted that provision of good customer service is considered very important to maintaining customer loyalty. In the perception of Negi (2009), in modern times, customer perception about the quality of services offered them by organization are considered high. This is because customer services is important when it comes to contribution to trade and competitiveness. The conclusion can therefore be drawn that the quality of the services offered by organizations is important and need to be given the need attention in order to promote customer satisfaction.

2.4.1 Customer Satisfaction

Voom et al (2011) noted that the perception of the quality of service provided is found to be related to Quality of services perceived by customer which is established to be optimistically related to satisfaction of customers. In the view of other researchers, customer satisfaction affects the behavioral intention of customers. Service quality is seen as a major factor that determines the satisfaction of customers. How quality the service appears to the customer enhances the satisfaction level of the customer. According to

Kasim and Minai (2009), many online and technological faculties that are available in banks appeal to mainly young customers. Researchers such as Voon et al (2011) identified prices as a fundamental feature that is considered in the determination of customer satisfaction. In addition, post purchase intentions are very important. Voon et al. (2011) has also identified “interest or price” as a feature that is considered in determining customer satisfaction. Heskett & Schlesinger (1994) studied customer and profit model and concluded that customer satisfaction has a positive impact on customer loyalty and on the company’s Financial Performance”. It is also argued that “customer satisfaction has a positive influence on customer Loyalty, in terms of both intentions to switch and tolerance to price changes”. Profitability is optimistically enhanced by loyalty of customers.

2.4.2 Service Quality and Customer

Ennew & Blinks (1999), the relationship that exists between customer satisfaction and service quality shows the occurrence of core ideas of service quality which will usually lead to core customer storage and success. Yavas et al (1997) also noted that service quality can be determined by retaining existing customers. The quality of service leads customers to satisfaction. However, Jamal and Naser (2003) noted that the physical aspect of service environment, does not really have any impact on customer satisfaction. A study conducted by Dean (2004) shows that organizational functions and the mindset of employees determines and support the quality of the service. Another study conducted by Gelade and Young (2003) looked at employee perception, working environment, customer satisfaction, and the effectiveness of income of the organization. Fullerton (2005) studied service quality and customer’s purpose in financial performance.

The study employed customer satisfaction as a mediator between retail banking and financial performance. Olorruniwo & Hsu (2006) found in their study that quality of service has an impact on customer satisfaction in the presence of their attitudinal behaviors. In the same vain, Naeem et al, (2011) examined the relation between the employee customers and their overall financial performance. The results showed that staff training and understanding to a large extent impacts on high service quality.

2.5 THE STATE OF CUSTOMER SERVICE IN FINANCIAL INSTITUTES

Most people believe that with the introduction of technological innovations in the banking industry, there has been a drastic shift in customer service and satisfaction as compared to what it used to be. Stanvard (2017) argues that one of the service areas in which customer service should be more emphasized is the banking institutions. Stanvard indicates that customer service should not be seen as something that is just a mere responsibility of an organization but a tool for ensuring organizational development. Even though customer service has been improved in the banking institutions, it must still be looked at because of the problems these changes have created in customer service. Most of these changes relate to the introduction of technological innovation. This has also been supported by the rapid growth in information technology. The growth and improvement in technology has made it more profitable to supply new products and services. For example, the time spent in queues at banking halls has been reduced by the introduction of electronic banking through the automated teller machine (ATM) and telephone banking, and as a result those in need of bank products and services are relatively ready to put their money in the banks. Also the cost of processing financial transaction as well as acquisition of information in the financial market has been considerably reduced.

Government through the Bank of Ghana regulates all financial institutions. Banks are the most regulated institution. These regulations which can sometimes be burden to banks, reduces profit, limits the number of activities undertaken. However, these relations by the central banks are what actually contributed to the growth in designing new products and services for the happiness of customers. It is however noted that the banks sometimes find ways around the regulations so as to lessen the likely negative impacts on their activities. It is evidently clear that most of the banking services available to customers today were not available some decades ago. Today, the movement of Ghana to middle income status and the relatively literate society has resulted in the importance of technology being appreciated in business and in all areas of society. The question often asked is, has banking services and customer service considerably improved? Previous studies in this area have concluded that technological innovation has positive effects on the banking activities especially on customer service.

2.6 CUSTOMER LOYALTY

Deon (2013) explains that customer loyalty has dimensions in terms of its definition. Loyalty in terms of behavior is the act of customers taking part in repeat purchases of the current brand other than choosing the brands of a competitor. Another name for loyalty behavior is customer retention. Loyalty in terms of attitude are the judgements and perceptions customers have about the products and services of the organization. DeBonis (2014) mentioned that in some cases, customers show loyal behavior without having loyalty attitudes. This normally happens in markets that are dominated by monopolists. On the other hand, it was found that customers show loyalty behavior without exhibiting much

loyalty behaviors. This example is normally common with customers who buy services very often.

2.6.1 Loyalty Behavior

Stanley (2014) mentioned that the actual price/value of the behavioral definition of customer loyalty is linked to sales and market share. The measurement of loyalty behavior done by assessing the sales transactions of the customer. The showing of customer retention measures, the rate at which customers defect over various periods. The lifetime values and repeat purchases of customers are determined by tracking the customers over a period of time.

2.6.2 Loyalty Attitudes

According to Cormack (2011) people's behaviors are normally different from the way they feel most often. Therefore, loyalty attitude is regarded as softer measures other than behavior. Customers are sometimes grouped into categories such as "new arrivals", "repeat buyers," "advocates," "loyalists" and so on they gradually become a part of the company. Cormack (2011) continued that loyalty attitudes are measured by means of customer surveys. According to Reynolds et al. (2001) there is no widely accepted standard for what questions to ask or what is a "good" score. Instead you need a good process that produces useful information. Reynolds contend that the customer loyalty attitudes can be tracked over time and use the results to determine where the level of the organization at any moment.

2.7 THE NEED TO WORK ON CUSTOMER SERVICE IN THE BANKING INDUSTRY

According to Cormack (2011) Loyalty behavior is the result or outcome of very high satisfaction, what has to be worked on and improved on is satisfaction. As customers become more satisfied they start to take on some loyalty attitudes. In managing a loyalty program, it makes most sense to consider loyalty attitudes to be part of customer service. All one's efforts in this field need to be directed at winning more favorable customer attitudes so one can get more loyalty behavior. One must not spend time trying to "improve" loyalty behavior, it is just the result. It is a metric. Rather one must spend time improving the root causes of customer service and that will create loyalty behavior outcomes. According to Duchessi (2004) one cannot improve loyalty by being "results oriented." Again, that is because loyalty behavior is a result, an outcome, a metric. A high jumper can contemplate clearing the bar at seven feet (the result or outcome) but this focus on a desired result does not help accomplish the result. Only by training and practicing can the high jumper improve performance and start raising the bar. So, loyalty is improved by improving product's root causes of customer service and one must be wary of loyalty literature or programs that do not connect to the things that make customers more satisfied and delighted.

2.8 MEASURING CUSTOMER SERVICE

According to Bonkin (2013) it is necessary to measure customer satisfaction because when done properly, it shows voice of the customer and show the organization the aspect of product or services that will make the greatest impact on the outcome of loyalty behavior. Bonkin continues that first, customers must be surveyed to identify what they consider important or significant about the product and product category. This qualitative

information then drives design of satisfaction survey, so one can be sure of tracking things that matter to customers. This process reveals "customer requirements." Surveying the whole customer base may result in cost prohibitive. When this happens, only a small sample of the population needs to be surveyed which can produce statistical generalization about the entire customer population. Samples must be drawn randomly and the sample size must be large enough so as to limit the degree of sampling error.

2.9 IMPROVING CUSTOMER FOCUS AND CUSTOMER SERVICE BY BANKS

Solutions fall into these categories: training, hiring / restaffing, process redesign, and product redesign to reduce problems or add convenience. The challenging goal is to cost-effectively provide a uniformly high quality "purchase and product-use experience" that customers value. This requires managing all the touchpoints that your product, service or brand has with the customer. In order to manage these touchpoints, the company needs to understand:

(1) what problem or problems customers are solving when they use your product, service, or brand; and

(2) how satisfied customers are with your performance in each touchpoint area. Of particular importance is measuring performance of company's customer service. It is also very helpful to measure key competitors' customers, as this provides relevant benchmarks.

Use the results of these measures to set improvement priorities and to track the impact of past improvement projects. Done on an ongoing basis, this creates a continuous feedback loop that allows managed improvement and creates competitive advantage. According to

Reichheld (2015) when it comes to implementing improvements in customer service and business processes, the area of customer service and loyalty comes into play. Also, branding plays a major role in presenting the customer focused company to its customers. This customer service process diagram illustrates the satisfaction process and has tips on process improvement.

2.10 FUTURE OF CUSTOMER SERVICE IN THE BANKING INDUSTRY.

The banking landscape has gradually changed over the last decade, with most large-size and mid-tier banks aggressively increasing their capital base and extending their branch networks across the country; while a few have expanded regionally, 2009 (CBK,2010). A workforce that is knowledge and skilled, and customer centric keeps a company competitive and makes the difference amidst such competition. It must be said that the vital force of an organization is constituted by its service delivery. With such competition, customer service management then becomes important in any commercial organization. All management functions reduce to one common denominator, that of service management. Today, more than ever before, customer service occupies the centre stage of all economic activities. Customer service is a major asset that can distinguish a company from the rest in this era of great technological reliance. All corporate strengths are dependent and centered on the quality of service to the customer who forms the basis of existence for the company. This will differentiate between better run companies and the rest. With the growing of technology and change in global banking systems, it is hoped that customer service will be enhanced and developed through adequate technological system and improvement in facilities. Indeed, most people have expressed the faith in a more diverse banking system all in the spirit of growing the existing developmental structures.

On the contrary, critics argue that if care is not taken customer service will be worse than it is being seen. Such critics like Vansin (2011) distinguish customer service from satisfaction and indicates that service is more of a responsibility whereas satisfaction goes beyond responsibilities.

The customer service unit has become important in many ways for most organizations, but the general view is that many organizations do not take it too seriously. Customer service may be provided by a person, group or by an automated means. However, with the prevailing competition in banks leading to many options to choose from, customers have become stronger and hard to please. Customers have become increasingly demanding, as they require high quality, low priced and immediate service and can be turned away by inferior levels of service. Gupta (2012) also says that customers who experience poor service levels often tell their friends and family members about the bad experience to warn them away. Success of a service provider will depend on the high quality relationship with customers, which determines customer satisfaction and loyalty. This is in line with the perception that the key to successful marketing of financial services is identification and packaging of customers' needs to their satisfaction. So much literature has shown the link between customer service practices and other factors such as customer satisfaction and customer retention. However, there is minimum search into the extended effect of customer service on firm performance.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The chapter three of this project work provides details about the research method that would be used in the collation of information. Areas to be looked at are research design, population of the study, sample size and sampling technique, sources of data, research instruments, administration of questionnaires, sampling plan and analysis of data.

3.2 RESEARCH DESIGN

The research employed the simple descriptive survey research design. This design was appropriate because the research aimed at getting responses from employees of the organization based on the variables of the study. This research design was aimed toward the determination of the nature of customer services practices as at the time of conducting the study. The design is deemed practical and suitable for the study because identifies the current conditions in the organization. It pays critical attention to the important information about the views and opinions, motivation, attitudes and give an understanding of a phenomenon. (Best and Kahn, 1998).

3.3 POPULATION OF THE STUDY

The research considered Standard Chartered Bank Limited as an organization within the banking industry where customer service is extremely essential. The staff population measured about 550 and key customers were about 700 from the researcher's survey at the Head Office. The population for the study was the entire employees of the bank which

included management, senior staff and the subordinate staff as well as customers of the bank.

3.4 SAMPLE SIZE AND SAMPLING TECHNIQUE

The sampling technique used, was purposive sampling which is a type of non-probability sampling technique. This technique was chosen because in the drawing of the questionnaire, for instance, the researcher would ask some specific questions that would need responses from the top management and key customers. Out of the total population of 1,250 the sample size was 295 using the Yamane (1967) formula. 295 questionnaires were distributed.

Yamane (1967) provides a simplified formula to calculate sample sizes. This formula was used to calculate the sample size:

$$n = \frac{N}{1 + N(e)^2}$$

Where, n= sample size, N=population, e=precision

A 95% confidence level and P = 0.5.

The respondents were chosen from the Human Resource Management Department, ICT Department, Accounting and Finance Department and Operations Department. **3.5**

SOURCE OF INFORMATION

Two main types of data were used for the study. These are primary data and secondary information.

3.5.1 Primary Data

Primary data was collected from the human resource department of Standard Chartered Bank Ghana Limited at the head office which involves personal interviews with officials of the bank as well as personal observation and interactions with employees and customers.

3.5.2 Secondary Information

Secondary information was collected from relevant documented materials such as relevant textbooks, journals, leaflets, handout of the bank in relation to their customer service strategy. This was used to complement the primary data.

3.6 QUESTIONNAIRE DESIGN

Questionnaires with closed end and open-ended questions were used for respondents to select options given and answer or explain in their own words. The method afforded confidentiality as respondents were asked not to disclose their identity. The questionnaires were distributed to the employees and customers by the researcher. The researcher would use the accidental sampling techniques for customers and for the managers judgmental in order to elicit the right information. The researcher took some time and explained every question to respondents for them to be able to answer easily. Respondents whose questionnaires could not be completed, interviews were used to solicit for information. The interview was done in a social setting giving respondents flexibility.

3.7 DATA PRESENTATION AND ANALYSIS TECHNIQUE

Questionnaires which were administered were coded and then entered into the SPSS version 20 for statistical analysis. Results obtained were presented with tables showing

frequencies and percentages. SPSS was therefore used to determine the mean and standard deviation of the variables to examine the objectives of the study.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 INTRODUCTION

The chapter four of this study on assessing the impact of customer service on organizational performance in the banking sector using Standard Chartered Bank Ghana Limited as a case study organization looks at the data presentation and analysis. In all, a total of one hundred questionnaires were administered to both the staff and customers of the bank. Accordingly, forty (40) questionnaires were administered to the staff and sixty (60) questionnaires were administered to the customers of the bank. By virtue of the sampling technique used, the entire questionnaires were collected for analysis to be done. This represents a 100% response rate. The findings of the study are presented below:

4.2 RESPONSES FROM STAFF

Table 4.1: Department of bank

Departments	Number of responses	Percentage of responses (%)
Customer service	12	30.00
Marketing	16	40.00
HR	10	25.00
Others	2	5.00
Total	40	100.00

Source: Field data, 2018

Table 4.1 analyzes the department of the bank staff and according to the table above, 30.00% of the respondents was at the customer service department, 40.00% were sampled from the marketing department, 25.00% were also sampled from the HRM department and 5.00% were also sampled from other departments. This shows a representative sampling of the employees with the various departments that the staff were sampled.

Table 4.2: Academic qualifications of staff respondents

Academic qualification	Number of responses	Percentage of responses (%)
HND	18	45.00
BSc	10	25.00
MSc/MBA/MPhil	8	20.00
PhD	3	7.50
Others	1	2.50
Total	40	100.00

Source: Field data, 2018

In relation to the academic qualifications of the staff respondents, table 4.2 revealed that 45.00% of the respondents had an HND, 25.00% of the respondents also had BSc and 20.00% of the respondents also had MSc/MBA/MPhil. Furthermore, while 7.50% of the respondents had PhD, 2.50% of the respondents had other qualifications. By implication, all the staff respondents had some form of educational background and shows that the staff sampled were knowledgeable. This confirms findings of Joseph et al., 1999 and Gilbert 1999 who reported that the growth of technology in the delivery of services has had a dramatic effect on the nature of the core offering.

Table 4.3: Years of practical experience in the banking industry

Period	Number of responses	Percentage of responses (%)
1-5yrs	7	17.50
6-10yrs	2	5.00
11-15yrs	10	25.00
16-20yrs	12	30.00
Over 20yrs	9	22.50
Total	40	100.00

Source: Field data, 2018

Again, on the years of experience of the staff in the banking sector, table 4.3 also shows that 17.50% of the respondents had worked with the bank for between 1-5 years, 5.00% of the respondents also had 6-10 years' experience, 25.00% of the respondents also had between 11-15 years' experience and while 30.00% of the respondents had worked for between 16-20 years, 22.50% of the respondents had worked for over 20 years. The majority of the respondents had worked for more than 5 years and that the years of experience of the staff with the banking sector also shows that the staff had good experience with the bank to examine the level of customer service with the bank. The results of the current study also confirm that as the years of bank experience increases the quality of customer service delivery will increase steadily.

Table 4.4: Knowledge on customer relationship management issues

Department of respondents	Number of responses	Percentage of responses (%)
High	34	85.00
Medium	6	15.00
No knowledge	-	-
Total	40	100.00

Source: Field data, 2018

In examining the knowledge on customer relationship management issues, table 4.4 revealed that while 85.00% of the respondents noted high indicating that they were aware and knowledgeable about customer relationship management issues but 15.00% of the respondents indicated medium. By implication, majority of the respondents were aware of the customer relationship management of the bank. This could be attributed to their higher levels of education which probably influenced customer relations.

1.3 RESPONSES FROM CUSTOMERS

Table 4.9: Gender of customer respondents

Gender of respondents	Number of responses	Percentage of responses (%)
Male	48	80.00
Female	12	20.00
Total	60	100.00

Source: Field data, 2018

Table 4.8 also shows the responses of customers relative to their gender category. Accordingly, it shows that out of the sixty (60) respondents, while 80.00% were males, 20.00% of the respondents were females. This is an indication that the sampled customer respondents were dominated by males. However, the percentage of female respondents will not make the study gender bias.

Table 4.10: Academic qualifications of customer respondents

Academic qualifications	Number of responses	Percentage of responses (%)
HND	5	12.500
BSc	15	25.00
MSc/MPhil	12	20.00
PhD	10	16.66
Others	18	30.00
Total	60	100.00

Source: Field data, 2018

In determining the knowledge of the respondent, table 4.10 revealed that 12.50% of the respondents had HND, 25.00% of the customers' respondents also had a BSc, 20.00% of the respondents further had 16.66% of the respondents had PhD and 30.00% of the

respondents had other qualifications. The above table proves that the respondents were also knowledgeable.

Table 4.11: Years of experience of customers with the bank

Years of experience of customers	Number of responses	Percentage of responses (%)
1-5yrs	13	21.66
6-10yrs	24	40.00
11-15yrs	13	21.66
16-20yrs	5	8.33
Over 20yrs	2	3.33
Less than one year	3	5.00
Total	60	100.00

Source: Field data, 2018

The years of experience of the customers with the bank in terms of receiving services from the customers also showed that 21.66% of the respondents had transacted business with the bank for between 1-5 years, 40.00% of the respondents had transacted business with the bank for between 6-10 years and 21.66% of the respondents had transacted business with the bank for between 11-15 years. Also, while 8.33% of the respondents had transacted business with the bank for between 16-20 years, 3.33% of the customers had also transacted business with the bank for over 20 years. However, 5% of the respondents had done business with the bank for less than a year. The majority of the respondents from the table 4.11 have transacted business with the bank for more than 5 years and this shows a good reception of services from the bank. As a result, they are in position to assess the customer

relationship management of the bank. This undoubtedly motivated the customers to stay with the bank since they were satisfied as asserted by Ennew and Binks, 1996.

Table 4.12: Customer service experience of the bank

Category	Number of responses	Percentage of responses (%)
Very poor	-	-
Poor	2	3.33
Medium	17	28.33
Good	22	36.66
Very good	19	31.66
Total	60	100.00

Source: Field data, 2018

When asked about the customer service experience they have had with the bank, it was clear that majority of the respondents representing 36.66% noted good with 31.66% indicating very good. Even though 3.33% of the customers indicated poor with 28.33% noting medium, it is a clear indication that majority of the customers are appreciative of the customer services of the bank.

Table 4.5: Assessing the initiation of customer service

Statement	Mean	Std. Deviation	Rank
Identification of customer wants and values	4.8406	2.41311	1
Empowering and developing employee confidence and skills	4.7319	2.27032	2
Establishment of more accessible and transparent payment and withdrawal facilities	4.3586	2.15877	3
Design the right process and systems to support customer experience.	4.2609	2.37652	4
Building a broad knowledge of business	3.9855	1.88728	5
Developing systems that support action from employees	3.6377	1.69990	6
Setting targets for desired outcomes	3.5240	1.0254	7
Ensuring ownership of problems	3.3623	1.72124	8
Designing and provision of employee led, personal service	3.3406	1.94750	9

Source: Field data, 2018

Table 4.5 also showed the initiation of customer service as a customer service strategy of the bank, and with a mean of 4.3586 and standard deviation of 2.15877 the majority of the staff respondents strongly agreed that there is establishment of more accessible and transparent payment and withdrawal facilities, and that identification of customer wants and values (mean=4.8406, deviation =2.41311), also, the bank designs the right process and systems to support customer experience (mean=4.2609, deviation=2.37652) and further indicated that the bank empowers and develops employee confidence and skills

(mean=4.7319, deviation =2.27032). In addition, the bank respondents agreed that there is designing and provision of employee led, personal service and also ensures the building of a broad knowledge of business. It was also agreed with an average mean of 3.62 and deviation of 1.58, that Ensuring ownership of problems, developing systems that support action from employees and also setting targets for desired outcomes.

Table 4.6: Examining the strategic approach to complain management

Statement	Mean	Std. Deviation	Rank
Ensuring involvement of management	4.4274	2.91070	1
Analyse cause of problems and act to fix problems	3.6528	1.65820	2
Strengthening the capacity to follow up cases of unfair customer treatment	3.6358	1.89052	3
Reporting to relevant owners of service/organization	3.57481	1.08881	4
Providing enough reasons to act	3.5142	1.52681	5
Analyse cause of problems and act to fix problems	3.3065	1.95009	6
Equip employees with skills to manage complaints	3.2385	1.35722	7

Source: Field data, 2018

In relation to examining the strategic approach to complain management, table 4.6 reveled that whiles majority of the staff respondents strongly agree that management is always involved in complain management indicating a mean value of 4.4274 and deviation of 2.91070, with a mean value of 3.48 the staff respondents agreed that in complaint

management, there is an analysis of the cause of problems and take action to fix problems and that the staff are equipped with skills to manage complaints with their capacity strengthened to follow up cases of unfair customer treatment. Further, the majority of the staff respondents also agreed that there is enough reasons to take action with the problem analyzed before action is taken. This shows that in terms of complain management, the staff agree that a customer who complains is given the needed attention to ensure that the complaint is resolved. The current study agrees with the findings of Johnson and Mehra, 2002 who reported that the strategic approach is one of the effective means of complaint management.

Table 4.7: Assessing the results of giving feedbacks

Statement	Mean	Std. Deviation	Rank
Creates avenues for customers to give feedback	3.9855	1.88728	1
Provision of regular information to esteemed customers	3.6377	1.69990	2
Allowing customers to complain about employee services and attitudes	3.5942	1.21209	3
Encourages the receipt of feedback	3.3623	1.72124	4
Allowing employees to shape and fix bigger problems from customers	3.3406	1.71935	5
Always resolve complaints promptly and in timely manner.	3.1014	1.44993	6
Establishing and enhancing control mechanisms	3.1014	1.68415	7

Source: Field data, 2018

In analyzing the results of giving feedbacks, table 4.7 disclosed that majority of the staff respondents agreed that the bank creates avenues for customers to give feedbacks (mean =3.9855, deviation=1.88728) and that the bank encourages the receipt of feedback. Again, regular information is provided to esteemed customers (mean=3.6377, deviation=1.69990). Also, the staff agreed that customers are allowed to complain about employee services and attitudes as well as ensuring that problems are resolved promptly and in a timely manner. The positive values with the deviation errors indicate a positive relationship between the variables explained. Creating avenues for customers to give feedback was ranked 1st while establishing and enhancing control mechanisms was least ranked. This could be that respondents understood properly the various ways of creating avenues to give feedback more than the establishing and enhancing control mechanisms.

Table 4.8: Examining the impact of customer services of the bank

Statement	Mean	Std. Deviation	Rank
Customers service builds job confidence among employees of the bank	4.5942	2.21209	1
Customer service provision increases the passion of employees to deliver and win	4.5894	2.68415	2
Customer service enhances corporate image and gives the bank an edge over other banks	4.4203	2.91070	3
Customer service contributes to the reduction of public relation and cost of advertisement.	4.384	2.89052	4

Provision of good customer services leads to drawing more customers more customers to the bank	4.3406	2.71935	5
Customer service enhances the internal business processes for the bank's performance	4.1014	2.44993	6
Customer service provision contributes to the reduction of the bank's operational cost	3.3478	1.87672	7
Customer service contributes to the bank's profitability and financial performance	3.3188	2.93579	8

Source: Field data, 2018

With respect to the impact that customer services has on the bank and its performance, it can be seen that majority of the respondents strongly agreed to the fact that provision of good customer services leads to drawing more customers to the bank, and that customer service builds job confidence among employees of the bank , enhances corporate image and gives the bank an edge over other banks, enhances the internal business processes for the bank's performance, contributes to the reduction of public relation and cost of advertisement and also increases the passion of employees to deliver and win. This scored an average mean value of 4.40 and deviation value of 2.12. On the other hand the staff respondents also agreed that customer service contributes to the reduction of the bank's operational cost as well as contributes to the bank's profitability and financial performance. From table 4.8, the positive values of the std mean error shows a positive correlation between the variables and affirms that in fact organization performance is affected when there are good customer services. In terms of ranking, the current study, customers service builds job confidence among employees of the bank was ranked 1st and the least ranked

(8th) was customer service contributes to the bank's profitability and financial performance. Similar findings were reported by Ennew and Binks who indicated a significant impact of customer service on customer retention in UK banks.

Table 4.13: Examining the state of customer service at Standard Chartered Bank Ghana Limited

Statement	Mean	Std. Deviation	Rank
The staff of Standard Chartered Bank are very responsive in service delivery and addressing customer challenges and complaints	4.5214	2.0147	1
The facilities and staff of Standard Chartered Bank have good appearance and most electronic operated systems are easy to use	4.5268	2.3014	2
The staff of Standard Chartered Bank are polite in service delivery.	4.2205	2.3014	3
The staff of Standard Chartered Bank show warmth and friendliness	3.6854	1.0145	4
Staff of standard chartered bank are very attentive to customers	3.5847	1.3520	5
The staff of Standard Chartered Bank are knowledgeable about bank operations and products	3.5744	1.2451	6
Most electronic operated systems of the bank are easy to use	3.5268	1.3625	7
The delivery of service at Standard Chartered Bank is prompt and always on time	2.5644	0.9857	8

Source: Field data, 2018

Table 4.13 also revealed the results on the state of customer service at Standard Chartered bank Ghana Limited and in response, the majority of the customers strongly agreed that the staff of Standard Chartered Bank Ghana limited are very responsive in service delivery and addressing customer challenges and complaints (mean=4.5214, deviation =2.0147), and that the facilities and staff of Standard Chartered Bank Ghana Limited have good appearance. The customers further agreed that most electronic operated systems of the bank are easy to use and also staff of Standard Chartered Bank Ghana Limited are knowledgeable about bank operations and products, showing warmth and friendliness as well as being attentive to customers. However, with a mean value of 0.9857, the customers were neutral about the fact that the delivery of service at Standard Chartered Bank Ghana Limited is prompt and always on time. This is an indication that even though the majority of the respondents agree that the bank provides good customer service, a substantive number of the customers disagree to this assertion. Furthermore, in terms of ranking the ‘staff of Standard Chartered Bank are very responsive in service delivery and addressing customer challenges and complaints’ was ranked 1st ‘ whiles ‘the delivery of service at Standard Chartered Bank is prompt and always on time’ was ranked 8th. This could be that even though the reception of customers by the staff was highly responsive the delivery was below standard based on the current study. This confirms the findings of Newmann 2001, who reported on the critical assessment of service quality measurement in a high street retail bank.

4.3 DISCUSSIONS

4.3.1 EFFECTIVE CUSTOMER SERVICE STRATEGY

From the results displayed in table 4.5, employees strongly concur to the fact as part of the strategies to ensure effective customer service. The meaning of customer service varies considerably with regards to different companies. Contextually, customer service ranges from the marketing provision required to accept, process deliver and build customer orders through the friendly nature of the staff (Ballantyne et al., 1991). Customer service is also the process that provides time, place and form utilities for the customer which includes pre-sale, during sale and after sale dealings. Customer service represents the end product of a firm supply system and an opportunity to gain sustainable advantage over their competitors (Lambert and Harrington, 2005). Customer service has to deal with stakeholders of the organization that purchase the products of that organization, Ballantyne et al. (2005) suggested that the friendly nature of the staff encompasses with other factors to ensure effective customer service, this is synchronization with the results gathered from the study which showed that majority of customers were very happy about the customer service offered by the employees of the bank, hence causing them to bring all businesses to the bank. This has granted the bank a competitive urge over its counterparts in the market.

4.3.2 STATE OF CUSTOMER SERVICE

Responses retrieved from customers of the bank as shown in table 4.13 portrays that majority of the customers are very content with the service delivery of the bank as majority of them stated that staff of the bank are very attentive to their needs, they are very responsive to their needs, most electronically operated systems are user – friendly making it easy to use and this showed how employees put customer service first in all transactions.

According to Bonkin (2013) it is necessary to measure customer satisfaction because when done properly, it shows voice of the customer and show the organization the aspect of product or services that will make the greatest impact on the outcome of loyalty behavior. The study showed that customers regard the services of the bank as customer friendly and hence impacted their loyalty to the bank.

4.3.3 IMPACT OF EFFECTIVE CUSTOMER SERVICE

The impact that effective customer service can make on bank performance cannot be over emphasized. Customer service practices involve systematic organizational focus on growing intrinsic value for customers (clients). Responses from table 4.8 shows that majority of respondents concurred to the fact that efficacious methods employees by the bank in its services to its customers has improved greatly, the customer base of the bank. This could be seen with the satisfactory responses drawn from customers regarding their notion of service to them by the employees of the bank.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

The chapter five of this study on assessing the impact of customer service on organizational performance in the banking sector looks at the summary of findings, conclusions and recommendations for the management of Standard Chartered Bank Ghana Limited, to help them enhance their customer services policies which would subsequently enhance their performance.

5.2 SUMMARY OF FINDINGS

The main aim of this study is to assess the impact of customer service on organizational performance in the banking sector using Standard Chartered Bank Ghana Limited as case study organization. Other objectives that the study seeks to address are to examine the factors that Standard Chartered Bank Ghana Limited considers as effective customer service strategy, ascertain the current state of customer service at Standard Chartered Bank Ghana Limited and also examine the impact of effective customer service on the performance of Standard Chartered Bank Ghana Limited. In assessing the objectives of the study, questionnaires were used as the main research instruments. The following are the findings of the study:

Objective one: To examine the factors that Standard Chartered Bank limited considers as effective customer service strategy.

The first objective was to examine the factors that Standard Chartered Bank Ghana Limited considers as effective customer service strategy. It is believed that all organizations have

an enormous potential to increase the intrinsic value of their businesses and also meet their organizational goals and objectives, generally much greater than management believes or expects. Achieving consistent and effective customer service practices is the single achievement that clearly distinguishes successful organizations from all others. It is the hallmark of exceptional organizations.

The decline in performance of organizations in the banking sector can be connected to many factors such as low staff motivation and inadequate fringe benefits for staff to ensure efficient customer service. One of the factors that can help banks measure their performance is practicing effective customer service. In fact, practicing customer service is really the best way to market an organization as a selling point. Most successful organizations believe that customer service practices is a fundamental resource for achieving value and growth that can be explicitly managed, and doing so greatly increases performance whether in a private organization or the government sector. In this respect, the study has shown that Standard Chartered Bank Ghana Limited uses various factors to measure the effectiveness of their services. These include management of complaints, giving feedbacks, assessment of customer loyalty etc.

Table 4.5 showed that the employees strongly agree that as part of the strategies to ensure effective services, the bank designs and provides employee led, personal service, design the right process and systems to support customer experience, empowers and developing employee confidence and skills, builds a broad knowledge of business and develops systems that support action from employees. Some of these strategies ensure that the customers are given the best form of services.

Objective two: To ascertain the current state of customer service at Standard Chartered Bank Limited.

The second objective also examined the current state of customer service at Standard Chartered Bank Limited. This was to ascertain from the customers whether or not the bank was indeed serving them properly. In response, table 4.13 revealed that the majority of the customers strongly agreed that the staff of Standard Chartered Bank Limited are very responsive in service delivery and addressing customer challenges and complaints and that the facilities and staff of Standard Chartered Bank Limited have good appearance.

The customer respondents were of the view that most electronic operated systems of the bank are easy to use and also staff of Standard Chartered Bank Limited are knowledgeable about bank operations and products, showing warmth and friendliness as well as being attentive to customers. The customers were neutral about the fact that the delivery of service at Standard Chartered Bank Limited is prompt and always on time and shows that even though the majority of the respondents agree that the bank provides good customer services, a substantive number of the customers disagree to this assertion. The banking sector of Ghana currently is plagued with many challenges and as a result, the bank of Ghana has even gone further to close down about seven banks whose capital adequacy ratio was below the requirement of Bank of Ghana. It is believed that the low turnover of some banks is as a result of poor customer services which are making customers switch. If the majority of the respondents appreciate Standard Chartered Bank Limited for their services, then it is indicative of the fact that the bank is operating with a good customer service strategy.

Objective three: To examine the impact of effective customer service on the performance of Stanadard Chartered Bank Limited.

The impact that effective customer service can make on bank performance cannot be over emphasized. Customer service practices involve systematic organizational focus on growing intrinsic value for customers (clients). It requires a fresh look at what each organization and function does to unlock new sources of growth for customers (clients). It involves an integrative perspective – joining strategic, organizational and economic disciplines. It therefore requires tailored approaches and solutions to company-specific needs and opportunities and it typically results in change along multiple dimensions, including the realization of the organization’s vision, what goals it aspires to, the strategies it follows, the priorities it sets, the way performance is measured and rewarded, how employers are assessed and developed, how resources are approved and deployed, and how decisions are made and executed.

In assessing the impact of effective customer service on the performance of the bank, the study revealed that the majority of the respondents strongly agreed to the fact that provision of good customer services leads to drawing more customers to the bank, and that customer service builds job confidence among employees of the bank , enhances corporate image and gives the bank an edge over other banks, enhancing the internal business processes for the bank’s performance as well as contributing to the reduction of public relation and cost of advertisement. It also increases the passion of employees to deliver and win.

5.2 CONCLUSION

The increasing rate of dissatisfaction of customers in relation to banking service delivery in Ghana cannot be underestimated. This is mainly due to lack of proper handling of customer grievances, lack of effective communication skills, especially concerning customers, value congruency between staff and customers, understanding personal issues as well as those of the customer, learning how to validate, support, respect, and accept each other and stress on staff. These issues are very critical in relation to the quality of service that is provided by the banks. The future of the banking sector depends on one critical factor thus, strong customer service practices and those practices depend on the sector's ability to provide personalized service to every customer, every time, everywhere. It must however be emphasized that the customer is always right and it is with this concept that most banking organization are succeeding in their businesses.

The study has revealed how important the management of Standard Chartered Bank Limited considers customer service. In effect, the bank considers customer service as a major function of the bank that enhances corporate image thereby improving on the performance of the bank. Customer service practices by the bank is therefore very crucial that the management have used this strategy to increase their customer base and for that matter the performance of the bank. With the regular review of code of standards to improve and modernize the banking services, customer service practices have been simplified by the use of consistent training programs, innovations in communications and feedbacks, and technology tools.

Even though customer service comes with its own challenges such as inadequate information about the existence of some technological innovations by customer's means

that the usefulness of the innovations is not appreciated and therefore patronage of services are low, high charges for some of these services make them unattractive to the customers. Although technological innovations are to improve customer service and respond to their needs, the charges on them put extra cost on the customers, thereby canceling, to some extent, the intended satisfaction, attitudes towards some of these technological innovations by staffs are poor. Again, some staffs are indifferent to changes because they perceive technological innovations as imposition of additional cost by institutions and the requisite skills and personnel to manage the innovation properly are insufficient. What needs to be addressed is how the banking sector can use technological innovation to mobilize funds and employ them to desired effects. To this end, the positive variations in the analysis reveals that customer service has indeed a positive relationship with organizational performance.

5.3 RECOMMENDATIONS

Based on the objective of the study, the following recommendations can be provided for the management of Standard Chartered Bank in improving upon its customer services:

- **Extension of Services to Rural Areas**

Standard Chartered Bank Limited must extend its services to rural areas since management did not indicate that there are Standard Chartered Bank Limited offices in some of the rural areas in Ghana. Because the rural areas lack certain social amenities, rural-urban migration has increased, placing a load on the amenities in the urban centers. If Standard Chartered Bank Limited should extend its social operations to these rural areas, it will go a long way in helping bring out development in these areas thereby reducing the rural-urban migration.

- **Education for the Society**

The marketing department of Standard Chartered Bank Ghana Limited. Should also improve on the level of knowledge for the customers about the activities and operations of that bank. This will help increase the customer base of the bank.

- **Orientation and Services**

New employees must be very well oriented with their work activities and how important it is for every employee to contribute positively to the brands and products of Standard Chartered Bank Ghana Limited.

- **Training Programs for Employees**

Training programs that will equip employees with adequate knowledge and skills about the newly introduced brands and products of Standard Chartered Bank Limited. Must be organized for all the employees so that quality brands will be maintained and the information effectively communicated to their customers and prospective customers.

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APPENDIX A
QUESTIONNAIRES TO THE STAFF

Dear Sir/Madam,

**Invitation to participate in a research on the impacts of customer service on the
organizational performance of standard chartered bank**

I write to request your assistance as a staff of the standard chartered bank to complete the attached questionnaire. Currently, I am undertaking a Master of Science MSc in the Project management at the Kwame Nkrumah University of Science and Technology. This research is entitled “**impact of customer services on organizational performance**”.

The questionnaire will take 10 to 15 minutes. All your responses will be treated with strict confidentiality and used only for academic purpose. Your views are valuable for the success of this research. After the research, the researcher is willing to share a summary of the outcomes with practitioners in Ghana and anyone who shows interest. For any enquiries, please contact

Thank you

Nyarko Malkia Anang {Tel.: **0244568332**& email: malkiabreeze@gmail.com}.

Sincerely,

.....

Signed

Nyarko Malkia Anang

The Kwame Nkrumah University of Science and Technology, Kumasi Ghana

QUESTIONNAIRE FOR STAFF OF BANK

Important Instructions:

1. Please duly fill this questionnaire with reference to your latest experiences and practices with regards to customer services practices of the bank.
1. Please answer the questions by ticking {such as “✓”} or checking {such as “☒”}.

Section A: Background of respondent

Q1. Please indicate your department at the bank

Customer service ☐; Marketing ☐; HR ☐; Others ☐

Q2. Please indicate your academic qualifications.

HND ☐; BSc ☐; MSc/MBA/MPhil ☐; PhD ☐; Others ☐

Q3. Please indicate your years of practical experience in the banking industry

1-5yrs ☐; 6-10yrs ☐; 11-15yrs ☐; 16-20yrs ☐; Over 20yrs ☐

Q4. Please rate your knowledge on customer relationship management issues

No knowledge ☐; Medium ☐; High ☐

Section B: customer services strategy of the bank

Please indicate your level of agreement with the following statements regarding the customer service strategy of your organization. Tick “✓” the numbers that best suits your level of agreement. **Scale: 1= ‘strongly’; ‘disagree’; 2= ‘disagree’; 3= ‘neutral’; 4= ‘agree’; 5= ‘strongly agree’**

No.	Customer service strategy of the bank	Level of Agreement
		SD <<<----->>> SA
	Initiation of customer service	
1	Establishment of more accessible and transparent payment and withdrawal facilities	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
2	Identification of customer wants and values	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
3	Designing and provision of employee led, personal service	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
4	Design the right process and systems to support customer experience.	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
5	Empowering and developing employee confidence and skills	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
6	Building a broad knowledge of business	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
7	Ensuring ownership of problems	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5

8	Developing systems that support action from employees	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
9	Setting targets for desired outcomes	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
	Approach to complain management	
1	Analyse cause of problems and take action to fix problems	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
2	Equip employees with skills to manage complaints	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
3	Ensuring involvement of management	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
4	Strengthening the capacity to follow up cases of unfair customer treatment	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
5	Reporting to relevant owners of service/organization	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
6	Providing enough reasons to take action	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
	Giving feed back	
1	Creates avenues for customers to give feedback	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
2	Encourages the receipt of feedback	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
3	Provision of regular information to esteemed customers	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
4	Allowing employees to shape and fix bigger problems from customers	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
5	Allowing customers to complain about employee services and attitudes	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
6	Always resolve complaints promptly and in timely manner.	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
7	Establishing and enhancing control mechanisms	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5

SECTION C: Project Success Factors

Please indicate your level of agreement with the following statements on the impacts of customer service practices on your organization. Tick “✓” the numbers that best suit your level of agreement. **Scale: 1= ‘strongly’; ‘disagree’; 2= ‘disagree’; 3= ‘neutral’; 4= ‘agree’; 5= ‘strongly agree’**

No.	Impacts of customer service	Level of Agreement
		SD <<<----->>>SA
1	Provision of good customer services leads to drawing more customers more customers to the bank	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
2	Customers service builds job confidence among employees of the bank	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
3	Customer service enhances the internal business processes for the bank’s performance	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
4	Customer service provision increases the passion of employees to deliver and win	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
5	Customer service contributes to the bank’s profitability and financial performance	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
6	Customer service provision contributes to the reduction of the bank’s operational cost	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
7	Customer service enhances corporate image and gives the bank an edge over other banks	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
8	Customer service contributes to the reduction of public relation and cost of advertisement.	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5

APPENDIX B
QUESTIONNAIRES TO STAFF

Dear Sir/Madam,

Invitation to participate in a research impacts of customer service on the organizational performance of Standard Chartered Bank

I kindly request your assistance as a customer of standard chartered bank to complete the attached questionnaire. Currently, I am undertaking a Master of Science programme in project management at the Kwame Nkrumah University of Science and Technology. I am carrying out a study on; **“impact of customer services on the organizational performance in the banking sector.”**.

The questionnaire will take 10 to 15 minutes. All your responses will be treated with strict confidentiality and used only for academic purpose. Your views are valuable for the success of this research. For any enquiries, please contact;

Thank you

Nyarko Malkia Anang {Tel.: **0244568332**& email: malkiabreeze@gmail.com}.

Sincerely,

.....
Signed

Nyarko Malkia Anang

The Kwame Nkrumah University of Science and Technology, Kumasi Ghana

Questionnaire for customers

Important Instructions:

2. Please duly fill this questionnaire by reflecting on your latest experience of customer services practices of the bank
2. Please answer the questions by ticking {such as “✓”} or checking {such as “☒”}.

Section A: Background of respondent

Q1. Gender of respondents

Male ☐

Female ☐

Q2. Please indicate your academic qualifications.

HND ☐; BSc ☐; MSc/Mphil☐; PhD ☐; Others ☐

Please state.....

Q3. Please indicate how long you have had banking transactions with the bank.

1-5yrs☐; 6-10yrs☐; 11-15yrs☐; 16-20yrs☐; Over 20yrs
☐

Less than one year ☐

Q4. Please rate the level of customer service you experience from the bank.

Very poor☐; Poor☐; Medium☐ good ☐; very good ☐;

SECTION B: State of customer service of Standard Chartered Bank

Please indicate your level of agreement with the following statements regarding customer service practices of the bank. Tick “✓” the numbers that best suit your level of agreement. **Scale: 1= ‘strongly’; ‘disagree’; 2= ‘disagree’; 3= ‘neutral’; 4= ‘agree’; 5= ‘strongly agree’**

No.	State Customer service of Standard chartered bank	Level of Agreement
		SD <<<----->>>SA
1	Staff of standard chartered bank are very attentive to customers	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
2	The staff of Standard Chartered Bank show warmth and friendliness	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
3	The delivery of service at Standard Chartered Bank is prompt and always on time	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
4	The staff of Standard Chartered Bank are knowledgeable about bank operations and products	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
5	The staff of Standard Chartered Bank are very responsive in service delivery and addressing customer challenges and complaints	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
6	The facilities and staff of Standard Chartered Bank have good appearance and most electronic operated systems are easy to use	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
7	Most electronic operated systems of the bank are easy to use	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5
8	The staff of Standard Chartered Bank are polite in service delivery.	<input type="checkbox"/> 1; <input type="checkbox"/> 2; <input type="checkbox"/> 3; <input type="checkbox"/> 4; <input type="checkbox"/> 5