

## The Impact of Customer Care on Product Positioning: A Case Study of Ghana Commercial Bank Ltd – Kumasi, Ghana

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### Abstract

With the increasing number of financial institutions in Ghana, banks are competing to attract customers to be in business and Ghana Commercial Bank Limited is no exception. Customer care is a crucial element of business success towards the creation of products that will meet the needs of the customers. The purpose of the study was to assess the impact of customer care in product positioning at GCBL. The final sample included 10 staff members and 40 customers who were selected by randomized stratified sampling method. In order to collect the required data, a self completion questionnaire was used. The questionnaire forms were collected and analyzed. The results of the questionnaire showed that products can be positioned by treating each customer as unique. Again the bank can position its products by addressing customer complaints effectively. However there is the tendency that customers may switch to other banks if not well catered for. The study concluded that, customer care should be given a favourable consideration in the bank. The research also provides the bank with some suggestions to improve customer care and therefore, meet the demand of the customers.

**Keywords:** customer care, products position, Ghana Commercial Bank and customers

### 1.0 INTRODUCTION

Customer care is not a new thing in the history of marketing. It is used for virtually all human activities. Most prominently, in firms, organization, business, customer care cannot be ignored. Customers are the fuel and backbone of every organization and as such caring for them is somewhat an exciting task. According to Turban (2002), customer satisfaction is the feeling that a product has met the customers' expectations. Customer care is a crucial element of success in a business. Customer care involves putting system in place to maximize your customer's satisfaction with your business. It should be well noted that, every encounter or contact with customer increases the opportunity of improving your reputation with customers, just like it increases the likelihood of the customer knowing, recalling and understanding what you stand for, down in their mind and vice-versa (Dukta, 1995). The basic structure of customer satisfaction entails that the basics of customer care should be seen first, that is, the environment or the availability of help for customer should be seen. These are the first impressions that can colour the remainder of the experience. Once those variables are taken care of, the customer then worries about more specific things such as reliability of the staff, price, friendliness and the possibility of maintenance after the purchase (Kamin, 2004).

The customer experience therefore, goes from most general to most specific. The theories of customer care and satisfaction is about retaining customers. Loyalty remains the key element. It is by nature an intensely practical theory. For every organization to be successful it should be seen in a certain way in the eyes and minds of its target market or customers. Kotler and Keller (2009), defined positioning as the act of designing the organization product, service and image to occupy a distinctive place in the minds of consumers. Customer care describes the atmosphere, values, added merits and services provided to customer before, during and after purchasing and using goods and service. Good customer care provides experience that meets expectation and satisfaction. This way a customer is able to see an organization and its products in a certain way as compared to others (Brown, 2007). Customers usually know precisely what they are looking for and expecting whenever they buy manufactured product, like mobile phones, car or obtain a service like hospitality service or banking services. Customers, at many times, make choices on some particular features of the products handled or experienced. Customer care is all those activities or service provided by the sellers which have value for the buyer. That is

increasing customer satisfaction and encouraging patronage and loyalty between the parties.

Every organization, business owners and managers need customers in order to survive. Caring for customers and addressing their needs and wants can be said to be one of the basic back bones of every organization that wants to stay in business. According to the free management library, increasing competition is forcing companies to pay more attention to satisfying customer as well as customer care. Providing your customers with poor customer care can cause a chain of events that can leave your organization without enough clients to survive. In the most severe cases, providing poor customer care can even cause a company to shut down.

However, Ries and Trout (1980), shows how consumers are bombarded with plenty advertising and brand campaign yet consumers acquire distinctiveness in these over communicated societies, where there is much advertising and campaigns for customer. This holds that position plays a major role in addressing customer's needs. Many businesses have collapsed because managers could not identify problems in advance or because they failed to properly take care of their customers. One factor common to all organizations of today is that, they have all oriented themselves to addressing customers' needs and wants and as such they all think customer care. Hence considering criticism towards customer care, it is relevant to analyze the impacts of customer care on product positioning. The purpose of the study was to assess the impact of customer care in product positioning. Specifically;

- To examine whether customer care can be used to position a product
- To explore the impacts of customer care in organizations.
- To define the consequences of inadequate customer care to an organization.

## **2.0 LITERATURE REVIEW**

### **2.1 *The concept and definition of customer care***

According to Donaldson (1995), customer care is all those activities provided by the seller which have value thus; increasing customer satisfaction and encouraging patronage and loyalty between the parties. Customer care is a crucial element of business success. Every time you have contact with your customers you have an opportunity to improve your reputation with them and increase the likelihood of further sales. Customer care involves putting system in place to maximize your customer's satisfaction with your business. It should be a prime consideration for every business, your sales and profitability depends on keeping your customers happy. Blankson (2009), views customer care as more directly important in some roles than others. For receptionist, sales staff and other employees in customer facing roles, customer care should be a core element of their jobs description and training and a core criterion when recruiting.

Cluttbuck and Kernighan (1991) argued that, most of the relevant experience we have can bring to bear on customer issues come from the way we ourselves have been treated or mistreated as customers. According to them, customer care involves a complex series of relationship between customers, individual employees and the organization. They further stress that, customer care is primarily, a means of establishing a customer supportive attitudes and behaviour for the customer. The importance of customer care in other areas of your business should not be neglected, for instance, the warehouse and dispatch department may have minimal contact with your customers but their performance when fulfilling orders has a major impact on customer satisfaction with your business. A huge range of factors can contribute to customer satisfaction, but your customer (both consumers and other businesses) are likely to take into account:

- How well your product matches customer needs.
- The value for money you offer
- Your efficiency and reliability in fulfilling order.
- The professionalism, friendliness and expertise of your employees.
- How well you keep your customer informed.
- The after-sales service you provide.

According to Brown (2007), in order to be successful, there is the need to see the business through the customer's eyes. This can be done by accessing what customer want and need, employing friendly staff and other criteria. These criteria are made up of the following.

- Accessibility
- Availability
- Agreeability
- Accountability

### **2.2 *The nature and scope of customer care***

"Customer care lies at the heart of marketing a service product for profit" (Clarke, 2000). According to him, customers' opinion on the level of service a company provides, will be directly influenced by how they are dealt with as a person. For this reason, customers can change their opinion of a firm very quickly for good or bad. However in service marketing, the interaction between customer and employees is referred to as interactive

marketing. According to Gilmore (2003),

*“The physical appearance of the staff in terms of being clean, tidy and identifiable as staff is import and also the more intangible aspects of appearing to be professional depend on staff attitudes, actions and ability to carry out the service role in relation to all aspects of the service delivery”.*

In view of this, he further stressed that, there is the need to provide the hotel staff with an appropriate uniform or something to identify them with the hotel such as a name badge. He also argues that, because of people-dependency on customer care in hotels, the quality of face to face interaction and the frontline company staff has major influence on customers’ perceived quality customer care. Gronroos (2000), included that, Reputation and credibility of an organization can affect customer experiences. Gronroos further emphasized that, the reputation and credibility of the organization would make customers believe that the service provides business can be trusted and gives adequate value for money, and it stands for good performance and value which can be shared by customer and the service provider.

### **2.3 Using customer care as an instrument in product position**

What a strange word, “positioning”. The origin of position is shrouded in the fog of history. The popular marketing writers, Jack Trout and Al Ries, started talking about position or positioning in 1972 or there about and took credit later for having invented positioning. However, I believe that positioning was an emerging concept and a term, in a least limited use, within the marketing and advertising community at the time that Trout and Ries first wrote about it. Certainly, the basic concepts of positioning were not new in 1972. The term “positioning” was described by Trout and Ries as the basic position in the customer’s mind occupied by a brand.

#### **2.3.1 Perceptions**

Consumers hold a complex set of perception, impression and feeling for a particular product that compares with competing product. These perceptions, impressions and feelings do not emerge randomly but companies work thoroughly on influencing them in order to differentiate from other companies’ products.

#### **2.3.2 The concept of positioning**

Product positioning is about consistency in consumer perception. It is a marketing concept popularized by Ries and Trout (1980) in their book ‘Positioning: the battle for you Mind’. Very simply, positioning is about creating an identity in the mind of the customer: customers have vast choice of products and the overall perception of the product is critical in getting consumer to purchase a specific product. According to Kotler, “positioning is “the way the product is defined by consumer on importation attributes – the place the product occupies in consumers’ minds relative to competing products” (Kotler, 2002). Ries and Trout (1980), suggested that, consumer look for consistency in product association and once an impression has been formed of a product, repositioning a consumer’s perception of a product is very difficult. Positioning is equally important for brands as for products. However, the terms “positioning” and “marketing strategy” should not be used interchangeably. Rather, positioning should be thought of as an element of strategy, a component of strategy, not as the strategy itself. The term “positioning” is and should be, intimately connected to the concept of “target market”. That is, a brand’s positioning defines the target audience. For example, an airline could position itself against other airlines, which defines the target audience as airline travelers. How you position a product may defines who and what the target is. The positioning possibilities that exist for any given brand or service are almost infinite in number. Some commonly used positioning strategies are:

- ❖ Positioning against a broader market; for example, positioning a bicycle brand as a substitute for the automobile, rather than as a substitute for other brands of bicycle.
- ❖ Positioning against a price segment of the market; for example, positioning a car brand against a usage segment of the market; for instance, positioning a brand of cooking oil as the very best brand of oil for frying chicken.

#### **2.3.3 How one arrives at an optimal positioning for a given product**

The search for an optimal positioning begins in the mind of the customer and it is here that we must turn to marketing research for help. However, before a company is able to position its product, a target audience must be identified (Dutka, 1995). This is the role of market segmentation. The process of market segmentation involves dividing a large market into smaller groups of potential buyers with similar demographic and psychographic characteristics. After having segmented the market, a target group must be found and differences to competing products must be identified. Once this is done marketers can start working on promoting the identified differences. This is done by managing the way consumer view the company and its products. In doing so it is crucial to achieve a clear and distinct image of the product in the minds of consumers, an image that contrast with competing products.

### **2.4 The impact of customer care**

One element common to all organization observed successfully today is that, they all oriented themselves to their customers needs and they think customer care (Clutterbuck and Kernaghan, 1991). Below are some of the impacts that can be enjoyed by implementing customer care activities.

- Improved reputation: this involves using effective customer care implementation as a

guarantee to secure and enhance the hard won good-will and image of the company over the years.

- Repeat business: Customers whose need and wants are served effectively and cared for tactfully are bound to repeat their chances of doing repeat purchase, business with the company.
- Fewer complaints: ever changing needs and wants of customers taken care of, effectively and efficiently, is enough tool for reducing enormous complaints that the company stands to receive from customers who are dissatisfied (Kamin, 2004).
- Profit from referrals: Satisfied and delighted customer stand the greater chance to do word of mouth advertising or promotion for the company that is obsessed about the needs and wants of customers and take steps in serving them (Kotler and Keller, 2009).
- Customer loyalty: According to Lewis (1995), “the implementation of customer care activities leads to customer loyalty through satisfaction”. Lewis argued that, taking good care of present customers can generate repeat and increased business and may lead to attraction of new customers through positive word-of-mouth communication.
- Competitive advantage: According to Donaldson, (1995)” the effective implementation of customer care activities could serve as a source of competitive advantage”.

#### **2.4.1 Other impacts of effective customer care**

- Customer can serve also as a source of employee satisfaction that enhances performance and enables the organization to retain precious human resources.
- Furthermore, customer care serves as a way of maximizing positive ‘word of mouth; promotion by customers on the basis of their experience.
- Customer care can serve as a source for obtaining vital feedback information on customers’ expectations and experience (Clutterbuck, 1992). This can then be used to support more effective and efficient marketing activities in future.

#### **2.5 The consequences of inadequate customer care to an organization**

All business (2007) an online resource for business managers explained that, good customer care is essential for success. When customers are dissatisfied with a company’s customer care activities, it can have negative effects on the business. As such, business owners must identify and resolve bad customer care practices in an organization. Bad customer care occurs when a customer is not satisfied with services obtained from an organization and also when a customer is not properly treated as expected. Customers will not feel like they have being treated fairly or listened to and may think their concerns have not been addressed by employees of a company.

According to the free management library, increasing competition is forcing companies to pay more attention to satisfying customers as well as customer care providing your customers with poor customer care can cause a chain of events that can leave your organization without enough clients to survive. In the most serious cases, providing poor customer care can even cause a company to shut down (Dukta, 1995).

- Low sales: making sales is ultimately what produces revenue for an organization. When a customer purchase a product, it is important that a high level of customer care is provided at the point of sale as well as following the sale. When customers are ready to make a purchase, you should be pleasant while answering all of their questions. Furthermore, after they have purchased your product, if they come back to you with any concerns, make sure to answer them promptly because, if you don’t, you will lose their business.
- Lost market share: when you provide poor customer care, you will lose market share. Your competitors will begin to take over your customers. A disgruntled customer will quickly spread the word about the poor customer care he received from your company.
- Decreased profits: bad customer care can lead to decreased company profits. When profit tumble, stock value can decrease as well. This will adversely affect shareholders.
- High complaints: customers will complain if they do not feel like they are receiving good customer care.
- Negative reputation: first and foremost, bad customer care will automatically give your business a bad reputation. Unhappy customers will not only recount their unpleasant experience to everyone they know, but also have access to hundreds of ways to take their complaint viral (Maxine, 2004). Word of mouth is nothing compared to the millions of people who visit customer care watchdog sites like the consumerist.
- Loss of customers: Unhappy or upset customers tend to not return to the business after experiencing bad customer care. Some people will go as far as to convince everyone they know to also boycott your business. It is common knowledge to marketers that, it costs less to retain a customer than to find a new one, so offering superior customer care can actually reduce your costs in marketing and customer-retention initiatives.

- Loss of revenue: Bad customer care can add unexpected cost to your business in the case of law suits, refunds and discounts.

### **2.6 Ways to improved customer care**

- Building a good reputation for the organization: the good reputation of a company can help it generate income because people know that they will receive product. A poor reputation can be harmful to a company because people will not use the company if it is known for something like poor customer care.
- Word of mouth: this is important to the success or failure of any business. A negative reputation regarding customer care will steer customers to competitors.

Below is some of the benefit that could be enjoyed by a service industry as a result of implementing customer care activities.

- Fewer complaints: ever changing needs and wants of customers taken care of effectively and more efficiently is enough tool of reducing enormous complaints the company stands to receive from customer who are dissatisfied.
- Profit from referrals: satisfied and delighted customers will refer your products to others, talk about your company and advertise your products through word of mouth communication (Kotler and Keller, 2009).
- Competitive advantage: according to Donaldson, (1995) “the effective implementation of customer care activities could serve as a source of competitive advantage”.
- Improvement in service quality: Clutterbuck and Kernaghan, (1991) argued that, customer care is a basic approach to standards in service quality. In the hotel industry, customers tend to make complaints ranging from the hotels premises to the attitudes of employees.

## **3.0 METHODOLOGY**

### **3.1 Research Design**

Descriptive sample survey was employed to study customer care management of Ghana Commercial Bank Limited, Ahinsan branch. This design was used for the study because it helps in discovering the real state of affairs or events as it exposes what is on the ground in the case of the study. The assessment of the situation was through serving questionnaires to the customers and workers of Ghana Commercial Bank Limited, Ahinsan branch. This was to survey and learn about people’s knowledge, beliefs, preferences and satisfaction and to measure these magnitudes in the general population.

In order to make sure that data collected was adequate, reliable and accurate procedures were adopted. However, the survey employed was both qualitative and quantitative in nature. With quantitative methods, participants were allowed to describe what was meaningful to them using their predetermined categories. The essence of qualitative research is that it is flexible. Questions are asked in an open ended way and findings are analyzed as data were collected. This means that the design of the study can be continuous to follow up significant findings as they arise.

Data was gathered from primary and secondary sources. In order to make sure that data collected was adequate, reliable and accurate certain procedure were adopted. The primary data included questionnaires administered to customers and the management of Ghana Commercial Bank Limited, Ahinsan branch. Interviews were also conducted to add up to the responses from the questionnaires. Secondary data were gathered from the internet, library materials, newspapers, published books and journals.

### **3.2 Population and Sample**

The target population comprised the staff and the customers of Ghana Commercial Bank Limited, Ahinsan branch. In gathering the data for the study, the population was divided into two categories; the management and the employees and the final users or customers of Ghana Commercial Bank Limited, Ahinsan branch. Since it was not possible to deal with the whole target population due to access, effort was made to sample a reasonable number of people, which gave a representation for the research. A final sample size of 50 respondents made up of 40 customers and 10 employees was chosen for the study. Stratified random sampling techniques were adopted to select 40 customers out of the numerous customers of Ghana Commercial Bank Limited, Ahinsan branch and 10 employees of Ghana Commercial Bank Limited, Ahinsan branch. On the part of the employees, purposive sampling was further used to select those employees because they had the needed information. In all, 50 respondents formed the sample for the study.

### **3.3 Data Collection Procedure**

Questionnaire was designed to collect data from the customers and the management of Ghana Commercial Bank Limited, Ahinsan branch. The questionnaires comprised two sections. Section (A) dealt with a set of items designed to elicit information on the views or perception of Ghana Commercial Bank Limited, Ahinsan branch. Section (B) covered items that focused on the factors and the impact of customer care in Ghana Commercial

Bank Limited, Ahinsan branch. Five questionnaires were pre-tested using five customers of Ghana Commercial Bank Limited, Ahinsan branch. Copies of the questionnaire were personally delivered to respondents who responded to them, after which they were retrieved for analysis. The collected data were statistically analyzed using the Statistical Package for Social Sciences software's (SPSS) and MS Excel. Representative like figures were used to ensure easy and quick interpretation. Data from the completed questionnaires were checked for consistency. The open-ended items were grouped based on the responses given by the respondents. The items were coded using Statistical Package for Social Science (SPSS). Descriptive statistics indicating frequencies and percentages were used to present the result in figurative from.

#### 4.0 RESULTS AND DISCUSSIONS

To deal well with the main focus of the study, the demographic information was infused into drawing conclusions of the various findings.

##### 4.1 Using Customer Care to Position a Product

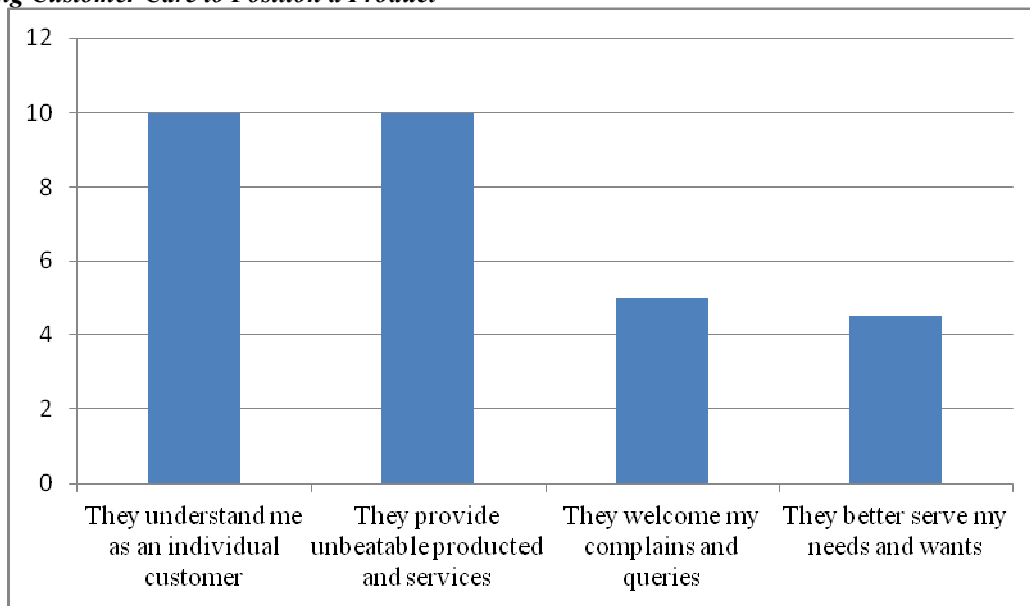


Figure 1: Customers opinion on how GCB influences their loyalty

Figure 1 indicates how the loyalties of GCB bank customers are influenced by customer care activities. From the figure 10 customers stated that, they are loyal to GCB Bank because the bank treats them uniquely as individuals. Also 10 respondents said that, they are loyal just because GCB provides unbeatable services like no other bank. Again, 5 respondents agreed that, because GCB provides unbeatable services like no other. Again, 5 respondents agreed that, because GCB bank welcomes like no other bank. Again, 5 respondents agreed that, because GCB bank welcomes their complaints and handles them with care, they will forever stay loyal to the bank. Lastly 15 customers claim that, GCB bank effectively serves their needs and wants, they will always be loyal to the bank.

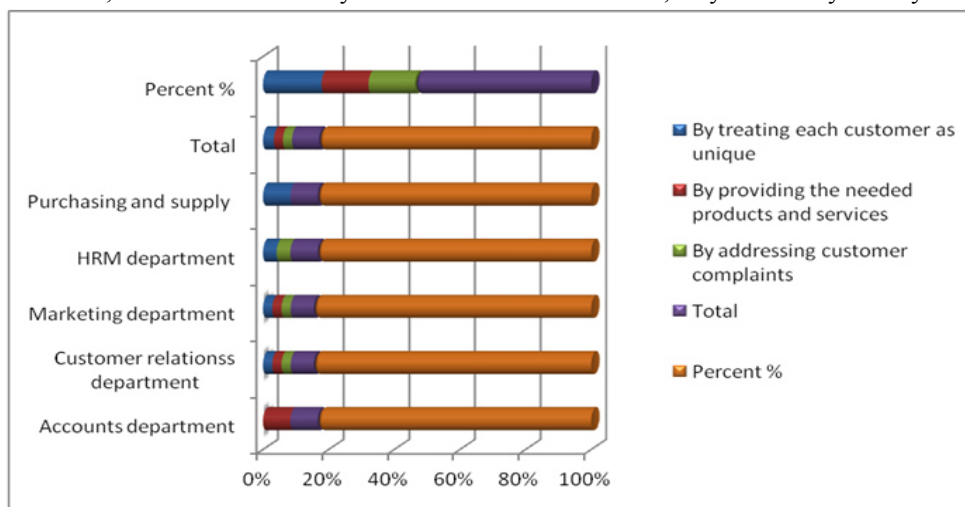


Figure 2: management's opinion on using customer care to positioning a product

From figure 2, among the 10 sampled staffs, 1 respondent from the accounts department answered that, it is possible to position a product by providing the needed products. Another respondent from the marketing department supported that view while other 2 respondents from the marketing department stated respectively that, products can be positioned by providing the needed products and services and by handling customer's complaints effectively. The responds from the customer relations department representing 30% tallied exactly with the assertion of the marketing department. Also the H.R department representing 20% held respectively that, addressing customer complaints and treating customers as unique, will help the organization to use customer care to position a product. Lastly the purchasing and supply department representing 10% responded that, it is possible to use customer care to position a product by treating each customer as unique.

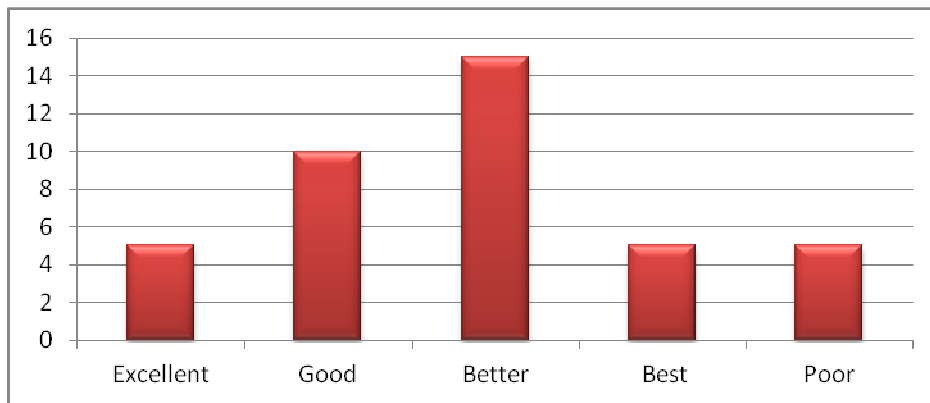


Figure 3: Customer ratings on GCB bank customer care activities

Figure 3 explains customer's ratings pertaining to GCB bank's customer care activities. It can be seen from the figure that, 15 respondents, holds that, the customer care activities of GCB bank is better than any other bank. Ten said GCB is good in pursuing customer care activities, while 5 respondents said GCB's customer care activities are excellent than other banks. On the contrary, 5 said it is poorer than other banks while another 5 also indicated it is better than other banks. The research found that, although it may sound very intriguing to talk about customer care in product positioning, many factors proved that, customer care can be used to position a product. From the analysis, products can be positioned by treating each customer as unique. Again organization can position its products by addressing customer complaints effectively. The analysis also showed that, the most effectively way to position a product using customer care is to provide customers with the needed product that meets the customer's expectations and even if possible overwhelm their expectation.

#### 4.2 The impact of customers care on product positioning

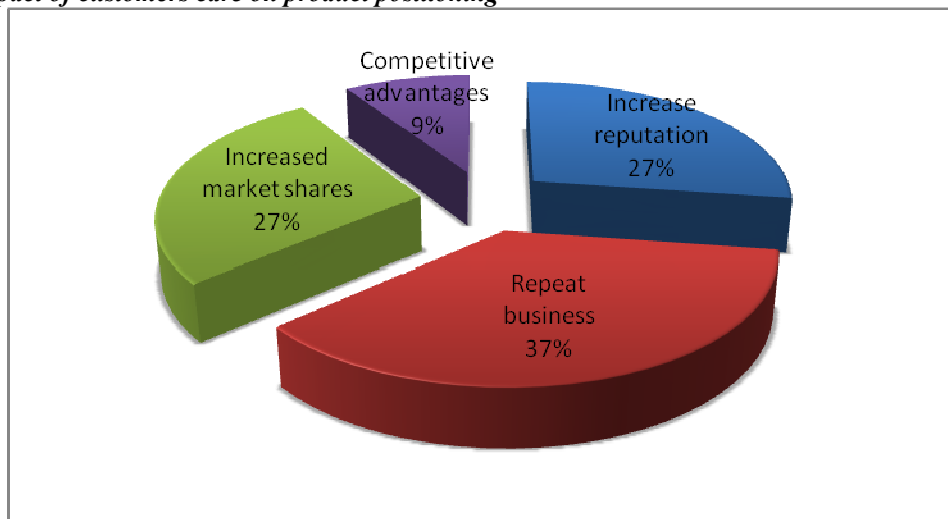


Figure 4: Management response on impact of customer care

Figure 4 defines management's responses pertaining to the possible benefits of customer care to GCB bank. On this note, 2 respondents indicated that, increased in market share is one of the benefits that GCB bank can derived from perusing customer care activities. Adding to this, 4 said, happy and satisfied customers may always repeat their business with GCB. Furthermore, 3 explained that, the reputation of the bank can increased positively if customers are been well taken care of. Lastly, a respondent suggested that, the bank can gain competitive advantage over its competitor if it serves its customer as they deserve and even more.

Table 1: Opinion on the impacts of customer care on positioning

Impact of customer care	Frequency (%)
Fewer complaints	12 (24)
Profit from referral	17 (34)
Competitive advantage	6 (12)
Customer loyalty	10 (20)
Creation of good reputation	5 (10)
<b>Total</b>	<b>50 (100)</b>

Table 1 shows customers and management view on the possible impacts of customer care. Out of the respondents, 12 comprising of 10 customers and 2 staffs agreed of fewer complaints. Seventeen (17) respondents comprising of 15 customers and 2 staffs of the bank indicated profit from referrals. Six of them pointed out competitive advantages. Again, 10 respondents, comprising 7 customers and 3 staffs suggested customer loyalty whereas the remaining 5, constituting 3 customers and 2 staffs suggested the creation of good reputation. In line with issues concerning the impacts of customer care to an organization, it can be said that majority of the respondents agreed to the works of Kotler and Keller, (2009) that Competitive advantages, customers loyalty, greater job security, profit from referrals, fewer complaints and improved reputation are some of the benefits that a bank can derive for adopting customer care. The analysis proved that, on customers and management point of view, fewer compliant, profit from referrals, greater competitive advantages, customer loyalty, decrease in customer switch and creation of good reputation can all be realized from good customer care.

#### 4.3 Consequence of inadequate customer care

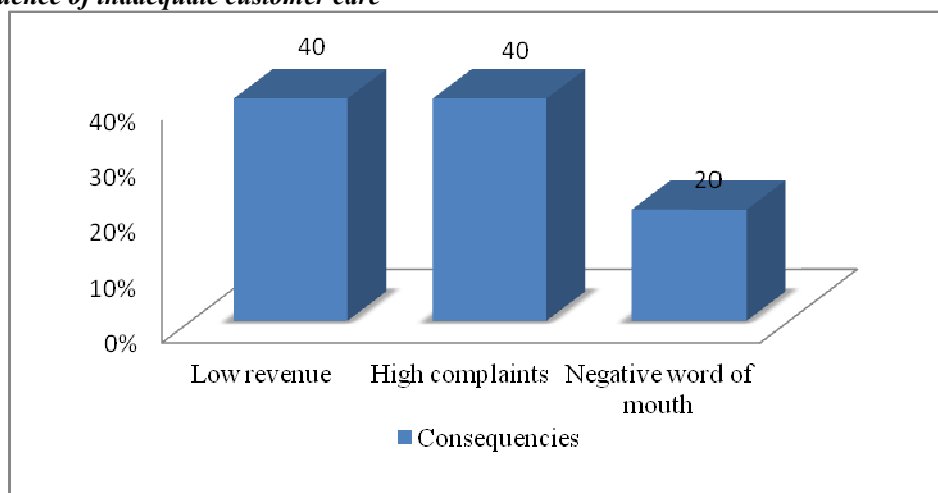


Figure 5: Management's opinion on consequences of inadequate customer care

In figure 5, the researchers solicited the opinion on consequence of inadequate customer care from 5 staffs of GCB bank. Two (40%) respondents from the marketing department said inadequate customer care can lead to low revenue. Again, 2 others from the Accounts department made it clear that, high complaints on the part of customers can be the result from inadequate customer care. Lastly, a respondent from the customer relations department suggested that inadequate customer care can contribute to negative word of mouth. It can be explained that the organization can suffer great consequences if customers are not well taken care of. Figure 6 also shows the possible actions customers may take if they are not served duly as they deserve. Of these, 15 (37.5%) respondents said they will switch to other banks. Again, similar number also said they will stop doing business with the bank. Lastly, 10 indicated that, they will add another bank to GCB bank if they are not taken care of as customers.



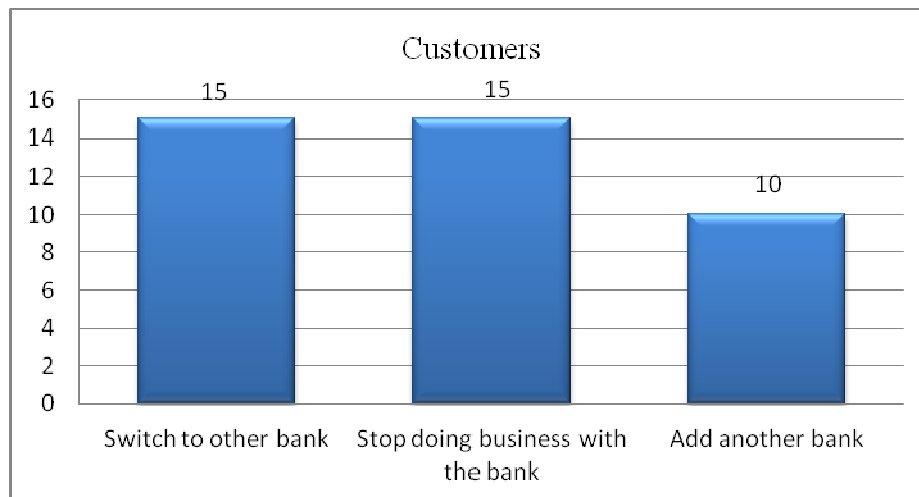


Figure 6: Customers opinion on possible action they may take pertaining to inadequate customer care

To address the consequences of inadequate customer care, the respondents agreed to the works of the free management library, that, loss of revenue, loss of customer, negative repetitive, high complaints decreased profits, lost market share, low sales are some of the consequence of inadequate customer care. Apart from the works of the authors, respondents also said that some of the consequences of inadequate customer care can count for customer switch, decrease in market share, reduction in sales and revenue, high complaints, bad reputation and negative word of mouth are factors that comes about as a result of inadequate customer care.

## 5.0 Conclusion

On the basis of the study conducted at the Ghana Commercial Bank limited (Ahinsan branch) on “The impact of customer care on product position” the following general conclusions were made. From the results, it is quite obvious that customer care can be used to position a product. Also quality delivery of services is very important to the bank in this era of competition. Again, the researchers found out that, upon the various benefits of customer care, the bank under consideration seems to be doing its best in implementing customer care but have some serious challenges that need to be addressed quickly to retain their customers. Pertaining to consequence of inadequate customer care most respondents said they attempted to switch, because of past negative experiences like maltreatments from employees and incompetence’s in services delivery. More than half of the respondents confirmed this. On the other hand, some of the customers were also ferrous with the way complaints are inappropriately handled. On the question of what customers think will be a benefit to GCB bank if they serve their customers dully as they deserve, the bank may get profit from referrals with fewer complaints that will lead to the creation of good reputation for competitive advantage over other banks. This means that if customers are dully taken care of, the bank under study will benefit a lot form customer care.

## 6.0 Recommendations

Despite all the major flaws that the bank faces in this competitive business world, the research believes that, the following recommendation can be of great help to the bank in using customer care to position a product.

- Because positioning goes hand in hand with perception, the bank must concentrate much on improving its relationship with its customers. This is in the views that the perceptions of customers are sometimes influenced by the relationship that exist between an organization and its customer.
- Also, Bankers should be trained to understand that, customers form part of the engine that triggers growth in the bank and as such, the way and manner a customer is treated may live certain positive or negative impression in the mind of the customer and therefore customers should not be treated as toy pictures.
- On the basis of customers’ recommendation, the bank should set up a committee that solely sees to analyze the recommendations of customers so as to have an integrated solution for every complaints made by a customer. Delays should be minimized or completely eliminated.
- Management should favour the idea of customer care as one of the ways they can use to position their products. Hence maximum efforts and funds should be channeled towards implementing better customer care in the bank.
- Management should recruit enough staff to serve the entire customer base of the bank.

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