

UNIVERSITY OF EDUCATION, WINNEBA
COLLEGE OF TECHNOLOGY, KUMASI

CUSTOMER SERVICE PRACTICES AT UNITED BANK OF AFRICA (UBA). A CASE
STUDY OF TANOSO BRANCH



RUTH DUAH

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DECLARATION

Student's Declaration

I hereby declare that this project work is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Signature:

Date:

RUTH DUAH

7151240001

Supervisor's Declaration

I hereby declare that the preparation and presentation of this project work was supervised in accordance with the guidelines on supervision of project work laid down by the University of Education, Winneba.

Signature:

Date:

DR. HADRAT YUSIF

ABSTRACT

The purpose of the study was to assess the customer service practices in United Bank of Africa (UBA) using Tanoso Branch as a case study. A survey was used to gather information from a sample of 100 individuals analysed into 20 staff and 80 customers of UBA bank. The researcher used convenience sampling strategy to select members to be included in the sample frame. And collected primary data for the study through questionnaires and interviews. From the study, a link between satisfaction level and service quality can be established that, customers' satisfaction is influenced by the level of total service quality thereby influencing their loyalty to the business. The higher the service quality, the higher the satisfaction level and hence the more customers become loyal to the business. The researcher hence concluded that, was important that critical attention is given to customer service as an important strategy at ensuring growth. Banks were urged to provide loyalty programs in order to attract and retain more customers. Management should show much concern about the complaints made by customers about the technological system failure. Since quality is not stable and is always changing according to the different needs of customers, management should make conscious effort to improve and enhance the quality of products and services to meet the satisfaction of customers by engaging in more research work. Further, it was recommended that banks should use more customer satisfaction measurement tools such e- mail , telephone, one-on-one interviews and suggestion boxes, among others, to solicit the opinions, views and comments of customers on their products and services delivery effectively and efficient.

DEDICATION

This work is dedicated to my dear daughter. Ama Amponsah Ohene Bugyei and my two sons, Kwame Kyei Ohene Bugyei and Kofi Ohene Bugyei.



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CHAPTER ONE

INTRODUCTION

1.0 Background of the Study

In today's competitive environment delivering high quality service is the key for a sustainable competitive advantage. Customer satisfaction does have a positive effect on an organization's profitability. Satisfied customers form the foundation of any successful business because customer satisfaction leads to repeat purchases, brand loyalty, and positive word of mouth (Vilares & Coehlo, 2003). There are numerous studies that have looked at the impact of customer satisfaction on repeat purchases, loyalty and retention. Many researchers point out the fact that satisfied customers share their experiences with other people to the order of perhaps five or six people. On the contrary, dissatisfied customers are more likely to tell another ten people of their experience with product or service (Van der Weile et al, 2002).

Johnston (1995) believes that customer satisfaction is the outcome felt by those that have experienced a company's performance that have fulfilled their expectations. Many researchers and academicians highlight the importance of customer satisfaction. Many researchers see that customer satisfaction has a positive effect on organization's profitability. Much empirical evidence also shows the positive connection between customer satisfaction, loyalty and retention. Nowadays all companies are realizing the significance of delivering and managing service quality, which leads to customer satisfaction. Service quality that is delivered can meet or exceed customers' expectations are mainly influenced by customer's prior expectations.

Satisfying customers is a core business challenge which has attracted considerable research attention. Providing excellent service quality is widely recognised as a critical business requirement (Voss et al, 2004). It is ‘not just a corporate offering, but a competitive weapon’ (Rosen et al, 2003) which is ‘essential to corporate profitability and survival’ (Newman & Cowling, 1996). However, service quality, particularly within the Services sector, remains a complex concept and there is little consensus as to the drivers for effective delivery (Voss et al, 2004).

The issue of quality is such that it cannot be overlooked in our lives. It is considered an important idea in our lives. Organizations consider it as a strategic tool which aids them in planning and formulating policies. Developing and upgrading service organizations and their services calls for the need to measure the service quality being rendered. Today businesses are offering quality services in order to gain competitive advantage and also as a means of enhancing customer satisfaction and eventually retaining the loyalty of their customer base. These factors play an important role in improving the performance of companies as well as determining their success; increase in profit and market share.

The premise that “service quality” is a tool for gaining competitive advantage and lead in a market-driven system cannot be overemphasised. Researchers world-wide claim that rendering quality services gives any business a sustainable competitive advantage, enabling them to fulfil the current needs of their customers while anticipating their future needs. Being able to anticipate the future needs of customers helps to deliver quality services on a consistent basis and subsequently enhance customer satisfaction and loyalty (Gantasala & Prabhakar, 2010; Wisniewski, 2001; Naik et al., 1988; Zeithaml, 1988). Provision of excellent service quality is recognised as an important business requirement

(Voss et al, 2004; Vilares & Coehlo, 2003; Van der Weile et al, 2002). It is ‘not just a corporate offering, but a competitive weapon’ (Rosen et al, 2003) which is ‘essential to corporate profitability and survival’ (Newman & Cowling, 1996). Nonetheless, within the services sector, service quality still remains a complex issue.

1.1 Statement of the problem

Having more profit and growth in a company needs customer loyalty and retention, because the cost of keeping current customers is lower than finding new customers (Kotler & Armstrong, 2007). Customer loyalty and repurchase intention need overall customer satisfaction. However, satisfied customers are not necessarily loyal but loyal customers are definitely satisfied customers. Therefore, customer satisfaction is the key factor and the most studied element in marketing researches. Some consequences of customer satisfaction is loyalty (Kotler & Armstrong, 2007) and repurchase intention (Anderson & Sullivan, 1993) which lead companies to more profit. One of the most important factors and antecedents of customer satisfaction is quality of services. Service Quality has a direct and strong effect on customer satisfaction and loyalty (Bowen & Chen, 2001; Brady & Cronin, 2001; Cronin & Taylor, 1992; Ganguli & Roy, 2011; Parasuraman, Zeithaml, & Berry, 1985; Parasuraman, Zeithaml, & Berry, 1988). High service quality has an impact on organizational outcomes such as improving profitability, high market share, customer loyalty and probability of purchase (Brady & Cronin, 2001).

The banking sector is becoming increasingly competitive around the world. Further, the core and actual product being offered to business customers could be considered reasonably homogenous. Consequently, there is an increased need for banks to

differentiate themselves from competitors. One way that this might be achieved is to develop longer-term relationships with customers (Heffernan et al., 2008).

According to Fornell, (1992); Levesque and McDaugall (1996) Customer's satisfaction holds the potential for increasing an organization's customer base, increasing the use of more volatile customer mix and increasing the organization's reputation.

However, the researcher observed that high customer turnover coupled with series of confrontations between staff of various banks and their customers is on the rise. Most often you hear customers threatening to switch banks due to dissatisfaction they experience from their service providers. This study proposes to assess the customer service practices in United Bank of Africa (UBA) using Tanoso Branch as a case study.

1.2 Objective of the study

The main objective of the study was to assess the customer service practices in United Bank of Africa (UBA) using Tanoso Branch as a case study. The objectives of the study were:

- a. To examine customer service practices in United Bank of Africa
- b. To assess the service quality dimensions at UBA Tanoso branch.
- c. To examine how those dimensions promote customer loyalty.

1.3 Research questions

The following questions guided the study:

- a. What are the customer service practices in United Bank of Africa?
- b. What service quality dimensions are adopted by UBA?
- c. How does service quality dimensions promote customer loyalty?

1.4 Significance of the study

The research would be of tremendous value to persons and institutions. For instance, it will serve as a reference material to, prospective researchers and or students who want to research into the operations effective performance appraisal system employees. The findings of this study will help the united Bank of Africa (UBA) and even other banks to adopt more effective, efficient and convenient ways of improving upon service rendered to their customers.

This study will help reveal hidden challenges affecting the delivery of quality service to customers in United Bank of Africa and providing recommendations to help improve service quality. The study will also equip the management of United Bank of Africa with strategies that will enable them improve upon service delivery to customers and its operation. The findings of this study are capable of solving the issue of take overs of united bank of Africa or other banks based on the bank's poor service delivery and inefficient operations. To the academic community, students and the researcher, it lays the foundation for undertaking similar research in the future.

1.5 Limitation of the Study

The researcher encountered a limitation with regards to availability of information. Thus due to the institutions working ethics, the researcher could not get access to vital information since it was treated as confidential and the targeted respondent's number was not attained since some targeted respondents felt it was not appropriate to talk about their companies in public. Inadequate funds and availability of time also became a limitation hence limited number of companies and users of financial information were used in the study.

1.6 Delimitation of the Study

The scope of the research was limited to united bank of Africa united, Tanoso Branch in the Kumasi Metropolis in the Ashanti Region of Ghana. The researcher relied on the staff and customers of the company for vital information as well as information.

1.7 Organisation of the study

The study is organised into five chapters. Chapter One is the Introduction. It comprises the background of the study, statement of the problem, the objectives of the study, significance of the study, limitations of the study, delimitations of the study and the organisation of the study. In Chapter Two, a review of the related and relevant literature on the study shall be provided. The review of the literature was geared towards justifying the defined objectives of the research establishing the theoretical framework for the study. Chapter Three is the research methodology. It consisted of the research design, the population of the study, the sample and sampling technique, the data collection instrument, the data collection procedure and analysis of the data. In Chapter Four the results of the study was discussed. The results obtained from the study were presented and explained in this chapter using tables as well as the discussion of the study. In this chapter significant and novel findings shall be identified, interpreted and discussed. The discussion highlighted the major findings of the study. Chapter Five is the summary of findings, conclusions and recommendations. In this chapter the major findings and how to contribute to knowledge was discussed.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides the discussion of the relevant literature review. It consists of three parts. First Overview of the Banking Industry, the concept of Customer Service and the concept of Customer satisfaction.

2.1 Overview of the Banking Industry

In the early 1990s, the banking system included the central bank (the Bank of Ghana), three large commercial banks (Ghana Commercial Bank, Barclays Bank of Ghana, and Standard Chartered Bank of Ghana), and seven secondary banks. These and the commercial banks placed short-term deposits with two discount houses set up to enhance the development of Ghana's domestic money market: Consolidated Discount House and Securities Discount House, established in November 1987 and June 1991, respectively. At the bottom of the tier were 100 rural banks, which accounted for only 5 percent of the banking system's total assets. Loans rose, with banks' claims on the private sector up by 24.1 percent, to ₵117.4 billion (Note 2).

However, the Ghanaian Banking Industry has witnessed many developments in terms of innovative products and services. This current state of affairs has brought tremendous transformation in the way business is done in the banking industry. The deregulation of the sector and subsequent introduction of a universal banking license for banks to engage in all banking transactions ranging from merchant banking, commercial and investment banking to development activities has been a catalyst in this direction. The 21st century is considered as the service industry century. Service industry is growing at a rapid pace across developed and developing countries. Services are deeds, processes and

performances (Zeithaml & Bitner, 2003). Broadly speaking, services include all economic activities whose output is not a physical product or construction is generally consumed at the time it is produced and provides added value in forms (convenience, amusement, timeliness, comfort or health) that are essentially intangible concerns of its first purchaser (Quinn & Paquette, 1987). Service has been entering every part of life from the most essential demands (such as eating, sleeping) to other entertainment needs such as banking, sport, traveling, cooking and telecommunication). Customer service improvement has led to the introduction of innovative products of banks as acknowledged by Koch and MacDonald (2006) can be financial or technical. For example, such emerging financial products as personal housing mortgage loans, personal consumption loans, sale and trusteeship of funds have not only satisfied people's diversified financial demands to some extent but also expanded banks' operational spaces and their profit-making channels. According to Koch (2006), financial innovation is the catalyst behind the evolving financial services industry and the restructuring of financial markets. Innovations take the form of new securities and financial markets, new products and services, new organizational forms and new delivery systems. Institutions may modify the means by which they offer products and services. Recent trends incorporate technological advances with development of cash management accounts, including the use of ATM, home banking via computer and the internet, and shared national and international electronic transfer systems.

2.2 The Concept Customer Service

Customer involves task oriented activities other than proactive selling that involves interactions with customer in person be telecommunications or by mail. This function should be designed, performed and communicated with two goals in mind. That is

customer satisfaction and operational efficiency. Services are given face to face, interactions and behaviour of the service provider is reflection of what happens in the firm within (Lovelock, 1984). Marketing of financial services is much broader and more complex with a lot of interaction between the organization and also between the service made, sold and consumed. The customer perception of the service is drawn from the personality and behaviour of the person. Quality customer service is associated with attitude, a way of thinking and philosophy of doing business that emphasizes a strong commitment and a sincere dedication to satisfying customers. It advocates making satisfaction the first priority of the company (Lovelock 1984).

It is important to know your customer's demographic characteristics that are age, sex, education levels and occupation. Also their personal characteristics like beliefs, attitudes, preferences, expectations and social habits. Know how a customer is handled because we learn from complaints therefore we have to respect and treat our customers well. The way we solve their problems has crucial long-term ramifications, top customer loyalty and success of our organization. When employees communicate well with customers and provide the high quality service they want, there is rarely a need to redo procedures to please customers. Organizations that make specific efforts to meet customers' needs retain the old customers and gain new customers (Martin 1989).

2.2.1 Who is responsible for customer service?

Ensuring quality service is everybody's business in the organization. However, it is mostly a top management responsibility of creating an environment that fosters customer driven services in a customer-oriented company. Top management consistently evaluates the importance of being a customer-focused enterprise and putting interest of

the customer a head of all other clients of the company's resources. Achieving incredibly good customer service is a direct result of having incredibly good managers (Saleem, 1997)

The interrelationship between customer service and management is so important that organizations which do not embrace it are their own peril. Many firms have attempted to improve customer service without addressing fundamental issues requiring management change. The value of incredible customer service should be deeply embedded within the culture of the organizations and within the personal benefits of every serving member of the organization. The firm's culture should incorporate honesty and openness, flexibility and an environment where full potential can be reached and desire to listen to customer and staff (Mantle, 1993).

2.2.2 Importance of Customer Service

The success of any business organization is determined by customer service. Proximity to customers is crucial since they are often the best source of information. A customer's perception of service quality is important as the actual quality, which can be measured against specifications for the product or service.

Quality customer service will make the customer much delighted. Customer's loyalty will turn lead to more repeat business. Delighted customers are company's best salesman and happy customers continue proclaiming about the quality service they receive to other customers (Maxhand & Plowaman, 1992)

The typical customer satisfaction index is directly related to perceived ability of individual service organization to meet the service time requirement. Customers leave

dissatisfied when they feel have spent too much time on something which would take less long. Quality is perceived objectively and subjectively (Blummburg, 1991).

2.3 The Concept of Service

According to Looy, Gemmel, and Van Dierdonck, (2003), service is “any activity that one party can offer to another that is essentially intangible and does not result in the ownership of anything”. Gronroos (2000), defined service as, “ a process consisting of a series of more or less intangible activities that normally, but not necessarily always, take place in interactions between the customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems”.

Zeithaml, Bitner, and Gremler, (2006), put it in most simple terms “services are deeds, processes, and performances”. These definitions give a clue about the nature of services as processes rather than products. The definition that fits more in describing service in the retail-banking sector is given by Looy, Gemmel, and Van Dierdonck, (2003), as “all those economic activities that are intangible and imply an interaction to be realized between service provider and consumer. This definition puts service as a process involving the employee and the customer where the employee is the seller and represents the service being delivered.

2.4 Characteristics of Service

Schneider & White, (2004) point out that some important features of services need to be identified.

They noted that services are different from goods since they are not physical. They added that services cannot be seen, touched, held, or stored since they have no physical feature. Berry (1980) contends services are acts, deeds, performances, or efforts, whereas, goods are articles, devices, materials, objects, or things. This explains why there is a transfer of ownership whenever a customer purchases a good. However, services are time bound and cannot be transferred. Zeithaml et al., (1985) added that services are identified by the following components: intangibility, heterogeneity, inseparability and in some cases perishability.

2.4.1 Intangibility

Mackey & Crompton, 1998 observed that as an intangible process, customers can only assess its quality through their own subjective perception. Lovelock & Gummenson (2004) further broke intangibility in three dimensions. They are physical intangibility, mental intangibility, and generality. Physical intangibility dimension refers to something that cannot be touched, mental intangibility refers to the degree of visualization, and generality dimension of intangibility refers to the accessibility or inaccessibility.

2.4.2 Heterogeneity

This means services are different, not the same. Rendering of services is contingent on the skills of the staff member. This makes it difficult for firms to deliver same standardized quality (Zeithaml, 1985; Bitner et al., 1994). The person who provides a service as well as the time and the means all has a bearing on the quality of service that will be provided. These factors vary the quality of service.

2.4.3 Inseparability

Kotler, (2003) noted that service is experienced the moment it is delivered since it is intangible. This makes the service inseparable. This implies that companies must work hard to make sure they enhance the usage of output by customers since services can not be stored. (Schneider and White, 2004). There is a distinction between physical goods and services with respect to the process of production and usage. Services are sold, produced and consumed at the same time. Whereas goods are first produced, then stored and finally sold and consumed, services are first sold, then produced and consumed simultaneously.

2.4.4 Perishability

Services cannot be stored, resold or returned as in the case of products hence are perishable. (Lovelock & Gummesson, 2004). The issue of perishability is also of prime concern for the producers (Hartman & Lindgren, 1993). This dimension of service comes to play especially, when an organization can't fully meet the demands of the consumers (Hartman & Lindgren, 1993).

2.5 Overview of Service Quality

Fogli (2006), defines service quality as “a global judgment or attitude relating to a particular service; the customer’s overall impression of the relative inferiority or superiority of the organization and its services. Service quality is a cognitive judgment”. Without any doubt, service quality is very important component in any business related activity. To a marketer, a customer’s evaluation of service quality and the resulting level of satisfaction are perceived to affect bottom line measures of business success (Iacobucci, Grayson, and Ostrom, 1994). To some, service quality can also be defined as

the difference between customer's expectations for the service encounter and the perceptions of the service received.

According to the service quality theory, it is predicted that customers will judge that quality as 'low' if performance does not meet their expectations and quality as 'high' when performance exceeds expectations (Oliver, 1980). Closing this gap might require toning down the expectations or heightening the perception of what has actually been received by the customer Parasuraman, Berry, and Zeithaml (1985). In the opinion of Gronroos (1982), perceived quality of a given service is the result of an evaluation process since consumers often make comparison between the services they expect with perceptions of the services that they receive. He concluded that the quality of service is dependent on two variables: Expected service and Perceived service. Quality spells superiority or excellence (Taylor and Baker, (1994) (Zeithaml, 1988), or, as the consumer's overall impression of the relative inferiority / superiority of the organization and its services. Consumer behavioural intentions are also influenced by the standards of service quality (Bitner, 1990; Cronin and Taylor, 1992, 1994; Choi 2004).

2.6 Customer Satisfaction and Service Quality

The interest in studying satisfaction and service quality as the antecedents of customer behavioural intentions in this study has been stimulated, firstly, by the recognition that customer satisfaction does not, on its own, produce customer lifetime value (Appiah-Adu, 1999).

Secondly, satisfaction and quality are closely linked to market share and customer retention (Fornell, 1992; Rust and Zahorik, 1993; Patterson and Spreng, 1997).

There are overwhelming arguments that it is more expensive to win new customers than to keep existing ones (Ennew and Binks, 1996; Hormozi and Giles, 2004). This is in line

with (Athanasopoulos, Gounaris and Stathakopoulos's 2001) arguments that customer replacement costs, like advertising, promotion and sales expenses, are high and it takes time for new customers to become profitable. And lastly, the increase of retention rate implied greater positive word of mouth (Appiah-Adu, 1999), decrease price sensitivity and future transaction costs (Reichheld and Sasser, 1990) and, finally, leading to better business performance (Ennew and Binks, 1996; Bolton, 1998; Ryals, 2003).

From the literature that has been reviewed by Sheau Fen and Mei Lian (2010), customer satisfaction seems to be the subject of considerable interest by both marketing practitioners and academics since 1970s (Churchill and Surprenant, 1982; Jones and Suh, 2000). Companies and researchers first tried to measure customer satisfaction in the early 1970s, on the theory that increasing it would help them prosper (Coyles and Gokey, 2002). Throughout the 1980s, researchers relied on customer satisfaction and quality ratings obtained from surveys for performance monitoring, compensation as well as resource allocation (Bolton, 1998) and began to examine further the determinants of customer satisfaction (Swan and Trawick (1981), Churchill and Surprenant, (1982), Bearden and Teel (1983). In the 1990s, however, organizations and researchers have become increasingly concerned about the financial implications of their customer satisfaction (Rust and Zahorik, 1993; Bolton, 1998).

2.7 Service Quality in Service Organizations

Looy, Gemmel, Van Dierdonck, (2003) define service quality as a form of attitude representing a long run, overall evaluation of the service received. Arising from the perspective that the service quality perceived by the customer maybe different from the quality of service actually delivered by the service provider as studies have shown is always the case. Sureshchander et al (2002) describe service quality as the degree of

discrepancy between the customers' normative expectations of the service and their perceptions of the service performance. Grönroos (2001) argues that because of the complexity of the characteristics of most services, their quality has to be complex too, as compared to the quality of goods, which is traditionally related to the technical specifications of the goods. In the case of goods, the outcome or end result of the process is transferred to the customer while, in services whether ranging from high-tech to high-touch or from discretely used to continuous services, the way the service employees perform their tasks, what they say, and how they do it also influence the customers view of the service and their experience of it.

2.8 Perceived Service Quality by Customers

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

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

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

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

Reliability: this is the consistency of the service performance, which breeds dependability, from the first time the service is correctly performed to the ability of the firm to keep its promises. According to Zeithaml, Bitner, and Gremler, (2006), it is the ability to perform the promised service dependably and accurately.

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

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

Empathy: This is a quality of the employee to care for the customer and give them individualized attention. The ability to put him/ herself in the customer's shoes by seeing

things through the customer's eyes. According to Zeithaml, Bitner, and Gremler, (2006), "it means treating customers as individuals, giving them customized service".

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

2.9 Customer Service Practices and Satisfaction

Customers perceive service in terms of quality, but how satisfied they are with the overall experience, is what defines their satisfaction. Kotler and Keller (2006) point out that whether the buyer is satisfied after purchase depends on the offer's performance in relation to the buyers expectations.

However, according to Zeithaml, Bitner, and Gremler, (2006) although service quality and customer satisfaction are used interchangeably, there is indeed a distinction. Customer Satisfaction is when the outcome of the service matches the expectations of the service. As pointed out by Looy, Gemmel, and Van Dierdonck (2003), even though they differ one is a component of the other. Zeithaml, Wilson, and Bitner (2008) define it the customer's evaluation of a product or service in terms of whether the product or service has met his needs or expectations. Failure to meet needs results in dissatisfaction, or a poor perception of the service quality. Satisfaction can be acknowledged in various

senses depending on what needs the customer had before the service; it ranges from feelings of fulfillment, contentment, pleasure, delight, relief, and ambivalence. Although it tends to be measured as a static quantity, it is dynamic and evolves over time being influenced by a variety of factors.

Service quality is one of those factors that contribute to customer satisfaction, in other words a component of customer satisfaction measure. As Looy, Gemmel, and Van Dierdonck, (2003), points out the distinction between the two is a very important one. The level of customer satisfaction is the result of the customers comparison of the service quality expected in a given service encounter, with the perceived service quality. In addition, the distinction is that in measuring customer satisfaction, the actual experience of the customer is the basis of assessments while in service quality measurement the customer experience is not required.

According to Zeithaml, Bitner, and Gremler, (2006), satisfaction or dissatisfaction is a measure or evaluation of a product or service's ability to meet a customer's need or expectations. If the customers of an organization are satisfied by their services the result is that, they will be loyal to them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base. According to Grönroos (2001), "through improved customer retention and more cross-sales, this can be expected to have a positive effect on profit."

2.10 Determinants and Importance of Customer Satisfaction

Customer satisfaction is a measure of many factors from the customer's expectation to the actual experience, but as regarding the nature of services where the product is

intangible, many of the factors will depend on the human factor of the service. Looy, Gemmel, and Van Dierdonck, (2003), further spells out other factors that also determine it: a) Product and service features: by the customer's evaluation of the product or service features. b) Consumer emotions: the state of a customer's mind also contributes to his satisfaction of a product or service. c) Perceptions of equity or fairness: their perception of how fair they have been treated influences their perceptions also. d) Other consumers, family members, or co-workers: the influence of other people based on their reactions or expressions influences the customer's perception also. e) Attributes of service success or failure: the way the customer perceives the causes of events, since for many services customers take partial responsibility for the way things turn out.

According to Munusamy, Chelliah and Mun (2010), customer satisfaction is a business term explaining about a measurement of the kind of products and services provided by a company to meet its customer's expectation. To some, this may be seen as the company's key performance indicator (KPI). In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. It serves to link processes culminating purchase and consumption with post purchase phenomena such as attitude change, repeat purchase, and brand loyalty (Surprenant and Churchill, 1982). This definition is supported by Jamal and Naser (2003) and Mishra (2009). According to Oliver (1980), the customer satisfaction model explains that when the customers compare their perceptions of actual products/services performance with the expectations, then the feelings of satisfaction have arisen. Any discrepancies between the expectations and the performance create the disconfirmation.

According to Kotler and Keller (2006) “one key to customer retention is customer satisfaction, a satisfied customer stays loyal longer”. The customer satisfaction measure is relevant to both the customer and the organization in many ways apart from the customer knowing that the organization is constantly devising methods to grant them excellent satisfaction as Zeithaml, Wilson, and Bitner (2008), points out that because of the importance of customer satisfaction to firms and overall quality of life, many countries have a national index that tracks customer satisfaction at a macro level.

2.11 Relationship between Service Quality and Satisfaction

In marketing literature, Service Quality and Customer Satisfaction have been conceptualized as a distinct, but closely related constructs. There is a positive relationship between the two constructs (Beerli, Martin, and Quintana (2004). The relationship between customer satisfaction and service quality is debatable. Some researchers argued that service quality is the antecedent of customer satisfaction, while others argued the opposite relationship. Parasuraman, Berry, and Zeithaml (1988), defined service quality and customer satisfaction as “service quality is a global judgment, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction”.

Jamal and Naser (2003) stated that service quality is the antecedent of customer satisfaction. However, they found that there is no important relationship between customer satisfaction and tangible aspects of service environment. This finding is contrasted with previous research by Blodgett and Wakefield (1999), but supported by Parasuraman, Berry, and Zeithaml (1991).

Most of the researchers found that service quality is the antecedent of customer satisfaction

(Bedi, 2010; Kassim and Abdullah, 2010; Kumar et al., 2010; Naeem and Saif 2009; Balaji, 2009; Lee and Hwan, 2005; Athanassopoulos and Iliakopoulos, 2003; Parasuraman, Berry and Zeithaml, (1988). Yee, Yeung, and Cheng (2010) found that service quality has a positive influence on customer satisfaction. On the other hand, Bitner (1990) and Bolton and Drew

(1991) pointed out that customer satisfaction is the antecedent of service quality. In 2004, Beerli et al supported this finding. Beerli, A., Martin, and Quintana (2004), mentioned a possible explanation is that the satisfaction construct supposes an evaluative judgment of the value received by the customer. This finding is contrasted with most of the researchers.

Customer satisfaction and service quality are inter-related. The higher the service quality, the higher is the customer satisfaction. Many agree that in the banking sector, there are no recognized standard scales to measure the perceived quality of a bank service. Thus, competitive advantage through high quality service is an increasingly important weapon to survive. Measuring service quality seems to pose difficulties to service providers because of the unique characteristics of services: intangibility, heterogeneity, inseparability and perishability (Bateson, 1985). Because of these complexities, various measuring models have been developed for measuring perceptions of service quality (Gronroos, 1983; 1990; Parasuraman, Berry, and Zeithaml, (1988); Stafford, 1996; Bahia and Nantel, 2000; Aldlaigan and Buttle, 2002).

2.12 Service Quality Dimensions

The SERVQUAL model of Parasuraman, Berry, and Zeithaml (1988) proposes a five dimensional construct of perceived service quality: tangibles; reliability; responsiveness; assurance; and empathy – with items reflecting both expectations and perceived performance. Service quality has become an important research topic because of its apparent relationship to costs (Crosby, 1979), profitability (Buzzell and Gale, 1987; Rust and Zahorik, 1993; Zahorik and Rust, 1992), customer satisfaction (Bolton and Drew, 1991), customer retention (Reichheld and Sasser, 1990), and positive word of mouth. There are many research instruments developed to measure the perceived service quality. Among such general instruments, the most popular being the SERVQUAL model. From the above discussion it can be concluded that SERVQUAL is still suitable as an assessment tool to measure the service quality perceptions in the retail banking industry, whether it is based on difference score, gap score or performance only.

Zaim, Bayyurt, and Zaim (2010), found out that tangibility, reliability and empathy are important factor for customer satisfaction, whereas responsiveness and assurance are important factor, found by Mengi (2009). Kumar., Mani, Mahalingam and Vanjikovan, (2010 and Lai (2004) found that assurance, empathy and tangibles are the important factor, and on the other hand, Baumann, Burton, Elliott, and Kehr (2007), found that tangibles are not related to customer satisfaction and Ahmed, Nawaz, Usman, Shaukat, Ahmad, and Iqbal (2010), find out that empathy is negatively related to customer satisfaction. Researchers have identified various determinants of customer satisfaction in the retail banking sector. Arasli, Smadi, and Katircioglu, (2005) pointed out that reliability dimension of SERVQUAL has the highest impact on customer satisfaction in

Greek Cypriot banking industry, whereas reliability is not related to customer satisfaction, found by Chaniotakis and Lymperopoulos (2009) .

According to Levesque and McDougall (1996), competitive interest rate is one of the important determinants of customer satisfaction in retail banking sector. They found that a good “employee customer” relationship can increase the satisfaction level. They pointed out that problemrecovery is important to maintain the customer satisfaction. However, the results did not confirm that satisfactory problem-recovery can increase satisfaction. At least, it can maintain the satisfaction level.

Finally, they concluded that competitiveness and convenience of the banks are the two important determinants of customer satisfaction. On the other hand, Jamal and Naser (2003) found that convenience and competitiveness are not the critical factors for all gender, age and income groups.

2.13 The SERVQUAL Model

A research model is developed to find out the interrelationships between service quality, customer satisfaction and customer loyalty in the retail banking sector. The research model is as follows:

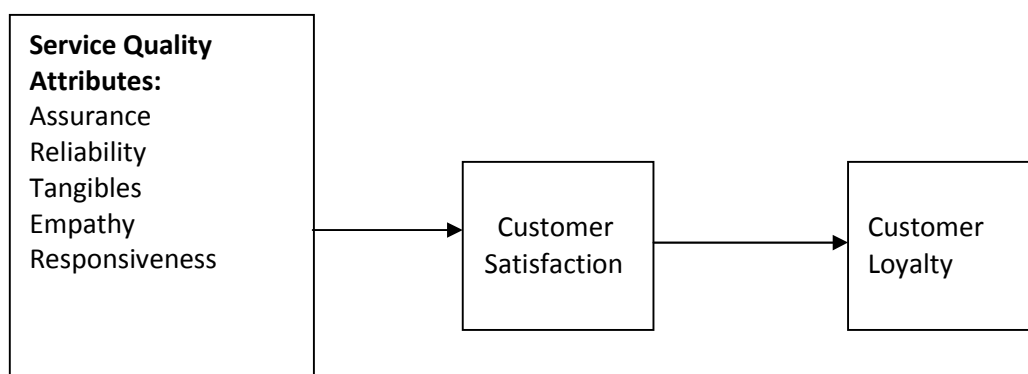


Figure 2.1 Servqual Model
Source: Modified from Siddiqi, 2010

Assurance

According to Zeithaml, Berry and Parasuraman (1990) assurance is about competence, courtesy, credibility, and security. Grönroos (1983) describes those factors separately; courtesy is about politeness, respect, consideration, friendliness of contact personnel (including receptionists, telephone operators and so on). Competence is connected to the knowledge and skills of contact personnel, operational support personnel (and also research capability) that are needed for delivering the service. Credibility involves factors such as trustworthiness, believability and honesty.

It means to the level the company has the customer's best interest at heart. Factors that affect the credibility are the company name, reputation, personal characteristics and the degree to which the hard sell is connected to interactions with customers. Security means freedom from danger, risk or doubt. Factors included are: physical safety, financial security and confidentiality. This dimension can also be connected to the functional quality (Grönroos, 2007).

Assurance, based on the finding of Munusamy, Chelliah and Mun (2010), has positive relationship with Customer Satisfaction, but without significant effect. Assurance is a state of being safe, the responses state that the customers do not feel assurance is being important as part of the service quality that should be included. Looy, Gemmel, and Van Dierdonck, (2003) describes this as the knowledge-ability and courtesy of employees towards the customers, their ability to inspire trust and confidence in handling the customers.

Reliability

Reliability is about the accuracy and timeliness in the service provided. Responses to the research carried out by Munusamy, Chelliah and Mun (2010) shows that, reliability does

not have any significant impact on customer satisfaction. This may be caused by the growth of the phone banking and internet banking. Customers do not concern about the reliability level in customer service since they have an alternative to turn into. Now, customers have higher demand in the machine reliability rather than human reliability when dealing with banks.

Tangibles

According to Zeithaml, Berry and Parasurman (1990), tangibles are about physical facilities, equipment, personnel and communication material. This dimension includes physical facilities, equipment, personnel and communication material and if the personnel appear neat. Looy, Gemmel, and Van Dierdonck, (2003), described tangibles as the tools or equipment used to provide the service and communication material. In other words is every material that is used to give tangibility to service. Grönroos (2007) mention that service quality can be divided into two parts, functional quality and technical quality. Tangibles can be connected to the functional quality (Grönroos, 2007).

Empathy

According to Zeithaml, Berry and Parasuraman (1990) empathy is about easy access, good communication and understanding the customer. Grönroos (1983) describes those factors separately. Easy access is connected to the approachability which means for example if the operating hours are convenient, the location of the facilities are convenient, the waiting times are short and also easy access by telephone. Good communication is about keeping the customer informed in a language they can understand and also listen to the customer. The company may have to make some adjustments in order to include foreign customers. Understanding the customer is about

making an effort to understand the customer which involves learning about specific requirements, providing individualized attention and recognizing also the regular customer. This dimension include factors such as individual attention, if the company has the best of the customer at their heart, if the employees understand the specific needs of the customers and convenient operating hours. This dimension is clearly connected to the functional quality (Grönroos. 2007).

Responsiveness

According to Grönroos (1983) this factor concerns to what extent the employees are prepared to provide service. This involves factors such as mailing a transaction slip immediately, calling a customer back in short time and giving prompt service. Looy, Gemmel, and Van Dierdonck, (2003), describes this as the willingness on the part of the service supplier (employee) to assist the customer and provide prompt service. This dimension touch subjects as information about the service, giving prompt service, employees' willingness to help the customers and that the employees never are too busy to respond to requests from customers. This dimension can be connected to the technical quality because the features are about how the service is delivered.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter describes the research design, the population for the study, the sample size and sampling techniques. It further addresses research instruments, data collection procedure and data analysis.

3.1 Research Design

Research design is composed of methods and processes that are used to help gather data for scientific research. The research design adopted for the study was a quantitative and descriptive designs. Descriptive types of research design are those that describe and explain the conditions of the factors involved in the study. They compare and test these factors through questionnaires and surveys. According to Creswell (2003), quantitative research is all about quantifying the relationships between variables - the independent or predictor variable (s) and the dependent or outcome variable (s). Quantitative research refers to the attempt to explain a phenomena by collecting numerical data that are analyzed using mathematically based methods.

For the purpose of this study, a survey will be used to gather information from a sample of individuals.

3.2 Population and Sampling Technique

A research population is the total of all the individuals who have certain characteristics and are of interest to a researcher. For the purpose of this study, the population refers to customers of United Bank of Africa (UBA), Tanoso Branch.

A sample is just a fraction of the population that is actually selected for the study because, it will be impossible (from both a strategic and a resource perspective) to study all the members of a population. A sample size of 100 respondents were selected for this study. The researcher used convenience sampling strategy to select members to be included in the sample frame. Convenience sampling a statistical method of drawing representative data by selecting people because of the ease of their volunteering or selecting units because of their availability or easy access.

3.3 Data Collection Instruments

The researcher used questionnaires and interviews to collect primary data for the study. The questionnaire was designed on the basis of the objectives of the study. The questionnaire were designed by the researcher for customers of the bank. The questionnaire consisted of mainly close ended questions.

Respondents who was not able to read and fill out the questions in the questionnaire were granted face to face interview by the researcher. The researcher asked the respondents an established set of questions in the form of the questionnaire.

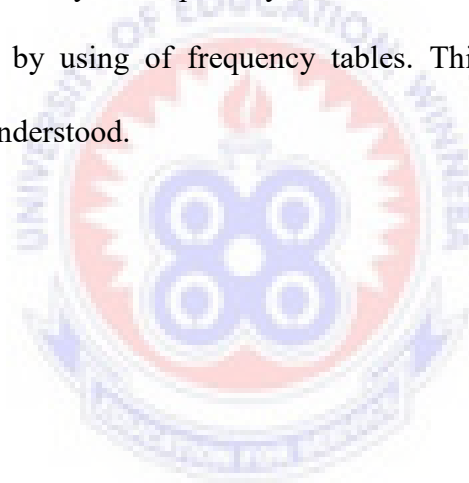
3.4 Data Collection Procedures

Interview: Employees and customers who were too busy to fill out the questions in the questionnaire were granted face to face interview by the researcher. The researcher would read out the questions in the questionnaire to the respondents and would write down their responses on the questionnaire sheet as though they were filling out the questionnaire.

Questionnaires: Questionnaires were administered personally to the selected respondents to answer of the various questions in the questionnaire. Each respondent was given a period of one week within which he/she had to answer. The answered questionnaires were collected at the end of the period for analysis to begin.

3.5 Data Analysis

The collected data was examined and checked for completeness and comprehensibility. The data was then summarized, coded and tabulated. The data collected was analysed using SPSS version 17 and Microsoft Excel, 2010 version. Frequency distributions and graphs were adopted to analyse the primary data collected from the respondents. Data presentation was done by using of frequency tables. This ensured that the gathered information is clearly understood.



CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 Introduction

This chapter gives presentation, analysis of data collected from the administrated questionnaires, and interpretation of the findings.

4.1 Results of the Study

4.1.1 Analysis of Data Collected from Employees UBA

Demographic Background of Respondents

Table 4.1: Gender of Employees

Gender	Frequency	Percentage (%)
Male	12	60.0
Female	8	40.0
Total	20	100.0

Table 4.1 shows that, majority, represented by 60% of the employees who took part in the survey were males whiles the remaining 40% were females.

Table 4.2: Age of Employees

Age Range	Frequency	Percentage (%)
Less than 20 years	1	5.0
21-30 years	10	50.0
31-40 years	7	35.0
41-50 years	1	5.0
51-60 years	1	5.0
Total	20	100.0

Table 4.2 shows that, exactly half (50%) of the respondents were aged 21 to 30 years. Also, 35% of the respondents were aged between 31 and 40 years, and 5% each, of the respondents were between the ages of 41 to fifty years and 51 to 60 years respectively and a further 5% of the respondents were also aged 20 years and below.

Table 4.3: Working Experience

Years Range	Frequency	Percentage (%)
0-5 years	11	55.0
6-10 years	8	40.0
11-15 years	1	5.0
Total	20	100.0

Table 4.3 illustrates that, 55%, representing the majority of the respondents, had been working at UBA for 5 years and below whilst just 5% of the respondents had been at

UBA for 11 to 15 years. Also, 40% more of the respondents had been there for between 6 and 10 years.

Table 4.4: Educational Level of Staff

Educational Level	Frequency	Percentage (%)
HND/ Diploma	3	15.0
First degree	12	60.0
Second degree	5	25.0
Total	20	100.0

Table 4.4 shows that, a majority of 85% of the respondents in total were first degree holders and second degree holders with just 15% of the respondents being HND/Diploma holders. This implies that, the staff of UBA are well educated.

Customer Service Strategies

Table 4.5: Responsibility of Decisions

	Frequency	Percentage (%)
Top	14	70.0
Middle	6	30.0
Total	20	100.0

According to table 4.5, a majority 70% of the respondents opined that, formulation of customer service strategies at UBA was the responsibility of top management whiles

30% of the respondents were also of the opinion that, it was the responsibility of middle management.

Table 4.6: Customer Service Strategies

Factors	Yes %	no %	unsure %	Total %
Does the bank have customer service strategies?	90.0	.0	10.0%	100.0
What type of customer service strategies are adopted by the bank?				
Timely service delivery	100.0	.0	.0%	100.0
Effective handling of complaints	90.0	10.0	.0%	100.0
Customer acknowledgement	90.0	10.0	.0%	100.0
Reliable technology	75.0	25.0	.0%	100.0
Has the customer service strategies been well communicated to all employees?	70.0	20.0	10.0%	100.0
Have the good customer service strategies led to the increase in the number of customer to the bank?	90.0	.0	10.0%	100.0
Customer base has reduced	50.0	30.0	20.0%	100.0
Customer base has remained the same	55.0	35.0	10.0%	100.0

Table 4.6 shows that, an overwhelming majority of 90% of the respondents admitted that UBA had customer service strategies. Also, among the customer service strategies, all the respondents revealed that the bank adopted timely service delivery. Again, 90% each of the respondents said the bank was effective in the handling of complaints and customer

acknowledgement and a further 75% of the respondents made mention of reliable technology as a customer service strategy of UBA. Moreover, Table 6 indicates that, 70% of the respondents agreed that the customer service strategies had been well communicated to all employees. Furthermore, 90% of the respondents agreed that the strategies had led to an increase in the customer base of the institution.

Table 4.7: Priority Ratings of Strategies

	High	average	Low	Total
	%	%	%	%
Timely service delivery	80.0	20.0	.0	100.0
Effective handling of complaints	75.0	20.0	5.0	100.0
Customer acknowledgement	55.0	45.0	.0	100.0
Reliable technology	45.0	55.0	.0	100.0

Table 4.7 indicates that, majority of the respondents revealed that, the bank attached some level of importance to customer service strategies that are implemented at the bank. According to the respondents, the strategies in descending order were timely service deliver, effective handling of complaints, customer acknowledgement and reliable technology.

Table 4.8: Effectiveness of Strategies

Level of Effectiveness	Frequency	Percentage (%)
Effective	17	85.0
less effective	3	15.0
Total	20	100.0

Table 4.8 shows that, a majority of 85% of the respondents admitted that the customer service strategies of the bank were effective in championing the cause of the institution.

4.1.2 Analysis of Data Collected from Customers

Demographic Background of Respondents

Table 4.9: Gender of Respondents

Gender	Frequency	Percent
Male	44	55.0
Female	36	45.0
Total	80	100.0

Table 4.9 shows that, majority, represented by 55% of the customers who took part in the survey were males whiles the remaining 45% were females.

Table 4.10: Age of Respondents

Age Range	Frequency	Percentage (%)
Less than 20 years	9	11.3
21-30 years	30	37.5
31-40 years	26	32.5
41-50 years	10	12.5
51-60 years	5	6.3
Total	80	100.0

Table 4.10 shows that 38% of the respondents were aged 21 to 30 years. Also, about 33% of the respondents were aged between 31 and 40 years, and 12.5% of the respondents were between the ages of 41 to 50 years. Again, 7% of the respondents were between the ages of 51 to 60 years and a further 11% of the respondents were also aged 20 years and below.

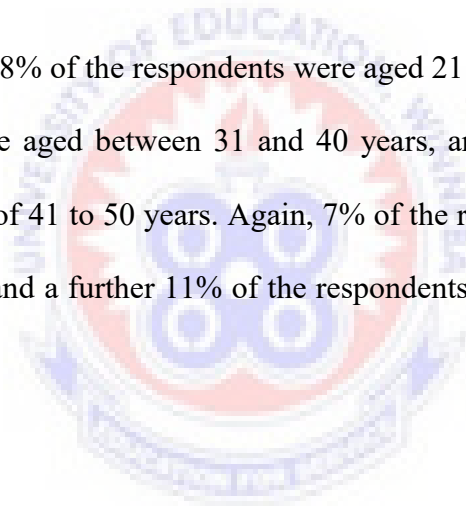


Table 4.11: Years of Banking with UBA

Number of Years	Frequency	Percent
0-5 years	29	36.3
6-10 years	22	27.5
11-15 years	8	10.0
16-20 years	13	16.3
More than 20 years	8	10.0
Total	80	100.0

Table 4.11 shows how long customers have patronized UBA's services. According to the table, about 36% of the respondents have patronized UBA's services for less than 5 years. Again, about 28% of the respondents were found to have been with UBA for 6 to 10 years and about 16% more of the respondents had been with the bank for 16 to 20 years. Further, 10% of the respondents appeared to have been patronizing the bank's products for 11 to 15 years and more than 20 years respectively.

Table 4.12: Reliability Variables

	SA	A	N	D	SD
Variables	%	%	%	%	%
I always receive excellent service from my bankers	80.0	10.0	10.0	.0	.0
Complaints are resolved promptly by my bankers	50.0	30.0	10.0	10.0	.0
My bankers render excellent service every time to their customers	20.0	70.0	10.0	.0	.0
Tariffs and other charges are communicated to customers before they are charged.	67.5	22.5	.0	.0	10.0
overall mean reliability	60.0	10.0	20.0	10.0	.0

From Table 4.12, 90% of the respondents revealed that they always receive excellent service from UBA and had tariffs and other charges communicated to them. Also, 80% of the respondents, were satisfied with how prompt their complaints were resolved by the bank. Overall, 80% of the respondents were generally satisfied with the reliability dimension of the bank.

Table 4.13: Responsiveness Variables

	SA	A	N	D	SD
Variables	%	%	%	%	%
Complaints are acknowledged and resolved within Service Level Agreement (SLA)	60.0	20.0	20.0	.0	.0
Customers are warmly acknowledged on entering the work premise	60.0	10.0	10.0	20.0	.0
Requests by customers are authorized promptly	50.0	30.0	.0	20.0	.0
Any new product is communicated to customers	50.0	40.0	.0	10.0	.0
Staff handle customers professionally	60.0	20.0	10.0	10.0	.0
overall mean responsiveness	50.0	20.0	30.0	.0	.0

Table 4.13 shows that, 70% of the respondents were overall satisfied with the level of responsiveness they received from the bank. The respondents general agreed to responsiveness dimensions such as; having their complaints acknowledged and resolved within Service Level Agreement (SLA), being warmly acknowledged and welcomed on entering the banking hall, having their requests by authorized promptly, having new products is communicated to customers and the professional handling of customers by staff of the bank.

Table 4.14: Assurance Variables

	SA	A	N	D	SD
Variables	%	%	%	%	%
The bank's staff exhibit a lot of confidence	70.0	20.0	10.0	.0	.0
The staff treat you as an individual customer	80.0	10.0	10.0	.0	.0
The staff exhibit the necessary courtesies and friendly to customers	60.0	40.0	.0	.0	.0
The staff have requisite knowledge about their products	60.0	30.0	.0	10.0	.0
I will recommend this bank to friends and other relatives	70.0	20.0	.0	10.0	.0
overall mean assurance	70.0	20.0	10.0	.0	.0

Table 4.14 shows that, a mean of about 90% of the respondents in total were satisfied with the overall service assurance they received from UBA. According to the table, the respondents were generally satisfied with; the level of confidence exhibited by the bank's staff, how the staff treated every customer according to each person's peculiar needs, how the staff exhibits the necessary courtesies and friendliness to customers. Also, the customers were satisfied with the level of requisite knowledge that the staff possess about their products.

Table 4.15: Empathy Variables

	SA	A	N	D	SD
Variables	%	%	%	%	%
Staff give you their individual attention while doing business with them	50.0	40.0	10.0	.0	.0
The bank's ambience is welcoming and in line with modern technology	80.0	20.0	.0	.0	.0
The bank put customers in the centre of everything they do	60.0	40.0	.0	.0	.0
The bank has adequate staff to serve you	50.0	40.0	10.0	.0	.0
The bank has a staff manage me whilst on their premises	50.0	40.0	10.0	.0	.0
overall mean empathy	50.0	50.0	.0	.0	.0

Table 4.15 indicates a total satisfaction of UBA's empathy towards customers by all the respondents. All the respondents (100%) agreed and were satisfied that the staff gave them individual attention while doing business with them and the ambience from bank was welcoming and in line with modern technology. Also, the customers generally agreed that the bank put customers in the centre of everything they do, had adequate staff to serve them and had competent staff to manage customers whilst on their premises.

Table 4.16: Tangibles Variables

	SA	A	N	D	SD
Variables	%	%	%	%	%
The bank uses efficient computer systems	70.0	10.0	.0	20.0	.0
The necessary adverts of the bank's products are visible on their premises	50.0	30.0	20.0	.0	.0
Staff of the bank appear in their corporate attire	80.0	10.0	.0	10.0	.0
The bank's business hours are/is convenient for me as a customer	30.0	50.0	10.0	10.0	.0
overall mean tangibles	50.0	30.0	20.0	.0	.0

Table 4.16 shows that, with an overall mean of 80% of the respondents were in agreement that, the bank uses efficient computer systems and the necessary adverts of the bank's products are visible on their premises. Also, it was evident from the responses that, staff of the bank appear in their corporate attire and the bank's business hours was convenient for customers. This indicates that, the customers were generally satisfied with UBA's tangibles variables.

Table 4.17: Customer Loyalty

	SA	A	N	D	SD
Variables	%	%	%	%	%
Over the past year my loyalty to UBA bank has grown stronger	60.0	20.0	10.0	10.0	.0
I believe UBA bank deserve my loyalty	50.0	30.0	20.0	.0	.0
I am committed to this bank because of the quality service I receive	40.0	50.0	10.0	.0	.0
I will recommend the bank to friends or relatives	40.0	40.0	.0	20.0	.0
overall mean customer loyalty	50.0	30.0	20.0	.0	.0

Table 4.17 shows that, an overall mean of 80% of the respondents agreed that their loyalty to the bank has increased due to the banks customer service variables. The customers generally agreed that, over the past years their loyalty to UBA bank has grown stronger and believe UBA bank deserve that loyalty. Further, the respondents said they were committed to the institution because of the quality service they receive and would recommend the bank to friends or relatives.

4.2 Relationship between Service Quality Variables and Customer Loyalty

The researcher run a regression to find out the significance or otherwise between service quality variables and customer loyalty and the results from the test is shown below.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.875 ^a	0.766	0.750	0.393

a. Predictors: (Constant), overall mean tangibles, overall mean empathy, overall mean reliability, overall mean assurance, overall mean responsiveness

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	37.362	5	7.472	48.343	0.000 ^a
	Residual	11.438	74	0.155		
	Total	48.800	79			

a. Predictors: (Constant), overall mean tangibles, overall mean empathy, overall mean reliability, overall mean assurance, overall mean responsiveness

b. Dependent Variable: overall mean customer loyalty

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.378	0.172		2.192	0.032
	overall mean reliability	-0.136	0.055	-0.188	-2.479	0.015
	overall mean responsiveness	1.211	0.214	1.352	5.665	0.000
	overall mean assurance	0.899	0.128	0.763	7.048	0.000
	overall mean empathy	0.261	0.126	0.167	2.066	0.042
	overall mean tangibles	-1.331	0.201	-1.331	-6.611	0.000

a. Dependent Variable: overall mean customer loyalty

The regression results show that service quality dimensions; reliability, responsiveness, assurance, empathy and tangibles are significantly related to customer loyalty. The regression results shows that, reliability (sig=0.0150, t= -2.479), responsiveness (sig=0.000, t=5.665), assurance (sig=0.000, t=7.048), empathy (sig=0.042, t=2.066), and (sig=0.000, t= -6.611), all have a significant impact on customer. There was found to a statistically significant relationship between the dependent variable (customer loyalty) and the independent variables (reliability, responsiveness, assurance, empathy and tangibles) as their sig values were less than 0.05.

CHAPTER FIVE
SUMMARY OF MAJOR FINDINGS, CONCLUSION AND
RECOMMENDATIONS

5.0 Introduction

The main objective of the study was to assess the customer service practices in United Bank of Africa (UBA) using Tanoso Branch as a case study. This chapter deals with the summary of major findings, conclusions and recommendations.

5.1 Summary of Major Findings

Based on the discussion Chapter Four, the researcher found that, majority of the employees who took part in the survey were males aged between 21 to 30 years. It was also found that majority of the respondents, had been working at UBA for 5 years and below, and were first degree holders. Again, majority of the respondents opined that, admitted that UBA had customer service strategies and the formulation of customer service strategies at UBA was the responsibility of top management

Also, the respondents revealed that the bank adopted timely service delivery, was effective in the handling of complaints and customer acknowledgement and the use reliable technology as a customer service strategies of UBA. Moreover, the respondents agreed that the customer service strategies had been well communicated to all employees and that, the strategies had led to an increase in the customer base of the institution. It was further revealed by the respondents that, the bank attached some level of importance to customer service strategies that are implemented at the bank. According to the respondents, the strategies in descending order were timely service deliver, effective handling of complaints, customer acknowledgement and reliable technology and

admitted that the customer service strategies of the bank were effective in assisting the institution in achieving its goals and objectives.

On the other hand, the study revealed that majority of the customers who took part in the survey were males who were aged 21 to 30 years. The respondents revealed they had patronized UBA's services for less than 5 years. The researcher further found that, the customers were generally satisfied with the service quality dimensions of the bank, namely; reliability, responsiveness, assurance, empathy, tangibles which they received from UBA. Due to this, it was revealed that, the customers' loyalty to the bank has increased. Regression tests carried out to find out the significance or otherwise between service quality variables and customer loyalty proved that, service quality dimensions; reliability, responsiveness, assurance, empathy and tangibles are significantly related to customer loyalty.

5.2 Conclusion

Competition among institutions in the fast growing banking sector has strengthened the importance of satisfaction, quality and consequently loyalty, being customer service strategies, in the battle for winning consumer preferences and maintaining sustainable competitive advantage. It is important therefore that critical attention is given to customer service as an important strategy at ensuring growth.

From the study, a link between satisfaction level and service quality can be established that, customers' satisfaction is influenced by the level of total service quality thereby influencing their loyalty to the business. The higher the service quality, the higher the satisfaction level and hence the more customers become loyal to the business.

However, it was revealed that certain service quality dimensions fell short of customer's expectation and their items were used in the general discussions of the analysis. In spite

of all these, service quality was still found to be at its best in Barclays bank, as the service quality improvement outweighs its short falls.

5.3 Recommendations

Based on the findings and objectives of the study, the study recommends the following.

The bank should also provide loyalty programs in order to attract and retain more customers. Management should show much concern about the complaints made by customers about the technological system failure.

Since quality is not stable and is always changing according to the different needs of customers, management should make conscious effort to improve and enhance the quality of products and services to meet the satisfaction of customers by engaging in more research work.

The bank should use more customer satisfaction measurement tools such e- mail , telephone, one-on-one interviews and suggestion boxes, among others, to solicit the opinions, views and comments of customers on their products and services delivery effectively and efficient. Customers must constantly be informed through newsletters or mail about new innovations by the bank which may probably not get from another service provider.

Employees must be frequently trained and developed to effectively meet the changing needs of customers.

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APPENDIX A

UNIVERSITY OF EDUCATION, WINNEBA

COLLEGE OF TECHNOLOGY, KUMASI

QUESTIONNAIRE FOR EMPLOYEES OF UBA

Dear Sir/Madam,

Please, I am an MBA student at University of Education, Winneba. This questionnaire is designed to collect information about assessing the customer service practices in United Bank of Africa (UBA) using Tanoso Branch as a case study. Please, you have been selected a respondent to this questionnaire. This research is for academic purpose only; your identity and responses will not be disclosed. It will take about 10 to 15 minutes to fill this questionnaire.

Please tick [√] the appropriate box for your answers.

1. Background Information

Gender	Tick
Male	<input type="checkbox"/>
Female	<input type="checkbox"/>
Age	Tick
Less than 20 years	<input type="checkbox"/>
21-30 years	<input type="checkbox"/>
31-40 years	<input type="checkbox"/>
41-50 years	<input type="checkbox"/>
51-60 years	<input type="checkbox"/>
How long have you worked with UBA Bank	Tick
0-5 years	<input type="checkbox"/>
6-10 years	<input type="checkbox"/>

11-15 years	
16-20 years	
More than 20 years	
Level of education	Tick
Secondary	
HND/ Diploma	
First degree	
Second degree	

Customer service strategies

Question	Yes	No	Unsure
Does the bank have customer service strategies?			
Question	Top	middle	unspecified
What level of management is responsible for the formulation of customer service strategies?			
What type of customer service strategies are adopted by the bank?	Yes	No	Unsure
Timely service delivery			
Effective handling of complaints			
Customer acknowledgement			
Reliable technology			
Question	Yes	No	Unsure
Has the customer service strategies been well communicated to all employees?			
In terms of priority, how will you rank the strategies?	High	Average	low
Timely service delivery			

Effective handling of complaints			
Customer acknowledgement			
Reliable technology			
Question	effective	Less effective	ineffective
How would you rate the customer service strategies employed by the bank.			
Question	Yes	No	Unsure
Have the good customer service strategies led to the increase in the number of customer to the bank?			
How have these strategies led to customer service?	Yes	No	Unsure
Customer base has reduced			
Customer base has remained the same			

APPENDIX B

UNIVERSITY OF EDUCATION, WINNEBA

COLLEGE OF TECHNOLOGY, KUMASI

QUESTIONNAIRE FOR CUSTOMERS

Dear Sir/Madam,

Please, I am an MBA student at University of Education, Winneba. This questionnaire is designed to collect information about assessing the customer service practices in United Bank of Africa (UBA) using Tanoso Branch as a case study. Please, you have been selected a respondent to this questionnaire. This research is for academic purpose only; your identity and responses will not be disclosed. It will take about 10 to 15 minutes to fill this questionnaire

Please select the most appropriate answer by ticking (✓)

1. Please indicate your Gender
Male [] Female []
2. Please indicate your age
Less than 20 years []
21-30 years []
31-40 years []
41-50 years []
51-60 years []
3. How long have you been a customer of UBA Bank
0-5 years []
6-10 years []
11-15 years []
16-20 years []
More than 20 years []

Scale: **STRONGLY AGREE (SA); AGREE (A); NEUTRAL (N); DISAGREE (D); STRONGLY DISAGREE (SD).**

DETAILS	SA	A	N	D	SD
RELIABILITY					
I always receive excellent service from my bankers					
Complaints are resolved promptly by my bankers					
My bankers render excellent service every time to their customers					
Tariffs and other charges are communicated to customers before they are charged.					
RESPONSIVENESS					
Complaints are acknowledged and resolved within Service Level Agreement (SLA)					
Customers are warmly acknowledged on entering the work premise					
Requests by customers are authorized promptly					
Any new product is communicated to customers					
Staff handle customers professionally					
ASSURANCE	SA	A	N	D	SD
The bank's staff exhibit a lot of confidence					
The staff treat you as an individual customer					
The staff exhibit the necessary courtesies and friendly to customers					
The staff have requisite knowledge about their products					
I will recommend this bank to friends and other relatives					
EMPATHY	SA	A	N	D	SD

Staff give you their individual attention while doing business with them					
The bank's ambience is welcoming and in line with modern technology					
The bank put customers in the centre of everything they do					
The bank has adequate staff to serve you					
The bank has a staff manage me whilst on their premises					
TANGIBLES	SA	A	N	D	SD
The bank uses efficient computer systems					
The necessary adverts of the bank's products are visible on their premises					
Staff of the bank appear in their corporate attire					
The bank's business hours are/is convenient for me as a customer					
Customer Loyalty	SA	A	N	D	SD
Over the past year my loyalty to UBA bank has grown stronger					
I believe UBA bank deserve my loyalty					
I am committed to this bank because of the quality service I receive					
I will recommend the bank to friends or relatives					