

**EXAMINING THE EFFECTS OF SERVICE QUALITY ON CUSTOMER  
SATISFACTION IN THE GHANAIAN BANKING SECTOR, USING UBA AS A  
CASE STUDY AREA**

KNUST

**BY**

**OWUSU, JOHN**

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## DECLARATION

I, John Owusu, hereby declare that this thesis, “Examining the effects of service quality on customer satisfaction in the Ghanaian banking sector, using UBA as a case study area” consist entirely of my own work produced from research undertaken under supervision and that no part of it has been published or presented for another degree elsewhere, except for permissible excerpts/references from other sources, which have been duly acknowledged.

John Owusu .....  
PG9542213 .....  
Signature Date

Dr. W. Owusu – Ansah .....  
(Supervisor) .....  
Signature Date

Dr. Ahmed Adjapong .....  
(Head of Department) .....  
Signature Date

## **DEDICATION**

This work is dedicated to my sweet wife Nancy Oppong – Adjei Konadu and my wonderful children for their moral support and encouragement to make this work a success.



## ACKNOWLEDGEMENT

“What shall I render unto my God for His mercies store; I take the gift He has bestowed and humbly ask for more”.

I thank the Almighty God for giving me the strength and knowledge to complete my second degree. In works like this, one cannot rely on his own knowledge and capabilities but also on the guidance and direction of a more experienced person. I therefore wish to express my sincere appreciation and thanks to Dr W. Owusu - Ansah, my supervisor for his invaluable advice, suggestions, encouragement, corrections, support and above all his patience and concern that made the completion of this work possible.

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To my sweet mother Esther Sewornu I say thank you for making me what I am today. To my siblings Paul Owusu, Naomi Owusu and Emmanuel Owusu Asamoah as well as my children, Abena Mprengo Owusu, Adwoa Acheampomaah Owusu and Barima Kofi Owusu, I owe you this work.

## ABSTRACT

The main aim of this research is to examine the effects of service quality on customer satisfaction at UBA Ghana limited. The sample size of this work was 390 respondents which consist of managing staff and customers of UBA specifically from three selected branches, Adum branch, KNUST branch and Tanoso branch within Kumasi metropolis. In the study the researcher used descriptive research design to produce Quantitative and qualitative results through self-administered questionnaires. The service model was used to assess customers and staff views on service quality at UBA. It was found that consumer expectation exceeded the perceived level of service indicating service quality is assumed to be low and hence customer satisfaction is also low. In broad-spectrum it was established that service quality is assumed to be low in respect of Empathy, tangibles, assurance and reliability. Only responsiveness recorded the highest perception mean score to expectation score. It was also established that, Service experienced in UBA Ghana Limited, Reliability was ranked the most important of the five service dimensions by respondents followed by Responsiveness, then empathy, Tangibles while Assurance is the least important of the five service dimensions. It was found that on the relationship between service quality and Satisfaction there was a negative relationship between service quality with respect to Responsiveness, Reliability, Assurance and satisfaction, however, only tangible had a positive relationship with customer satisfaction. Where the Regression analysis, shows that the independent variable 'satisfaction' is accounting for 11.8% of variation in the dependent variables. The ANOVA analysis also shows that the differences between satisfactions is not likely due to change but are due to the service quality that will be provided. Under the multiple regression models it was established that Empathy and Reliability returned significant relationships between service quality and the customer's satisfaction while the remaining three don't bear any direct relationship with customer's satisfaction. It is recommended that management and staff should be educated on how to sensitize customer on services available and this should be prioritize.

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## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of Study

In recent time customers' world over, awareness level on quality service is high from this time their request for quality service has improved; consequently service procedures globally are affected by this fresh upsurge of quality consciousness and highlighting (Lee, 2004). As a result businesses whose core operation is on provision of service like the banks are forced to deliver outstanding services to their clients with the aim of supporting competitive gains, specifically in the recent drifting of trade modernization. There is a change in quality from the previous manufacturers' point of view, which is named similarly such as "service-based quality", "objective and subjective quality", and "operations management quality" in the direction of the clients' base quality, identifying quality as a personal stuff (Summers, 2005). Subjective quality has being given much importance, particularly in free-market system, in an attempt to gain more consumers.

Agreeing with Saravan and Rao (2007), service quality is still very important in the provision businesses, as businesses strive toward maintaining an economical benefit in the flea market and achieving client fulfillment. The banking services, contest in the flea market with generally undifferentiated item for consumption; as a result service quality becomes a primary competitive weapon. Writings have shown that quality service provided to clients helps in maintain them, it also entices fresh clients, boosting business status, the satisfaction is carried out to new clients verbally, and to crown it provides business continuity and effectiveness

(Negi, 2009; Ladhari, 2009). The financial sector is extremely competitive; it must be noted that banks does not contest with other in the same sector; nevertheless with non-banks and other monetary establishments all over the world (Hull, 2002).

Despite the seriousness of client satisfaction to big business, Douglas and Connor, (2003) agree that assessing service quality poses a hindrance to producers, because of the exclusive nature of services in terms of fragility, heterogeneity, inseparability and perishability. Given that, services require distinct framework for excellent clarification and measurement. In the midst of the noticeable frameworks is SERVQUAL ideal put forward by Parasuraman and colleagues in (1988) which is widely adopted for evaluating client contentment in the service business and hence in the banking sector.

To this end, the idea that service quality is one of the means which heads to the acknowledgement by the financial institutions in the flea market system. On the other hand in modern extremely economical corporate atmosphere this has turned into progressively significant to not only become the market frontrunner nonetheless to uphold that topmost spot (Zeithaml et al., 1996). Scholars worldwide argue that quality services give a justifiable economic benefit to all industry which allows them to accomplish not only the current desires of their clients fulfillment but also to forestall clients prospect desires. This capability to forestall the prospect desires of clients allows them to satisfy their customers through quality services on reliable basis. This then increases customer satisfaction and customer loyalty level towards these organizations.

It is therefore important that banks consider the various antecedents of service quality which are; tangibles, reliability, responsiveness, assurance and empathy in order to have delighted

customers and to improve their performance and profitability in the marketplace (Hackl et al., 2000).

## **1.2 Statement of the Problem**

Customers have turned out to be a great emphasis in numerous industries as a means of organizational sustainability and banks are not exempted in facing this occurrence (Symonds, Wright, and Ott, 2007). Today, a customer loss is a customer gain for another competitor therefore with a saturated market; financial institutions must focus their energy on retaining customers as they do on acquiring them. This can be done through harnessing product, service and process innovation to anticipate and meet consumer's requirement (IBM Business Consulting Services, 2005). Banks that do not follow these trends will find rivals with superior capabilities rapidly overtaking them. As such the subject of customer satisfaction needs much attention in banking industries (Matt Hasan, 2001).

The financial sector in developing nations, which includes Ghana, for two decades, has been the topic of numerous regulatory changes has brought about a surge in competition among the financial institutions (Anabila and Awunyo-Vitor, 2013). Challenges related distinctively to the financial organization include: high levels of bad debts and low profits and strong competition (Sureschander, 2002). Sureschander et al., (2003), additionally said that growing markets and global competition have forced financial institutions in developing nations to take into consideration the trade-off among enticing new customers and retaining the old ones. Due to this, the emphasis of marketing has drifted to management of relations with customers. Njanike (2008) also revealed that a lot of developing economies don't have the needed

Information Communication Technology (ICT) infrastructure and as a result low service quality which in turn depress the rate of return on investments in the financial sector. Furthermore, loosen trade restrictions as well as globalization has given rise in intense competition between firms and industries which includes the Ghanaian financial industry particularly with the influx of financial institutions in the country. The resultant effect is that customers are well informed and it has steadily steered to a higher notion of consumer sovereignty, when faced with options.

In the bid to enhance its services and satisfy customers, UBA has innovated ideas like extension of business hours, ATM network, internet banking, enhanced banking hall facilities among others, all in the bid of improving customers' satisfaction but not all customers are satisfied with these initiatives since to some, their inclinations and prospects seem not to live up to the bank's ingenuities. There is continual criticism of long waiting periods at the banking halls, unstable network system and ATM leading to a move to other similar institutions.

The prevailing condition calls for the valuation of service quality relative to customer satisfaction in the bid to help UBA enhance its service quality and enhance satisfaction so as to gain the benefits that accrue from embarking on these activities.

### **1.3 Objective of the Study**

The central purpose of this study is to examine the effects of service quality on customer satisfaction in the Ghanaian Banking sector, using UBA as a case study area. The specific research objectives focus on the following issues:

1. To ascertain service quality dimensions used at UBA Ghana Limited.
2. To investigate customer satisfaction programmes at UBA Ghana Limited.
3. To determine the effect of service quality on customer satisfaction at UBA Ghana

Limited.

4. To examine the challenges that hinder UBA Ghana Limited from achieving customer satisfaction through service quality.

#### **1.4 Research Questions**

This study seeks to address the following questions:

1. What are the service quality dimensions used at UBA Ghana Limited?
2. What customer satisfaction programmes are adopted by UBA Ghana Limited?
3. What is the effect of service quality on customer satisfaction at UBA Ghana Limited?
4. What challenges hinder UBA Ghana Limited from achieving customer satisfaction through service quality?

#### **1.5 Significance of the Study**

This work is very valuable to the banking sector of Ghana since it will provide an insight into the various service quality dimensions needed by UBA to achieve customer satisfaction. The recommendations will be relied upon by management of UBA and this will serve as the basis upon which customer satisfaction training programmes will be designed to help staff exceed the satisfaction of customers. The research will serve as a guide for all players in the financial institution to realize the value of the various service quality dimensions that impact on customers' satisfaction. Also, the study will add to academic knowledge by serving as a reference material for students, scholars and other academicians in the course of conducting future researchers.

## **1.6 Scope of the study**

The study attempts to examine the outcome of service quality on client satisfaction in the banking sector. The study will cover management, staff and customers of UBA Ghana Limited in the Kumasi Metropolis. In all, respondents would be selected from management, staff and customers of the various branches within the Kumasi metropolis.

## **1.7 Overview of Methodology**

The respondents of this work consist of managing staff and customers of UBA specifically those within Kumasi metropolis. The total population is estimated at 10,000 out of which a sample of 370 respondents will be selected. This is established on the 95% confidence level and 5% margin of error considered for selecting an appropriate sample for a study (Saunders et al, 2007). The study will employ both quantitative and qualitative techniques using both questionnaires and interview guide for staff and customer at one hand and management at another hand respectively. The primary data sources will be from respondents through questionnaires and interview concerning the research under the study. The study will adopt purposive approach to select management, convenience sampling technique will be used to select staff and simple random technique will be used to select customers. Regression analysis, mean and standard deviation and simple percentage will be used in analyzing the data which will be presented in tables and charts.

## **1.8 Organization Of The Study**

The research is organized as follows:

## **Chapter 1: Introduction**

## **Chapter 2: Literature Review**

## **Chapter 3: Research Methodology**

## **Chapter 4: Research Finding and Analysis**

## **Chapter 5: Conclusion**

Chapter one constitutes general introduction. It comprises of introduction to the chapter, background of the study, research problem, research objectives and questions, justification, methodology in summary, scope of the study limitations and the organization of the study.

Chapter two is the literature review. It includes empirical and theoretical work in support of this study. Chapter three is the methodology chapter. It includes research design, sampling procedures and data collection techniques.

Chapter four includes data analysis, findings and discussion, whereas chapter five includes summary, conclusions and recommendations.

## CHAPTER TWO

### LITERATURE REVIEW

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#### 2.0 Introduction

This chapter focuses on the literature review on the subject. The broad areas of this chapter include: Conceptual Framework: the definition of concepts on service quality, customer satisfaction and effect of service quality on customer satisfaction within Ghanaian Financial sector. This chapter also emphasis on the Review of empirical studies

#### 2.1 Conceptual Framework

This section of the study examines certain relevant concepts on service quality, customer satisfaction and their relationships on the customer

##### 2.1.1 Meaning and Concepts of Customer Satisfaction

Before the analysis about customer satisfaction it will be prudent to explain customer satisfaction.

A generally recognized definition would be the following:

Satisfaction is the consumer's fulfilment reaction. It is a conclusion that a product or service attribute, or the product or the service itself, provided (or is providing) a pleasant level of consumption-related fulfilment, plus stages of under- or over-fulfilment (Oliver, 1997)

American Heritage Dictionary (2010) describes and attributes the word "satisfaction" to its

Latin root satis, which means “enough”. To some degree satisfaction will adequately achieve prospects, needs or desires, and, by giving what is needed, leaves no room for criticism (Crow et al 2002). Customer satisfaction is a multi-dimensional idea, involving both technical and interpersonal aspects of care, and the facilities of care (such as an attractive physical environment, and convenient location and parking) (Carol & Frattali, 1991)

Customer’s valuation of quality, stated as satisfaction or dissatisfaction, could be strangely detailed. "It could relate to the settings and services of care, to aspects of technical management, to features of interpersonal care, and to the physiological, physical, psychological or social values of care. (Donabedian, 1980)

### 2.1.1.1 Traditional Macro-Model of Customer Satisfaction

Figure 2.2

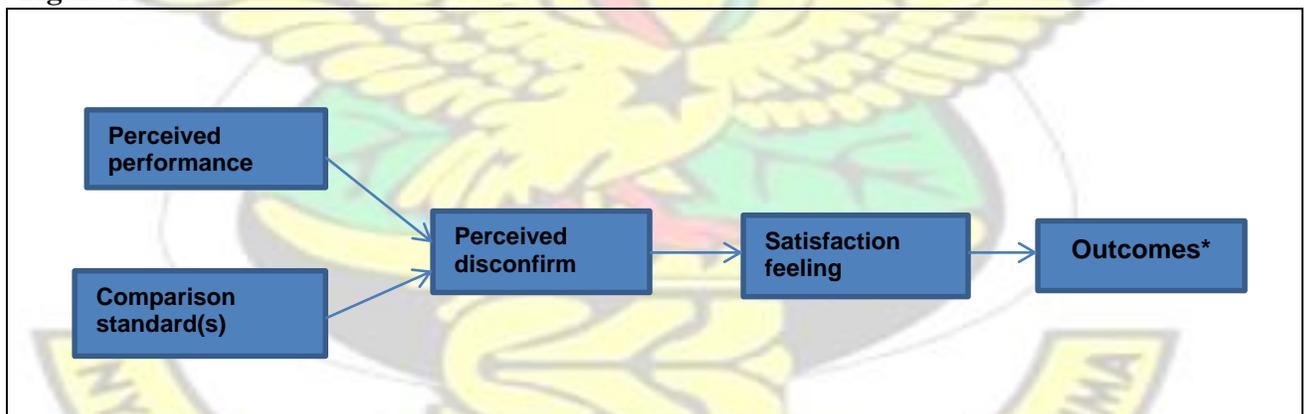


Figure 2.2: Traditional Macro-Model of Customer Satisfaction (Adapted from Woodruff & Gardial, 1996)

This model shows much of the study in customer satisfaction over the past decade. Note the following:

- Perceived performance often differs from objective or technical performance, especially when a product/service is complex, intangible, and when the consumer is unfamiliar with the product/service.
- Comparison standards can come from numerous sources that can vary widely by individual, by situation, and by product/service type.
- Perceived disconfirmation is the evaluation of perceived performance according to one or more comparison standards. Disconfirmation can have a positive effect (generally implying a satisfying result), a negative effect (generally implying a dissatisfying result), or a zero effect.
- Satisfaction feeling is a state of mind, an attitude. The phrase “mixed feelings” applies here, as a consumer may have different levels of satisfaction for different parts of a product/service experience.

Outcomes of satisfaction feelings may involve intent to repurchase, word-of-mouth (the consumer’s communication with her/his network of her/his approval/disapproval for a product/service), and complaints. These outcomes also are moderated by other variables. For example, extreme dissatisfaction will not necessarily generate complaint behavior, especially if the consumer believes complaining will be futile.

### **2.1.1.2 Micro-models**

Erevelles & Leavitt (1992) provide an excellent summary of micro-models. Below are the seven types of models they review in their article, and a briefly comment on each type.

**Expectations Disconfirmation Model** has been the dominant model in satisfaction research. The model has consumers using pre-consumption expectations in a comparison with post-consumption experiences of a product/service to form an attitude of satisfaction or dissatisfaction toward the product/service. In this model, expectations originate from beliefs about the level of performance that a product/service will provide. This is the predictive meaning of the expectations concept. (Erevelles & Leavitt, 1992)

**Perceived Performance Model** deviates from the model #1 above in that expectations play a less significant role in satisfaction formation. The model performs especially well in situations where a product/service performs so positively that the consumer's expectations get discounted in her/his post-consumption reaction to the product/service.

**Norms Models** resemble the Expectations Disconfirmation Model in that the consumer compares perceived performance with some standard for performance. In this case, however, the standard is not a predictive expectation. Rather than considering what will happen in the consumption experience, the consumer uses what should happen as the comparison standard. This is the normative meaning of "should" rather than its occasional chronological connotation in the English language. (Erevelles & Leavitt, 1992)

**Multiple Process Models** characterize the satisfaction formation process as multidimensional. That is, consumers use more than one standard of comparison in forming a (dis)confirmation judgment about an experience with a product/service. (Erevelles & Leavitt, 1992)

**Attribution Models** integrate the concept of perceived causality for a product/service performance into the satisfaction process. Consumers use three factors to determine attribution's effect in satisfaction. These are locus of causality, stability, and controllability. The locus of causality can be external (that is, the service provider gets the credit or blame) or internal (that is, the consumer is responsible for the product/service performance). (Erevelles & Leavitt, 1992)

**Affective Models** differ from previous models in that it goes beyond rational processes. In these models, emotion, liking, and mood influence (dis)satisfaction feelings following the consumption experience. (Erevelles & Leavitt, 1992)

**Equity Models** emphasize the consumer's attitude about fair treatment in the consumption process. Fair treatment can use the concept of the equity ratio (that is, the amount of her/his return for her/his effort made) or the concept of social comparison (that is, the perceived, relative level of product/service performance that other consumers experience). Oliver (1997) breaks equity down further into three categories, procedural fairness; interactional fairness; and distributional fairness. (Erevelles & Leavitt, 1992)

### **2.1.1.3 Disconfirmation Model**

According to Oliver (1980), the customer satisfaction model explains that when the customers compare their perceptions of actual products or services performance with the expectations, then the feelings of satisfaction have arisen. Any discrepancies between the expectations and the performance create the disconfirmation.

He identified three (3) types of disconfirmation. And they are:

Positive disconfirmation: This occurs when product or service performance exceeds performance. In this case, the customers are highly satisfied.

Negative disconfirmation: This on the other hand occurs when products or service performance is less than expectations. In this case, the customers are highly dissatisfied.

Zero disconfirmation: it occurs when product or service performance is equal to expectations.

In this case, customers are neither well satisfied nor less satisfied. They feel 'ok' by the turn of events.

Disconfirmation theory argues that 'satisfaction is related to the size and direction of the disconfirmation experience that occurs as a result of comparing service performance against expectations. Szymanski and Henard (2001) found in the meta-analysis that the disconfirmation paradigm is the best predictor of customer satisfaction.

#### **2.1.1.4 Kano Model of Product Development and Customer Satisfaction**

The Kano model is a theory of product development and customer satisfaction that classifies customer preferences. The model offers some insight into the product attributes which are perceived to be important to customers. It focuses on differentiating product features, as opposed to focusing initially on customer needs. (Kano, 1984)

Satisfiers: These are characteristics which customers say they want in the product, and their presence lead to satisfaction. (Kano, 1984)

Dissatisfaction: It is the expected characteristics in a product whose presence leads to customer dissatisfaction. They have the property that they would not be frequently mentioned by

customers when asked about what they are looking for in a product, because they are assumed to be present. (Kano, 1984)

Delighters or Exciters: Innovation or new product is undisputedly the catalyst in delivering these attributes to customers. According to Kano, delighters are the most powerful and have the potential to lead to the highest gross profit margins. Excitement attributes are for the most part unforeseen by the client but may yield paramount satisfaction. The beauty behind an excitement attribute is to spur a potential consumers' imagination, these attributes are used to help the customer discover needs that they have never thought about before. Having concurrent excitement attributes within a product can provide a significant competitive advantage over a rival. In a diverse product assortment, the excitement attributes trigger impulsive wants and needs in the mind of the customer. The more the customer thinks about these amazing new ideas, the more they want it. (Kano, 1984)

### **2.1.2 Meaning and Concept of Service Quality**

In an effort to understand the main concepts incorporated under the umbrella of service quality better, many conceptual quality models have been postulated. Obviously, service quality research has given the customer perspective a predominant role and these quality models have centred on measuring the gap between customer expectations and experiences as a determinant of satisfaction. However, despite the wealth of information which can be gleaned from these various service quality models

### 2.1.2.1 SERVQUAL Model

SERVQUAL is a service quality framework. SERVQUAL was propounded in the mid 1980s by Zeithaml, Parasuraman & Berry. SERVQUAL defined as to quantify the scale of Quality in the service sectors.

SERVQUAL highlights the key constituents of high quality service. The SERVQUAL authors first identified ten components of service quality. (1) reliability; (2) responsiveness; (3) competence; (4) access; (5) courtesy; (6) communication; (7) credibility; (8) security; (9) understanding/knowing the customer; (10) tangibles. The ten components were compressed into 5 features: (1) Reliability. The ability to execute the assured service reliably and precisely (2) Assurance. The acquaintance and courtesy of employees and their capability to convey trust and confidence (3) Tangibles. The appearance of physical facilities, equipment, personnel and communication materials (4) Empathy. The delivery of caring, personalized consideration to customers (5) Responsiveness. The readiness to extend a helping hand to customers and to offer prompt service (Parasuraman, 1988)

Institutions adopting SERVQUAL to quantify and manage service quality set up a questionnaire that measures customer expectations of service quality in relation to these 5 dimensions, and their opinions of the service they receive. When customer expectations are higher than their perceptions of service delivered, service quality is perceived to be low. Not only is SERVQUAL a measurement model, SERVQUAL is also a management model. SERVQUAL authors pointed out 5 Gaps that may be the reason customers experience poor service quality. It identifies five 'gaps' that can cause unsuccessful or successful delivery. (Parasuraman, 1988, 1990)

#### **GAP 1:**

**Gap between consumer expectation and management perception:** This gap that comes about when the administrations do not properly observe what the customers want. For instance – hospital administrators may assume patients want healthier food, but patients may be more interested with the receptiveness of the nurses. Key factors that may give rise to this gap are: Unsatisfactory marketing research, badly interpreted information about the audience's expectations, research not focused on demand quality, too many layers between the front line personnel and the top level management. (Parasuraman, 1988, 1990)

**GAP 2:**

**Gap between management perception and service quality specification:** Here the administration may properly identify what the customer wants, but might not set an proper performance level. An instance would be that the hospital administrators might tell the nurse to respond to a request 'fast', but may not specify 'how fast'. Gap 2 may occur due the following reasons: Insufficient planning procedures, lack of management commitment, unclear or ambiguous service design, unsystematic new service development process. (Parasuraman, 1988, 1990)

**GAP 3:**

**Gap between service quality specification and service delivery:** This gap may arise owing to the service personnel. The reasons being poor training, incapability or unwillingness to meet the set service standard. The possible major reasons for this gap are: Deficiencies in human resource policies such as ineffective recruitment, role ambiguity, role conflict, improper evaluation and compensation system, ineffective internal marketing, failure

to match demand and supply, lack of proper customer education and training. (Parasuraman, 1988, 1990)

#### **GAP 4:**

**Gap between service delivery and external communication:** Consumer expectations are highly influenced by statements made by company representatives and advertisements. The gap arises when these assumed expectations are not fulfilled at the time of delivery of the service. For example – The hospital printed on the brochure may have clean and furnished rooms, but in reality it may be poorly maintained – in this case the patient's expectations are not met. The discrepancy between actual service and the promised one may occur due to the following reasons: Over-promising in external communication campaign, failure to manage customer expectations, failure to perform according to specifications. (Parasuraman, 1988, 1990)

#### **GAP 5:**

**Gap between expected service and experienced service:** This gap arises when the consumer misinterprets the service quality. The physician may keep visiting the patient to show and ensure care, but the patient may interpret this as an indication that something is really wrong. (Parasuraman, 1988, 1990)

#### **2.1.2.2 SERVPERF Model**

The SERVPERF model developed by Cronin & Taylor, (1992), was derived from the SERVQUAL model by dropping the expectations and measuring service quality perceptions

just by evaluating the customer's the overall feeling towards the service. Cronin & Taylor identified four important equations:

$SERVQUAL = Performance - Expectations$  Weighted

$SERVQUAL = importance \times (performance - expectations)$

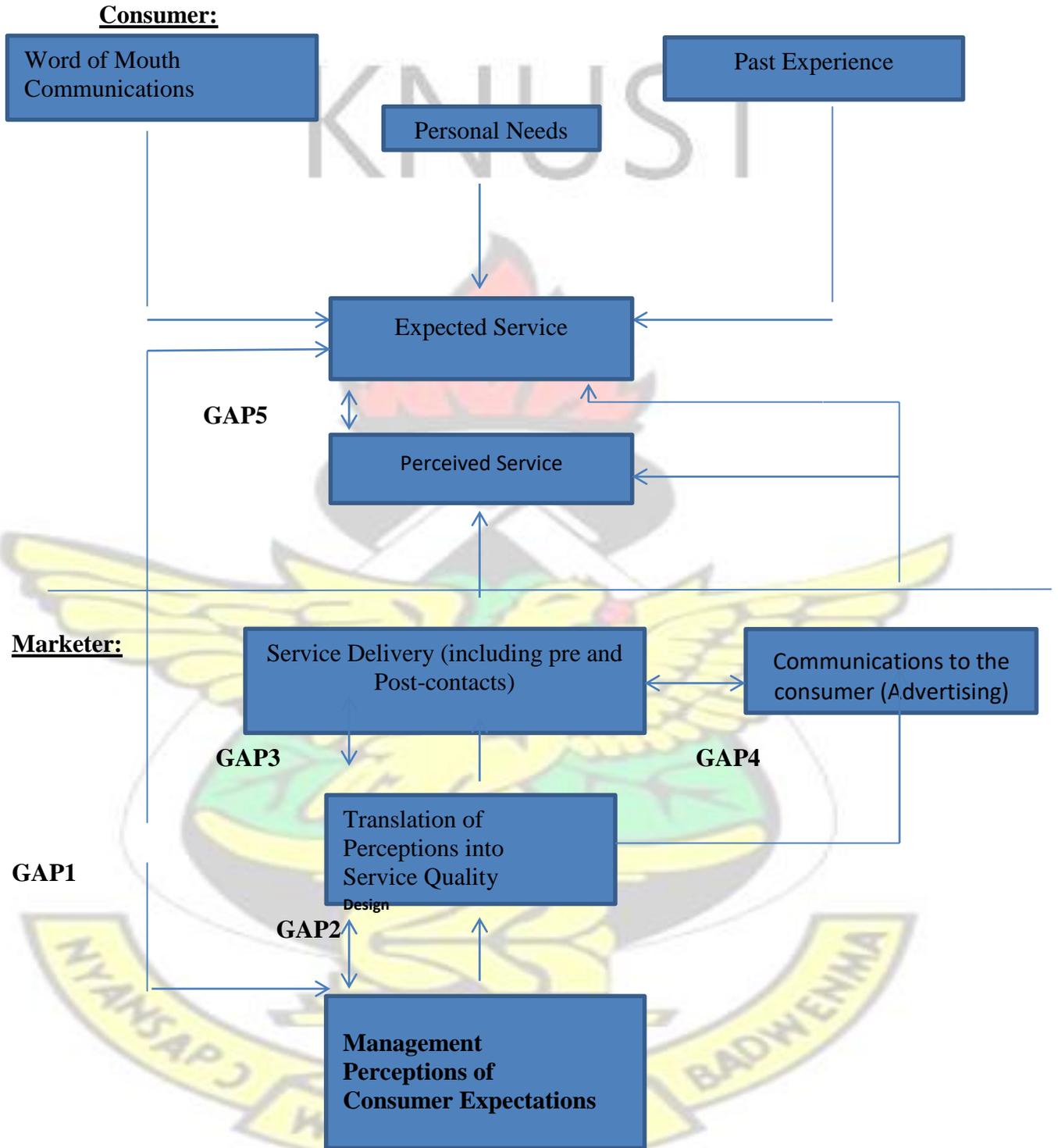
$SERVPERF = performance$  Weighted  $SERFPERF = importance \times (performance)$

Implicitly the SERVPERF model assesses customers experience based on the same attributes as the SERVQUAL and conforms more closely on the implications of satisfaction and attitude literature, Cronin et al., (1992 p.64)

### **2.1.2.3 Evaluated Performance Model**

Later, Teas, (1993) established the evaluated performance model (EP) in the bid to solve some of the irregularities related to the gap in conceptualization of service quality (Grönroos, 1984; Parasuraman et al, 1985, 1988). The model quantifies the gap that exists among expected performance and the best amount of a feature not customers perception. He further states that an test shows that the P-E (perception –expectation) framework is of unstable validity due to conceptual and definitional problems which involves the conceptual definition of expectations, theoretical defense of expectations constituent of the P-E framework, and measurement validity of the expectation. He then revised expectation measures definite in the printed service quality works to add to service characteristics (Teas, 1993)

### 2.1.2.4 Gap Model of Service Quality



Source: (Zeithaml & Bitner 2003) **The Gaps in the Zeithaml and Bitner's Model**

- Gap 1: Customer Expectations – Management Perceptions Gap
- Gap 2: Management Perceptions - Service Quality Specifications Gap
- Gap 3: Service Quality Specifications - Service Delivery Gap
- Gap 4: Service Delivery - External Communications Gap
- Gap 5: Expected Service - Perceived Service Gap (or the Service Performance Gap)

### **Customer Expectations - Management Perceptions Gap**

Customers may have prospects for service experiences and tend to use them as a benchmark to quantify the perceived service performance in their conclusion of service quality. It is important, then, that managers identify these expectations when planning their service. The first gap in service quality comes about when management do not precisely recognize customers' expectations. It is known as the knowledge gap. The variance in customer expectations and management's perception of customer expectations. Hotel administrators, for an example, should acknowledge and comprehend what their clients expect from their stay, which includes all tangibles (the room, amenities, lobbies features) and intangible components (availability of additional services, ease of check-in and check-out procedures). The extent of the gap is subjective on: the degree of upward communication (from customers to top management), the quantity of layers of management, the extent of the organization, and ultimately, the extent of marketing research to identify customer Expectations (Zeithaml & Bitner 2003)

### **Inappropriate Quality Service Standards**

The second gap is known as the design gap. It is evaluated by how fit the service strategy qualifications competition with supervision's view of client prospects.

The degree of this gap is at the mercy of supervision's view that service quality is significant and that it is likely, as well as the means that are offered for the delivery of the service. A cafeteria director may comprehend customer expectations for being served within 20 minutes of ordering, but may not have the resources or the suitable amount of staff to insure that quickness of service. (Zeithaml & Bitner 2003)

### **The Service-Performance Gap**

Gap 3 signifies the disparity in service strategy and service provision. Identified as the enactment gap, its extent is a section of numerous variables tangled in the delivery of service. In the meantime personalities carry out the service, the quality may be affected by such features as talent level, kind of training received, grade of role agreeability or struggle, and job fit. Some service workers (i.e. waiters, front-desk staff) do not have a great service predisposition, notwithstanding preparation. Service recovery struggles sideways with degree of accountability and authorization similarly upset the magnitude of this gap. The procedure is further intricate by the client's involvement in the service encounter. A client can make a distinct demand for an apartment type different from the one initially held in reserve, or demand a menu item after the original demand has been finalized, creating it additional challenge to accomplish the service as projected. (Zeithaml & Bitner 2003)

### **The Promise-Delivery Gap (Zeithaml & Bitner 2003)**

The fourth gap is called the communications gap. It is the difference among what is promised to customers either explicitly or implicitly, and what is being provided. Hospitality establishments use marketing strategies to notify, convince, and notify visitors about its products and services. Display attractively selected guesthouse, cool swimming pools, and comfortable entrance in a billboard connects to the bull's eye clients. The level of communications among the establishment and the publicity organizations will contribute to the size of the gap. Over-promising is usually accountable for the communication gap. Every gap has an increasing effect from the previous gaps.

### **Expected Service - Perceived Service Gap**

Gap 5 is the whole buildup of disparity in Gaps 1 through 4 and signifies the change among expectations and perceived service. Furthermore, clients assess perceived service along five quality dimensions. (Zeithaml & Bitner 2003)

#### **2.1.2.5 Sasser's dimensions of service quality**

Agreeing with Sasser, Olsen, & Wyckoff, (1978) it would be unbearable to confirm service quality devoid of first determining the noticeable parts that are fused beneath this term. Once more, this poses some exertion and several likely qualities have been put headfirst in an effort to apprehend the true import of service quality. (Sasser, Olsen, & Wyckoff, 1978) itemized 7 service qualities which they have confidence in sufficiently hold the idea of service quality. These comprise: *Security* which covers self-assurance as well as physical protection; *Consistency* signifying getting the similar each period; *Attitude* which is good manners and

social manners; *Completeness* as auxiliary services accessible; *Condition* of amenities; *Availability* signifying right of entry, site and occurrence; and *Training*.

## **2.2 Empirical Literatures**

### **2.2.1 Aspects that Affect Customer**

Satisfaction which is unclearly term as satisfying the desires for which a good or service was prepared (Merriam Webster's Dictionary), is observed contrarily in several businesses, Sahim et al., (2006) in an attempt to discover if clients were content with the diet services in the army infirmary in Turkey comprehended that exact demographic features were not of significance in defining the gratification of the sick but the appearance and taste of diet. A work in Jiangsu province, by Shi and colleagues (2005) in China, where they tried to find out the differences in food favourites among schoolchildren of diverse socio-demographic status and socio-cultural status as well as environmental and indigenous factors form youngsters' food selections,

### **2.2.2 Works that used the SERVQUAL Model**

The SERVQUAL model was used to evaluate the quality of health care service provided by a state university's clinic by Anderson in 1995. The result of the study shows that the health centre was poor on the assurance aspect. The model was also used to assess the quality service by Yousseff (1996) in a national Hospital in the UK and established that the responsiveness was the utmost important dimension affecting the patients' general quality perceptions. Empathy was the succeeding important dimension carefully trailed by reliability and assurance. In the work of Youssef, tangibility was the last key of the 5 SERVQUAL

dimensions. Lam (1997) looked at the validity, reliability and predictive validity of SERVQUAL and evaluated its suitability to the health sector in Hong Kong. The work attested that SERVQUAL is a reliable model to evaluate healthcare service quality. Nevertheless, factor analysis on five dimensions designated that the scale could be treated as one-dimensional for the results identified one controlling aspect in lieu of expectations and perceptions. It was established that the utmost significant quality aspect was reliability followed by assurance by Sewell in 1997. Empathy and responsiveness were graded as nearly equivalent; Tangibles were recognized as the 5<sup>th</sup> dimension. Angelopoulou and colleagues (1998) investigation on the service quality provided in the public and private hospitals, established that the sick in public hospitals were pleased with the competence of doctors and nurses while results on private clinics were more pleased with physical structures, short queues and admission procedures.

Dean (1999) used SERVQUAL on two health care providers in Australia to examine the dependency of the model. The test revealed that quality factors are different due to the kind of health service patients receive.

Jaboun and Chaker (2003) undertook a similar research on public and private hospitals in the United Arab Emirates. Their study revealed that there are relevant variances that separate private and public health care providers with regard to the general service quality in empathy, tangibles, reliability and administrative responsiveness. A relative deduction and analysis between private and public health care providers proved that public hospitals were seen to be of higher quality than the private health care providers in terms of service quality. Boshaff and Gray (2004) through their study on patients of private health care providers in South Africa

established that the service quality scopes of nursing staff via empathy, assurance and tangibles strengthen the faithfulness of patients.

Kilbourne et.al. (2004), also in his research, showed that SERVQUAL has the ability to register even the smallest change in quality indicators through different dimensions namely, tangibles, responsiveness, reliability, empathy and a general service quality. Wisniewski and Wisniewski (2005) examined SERVQUAL model in a study at a Scottish colposcopy hospital and tested each of the five dimensions by using mean score and t-test analysis. The study showed that the reliability was the priority dimension because it had both the largest negative gap and the highest mean weight.

### **2.2.3 Service quality and Consumer Satisfaction**

Parasuraman et al. (1988) formulated a 22-item chart, named SERVQUAL. Since this used for quantifying service quality; the chart has been extensively used across a lot of organization. SERVQUAL stems from five dimensions of service quality that is fulfilled by *indirect* (or *objective*) contrasts between pre-purchase expectations and post-purchase perceptions of organizational performance. That is, service quality is indicated by, or defined as, the arithmetic differences between customer expectations and perceptions across the 22 measurement items. The 22 difference scores are then reduced to fewer (typically five as required by the original SERVQUAL model)

Researchers are yet to develop a consensual definition of consumer satisfaction. Oliver (1997) summed up this definitional difficulty thus "everyone knows what [satisfaction] is until asked to give a definition. Then it seems, nobody knows" This definitional deficit has persisted

because of the perception that satisfaction has been defined or is known. As a result most of the researches that have been carried out in this field have focused on testing models of consumer satisfaction (e.g., Mano and Oliver 1993; Oliver 1993;) instead of finding a workable definition that would stand the test of time. Peterson and Wilson (1992) observed (and so it seems) that, "Studies of customer satisfaction are perhaps best characterized by their lack of definitional and methodological standardization" indirect in the sense that the researcher(s), not the subjects themselves (i.e., customers), performs the comparison (i.e., subtraction) between expectations and perceptions. A number of researchers have criticized the SERVQUAL approach. Two criticisms are notable. One, charged by Peter et al. (1993) and Brown et al. (1993), relates to the indirect difference score approach. According to them, the difference score approach causes poor reliability and problems of variance restriction associated with the component scores. Brown et al. (1993) observed that difference scores produced theoretically poorer reliabilities than their component scores. Restricted variance was also another natural outcome of taking a difference between two direct measures, undermining the predictive validity of the model. Although Johns (1981) proposed a method of calculating the index of measurement reliability for a set of difference scores the difference score approach was still discouraged. A second criticism regards the measurement of expectations. Teas (1993a, b) argued that the SERVQUAL scale of expectations induce several different types of expectations; the subjects are not able to differentiate among different types of expectations when they provide evaluations. Some examples of elicited expectations include ideal, minimum tolerable, and product- or brand-normative expectations. Thus, typical aggregate analyses of data involving consumer expectations are susceptible to both reliability and validity problems. The concerns

in measuring expectations are topics for on-going debates among researchers. Note, however, that measurement of performance perceptions has not undergone the same criticisms.

According to Sureshchandar et al., (2002.), customer satisfaction should be seen as a multidimensional construct just as service quality meaning it can occur at multi levels in an organisation and that it should be operationalized along the same factors on which service quality is operationalized. Parasuraman et al., (1985) suggested that when perceived service quality is high, then it will lead to increase in customer satisfaction. He supports that fact that service quality leads to customer satisfaction and this is in line with Saravana & Rao, (2007)

Oliver (1981) introduced the expectancy-disconfirmation model for studies of customer satisfaction in the retail and service industry. Expectancy-disconfirmation theory posits that customers form their satisfaction with a target product or service as a result of subjective (or direct) comparisons between their expectations and perceptions. Customers are directly asked to provide their perceptions or evaluations of the comparisons, using a worse than/better than expected scale. The resulting perceptions are conceptualized as a psychological construct called subjective disconfirmation. The expectancy-disconfirmation model asserts that customer satisfaction is a direct function of subjective disconfirmation.

That is, the size and direction of disconfirmation determine, in part, the level of satisfaction. When confirmation occurs, customers are believed to remain neither satisfied nor dissatisfied. Both expectations and perceptions also have been found to influence customer satisfaction and subjective disconfirmation under various circumstances (Churchill and Surprenant,1982).

The expectancy-disconfirmation model differs from SERVQUAL in several fundamental

aspects. First, it attempts to explain and theorize a consumption process, whereas SERVQUAL purports to describe (or merely measure perceived service quality at a given point in time, regardless of the process (Parasuraman et al., 1994b,) perceived service quality. Second, the expectancy model measures

Service quality is considered an important tool for a firm's struggle to differentiate itself from its competitors (Ladhari, 2008). The relevance of service quality to companies is emphasized here especially the fact that it offers a competitive advantage to companies that strive to improve it and hence bring customer satisfaction. In this study, service quality can be defined as the difference between customer's expectation for service performance prior to the service encounter and their perception of the service received. Customer's expectation serves as a foundation for evaluating service quality because, quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation (Asubonteng et al., (1996). Expectation is viewed in service quality literature as desires or wants of consumer i.e., what they feel a service provider should offer rather than would offer (Parasuraman et al., 1988). Perceived service is the outcome of the consumer's view of the service dimensions, which are both technical and functional in nature (Gronroos, 1984)

The customer's total perception of a service is based on his/her perception of the outcome and the process; the outcome is either value added or quality and the process is the role undertaken by the customer (Edvardsson, 1998). Parasuraman et al, (1988) define perceived quality as a form of attitude, related but not equal to satisfaction, and results from a consumption of expectations with perceptions of performance. Therefore, having a better understanding of consumers attitudes will help know how they perceive service quality in grocery stores

### **2.3 The banking sector, via customer satisfaction levels and quality service**

The banking sector carries significant importance in economy of every country. It plays a fundamental part in the financial progress of an economy and establishes the base of the money market in established country. Banks have to provide numerous types of financial services every day to its customers. It's really a fact that customers are compulsory for the survival of any business. The banking sector is fighting against dynamic environment; technological innovativeness, economic fears, severe competition and highly challenging customers has offered an extraordinary set of experiments for these institutes. (Saghier & Nathan, 2013).

Banking sector is a service industry which is concerned with customers, so quality of service is considered as differentiating factor of banks and other financial institutes. The main determination for this varying environment is changing customer demands and anticipations. Customers usually in urban areas are not willing to wait in rows for banking transactions. This change in customer approach is mainly due to the expansion of ATMs, online and mobile banking accompanied by accessibility of financial services closer to customers. The interest of banks in their customers is mainly determined by the recognition that high quality services are related to customer satisfaction and commitment, more inclination to mention to others, reduction in criticisms and increase customer withholding (Buteele, 1996).

Two terms are closely related one is customer satisfaction and other is service quality. Both are directly proportional. If one increases, other increases vice versa. Customer satisfaction is a term used to satisfy the customers by the service quality provided by banks. Customer

complaints are related with the customer satisfaction. If customer complaints are less, then it means customers are more satisfied (Lee, 2009).

Service quality can be described as the understanding power of the organization's performance, achievements and efficiency. If perceived service quality is good according to the customer behaviors and intentions, then customers are more satisfied and loyal with their products (Zeithamal, 2000). According to Yang (2001) if service quality of product is not good, then sales and profits will be reduced and ultimately customers shift towards other competitor's product (Yang, 2001).

For finding out the satisfaction levels of customers from the financial services these are the some dimensions of service quality, (1) Empathy; motivation of employees in searching solutions and caring for individual customer, (2) Assurance; politeness and knowledge of the employees, competitive loan and interest rates and making customer feel confident, (3) Responsiveness; devotedness and efficiency of employees in providing solutions for problems and correcting errors, (4) Reliability; Service being provided as they are promised (5) Tangibility; Physical components like location of financial institution, use of modern technology etc. (Mohammad & Alhamadani, 2011) This study is aimed at finding out the intensity of each of these dimensions on satisfactions levels of the customers of financial institutions in Ghana specifically among customers of United Bank for Africa UBA.

## CHAPTER THREE

### METHODOLOGY AND ORGANIZATIONAL PROFILE

#### 3.0 Introduction

This chapter considers the methods adopted in collecting and analyzing data. It is composed of the research design, population, sample and sampling procedure, data collection technique, data collection instrument, and method of analysis of data.

#### 3.1 Research Design

Research design is the blueprint or detailed outline for the whole research. According to Singh (2006), research design is a mapping strategy that is based on sampling technique. This study adopted descriptive research design which tries to find and define people who use an item for consumption, define the section of the populace that patronize a product and forecast upcoming request for a commodity. It also determining the occurrence with which something happens or the extent to which two variables vary. (Malhotra and Birks, 2004)

Pertaining to this study, descriptive research design was used to describe the customers, of UBA. It also determines the customer's perception about customer service delivery and service quality. This research will also find out if service quality will have any effect on customer satisfaction among customer of United Bank for Africa (UBA).

Quantitative and qualitative design was used to quantify and qualify of UBA customer opinion about whether they are satisfied with quality of service delivery by the bank.

United Bank for Africa (UBA) was chosen as a representative of banking institutions in Ghana because results of the study can be replicated and applied to other banking institutions and financial institutions in Ghana.

### **3.2 Population**

According to Cooper and Schindler, (2001) cited by Saunders et al. (2009) population is the total collection of elements about which we wish to make some inferences. A population is the subject of which the measurement is being taken. The target population of this study is all management, staff and customers who sort out any form of transaction with United Bank for Africa (UBA). The total population is estimated at 10,000 comprises management, staff and customers of UBA Ghana Limited specifically those within Kumasi metropolis.

### **3.3 Sampling Frame**

According to Welman & Kruger (2000) sample frame as a whole list on which all component of study is listed only once. The sample frame comprises of all management, staff and customers from three selected branches of UBA Ghana Limited within Kumasi metropolis. The three selected branches are Adum branch, KNUST branch and Tanoso branch

#### **3.3.1 Sampling Techniques**

In order to obtain deeper understanding in the study organization, Purposive, convenience and simple random sampling were used. Purposive sampling targets a particular group of people. When the desired population for the study is rare or very difficult to locate and recruit for a study (Simon, 2005). Therefore, for the purpose of this study the researcher used purposive to

generate the sample for the management members comprising of Manager and Operations Manager.

Convenience sampling is where members of the population are chosen based on their relative ease of access. It is used to sample friends, co-workers and shoppers at a single mall. In this research convenience sampling was used to select the staffs.

On the other hand Simple Random Sampling which is a method used to select sample in order for every individual in the population has the same chance of being selected. (Lind et el, 2001) This research adopted simple random sampling in order for every one of the customers to have the same and known chance of being selected.

### **3.3.2 Sample Size**

Purposive, convenience and simple random sampling were used in this research to select 390 respondents consisted of management, staff and customers of UBA Ghana Limited within Kumasi metropolis from three selected branches Adum branch, KNUST branch and Tanoso branch to represent the sample size. Creative Research Systems' Sample Size Calculator was used to determine sample size at a confidence level of 95%. The total sample size consists of three hundred and ninety (390) respondents, consisting of three (3) management, nine (9) non-management staff and three hundred-seventy nine (379) customers from all the three branches.

**Table 3.1 Distribution of Respondents, Sample Size, Technique and Data Collection**

**Procedure**

<b>Branches</b>	<b>Respondents</b>	<b>Sample Size</b>	<b>Sampling Technique</b>	<b>Data Collection Procedure</b>	<b>Total Sample Size</b>
Adum branch	Management Staff	1	Purposive	Interviews	130
	Non mgmt. staff	3	Convenience	Questionnaire	
	Customers	126	Simple Random	Questionnaire	
KNUST branch	Management Staff	1	Purposive	Interviews	130
	Non mgmt. staff	3	Convenience	Questionnaire	
	Customers	126	Simple Random	Questionnaire	
Tanoso branch	Management Staff	1	Purposive	Interviews	130
	Non mgmt. staff	3	Convenience	Questionnaire	
	Customers	126	Simple Random	Questionnaire	
	Total	390			390

Source: author's Concept (2015)

From table 3.1 Purposive sampling technic was used to select three (3) management staffs one (1) respondents from each branch. Again convenience sampling technic was used to select nine (9) non-management staff, three (3) respondents from each branch and simple random sampling was also used to select three hundred-seventy nine (379) customers, one hundred and twenty-six (126) respondents from each branch.

### **3.4 Method of Data Collection**

#### **3.4.1 Sources of Data**

According to Saunders et al. (2009), there are two main sources of data – primary data and secondary data, both of which are used in this study. They define Primary data as data that are gathered for the first time for a specific research or purpose. While secondary data are data that are already collected, which has been published and for which new researchers can rely on as a source of information. This is data collected for a purpose other than the problem at hand which includes literature from journals, textbooks, manuals, reports, and publications and articles from the internet

#### **3.4.2 Data Collection Instruments**

There are many techniques of data collection for research work. Some of the methods are questionnaires, interviews, observations, documentary analysis among others. Each data collection instrument is more suitable for a specific research strategy. Easterby-Smith et al (1991). This study employs a structured questionnaires and interview administered questionnaire as the data collection instruments or methods. The questionnaire was developed based on the research questions and objectives, and was designed to include both open-ended and closed-ended questions.

For purpose of this work, the questionnaires and interview administered questionnaire was designed based on SERVQUAL model instrument which is used to measure customer's perception about customer service delivery quality. The questionnaires were designed through the five service quality dimensions; which are empathy, tangibles, assurance, reliability and responsiveness, to measure the quality of customer service delivery by United Bank for Africa

(UBA) and customer contentment from the customer's viewpoint. It has a five point of measure (1 for strongly disagree, 2 for disagree, 3 for uncertain, 4 for agree, and 5 for strongly agree) higher score indicates more perceived position answer.

### **3.5 Data Analysis**

The data and analysis involved reducing the raw data into a manageable size, developing summaries and applying statistical references. (Saunders et al., 2007) Consequently, the following steps were taken to analyze the data for the study. The data was edited to detect and correct possible errors and omissions that are likely to occur, to ensure consistency across respondents. The data was then coded to enable the respondents to be grouped into limited number of categories. Data was analyzed both manually and with the use of the computer software such as Microsoft Excel and Statistical Package for Social Scientists (SPSS). The results of the study including central tendency; mean, standard deviation, correlation and regression analysis on distribution tables, figures and other distributions.

### **3.6 Ethical Consideration**

The following measures were undertaken to ensure the study complied with all the ethical issues. Permission was sought from the human resource department and management of United Bank for Africa (UBA) as well as management of the various branches was contacted for their approval and consent.

The management, staff and customers or respondents were assured of their utmost confidentiality with regards to information provided. Data obtained were treated with confidentiality.

Those who participated in the study were not coerced but did so voluntarily. The consent of the respondents was obtained before they participated in the research. As a much as possible, the researcher exercised a great deal of circumspection and objectivity throughout the research period.

### **3.7 Profile of The Organisation**

UBA (Ghana) Limited is a subsidiary of the United Bank for Africa PLC which is one of Africa's leading financial institutions with assets in excess of US\$20 billion and offering services to more than 7.5 million customers across 850 branches and over 2000 ATMs in 19 African countries as follows :Nigeria, Benin, Ghana, Cote d'Ivoire, Liberia, Sierra Leone, Senegal, Burkina Faso, Guinea, Gabon, Chad, Kenya, Uganda, Tanzania, Zambia, Mozambique, Congo DRC, Congo Brazaville and Mali. (UBA group.com, 2015)

United Bank for Africa (Ghana) Limited was initially incorporated and registered as Standard Trust Bank Ghana Limited at the Registrar General's Department. In December 2004, the Bank of Ghana issued the then Standard Trust Bank Ghana Limited with a license to operate as a universal bank making us the first bank to be licensed under the Banking Act 2004 (Act 673) and the nineteenth bank to be licensed in Ghana. With an initial capitalization of US \$10 million, UBA is the first bank, with Nigerian majority shareholding, to open shop in Ghana and in less than four years, the bank has pushed banking in the country to higher performance levels, where competition and innovation are now responding to the growing needs of consumers. (UBA group.com, 2015)

UBA (Ghana) is a subsidiary of United Bank for Africa (UBA) Plc, which is West Africa's largest financial services group with assets in excess of US\$14 billion. It is jointly owned by

Ghanaian and Nigerian Individuals and corporate investors. The bank started with the initial capital base of US \$10,000,000 (ten million US dollars), which is far in excess of the Bank of Ghana requirement for a Universal Banking License.

The presence of UBA Ghana in the banking industry in Ghana over the last seven years has galvanized banking onto a higher performance level where competition and innovation in responding to the needs of the customer have become the driving force of the industry. As Africa's global bank, UBA Ghana has developed a branch footprint and delivery network that has ensured that the bank's services are always within the reach of valued customers. In line with the bank's positioning statement and strategic intent, UBA Ghana has a footprint of 25 fully networked branches and 40 Visa enabled ATM's spread across Accra, Tema, Kumasi, Takoradi and Aflao. (UBA group.com, 2015)

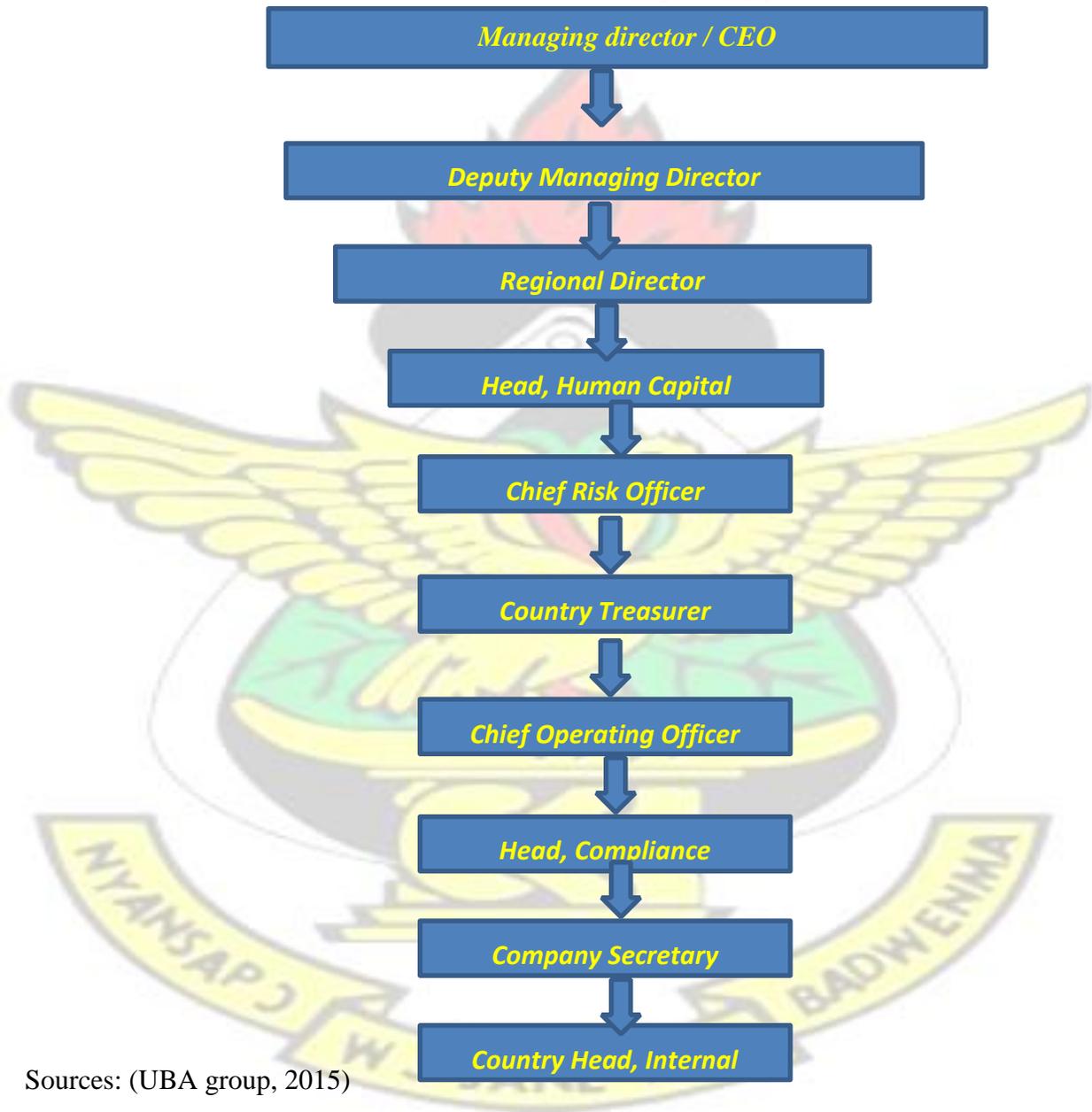
### **Vision and Values at UBA**

United Bank for Africa's vision is "*To become a role model for African Businesses*". The above vision drives the entire corporate strategy of UBA. The bank has an aggressive expansion strategy which has seen it opening branches in more than 6 African counties within the last two years. It has also established branches in London, China, France and the Cayman Islands and it is still growing. (UBA group.com, 2015)

The core values of the bank are enshrined in the acronym HEIR which stands for Honesty, Empathy, Integrity and Resilience. It is a key requirement for every staff within the UBA Group to internalize its vision, mission and core values. Staffs are also held to very high standards of accountability, integrity and customer service delivery, and there are no

exceptions. This is to ensure, the actions and behavior of staffs are aligned with the strategic goals of the bank. (UBA group, 2015)

### Management Team of United Bank for Africa



## CHAPTER FOUR

### PRESENTATION AND INTERPRETATION OF DATA

#### 4.0 Introduction

This section of the study deals with the presentation, analysis and interpretation of data collected from the field. Data was collected from three hundred and ninety (390) respondents, consisting of three (3) management, nine (9) non-management staff and three hundred-seventy nine (378) customers from the selected three branches; Adum branch, KNUST branch and Tanoso branch

The data collected were entered into statistical package for social scientist (SPSS) and transformed into tables and figures which clearly depicted the prevailing conditions.

#### 4.1: Socio-Demographic Characteristic of Respondents

This section deals with the socio-demographic characteristic of respondents. It highlights the age category and sex, marital status, educational level, occupation of respondents who participated in the study as well as how often respondents visit the bank.

##### 4.1.1 Branch of Respondent

Table 4.1 Branch of Respondent

BRANCH WHERE RESPONDENTS TRANSACT BUSINESS			
	Frequency	Percentage	Cumulative Percentage

<b>ADUM BRANCH</b>	130	33	33.3
<b>KNUST BRANCH</b>	130	33	66.7
<b>TANOSO BRANCH</b>	130	33	100
Total	390	100	

Table 4.1 shows the data accumulated from respondents which includes staff members of UBA and customers of UBA when they were quizzed on the branch they transacted their business. From the table 130 respondents each works and transacted their business at Adum branch, KNUST branch and Tanoso branch respectively.

#### 4.1.2 Respondents' demographic profile

**Table 4.2 Respondents' demographic profile**

Age	Customers		
	Adum Branch	KNUST Branch	Tanoso Branch
< 20 Yrs.	2	2	3
21-30 Yrs.	58	60	51
21-40 Yrs.	35	33	40
41-50 Yrs.	5	5	6
<b>Total</b>	100	100	100
	Staff		
21-30 Yrs.	75	25	50
21-40 Yrs.	25	50	50

41-50 Yrs.	0	25	0
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Gender</b>	<b>Customers</b>		
Male	65	64	65
Female	35	36	35
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Gender</b>	<b>Staff</b>		
Male	75	25	50
Female	25	75	50
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Marital Status</b>	<b>Customers</b>		
Single	65	63	60
Married	35	37	40
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Marital Status</b>	<b>Staff</b>		
Single	65	63	60
Married	35	37	40
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Educational Level</b>	<b>Customers</b>		
No Formal Education	9	8	9
Senior High School/Advance Level	10	10	12
University	81	82	79
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Educational Level</b>	<b>Staff</b>		

HND/Diploma	50	50	50
First Degree	25	25	25
Second Degree	25	25	25
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Occupation</b>	<b>Customers</b>		
Trader	33	7	10
Farmer	3	1	2
Self Employed	8	5	4
Student	11	31	32
Teaching	6	27	23
Civil Servant	29	29	29
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: field data, July 2015

Table 4.2 represents the Respondents' demographic profile. Out of the 378 respondents who are customers of UBA Ghana limited from the three branches, 58%, 60% and 51% are between the ages of 21 and 30 years for Adum, KNUST and Tanoso branch respectively. This is followed by customers who are between 21-40 years representing 35%, 33% and 40% for Adum, KNUST and Tanoso branch respectively. Out of the 12 staffs who work at the UBA from the three selected branches, 75%, 25% and 50% are between 21-30 years for Adum, KNUST and Tanoso branch respectively. Followed by staffs that are between the ages 21-40 years representing, 25%, 50%, 50% for Adum, KNUST and Tanoso branch respectively. This shows that majority of the customers and staffs of UBA who participated in the study are between the ages of 21-30 and 21-40.

Table 4.2 shows the sex of respondents who participated in the study. Out of the 378 customers who do business transaction with UBA from Adum, KNUST and Tanoso branch, 65%, 64% and 65% respectively are male while 35%, 36% and 35% are female for Adum, KNUST and Tanoso branch respectively. Out of the 12 staffs that work at UBA are male representing 75%, 25% and 50% while 25%, 75% and 50% are female for Adum, KNUST and Tanoso branch respectively. This result indicates that majority of staff and customers selected from Adum, KNUST and Tanoso branch of UBA Ghana limited are males. As shown in Table 4.2 above, the distribution of customers and staff of UBA Ghana limited based on their marital status indicated that majority 65% 63% and 60% from Adum, KNUST and Tanoso branch respectively are single. The customers who are married are in the minority which is 35% 37% 40% from Adum, KNUST and Tanoso branch respectively. This result illustrates that majority of customers and staff of UBA Ghana limited based on their marital status are single.

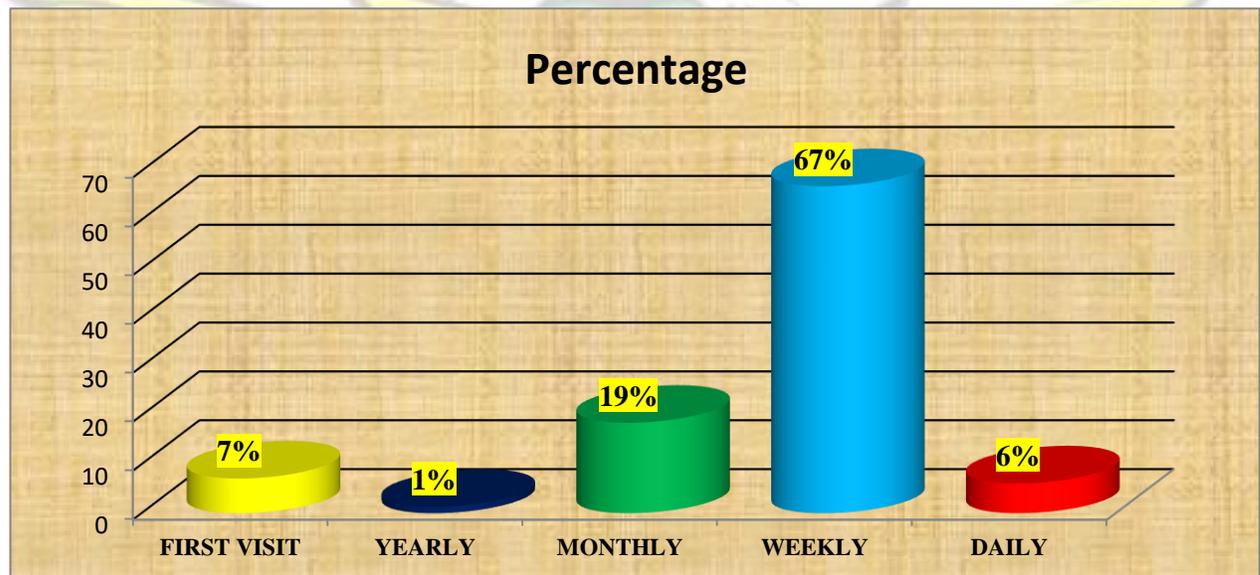
On customers' educational attainment, Table 4.2 shows that 81% 82% and 79% from Adum, KNUST and Tanoso branch respectively had university education. Ten percent (10%) 10% and 12% for Adum, KNUST and Tanoso branch respectively also reached Senior High/Advance Level while the least 9%, 8% and 9% had no formal education. This indicates that majority of the customers from the three branches of UBA Ghana limited had university education.

Table 4.2 reveals the educational level of staffs from Adum, KNUST and Tanoso branch of UBA Ghana limited. Out of the 12 respondents from the three branches, 50% for each branch had HND or diploma certificate, 25% also for each branch had 1st degree and 25% had a post

graduate certificate. This shows that majority of staffs from the three branches of UBA Ghana limited had HND or diploma certificate as their highest level of education.

Table 4.2 reveals the occupations of customers from Adum, KNUST and Tanoso branch of UBA Ghana limited. Out of the 378 respondents 29% for each branch are civil servants. Followed by 11%, 31% and 32% for Adum, KNUST and Tanoso branch respectively are Student. Six percent (6%), 27% and 23% for Adum, KNUST and Tanoso branch respectively are also teachers, followed by traders 33% for Adum branch 7% for KNUST and 10% for Tanoso branch. This implies majority of customers from Adum, KNUST and Tanoso branch of UBA Ghana limited are civil servants followed by Student, teachers and traders.

**4.1.3 How Often Respondents Visit UBA**  
**Figure 4.1 How Often Respondents Visit UBA**



Source: field data, July 2015

Figure 4.1 represents how often respondents visit UBA Ghana limited for banking transaction. Sixty- five percent (65%) representing the majority visit UBA ‘weekly’, 19% visit UBA monthly for banking transaction while 7% said it is their first time for doing banking

transaction with the bank. Six percent (6%) said daily and 1% yearly. This indicates that majority of customers from Adum, KNUST and Tanoso branch of UBA Ghana limited visit the bank weekly to transaction business.

#### 4.1.4 Summary of means on customers and staff's expectation, perception and gap scores

**Tables 4.3 Summary of means of customers and staff's expectation, perception and gap scores**

Dimension	Statement	Expectation Score	Perception Score	Gap Score
<b>EMPATHY</b>	stat 1	2.92	4.48	1.56
	stat 2	3.2	2.43	-0.77
	stat 3	2.89	2.25	-0.64
	stat 4	2.87	2.17	-0.7
	stat 5	2.89	2.26	-0.63
	<b>Total Mean</b>		<b>14.77</b>	<b>13.59</b>
<b>RESPONSIVENESS</b>	stat 1	3.16	2.95	-0.21
	stat 2	3.21	2.98	-0.23
	stat 3	3.05	3.46	0.41
	stat 4	3.07	3.54	0.47
	stat 5	2.52	2.67	0.15
	<b>Total Mean</b>		<b>15.01</b>	<b>15.6</b>
<b>TANGIBLE</b>	stat 1	3.28	3.28	0
	stat 2	3.98	2.48	-1.5
	stat 3	4.51	2.46	-2.05

	<b>Total Mean</b>	<b>11.77</b>	<b>8.22</b>	-3.55
<b>RELIABILITY</b>				
	stat 1	4.48	3	-1.48
	stat 2	4.42	3.6	-0.82
	stat 3	4.5	3.2	-1.3
	stat 4	4.45	3.87	-0.58
	<b>Total Mean</b>	<b>17.85</b>	<b>13.67</b>	-4.18
<b>ASSURANCE</b>				
	stat 1	4.39	3.25	-1.14
	stat 2	4.46	3.21	-1.25
	stat 3	4.44	2.75	-1.69
	stat 4	4.48	2.71	-1.77
	stat 5	4.35	2.88	-1.47
	stat 6	4.45	3.26	-1.19
	stat 7	4.75	3.3	-1.45
	<b>Total Mean</b>	<b>31.32</b>	<b>21.36</b>	-9.96
<b>OVERALL MEAN</b>		<b>90.72</b>	<b>72.44</b>	<b>-18.28</b>

Source: field data, July 2015

Expectations and perceptions were both measured using the 5-point Likert scale whereby the higher numbers indicates higher level of expectation or perception. According to Parasuraman et al., (1988) when customer expectations are more than their perceptions of acknowledged delivery, service quality is believed to be low and when customer's perception exceeds the expectations then service quality is believed to be high. In general, the findings shows that consumer expectation exceeded the perceived level of service shown by the overall mean scores ( $72.44 - 90.72 = -18.28$ ). This resulted in a negative gap score (Perception – Expectation). This illustrates that in broad-spectrum service quality is believed to be low.

Table 4.3 shows that responsiveness recorded the higher perception mean score 15.60 to expectation score of 15.01 which means that service quality is high for responsiveness resulting in a positive over all gaps score of 0.59 respectively.

On the other hand Empathy, tangibles, assurance and reliability recorded a higher expectation mean score of 14.77, 11.77, 31.32 and 17.85 to their perception mean score of 13.59, 8.22, 21.36 and 13.67 respectively. This results indicates that service quality for tangibles, assurance, reliability and responsiveness is assumed to be low which resulted into a negative over all gap score of -1.18, -3.55, -9.96 and -4.18 respectively. 17.85 13.67 4.18

Tables 4.3 also reveals the statement with the highest expectation scores where they said employees should also know their rights (4.75), followed by customers' information about their transactions should be communicated to them (4.51), Every information about their account or transactions should be accurate and communicated to them (4.50) UBA should deliver as they promised and employees should have knowledge to answer all customers' questions. (4.48) for each statement and UBA staffs behavior should instill confidence in all customers (4.46). Nevertheless, these scores are not very diverse from scores of other statements and this suggests mostly that patient's expectations are high in UBA Ghana Limited in respect to these statements. The statement graded highest for service perceived were: During their visit staffs treated them with courtesy and respect (4.48), during their visit to UBA staffs keep all records accurately and confidentially (3.87), during their visit something happened to me that I expected (3.60). There is no so much change among the scores of perceptions but are mostly lesser than expectations.

The gap scores are the difference between the perception and expectation mean scores, these gap scores measures service quality and hence customer satisfaction. The largest gap score

according to table 4.3 was provision of information about transactions and it communication to their customers (-2.05). A negative gap score indicates that service quality is assumed to be low and hence customer satisfaction is also low.

In general, it was found that consumer expectation exceeded the perceived level of service shown by the overall mean scores ( $90.72 - 72.44 = -18.28$ ). This resulted in a negative gap score (Perception – Expectation). These illustrates that in broad-spectrum service quality is assumed to be low in respect of Empathy, tangibles, assurance and reliability. Only responsiveness recorded the highest perception mean score of 15.60 to expectation score of 15.01 which means that only empathy recorded a higher service quality. The largest gap score according to table 4.3 was provision of information about transactions and it communication to their customers (-2.05) A negative gap score indicates that service quality is assumed to be low and hence customer satisfaction is also low.

These results shows that only responsiveness recorded the higher perception mean score to expectation score, which means that service quality is high for only responsiveness resulting in a positive over all gaps score. On the other hand Empathy, reliability tangibles, and assurance recorded a higher expectation mean score which indicates that service quality is assumed to be low which resulted into a negative over all gap for these four dimensions.

According to Parasuraman et al., (1988) it is however common for consumer's expectation to exceed the actual service perceived and this signifies that there is always a need for improvement.

This study conform to what Anderson (1995) found when he applied the SERVQUAL model to measure the quality of health care service offered by a public university of health clinic. He found that the clinic was poor on the assurance dimension. Again Youseff (1996) has also

affirm this finding when he also applied SERVQUAL in National Health Service Hospitals in the UK and found that the responsiveness was the most important dimension affecting the patients' overall quality perceptions. Empathy was the second important dimension closely followed by reliability and assurance

#### 4.1.5 Customers and staffs Perception on Service experienced in UBA Ghana Limited

**Table 4.4 Customers and staffs Perception on Service experienced in UBA Ghana**

**Limited**

<b>EMPATHY</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Rank</b>	<b>Variance</b>
UBA staff treated me with courtesy and respect	4.48	0.033	<i>1</i>	0.134
UBA staff often listen to me with all attention	2.43	0.649	<i>2</i>	0.421
UBA staff explained things to me in a way i can understand	2.25	0.677	<i>4</i>	0.458
UBA staff explained all my transactions to me and explained to me its benefits	2.17	0.588	<i>5</i>	0.346
UBA did everything they could to make my visit comfortable	2.26	0.661	<i>3</i>	0.437
<b>Total</b>	<b>13.59</b>	<b>4.608</b>	<b>3</b>	<b>5.796</b>
<b>RESPONSIVENESS</b>				
UBA staff attended to me promptly	2.95	1.189	<i>4</i>	0.414
I readily got help as soon as I wanted it	2.98	0.995	<i>3</i>	0.989

I was given access to bathroom or got help whenever i used it	3.46	1.14	2	1.3
UBA staff were willing to help me	3.54	1.117	1	1.18
UBA staff demonstrated genuine attentiveness in resolving my problems	2.67	1.408	5	1.983
<b>Total</b>	<b>15.6</b>	<b>5.949</b>	<b>2</b>	<b>7.166</b>
<b>TANGIBLES</b>				
UBA staff were well dressed and appear neat	3.28	1.063	1	1.131
UBA environment and surroundings appears neat and tidy	2.48	1.078	2	1.163
UBA staff did everything to make my visit comfortable	2.46	1.188	3	1.411
<b>Total</b>	<b>8.22</b>	<b>3.329</b>	<b>4</b>	<b>3.705</b>
<b>RELIABILITY</b>				
I liked everything about UBA	3	1.026	5	1.053
Something happened to me that i expected	3.6	1.012	3	1.025
Every information about my account and transactions were accurate	3.2	0.932	4	0.868
I was satisfied with the services provided by UBA	3.87	0.998	1	0.996
UBA staff kept my records accurately and confidentially	3.65	1.009	2	1.042
<b>Total</b>	<b>17.32</b>	<b>5.037</b>	<b>1</b>	<b>5.084</b>
<b>ASSURANCE</b>				

UBA staff attitude towards me was satisfactory	3.25	1.013	3	1.027
UBA staff behavior instilled confidence in me	3.21	0.816	4	0.666
I felt safe in their transaction	2.75	1.224	6	1.499
UBA staff had knowledge to answer all my questions	2.71	1.087	7	1.181
UBA staff were polite to me	2.88	1.049	5	1.101
My right as a customer was ensured	3.26	1.152	2	1.327
UBA staff knew their rights	3.3	0.938	1	0.881
<b>Total</b>	<b>21.36</b>	<b>7.279</b>	<b>5</b>	<b>7.682</b>

Source: field data, July 2015

Table 4.4 Mean, Standard Deviation and Variance of customers and staffs opinion on Service experienced in UBA Ghana Limited

Table 4.4 shows the Mean, Standard Deviation and Variance of the five dimensions of service quality model (SERVQUAL) which are Reliability, Assurance, Tangibles, Empathy and Responsiveness. The table represents information from 390 respondents who are customers and staffs of UBA Ghana limited, three hundred-ninety (390) respondents from all the three branches. The main aim of this study was to examine the effects of service quality on customer and staff satisfaction in UBA In achieving this aim, the study adopted a five point Likert scale rating where, 1= Strongly Disagree, 2= Disagree, 3= Not Certain, 4= Agree and 5= strongly agree. Respondents were asked to rate their opinion using this scale. In regard to Empathy, respondents agreed that, UBA staff treated me with courtesy and respect was ranked 1<sup>st</sup> since it has the highest mean of (4.48) a standard deviation of 0.033 and variance of (0.134),

followed UBA staff often listen to me with all attention ranked 2<sup>nd</sup> with a mean of (2.43) standard deviation of (0.649) and variance of (0.421), UBA did everything they could to make my visit comfortable ranked 3<sup>rd</sup> with a mean of (2.26) standard deviation of (0.661) and variance of (0.437), and staff explained things to me in a way i can understand 4<sup>th</sup> with a mean of (2.25) standard deviation of (0.677) and variance of (0.458). This result implies UBA staff treated me with courtesy and respect was ranked 1<sup>st</sup> since it is closer to mean with the lowest standard deviation and display more variation than the rest of the statements. This point to the fact that customer from the three branches which are Adum, KNUST and Tanoso agree to largest extent that staff treated them with courtesy and respect, often listen to them with all attention and did everything they could to make their visit comfortable but disagree lesser extent that staff explained all their transactions to them about its benefits.

Concerning to Responsiveness, UBA staff were willing to help me was ranked 1<sup>st</sup> since it has the highest mean of (3.54) the lowest standard deviation of (1.117) and the lowest variance of (1.18), followed by I was given access to bathroom or got help whenever I used it ranked 2<sup>nd</sup> with a mean of (3.46) standard deviation of (1.14) and variance of (1.3), I readily got help as soon as I wanted it 3<sup>rd</sup> with a mean of (2.98) standard deviation of (0.995) and variance of (0.989), and UBA staff attended to me promptly ranked 4<sup>th</sup> with a mean of (2.95) standard deviation of (1.189) and variance of (0.414). This result implies staff were willing to help me was ranked 1<sup>st</sup> since it is closer to the mean with the lowest standard deviation and display more variation than the rest of the statements. In conclusion staffs were willing to help customers but did not demonstrated genuine attentiveness in resolving their problems.

In terms of Tangibles, customers from the three branches agrees to largest extend that UBA staff were well dressed and appear neat since it has the highest mean of (3.28) the lowest

standard deviation of (1.063) and the lowest variance of (1.131). Followed by, UBA environment and surroundings appears neat and tidy but staff did not make their visit comfortable

On reliability, customers were satisfied with the services provided by UBA and was ranked 1<sup>st</sup> since it has the highest mean of (3.87) the lowest standard deviation of (0.998) and the lowest variance of (0.996), followed by UBA staff kept my records accurately and confidentially ranked 2<sup>nd</sup> with a mean of (3.65) standard deviation of (1.009) and variance of (1.042), Something happened to me that i expected 3<sup>rd</sup> with a mean of (3.6) standard deviation of (1.012) and variance of (1.025), ranking 4<sup>th</sup> was every information about my account and transactions were accurate with a mean of (3.2) standard deviation of (0.932) and variance of (0.868), I liked everything about UBA is ranked 5<sup>th</sup> with a mean of (3) standard deviation of (1.026) and variance of (1.053), This result implies customers were satisfied with the services provided by UBA and was ranked 1<sup>st</sup> since it is closer to the mean with the lowest standard deviation and display more variation than the rest of the statements. In term of reliability, customers from the three branches agrees to largest extent that they were satisfied with the services provided by UBA followed by staff keeping their records accurately and confidentially but they did not liked everything about UBA In summary, this findings indicates that Reliability was ranked 1<sup>st</sup> since it has the highest total mean of (17.32) the lowest total standard deviation of ( 5.037) and the lowest total variance of (5.084) 2<sup>nd</sup> ranked is Responsiveness with a total mean of (15.6) total standard deviation of (5.949) and total variance of (7.166), 3<sup>rd</sup> ranked is empathy with a total mean of (13.59) total standard deviation of (4.608) and total variance of (5.796), 4<sup>th</sup> ranked is Tangibles with a total mean of (8.22)

total standard deviation of (3.329) and total variance of (3.705), 5<sup>th</sup> the last ranked is Assurance with a highest total mean of

(21.36) and highest total standard deviation of (7.279) and highest total variance of (7.682)

This implies on perception on Service experienced in UBA Ghana Limited, Reliability was ranked the most important of the five SERVQUAL dimensions by respondents followed by

Responsiveness, then empathy, Tangibles while Assurance is the least important of the five

SERVQUAL dimensions. Anderson (1995) has confirmed this study when he applied the SERVQUAL model to measure the quality of health care service offered by a public university

of health clinic. He found that the clinic was poor on the assurance dimension. On the other hand Youseff (1996) has disproved this finding when he applied SERVQUAL in National

Health Service Hospitals in the UK and found that the responsiveness was the most important dimension affecting the patients' overall quality perceptions. Empathy was the second

important dimension closely followed by reliability and tangibility was found the least important of the five SERVQUAL dimensions. This wasn't so in this finding,

Reliability was ranked the most important of the five SERVQUAL dimensions followed by Responsiveness, then empathy, Tangibles while Assurance is the least important of the five

SERVQUAL dimensions

This finding conforms to what Sasser, et. al, (1978) said, that it would be impossible to ensure service quality without first determining the salient aspects that are incorporated under this

term. Which includes; Attitude which mean politeness and social manners, Consistency meaning receiving the same each time and Availability meaning access, location and

frequency

# KNUST



#### 4.1.6 Customers and staffs expectation on Service experienced in UBA Ghana Limited

**Table 4.5 Customers and staffs expectation on Service experienced in UBA Ghana Limited**

<b>EMPATHY</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Rank</b>	<b>Variance</b>
UBA staff should treated customers with courtesy and respect	2.92	1.058	2	1.118
UBA staff must often listen to customers with all attention	3.2	0.017	1	0.701
UBA staff must explained things to customers in a way i can understand	2.89	1.082	3	1.172
UBA staff must explained all transactions and explained its benefits	2.87	1.68	4	1.775
UBA staff should do everything to make their customer comfortable	2.26	1.861	5	3
<b>Total</b>	<b>14.14</b>	<b>4.788</b>	<b>3</b>	<b>7.291</b>
<b>RESPONSIVENESS</b>				
UBA staff should attend to patients promptly	3.16	0.932	2	0.868
UBA staff should be ready to give help as soon as customers want it	3.21	0.079	1	0.765
UBA should have access to bathroom and help	3.05	1.271	4	1.472
Whenever any customer has a problem, staffs should demonstrate a genuine attentiveness in resolving it	3.07	1.107	3	1.356
<b>Total</b>	<b>12.49</b>	<b>4.389</b>	<b>4</b>	<b>4.861</b>
<b>TANGIBLES</b>				

Staff must appear neat and well dressed	3.28	1.28	4	1.638
Environment should be neat and tidy	3.98	1.223	3	1.496
UBA staff should be willing to help all customers	4.22	1.156	2	1.337
All customers' information about their transactions should be communicated to them.	4.51	0.922	1	0.85
<b>Total</b>	<b>15.99</b>	<b>4.581</b>	<b>2</b>	<b>5.321</b>
<b>RELIABILITY</b>				
UBA should deliver as promised	4.48	1.028	2	1.057
Nothing should happen to customers than they expect	4.42	1.52	4	1.64
Every information about their account or transactions should be accurate and communicated to them	4.5	0.948	1	0.598
UBA staffs should keep all customers records accurate and confidential	4.45	1.37	3	1.023
<b>Total</b>	<b>17.85</b>	<b>3.766</b>	<b>1</b>	<b>3.588</b>
<b>ASSURANCE</b>				
Staff attitude to customers should be satisfactory	4.39	1.362	6	1.907
Staff behaviour should instill confidence	4.46	0.627	3	0.859
Customers should feel safe in all transactions	4.44	1.002	5	1.08
Staff should have knowledge to answer customers questions	4.48	0.424	2	0.907
Staff should be polite to customers	4.35	1.578	7	1.930

Customers should be assured	4.45	0.952	4	1.0
Staff should know their rights	4.75	0.299	1	0.859
<b>Total</b>	<b>31.32</b>	<b>9.753</b>	<b>5</b>	<b>20.358</b>

Source: field data, July 2015

Table 4.5 shows the Mean, Standard Deviation and Variance of the five dimensions of service quality model (SERVQUAL) which are Reliability, Assurance, Tangibles, Empathy and Responsiveness. The table represents expected results from 390 respondents who are customers of UBA Ghana limited; three hundred-ninety (390) customers and staffs from all the three branches. The main aim of this study was to examine the effects of service quality on customer and staff satisfaction in UBA In achieving this aim, the study adopted a five point Likert scale rating where, 1= Strongly Disagree, 2= Disagree, 3= Not Certain, 4= Agree and 5= strongly agree. Respondents were asked to rate their opinion using this scale. With regard to Empathy, respondents expected that UBA staff must listen to all customers with attention. this was ranked 1<sup>st</sup> since it has the highest mean of (3.2) a standard deviation of (0.017) and variance of (0.701), followed UBA staff should treat customers with respect ant courtesy which was ranked 2<sup>nd</sup> with a mean of (2.92) standard deviation of (1.058) and variance of (1.118), UBA staff should explain things to all customers in a way they can understand was ranked 3<sup>rd</sup> with a mean of (2.89) standard deviation of (1.082) and variance of (1.172), and UBA staff should explain to all customers about their transactions and its benefits was ranked 4<sup>th</sup> with a mean of (2.87), a standard deviation of (1.68) and variance of (1.775). Also customers' expectation that UBA staff should do everything to make their visit comfortable

was ranked 5<sup>th</sup> with a mean of (2.26), a standard deviation of (1.861) and a variance of (3.0). This result implies that customers expected UBA staff to listen to all customers with attention which was ranked 1<sup>st</sup> since it has the highest mean with the lowest standard deviation and display more variation than the rest of the statements. This point to the fact that customer from the three branches which are Adum, KNUST and Tanoso expected to a large extent that staff should often listen to all customers, treat them with courtesy and respect, explain to all customers in a way they can understand and UBA staff should explain to all customers about their transactions and its benefits but disagreed to a lesser extent that staff should do everything they can to make their visit comfortable.

Concerning Responsiveness, respondents expected UBA staff to help them whenever they needed it and this was ranked 1<sup>st</sup> since it has the highest mean of (3.21) the lowest standard deviation of (0.79) and the lowest variance of (0.765), followed by UBA staff should attend to customers promptly was ranked 2<sup>nd</sup> with a mean of (3.16) standard deviation of (0.923) and variance of (0.868), Customers also expected UBA staff to demonstrate genuine attentiveness in resolving customers' problems which was ranked 3<sup>rd</sup> with a mean of (3.07) standard deviation of (1.107) and variance of (1.356), and UBA staff should give access to bathrooms and help when customers need it was ranked 4<sup>th</sup> with a mean of (3.05) standard deviation of (1.271) and variance of (1.472). This result implies customers expected UBA staff to provide help as soon as they needed it which was ranked 1<sup>st</sup> since it has the highest mean with the lowest standard deviation and display more variation than the rest of the statements. In conclusion customers least expected UBA staff to provide bathrooms.

In terms of Tangibles, respondents from the three branches expected to a largest extent that UBA staff should communicate all information about their transactions to them since it has

the highest mean of (4.51) the lowest standard deviation of (0.922) and the lowest variance of (0.87). Followed by, UBA staff should help all customers but didn't expect UBA staff to be immaculate, well dressed and look neat.

On reliability, respondents expected information about their accounts and transactions to be accurate and communicated to them by UBA staff and was ranked 1<sup>st</sup> since it has the highest mean of (4.5) the lowest standard deviation of (0.948) and the lowest variance of (0.598), followed by UBA staff should deliver as promised which was ranked 2<sup>nd</sup> with a mean of (4.48) standard deviation of (1.028) and variance of (1.057), customers also expected UBA staff to keep their records accurate and confidential and this was ranked with the 3<sup>rd</sup> highest mean of (4.45), standard deviation of (1.37) and variance of (1.023), ranking 4<sup>th</sup> was customers' expectation that nothing should happen to all customers than they expect with a mean of (4.42), a standard deviation of (1.52) and variance of (1.64). This result implies customers expected information about their accounts and transactions to be accurate and communicated to them by UBA staff and was ranked 1<sup>st</sup> since it has the highest mean with the lowest standard deviation and display more variation than the rest of the statements. In term of reliability, customers from the three branches agrees to largest extent that they were satisfied with the services provided by UBA followed by staff keeping their records accurately and confidentially

In summary, this findings indicates that Reliability was ranked 1<sup>st</sup> since it has the highest total mean of (17.85) the lowest total standard deviation of ( 3.766) and the lowest total variance of (3.588) 2<sup>nd</sup> ranked is Tangibles with a total mean of (15.99) total standard deviation of (4.581) and total variance of (5.321), 3<sup>rd</sup> ranked is empathy with a total mean of (14.14) total

standard deviation of (4.788) and total variance of (7.291), 4<sup>th</sup> ranked is Responsiveness with a total mean of (12.49) total standard deviation of (4.389) and total variance of (4.861), 5<sup>th</sup> the last ranked is Assurance with a highest total mean of (31.32) and highest total standard deviation of (9.753) and highest total variance of (20.358) This implies on expectation on Service experienced in UBA Ghana Limited Reliability was ranked the most important of the five SERVQUAL dimensions by respondents followed by Tangibles then empathy Responsiveness, then, while Assurance is the least important of the five SERVQUAL dimensions.

Sewell (1997) in his study with National Health Service Hospitals found that the most important quality dimension was reliability has affirmed this finding. Anderson (1995) and has confirmed this study when he applied the SERVQUAL model to measure the quality of health care service offered by a public university of health clinic. He found that the clinic was poor on the assurance dimension. Again Sewell (1997) in his study with National Health Service Hospitals found that the most important quality dimension was reliability

On the other hand Dean (1999) ; Jaboun and Chaker(2003) has refute this finding when they applied SERVQUAL in evaluating Service quality and found that the empathy, was the most important dimension affecting the satisfaction. Tangible was the second important dimension closely followed reliability and administrative responsiveness was found the least important of the five SERVQUAL dimensions. This wasn't so in this finding, Reliability was ranked the most important of the five SERVQUAL dimensions followed by Tangibles then empathy Responsiveness, while Assurance is the least important of the five SERVQUAL dimensions

#### **4.1.7 Respondents levels of satisfaction on Service Delivery in UBA Ghana Limited**

**Table 4.6 Respondents levels of satisfaction on Service Delivery in UBA Ghana Limited**

<b>SATISFACTION</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>rank</b>	<b>Variance</b>
staff human relation in terms of courtesy, respect accorded you and their listening skills during interaction with them as	4.55	0.858	<i>1</i>	0.736
How will you describe the way staff explains issues to you for your understanding a	4.49	0.89	<i>2</i>	0.792
How did you expect the staff to describe or explain issues to you for your understanding	4.35	0.918	<i>3</i>	0.842
In general, how will you rate the services provided by UBA	4.31	1.044	<i>4</i>	1.091

Source: field data, July 2015

Table 4.6 shows the Mean, Standard Deviation and Variance of respondent's levels of satisfaction on Service Delivery in UBA Ghana Limited staff human relation in terms of courtesy, respect accorded them and listening skills was ranked 1<sup>st</sup> since it has the highest mean of (4.55) a standard deviation of (0.858) and variance of (0.736), followed by staff explanation skills which was ranked 2<sup>nd</sup> with a mean of (4.49) standard deviation of (0.89) and variance of (0.792), How they expect the staff to describe or explain issues their understanding was ranked 3<sup>rd</sup> with a mean of (4.35) standard deviation of (0.918) and variance of (0.842), and the general, rating of services provided by UBA was ranked 4<sup>th</sup> with a mean of (4.31), a standard deviation of (1.044) and variance of (1.091). This result implies staff human relation in terms of courtesy, respect accorded them and listening skills was

ranked 1<sup>st</sup> followed by staff explanation skills, how they expect the staff to describe or explain issues to their understanding and general rating of services provided by UBA

#### 4.1.8 Relationship between the five dimensions of service quality (SERVQUAL) and Satisfaction using the Pearson Correlation

**Table 4.7 Correlation Analysis on between the five dimensions of service quality (SERVQUAL) and Satisfaction**

	Empathy	Responsiveness	Tangibles	Reliability	Assurance	Satisfaction
Empathy	1					
Responsiveness	-.030**	1				
Tangibles	0.007**	.106	1			
Reliability	-0.025**	.246	.356	1		
Assurance	-0.004**	.141	-.115	-.216	1	
Satisfaction	-0.048**	-.180	-0.052	-.248	.189	1

\*. Correlation is significant at the 0.01 level (2 tailed).

\*\* . Correlation is significant at the 0.05 level (2-tailed).

Table 4.7 signifies the relationship between service quality and satisfaction. This was done to understand the association between all the variables. Since the Pearson correlation values from the table which are -0.280, 0.007, -0.025, -0.004 and -0.048 are significant, (ie significant level on the table is less than 0.05 -0.05) it indicates that there is a negative relationship between service quality (Responsiveness, Reliability and Assurance) and satisfaction,

however, tangible had a positive relationship with customer satisfaction. The results can be concluded that as service quality value increases then satisfaction also increases in value.

#### 4.1.9 Regression Analysis

**Table 4.8 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.343a	0.118	0.106	0.812

Table 4.8 illustrate that value of R Square is 0.118 which is equal to 11.8%. This means that independent variable i.e. satisfaction is accounting for 11.8 of variation in the dependent variables which are Empathy, Responsiveness, Tangibles, Reliability and assurance.

#### 4.1.10 ANOVA

**Table 4.9 ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.641	5	6.528	9.912	.000a
	Residual	245.002	372	0.659		
	Total	277.643	377			

Predictors: (Constant), Empathy, Responsiveness, Tangibles, Reliability, assurance and Satisfaction.

Dependent Variable: Satisfaction

This is the table that shows the output of the ANOVA analysis and whether we have a statistically significant difference between our group means. We can see that the significance level is 0.000 ( $p = 0.000$ ), which is below 0.05 and therefore there is a statistically significant difference between service quality and the customer satisfaction. It can be concluded that the differences between satisfactions is not likely due to change but are due to the service quality that will be provided.

#### 4.1.11 Coefficients b

**Table 4.10 Coefficients b**

Coefficients						
Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4.976	0.26		19.2	0
	Empathy	-0.045	0.021	-0.107	-2.11	0.035
	Responsiveness	-0.142	0.039	-0.196	-3.66	0
	Tangibles	0.045	0.042	0.055	1.06	0.291
	Reliability	-0.153	0.046	-0.183	-3.32	0.001
	Assurance	0.155	0.043	0.183	3.59	0

Table 4.7 shows results from multiple regression models, when the service qualities were put to test to find out the relationship with customer's satisfaction. Empathy was included in all-variables model under the multiple regression, however, at this point Empathy had still a negative relationship with satisfaction which is significant since the p-value is less than 0.05 ( $b_1=-0.045$ ,  $p\text{-value}=0.035$ ). This implies Empathy bear direct relationship with customer's satisfaction. Responsiveness was also included in all-variables model under the multiple regression, Responsiveness had a negative relationship with satisfaction which is significant since the p-value is less than 0.05 ( $b_1=-0.142$ ,  $p\text{-value}=0$ ). This implies Responsiveness has direct relationship with customer's satisfaction. Tangibles also had a positive relationship with customers satisfaction which not significant ( $b_1=0.045$ ,  $p\text{-value}=0.291$ ). This is evident in the fact that Tangibles significant figures fall outside of the margin of 0.05. This implies Tangibles don't bear any direct relationship with customer's satisfaction Again Reliability was included in all-variables model under the multiple regression where reliability had a negative relationship with satisfaction which is significant ( $b_1=-0.153$ ,  $p\text{-value}=0.001$ ). This implies Reliability bear direct relationship with customer's satisfaction. Lastly Assurance was included in all-variables model under the multiple regressions where Assurance had a positive relationship with customers satisfaction which is significant ( $b_1=0.155$ ,  $p\text{-value}=0$ ) This result implies Empathy, Responsiveness, Reliability and Assurance, analysis returned with significant relationships between service quality and the customer's satisfaction. On the other hand, Tangibles don't bear any direct relationship with customer's satisfaction. This finding conforms with Asubonteng et al., (1996) who said Customer's expectation serves as a foundation for evaluating service quality because, quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation

#### **4.1.12 Challenges hindering UBA Ghana Limited from achieving customer satisfaction through service quality**

On the challenges that hinder UBA from achieving customer satisfaction through service quality, it was identified that GAP 1, GAP 2 and GAP 5 are the contributing factors that hinder UBA from achieving customer satisfaction through service quality.

Gap 1 is known as the knowledge gap or customer expectations and management perceptions Gap. This gap arises when the management does not correctly perceive what the customers want. From table 4.4 and 4.5, customers expect the bank to listen to them with all attention than to treat them with courtesy and respect. The leading factors includes; Insufficient marketing research, poorly interpreted information about the audience's expectations, research not focused on demand quality, too many layers between the front line personnel and the top level management.

Gap 2 also known as Inappropriate Quality Service Standards or design gap. The second gap happens when management correctly perceive what the customer wants, but may not set an appropriate performance standard.

Gap 5 known as disparity between expected service and experienced service is the whole build-up of disparity in Gaps 1 through 4 and signifies the change among expectations and perceived service. This gap arises when the consumer misinterprets the service quality. Table 4.4 and 4.5 shows that while staff and the bank treat customers with courtesy and respect, customers expect the bank to listen to them with all attention.

In summary the factors that hinder UBA from achieving customer satisfaction through service quality, includes consumer and management misinterpretation of the service provided by the bank and what the customers expect them to provide. Secondly inappropriate quality service standards or design gap by UBA. The bank's management correctly perceive what the customer wants, but may not set an appropriate performance standard. Lastly knowledge gap or customer expectations and management perceptions Gap, the management of UBA does not correctly perceive what the customers want.



## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter presents the summary of the research findings, and conclusions from the results and finally the recommendations and suggestions for further studies

#### 5.2 Summary of Findings

The purpose of the study is to examine the effects of service quality on customer satisfaction in the Ghanaian Banking sector, using UBA. The summary of the findings are as follows:

##### 5.2.1 Summary of means on customers and staff's expectation, perception and gap scores

It was established that the largest gap score was provision of information about transactions and channel of communication to their customers (-2.05). A negative gap score indicates that service quality is assumed to be low and hence customer satisfaction is also low. In general, it was found that consumer expectation exceeded the perceived level of service shown by the overall mean scores. This resulted in a negative gap score

In broad-spectrum it was established that service quality is assumed to be low in respect of Empathy, tangibles, assurance and reliability. Only responsiveness recorded the highest perception mean score to expectation score, these results means that service quality is high for only responsiveness resulting in a positive over all gaps score. On the other hand

Empathy, reliability tangibles, and assurance recorded a higher expectation mean score which indicates that service quality is assumed to be low which resulted into a negative over all gap for these four dimensions

### **5.2.2 Customers and staffs Perception on Service experienced in UBA Ghana Limited**

It was found that In terms of Empathy, customer from the three branches which are Adum, KNUST and Tanoso agree to largest extent that staff treated them with courtesy and respect, often listen to them with all attention and did everything they could to make their visit comfortable but disagree lesser extent that staff explained all their transactions to them about its benefits.

Concerning Responsiveness it was reveal that staffs were willing to help customers but did not demonstrated genuine attentiveness in resolving their problems. In terms of Tangibles they agree that UBA staff were well dressed, appear neat, environment appears neat and tidy but staff did not make their visit comfortable.

On reliability it was found that customers from the three branches agrees to largest extent that they were satisfied with the services provided by UBA followed by staff keeping their records accurately and confidentially but they did not liked everything about UBA

It was also established that, on perception on Service experienced in UBA Ghana Limited, Reliability was ranked the most important of the five SERVQUAL dimensions by respondents followed by Responsiveness, then empathy, Tangibles while Assurance is the least important of the five SERVQUAL dimensions.

### **5.2.3 Customers and staffs expectation on Service experienced in UBA Ghana Limited**

With regard to Empathy it was established that customer from the three branches which are Adum, KNUST and Tanoso expected to a large extent that staff should often listen to all customers, treat them with courtesy and respect, explain to all customers in a way they can understand and but disagreed to a lesser extent that staff should do everything they can to make their visit comfortable.

On Responsiveness, it was revealed that customers expected UBA staff to provide help as soon as they needed it but least expected UBA staff to provide bathrooms. In terms of Tangibles, respondents from the three branches expected to a largest extent that UBA staff should communicate all information about their transactions to them but didn't expect UBA staff to be immaculate, well dressed and look neat

Again it was found that, respondents expected information about their accounts and transactions to be accurate and communicated to them by UBA staff. Again they were satisfied with the services provided and expect staff keeping their records accurately and confidentially

It was established on expectation on Service experienced in UBA, Reliability was ranked the most important of the five SERVQUAL dimensions by respondents followed by Tangibles then empathy Responsiveness, then, while Assurance is the least important of the five SERVQUAL dimensions.

### **5.2.4 Respondents levels of satisfaction on Service Delivery in UBA Ghana Limited**

In terms of customer satisfaction, it was recognized that staff human relation in terms of courtesy, respect accorded them and listening skills was ranked 1st followed by staff explanation skills,

how they expect the staff to describe or explain issues to their understanding and general rating of services provided by UBA.

### **5.2.5 Relationship between the five dimensions of service quality (SERVQUAL) and Satisfaction using the Pearson Correlation**

Under Pearson Correlation to analyze whether there is a relationship between the five dimensions of service quality (SERVQUAL) and Satisfaction It was found that on the association service quality and Satisfaction there was a negative relationship between service quality with respect to Responsiveness, Reliability, Assurance and satisfaction, however, only tangible had a positive relationship with customer satisfaction. The results can be concluded that as service quality value increases then satisfaction also increases in value.

Under Regression analysis, it can be establish that the independent variable 'satisfaction' is accounting for 11.8% of variation in the dependent variables which are Empathy, Responsiveness, Tangibles, Reliability and assurance.

Using ANOVA analysis and whether we have a statistically significant difference between our group means. It was found that the significance level is 0.000 ( $p = 0.000$ ), which is below 0.05 and therefore there is a statistically significant difference between service quality and the customer satisfaction. It can be concluded that the differences between satisfactions is not likely due to change but are due to the service quality that will be provided.

Under the multiple regression models all the five SERVQUAL dimensions Empathy, Reliability Responsiveness, Tangibles and Assurance were included in all-variables model under the multiple regression and put to test. it was establish that Empathy and Reliability

returned significant relationships between service quality and the customer's satisfaction. On the other hand Responsiveness, Tangibles and Assurance don't bear any direct relationship with customer's satisfaction.

### **5.2.6 Challenges hindering UBA Ghana Limited from achieving customer satisfaction through service quality**

It was found that on the challenges that hinder UBA from achieving customer satisfaction through service quality, staff and management misinterprets the service provided by the bank and what the customers expect them to provide. Secondly there was an an inappropriate quality service standard or design gap by UBA bank. The bank management correctly perceive what the customer wants, but may not set an appropriate performance standard. Lastly knowledge gap or customer expectations and management perceptions Gap, the management of UBA does not correctly perceive what the customers want.

### **5.3 Conclusion**

It can be concluded that respondent's expectation exceeded the perceived level of service shown by the overall mean scores. This resulted in a negative gap score. This means that, service quality is assumed to be low in respect of Empathy, tangibles, assurance and reliability. Only responsiveness recorded the highest perception mean score to expectation score. These results means that service quality is high for only responsiveness resulting in a positive over all gaps score. On the other hand Empathy, reliability tangibles, and assurance recorded a higher expectation mean score which indicates that service quality is assumed to be low which resulted into a negative over all gap for these four dimensions

It can also be concluded that in terms of Empathy, respondents from the three branches which are Adum, KNUST and Tanoso agree to largest extent that staff treated them with courtesy and respect and often listen to them with all attention but disagree lesser extent that staff explained all their transactions to them about its benefits. On Responsiveness it can be concluded that staffs were willing to help but did not demonstrated genuine attentiveness in resolving their problems. Again staffs were well dressed and environment appears neat and tidy but staff did not make their visit comfortable. They were satisfied with the services provided

It can also be generally concluded that on perception on Service experienced in UBA. Reliability was ranked the most important of the five SERVQUAL dimensions by respondents followed by Responsiveness, then empathy, Tangibles while Assurance is the least important of the five SERVQUAL dimensions.

It can be concluded that respondents expected to a large extent that staff should often listen to all customers, treat them with courtesy and respect. They also expected UBA staff to provide help as soon as they needed it but least expected UBA staff to provide bathrooms. Again they expected staff to communicate all information about their transactions to them and it should be accurate and confidentially but didn't expect UBA staff to be immaculate, well dressed and look neat

It can be concluded that on expectation on Service experienced in UBA, Reliability was ranked the most important of the five SERVQUAL dimensions by respondents followed by Tangibles then empathy Responsiveness, then, while Assurance is the least important of the five SERVQUAL dimensions.

In terms of customer satisfaction, it can be concluded that staff human relation in terms of courtesy, respect accorded them and listening skills was ranked 1st followed by staff explanation skills

Under Pearson Correlation to analyze whether there is a relationship between the five dimensions of service quality (SERVQUAL) and Satisfaction. The results from Pearson correlation can be concluded that there was a negative relationship between service quality with respect to Responsiveness, Reliability, Assurance and satisfaction, however, only tangible had a positive relationship with customer satisfaction. Which means as service quality value increases then satisfaction also increases in value and vice versa

It can be concluded that the independent variable 'satisfaction' is accounting for 11.8% of variation in the dependent variables which are Empathy, Responsiveness, Tangibles, Reliability and assurance. Using ANOVA analysis and whether we have a statistically significant difference between our group means. It can be concluded that there is a statistically significant difference between service quality and the customer satisfaction and that the differences between satisfactions is not likely due to change but are due to the service quality that will be provided.

Under the multiple regression models it can be concluded that Empathy and Reliability returned significant relationships between service quality and the customer's satisfaction. On the other hand Responsiveness, Tangibles and Assurance don't bear any direct relationship with customer's satisfaction.

It can be concluded that on the challenges that hinder UBA from achieving customer satisfaction through service quality, GAP 1, GAP 2 and GAP 5 were identify as the

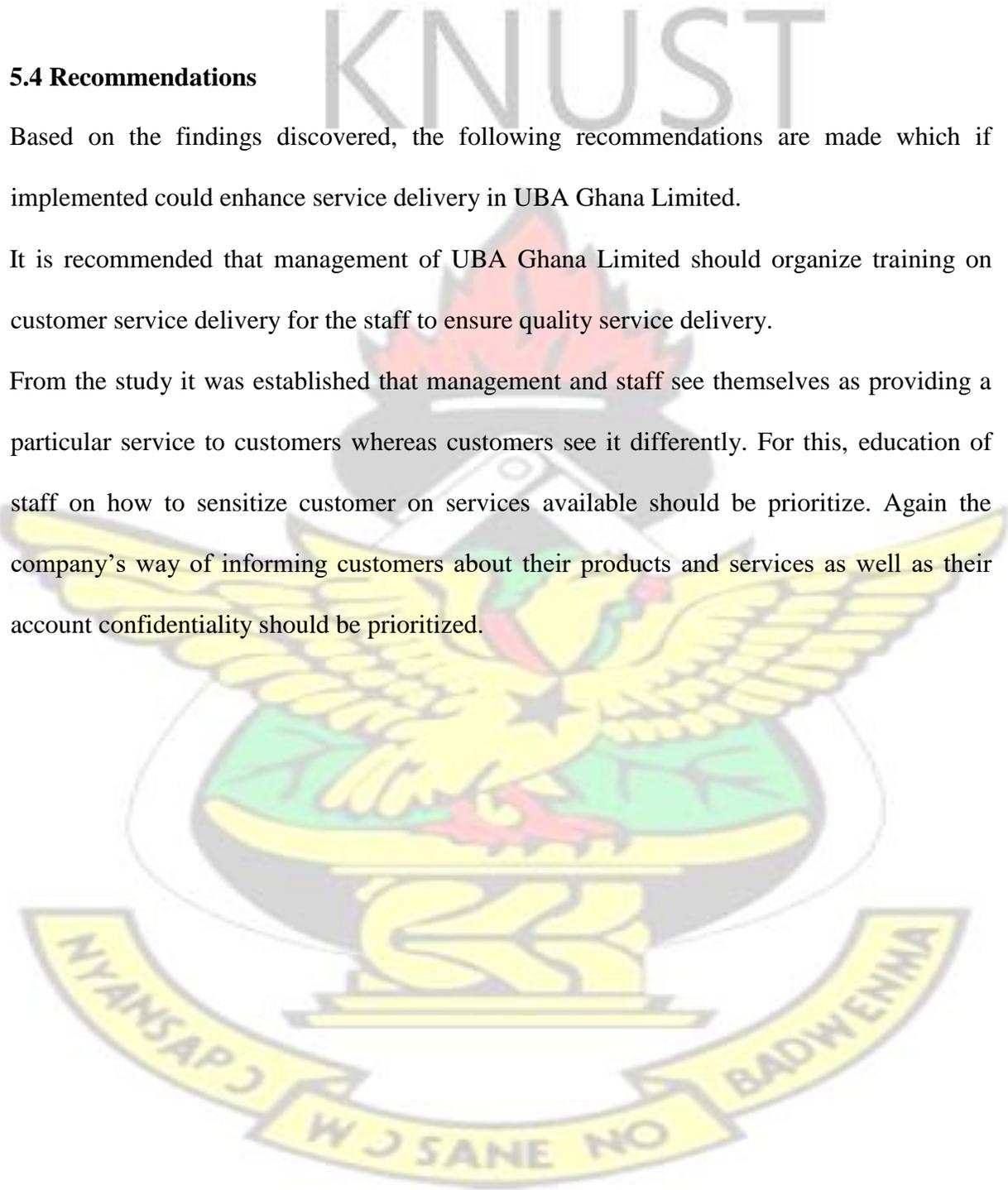
contributing factors that hinder UBA from achieving customer satisfaction through service quality.

#### **5.4 Recommendations**

Based on the findings discovered, the following recommendations are made which if implemented could enhance service delivery in UBA Ghana Limited.

It is recommended that management of UBA Ghana Limited should organize training on customer service delivery for the staff to ensure quality service delivery.

From the study it was established that management and staff see themselves as providing a particular service to customers whereas customers see it differently. For this, education of staff on how to sensitize customer on services available should be prioritize. Again the company's way of informing customers about their products and services as well as their account confidentiality should be prioritized.



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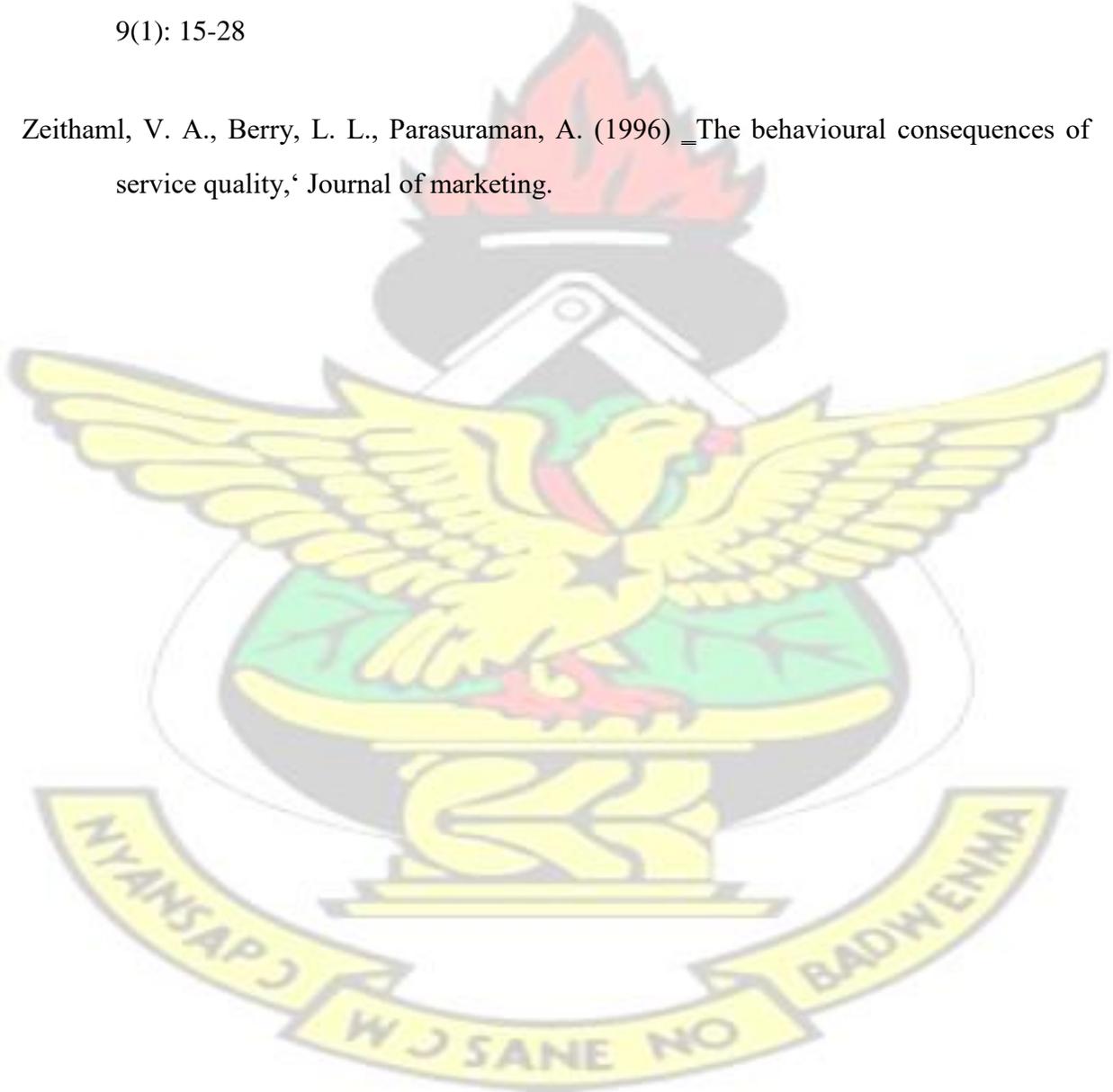
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## Appendix A

### *QUESTIONNAIRE*

Dear Respondent,

I am a final year master of Business Administration Students of the Kwame Nkrumah University of Science and technology, School of Business conducting a research on the effects of service quality on customer satisfaction in the Ghanaian Banking sector, using UBA as a case study area. Thank you for agreeing to participate in this study and please spend some time to read and answer all the questions. I want to assure you that all information given will be treated confidentially. Please do not write your name.

#### *Section A: Demographic Data*

- 1) Which of the following branch do you transect business with?
  - a) Adum branch [  ]
  - b) KNUST branch [  ]
  - c) Tanoso branch [  ]
  
- 2) Age (yrs.)
  - a) Below 20 [  ] b) 21-30 [  ] c) 31-40 [  ] d) 41-50 [  ]
  - e) Above 50 years [  ]
  
- 3) Sex
  - a) Male [  ] b) Female [  ]
  
- 4) Marital Status
  - a) Single [  ] b) Married [  ] c) Divorced [  ] d) Separated [  ]
  
- 5) What is the highest level of education you attained?
  - a) No schooling at all [  ] b) Primary [  ] c) Junior high School [  ]
  - d) Senior High School /Advance level [  ] e) College [  ] f) University [  ]
  
- 6) What is your Occupation/Profession?

- a) Commerce/Business [ ] b) Farming [ ] c) Construction [ ]  
 d) Mining [ ]  
 e) Teaching [ ] f) Unemployed [ ] Others specify .....
- 7) How often do you visit the bank?  
 a) This is my first time [ ] b) Yearly [ ] c) Monthly [ ] d) Weekly [ ]  
 e) Daily [ ]

**Section B: Customers Perception on Customer Service Delivery and relevance of SERVQUAL model at UBA Ghana Limited?**

Perceptions: The subsequent questions take care of customers views of service experienced in UBA Ghana Limited

Please, indicate the level to which these statements reveal your opinion of service provided by UBA for the period of your visit

Please rank each statement as follows

Scale (1 = strongly disagree, 2 = disagree, 3 for uncertain, 4 = agree, and 5 = strongly agree)

<b>Empathy</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
During my visit staffs treated me with courtesy and respect					
During my visit to UBA staffs often listen to me with all attention					
During my visit to UBA staffs explain things to me in a way I can understand					
During my visit to UBA, all my transactions was explain to me about it benefits					
During my visit to UBA staffs did everything they could to make a visit comfortable					
<b>Responsiveness</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
During my visit to UBA I was attended to promptly by staffs					
During my visit to UBA I readily get help as soon as I want it					
During my visit to UBA I was given access to bathroom or I got help whenever I needed it					
During my visit to UBA staffs were willing to help me					

During my visit at UBA whenever I had problem, staffs demonstrate a genuine attentiveness in resolving it					
<b>Tangibles</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
During my visit to UBA staffs appearance was immaculate/staffs were well dressed and appear neat.					
During my visit to UBA the environment and surroundings appears neat and tidy					
During my visit to UBA every information about my transactions was communicated to me					
<b>Reliability</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
During my visit I liked everything about UBA as they promised					
During my visit something happened to me that I expected					
During my visit to UBA every information about my account or transactions were accurate					
In general I was satisfy with services provided by UBA					
During my visit to UBA staffs keep all my records accurately and confidentially					
<b>Assurance</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
During my visit to UBA staff attitude towards me was satisfactory					
During my visit to UBA the behavior of staffs instill confidence in me					
During my visit to UBA I felt safe in their transactions					
During my visit to UBA, staffs had knowledge to answer all my questions.					
During my visit to UBA staffs were polite to me					
During my visit to UBA my rights as a customer was assured					
During my visit to UBA I saw that all staffs knew their rights.					

**Section C: Customers Expectation on Customer Service Delivery and relevance of SERVQUAL model at UBA Ghana Limited?**

Expectations: The following questions deal with customer’s expectation of how service should be delivered in UBA Ghana Limited

Please, we are interested in knowing what you expect from UBA Ghana Limited concerning service delivery

Please, indicate the level to which these statements reveal what you expected services provided by UBA for the period of your visit

Please rank each statement as follows

Scale (1 = strongly disagree, 2 = disagree, 3 for uncertain, 4 = agree, and 5 = strongly agree)

<b>Empathy</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
UBA staffs should treat all customers with courtesy and respect					
UBA staffs should often listen to all customers with all attention					
Staffs should explain things to all customers in a way they can understand					
UBA employees should explain to all customers about any transaction and it benefits					
UBA employees should do everything they could to make visit comfortable					
<b>Responsiveness</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
UBA staffs should attend to all customers promptly		1`			
UBA staffs should be ready to give help as soon as customers want it					
UBA should give all customers access to bathroom and also help whenever they need it					

Whenever any customer has a problem, staffs should demonstrate a genuine attentiveness in resolving it					
<b>Tangibles</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
All UBA staffs should appear immaculate, well dressed and look neat.					
The environment and surroundings of the bank should appear neat and tidy					
UBA staffs should be willing to help all customers					
All customers' information about their transactions should be communicated to them.					
<b>Reliability</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
UBA should deliver as they promised					
Nothing should happen to any customer that they expected					
Every information about their account or transactions should be accurate and communicated to them					
UBA staffs should keep all customers records accurate and confidential					
<b>Assurance</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
UBA staff attitude toward customers should be satisfactory					
UBA staffs behavior should instill confidence in all customers					
All customers should feel safe in all transactions					
Employees should have knowledge to answer all customers' questions.					
UBA staffs should be polite to all customers					
All customers' rights should be assured by UBA.					
All employees should also know their rights					

**Section D: Customers' levels of satisfaction on Customer Service Delivery at UBA Ghana**

**Limited**

Please, we are interested in knowing what you expect from UBA Ghana Limited concerning service delivery

Please, indicate the level to which these statements reveal the level of your satisfaction to services provided by UBA for the period of your visit

Please rank each statement as follows

Scale (1 = Very satisfactory, 2 = Satisfactory, 3 for uncertain, 4 = Dissatisfactory, and 5 = Very Dissatisfactory

<b>SATISFACTION</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Would you describe staff human relation in terms of courtesy, respect accorded you and their listening skills during interaction with them as?					
Would you describe the way staff explains issues to you for your understanding as?					
How did you expect the staff to describe or explain issues to you for your understanding?					
In general, how will you rate the services provided by UBA					

**Section E: Recommendation for Management of UBA to Ensure Quality Services Delivery**

8) In three sentences please give some recommendation for management of UBA to ensure quality services delivery

1) .....

2) .....

3) .....

**QUESTIONNAIRE**

Dear Respondent,

I am a final year master of Business Administration Students of the Kwame Nkrumah University of Science and technology, School of Business conducting a research on the effects of service quality on customer satisfaction in the Ghanaian Banking sector, using UBA as a case study area. Thank you for agreeing to participate in this study and please spend some time to read and answer all the questions. I want to assure you that all information given will be treated confidentially. Please do not write your name.

**Section A: Demographic Status of Bank Staff 1)**

Which of the following branch do you work?

d) Adum branch [    ]

e) KNUST branch [    ]

f) Tanoso branch [ ]

2) Age

[ ] 18-30 [ ] 31-50 [ ] 51-65 [ ] 66-above

3) Gender

[ ] male [ ] female

4) Occupation.....

5) Level of education

[ ] HND [ ] Diploma [ ] 1<sup>st</sup> degree [ ] 2<sup>nd</sup> degree [ ] doctorate

Others.....

**Section B: staff Perception on Service Delivery at UBA Ghana Limited?**

Perceptions: The subsequent questions take care of Staff views of service experienced in UBA Ghana Limited

Please, indicate the level to which these statements reveal your opinion of service provided by UBA for the period of your visit

Please rank each statement as follows

Scale (1 = strongly disagree, 2 = disagree, 3 for uncertain, 4 = agree, and 5 = strongly agree)

<b>Empathy</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
During my visit staffs treated me with courtesy and respect					
During my visit to UBA staffs often listen to me with all attention					
During my visit to UBA staffs explain things to me in a way I can understand					

During my visit to UBA, all my transactions was explain to me about it benefits					
During my visit to UBA staffs did everything they could to make a visit comfortable					
<b>Responsiveness</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
During my visit to UBA I was attended to promptly by staffs					
During my visit to UBA I readily get help as soon as I want it					
During my visit to UBA I was given access to bathroom or I got help whenever I needed it					
During my visit to UBA staffs were willing to help me					
During my visit at UBA whenever I had problem, staffs demonstrate a genuine attentiveness in resolving it					
<b>Tangibles</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
During my visit to UBA staffs appearance was immaculate/staffs were well dressed and appear neat.					
During my visit to UBA the environment and surroundings appears neat and tidy					
During my visit to UBA every information about my transactions was communicated to me					
<b>Reliability</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
During my visit I liked everything about UBA as they promised					
During my visit something happened to me that I expected					
During my visit to UBA every information about my account or transactions were accurate					
In general I was satisfy with services provided by UBA					
During my visit to UBA staffs keep all my records accurately and confidentially					
<b>Assurance</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
During my visit to UBA staff attitude towards me was satisfactory					

During my visit to UBA the behavior of staffs instill confidence in me					
During my visit to UBA I felt safe in their transactions					
During my visit to UBA, staffs had knowledge to answer all my questions.					
During my visit to UBA staffs were polite to me					
During my visit to UBA my rights as a customer was assured					
During my visit to UBA I saw that all staffs knew their rights.					

**Section C: Staff Expectation on Service Delivery at UBA Ghana Limited**

Expectations: The following questions deal with Staff's expectation of how service should be delivered in UBA Ghana Limited

Please, we are interested in knowing what you expect from UBA Ghana Limited concerning service delivery

Please, indicate the level to which these statements reveal what you expected services provided by UBA for the period of your visit

Please rank each statement as follows

Scale (1 = strongly disagree, 2 = disagree, 3 for uncertain, 4 = agree, and 5 = strongly agree)

<b>Empathy</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
UBA staffs should treat all customers with courtesy and respect					
UBA staffs should often listen to all customers with all attention					
Staffs should explain things to all customers in a way they can understand					
UBA employees should explain to all customers about any transaction and it benefits					

UBA employees should do everything they could to make visit comfortable					
<b>Responsiveness</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
UBA staffs should attend to all customers promptly		1`			
UBA staffs should be ready to give help as soon as customers want it					
UBA should give all customers access to bathroom and also help whenever they need it					
Whenever any customer has a problem, staffs should demonstrate a genuine attentiveness in resolving it					

<b>Tangibles</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
All UBA staffs should appear immaculate, well dressed and look neat.					
The environment and surroundings of the bank should appear neat and tidy					
UBA staffs should be willing to help all customers					
All customers' information about their transactions should be communicated to them.					
<b>Reliability</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
UBA should deliver as they promised					
Nothing should happen to any customer that they expected					
Every information about their account or transactions should be accurate and communicated to them					
UBA staffs should keep all customers records accurate and confidential					
<b>Assurance</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
UBA staff attitude toward customers should be satisfactory					
UBA staffs behavior should instill confidence in all customers					
All customers should feel safe in all transactions					

Employees should have knowledge to answer all customers' questions.					
UBA staffs should be polite to all customers					
All customers' rights should be assured by UBA.					
All employees should also know their rights					

**Section D: Staff' levels of satisfaction on Service Delivery at UBA Ghana Limited**

Please, we are interested in knowing what you expect from UBA Ghana Limited concerning service delivery

Please, indicate the level to which these statements reveal the level of your satisfaction to services provided by UBA for the period of your visit

Please rank each statement as follows

Scale (1 = Very satisfactory, 2 = Satisfactory, 3 for uncertain, 4 = Dissatisfactory, and 5 = Very Dissatisfactory)

<b>SATISFACTION</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Would you describe staff human relation in terms of courtesy, respect accorded you and their listening skills during interaction with them as?					
Would you describe the way staff explains issues to you for your understanding as?					
How did you expect the staff to describe or explain issues to you for your understanding?					
In general, how will you rate the services provided by UBA					

# KNUST

