An Assessment of the Application of Customer Service in Small and Medium Scale Enterprises in the WA Municipality, Ghana

Felicia Naatu^{1*} Solomon A. Anafo² Lydia F. Nsubugah³

- 1. Department of Procurement and Marketing, School of Business and Law, University for Development
 - Studies, P.O. Box UPW 36, Wa Campus, Ghana Department of Mathematics, Faculty of Mathematical Sciences, University for Development Studies, P.

O. Box 24, Navrongo, Ghana

3. Department of Law and Legal Studies, School of Business and Law, University for Development Studies, P.O.Box UPW 36, Wa Campus, Ghana

Abstract

2.

The role of the customer has been established as a key stakeholder of organisations. Following keen competition among firms, marketing managers use a series of customer service activities designed to ensure their products or services meet customer expectation. Small and Medium Scale Enterprises (SMEs) dominates the economic activities of the Wa Municipality with keen competition but has over the years lacked attention by empirical research on their application of quality customer services. This paper seeks to contribute in bridging the gap in literature on how SMEs deliver services with customer service practices in the Wa Municipality. A survey was conducted on 83 managers of SMEs selected at random in the Wa Municipality. Results were analysed using descriptive statistics and non-parametric (Kendall's Coefficient of Concordance Test) statistical procedures. Firms were observed to have shared mixed characteristics. They find good customer service and communication of messages that are consistent with deliveries critical to their business success. However, the results suggests that firms lack good application of management practices in the area of ensuring quality customer service delivery. The results have useful implications for the development of SMEs in the Wa Municipality.

Keywords: Good Customer Service, Small and Medium Scale Enterprises, Kendall's Coefficient of Concordance Test

1.0 Introduction

Quality Customer service remains one of the key elements of competition among business units the world over. Satisfied customers are central to optimal performance and financial returns (Zeithaml&Bitner 1996). In many instances, business organizations elevate the role of the customers to key stakeholders over the past years, while emphasising that their views are often considered in strategic planning efforts. Marketing managers today consider customer satisfaction as a key driver for enterprise performance (Bennett & Rundle-Thiele, 2004). At all times, firms are changing and will continue to change based on the strength they place on their customers (Institute of Charted Accountants Ghana 2010). Marketing managers therefore, use a series of customer care activities designed to ensure that the product or service meets customers' expectation (Turban *et al.* 2002). Under this premise, managers are more interested on customer reaction to marketing mixes and how that shapes their buying behaviour.

The concept of quality customer service and customer relationship management has hence, been given much attention most particularly by well-developed firms (Cook 2008). In agreement with this, firms' managers ensure a positive commitment from every worker of their organizations towards a good/quality customer service delivery (Boachie-Mensah 2009). The purpose is to maximize their objective functions by closing the gap between customers' expectation and their experience (Lancaster *et al.* 1999). In recognition of this, firms currently are progressively implementing customer relationship management systems to improve their interactions with their customers (Rigby *et al.* 2002) thus implying a direct association between relationship management and customer care (IBF Management 2004). Firms that are at the competitive front build good customer relationship by identifying their needs and on that basis offer better responses through good customer care services.

In Ghana, the role of Small and Medium Scale Enterprises (SMEs) in economic transformation has been recognized (Kayanula&Quartey, 2000). SMEs are divers by industry of operation but are similar in terms of ownership and management, quantity of output, employee size and sales volume (Quartey 2001). The upper limit employees do not exceed 100 for medium scale enterprises and 29 for those considered as small scale (Steel & Webster 1990; Aryeetey*et al.* 1994; Mensah 2000; Quartey 2003). More than 90% of registered enterprises in Ghana fall under this category (Mensah, 2004), thus justifying their role in employment creation. Estimates show that about 80% of the economically active population in Ghana work in enterprises considered as small and medium scale (Ghana Statistical Service 2008). Successful growth of individual enterprises therefore, requires

good application of customer care services to remain in business in order to contribute towards economic development.

Past and present economic development efforts in Ghana have provided an enabling environment for SMEs through the establishment of institutions such as the National Board for Small Scale Industries (NBSSI), the Business Advisory Centre (BAC), and the GRATIS Foundation (Mensah 1996; Mensah 2000). The major role of these institutions includes capacity building in business management. They facilitate access to investment resources especially at initial stages of enterprise development. Many of these institutions have now turned attention on building the capacity of SMEs in professional business operations with much focus on quality customer service.

In the Wa Municipality, majority of business organisations fall under the definition of micro, small and medium scale enterprise. They operate mostly in the informal sector (Mahama&Bashiru 2014) with their activities covering trading (buying and selling), manufacturing and service (Sekyi*et al.* 2014). Despite the significant role of customer care service as a key driver for the success of business organisations, empirical studies in the Wa Municipality have given it little attention. Available literature on customer services in the Wa Municipality exclusively concentrates on medium scale enterprises, especially, those operating in the service sector. Such studies (e.g Abdul Mumin*et al.* 2012; Saana*et al.* 2014; Nkuah*et al.* 2015) have their main focus on customer satisfaction or loyalty with service firms. Besides, other related studies on SMEs in the Wa Municipality (e.gNkuah*et al.* 2013; Benard*et al.* 2014; Agbenyo 2014; Seky*et al.* 2014) only addressed issues with respect to firms' access to capital or the role of financial institutions on firm performance. As a result, there is an existing gap in literature on how SMEs that operate outside the service (especially, banking and telecommunication) sector in the Wa Municipality apply good customer services. The objective of this study is to assess SMEs application of customer services in the Wa Municipality of the Upper West Region of Ghana.

2.0 Literature Review

Cook (2008) and Levy et al. (2012) posits that many organizations across the globe place increasing emphasis on excellent customer service as a means of building customer loyalty and developing a sustainable competitive advantage. According to Levy et al. (2012), good services do not only keep customers returning to a business but generates positive word-of-mouth which attracts new customers. Customer service covers all aspects of the customer and the supplier relationship (Boachie-Mensah 2009) and hence seeks to close the gap between client expectations and experience (Lancaster et al., 1999). The concept of customer service according to Clutterbuck (1998) represents a basic approach to the standard of service quality. This implies that the role of customer care in business development is important as captured by Whiteley (1991) that the voice of the customer is crucial for business planning and control. Cook (2008) again maintained that a company's ability to attract and retain its customers is a plus to the growth of the company. A firm's ability to remain in business is a function of its competitiveness with other firms for customers and its ability to retain customers from the competition. To achieve this, firms need not only to maintain quality customer service but to extend their service to relationship management (IBF Management 2004).

Customer relationship management is gaining impetus in academic and business literature that can enforce sustainable competitive advantage. According to Thompson (2004) customer relationship management attained a greater recognition in the mid – 1190s, and has now attracted wider application in the era of information technology. It improves the satisfaction level of customers, retain existing ones and leads to a rise is customer loyalty (Barbara 2011). The ultimate goal of customer relation management is to increase profitability and this can be attained through offering quality services to customers. Bavarsad (2013), Kunar and Petersen (2005), Khojeh (2013) and many other studies all conclude that the customer is a key asset in business needs and must be satisfied through good care and relationship management. Chen and Popovich (2003) are of the view that firms will reap a lot of success by implementing customer relationship management. However successful implementation is intangible to many firms as the process appears to be cumbersome. Thompson (2004) points out that the fundamental drivers of customer relationship management have not been given the needed attention by firms. Most often than not, firms do not truly understand what really goes on in the customer's mind and hence poses a threat to most businesses that do not put weight on customer expectations (Nabi 2012).

Ernst and Young (2013) stated that, a clear understanding of consumer behaviour especially what the customer needs in an organization will drive profitable growth strategies. This position implies that firm performance cannot be independent of customer care services. Consistent with this proposition, William (2005) argues that genuine commitment to customers at all levels should be considered as a basic practice among firms' managers. If the customer is really important to organizational success as put forward by literature, then the argument

proposed by Thompson (2004); that the relationship between the customer and the service provider should be managed has implications for quality customer service. Thompson (2004) provides that customer services cannot operate holistically without adding or implementing aspects of customer relationship management thus implying a positive correlation between the two variables. Customer services and customer relationship management when implemented establishes a great pillar in sustaining businesses success (Johns 1994; Lancaster, 1999; Davenport *et al*, 2001; Gebert*et al*, 2003, Chen and Popvich, 2003; Boachie-Mensah, 2009).

According to Boachie-Mensah (2009) a customer level of satisfaction; the difference between the type of service expectation and experience depends on whether his or her expectation is high or low. A customer that received quality service in a particular shop would expect similar or better treatment in a different shop. Customer service is the most basic approach to the standard of service quality (Clutterbuck, 1998). Studies (e.g. Barbara, 2011; Mohammed and Rashid, 2012; Thompson, 2004; Ernst and Young, 2013) reveal that a key reason for the success of businesses is the ability of their managers to focus keenly on the delivery of quality to customers. This brings to the fore the need to outline the ingredients of quality customer services.

Customer service stands as the number one factor that differentiates one firm from another that operates similar business (Boachie-Mensah, 2009; Institute of Charted Accountancy Ghana 2010) because good customer care such as Total Quality Management (TQM) attracts and retains customers in business. Edwards (2009) argues that working efficiently and effectively in business has grown above the limit of just customer service. In his justification, one action that can change a new or dissatisfied customer into a loyal one includes satisfying the variables of TQM. The approach in business employs customer service to give excellent service. By placing the customer at the centre of all business activities, success and profitability can be achieved by providing equal amount of the following: quality, availability, service support, reliability and value for money (Lancaster *et al.* 1999). Five customer service characteristics that affect perceptions of service quality are reliability, assurance, tangibility, empathy, and responsiveness (Levy *et al.* 2012). For total quality management to be fulfilled, variables such as total commitment from staff, customer orientation, commitment from the top management, adherence to standard processes and procedures must be prioritized (Boachie-Mensah, 2009).

Dooley (2003) points out that, it cost businesses up to about 15 times higher to gain a new customer than to retain an already existing customer. According to this author, it is therefore, paramount for an organization who wants to remain in business to implement and practice seven steps to ensure proper delivery of excellent customer service: (1) research into your customer to tailor your services, (2) Greet your customer by name or title whenever the need arise, (3) Show that you value your customer (4) Ask how you can help, (5) Listen to your customer to identify real needs, (6) Help the customer by fulfilling their needs and (7) Add the extra touch that invites customers back.

Levy *et al.* (2012) also suggested that, the approach to achieve a sustainable customer service advantage is to offer a combination of personalized and standardized services. They further identified four steps for providing good customer service which includes; (1) *knowing what customers want*; by developing a better understanding through research, increased interactions with customers, and improved communication between management and customer service personnel. (2) Setting service standards based on customers' perception instead of internal operations and developing systems for delivering quality service. (3) Meeting and exceeding service standards by motivating and empowering service providers with the requisite skills, knowledge and systems for quality service delivery and (4) Communicating the service promised through the management of customer expectations and realistic commitments.

Because of the inconsistent nature of service provision, service failure is often bound to occur. However, these problems and complaints serve as important sources of information that enables service providers opportunities to correct their errors and increase customer satisfaction by listening to the customer, providing fair solution, and resolving the problems quickly.

Person-to-person interactions usually have stronger influences on how customers perceive their experience. This confirms the steps of both Doorley and Levy et al. However, the fact that no study is conducted in the Wa Municipality on firms' application of these customer services justifies the relevance of this study.

3.0 Methodology

3.1 Study area

The study was conducted in the Wa Municipality of the Upper West Region, Ghana. The Wa Municipality is one of the local government areas that make up the Upper West Region. It shares administrative boundaries with: the

Nadowli District to the North, the Wa East District to the East and South and the Wa West District to the West and South. It lies within latitudes 1°40'N to 2°45'N and longitudes 9°32'W to 10°20'W. The Wa Municipal has landmass area of approximately 234.74 square kilometers, which is about 6.4% of the region's land area (Wa Municipal Assembly, 2012).

About 54.8% of the population aged 15 years and older is economically active. Among the labour force, 91.5% is employed. Of the employed population, the highest proportion (29.3%) is engaged in agriculture; 25.7% is engaged in service and sales; 18.5% in craft and related trades and 8.5% engaged as professionals. Highest proportion (53.1%) of the labour is self-employed without employees, 22.1% is employed with employees, 12.4% is contributing family workers and 5.0% is self-employed with employees. The private informal sector is the largest employer in the Municipality, employing 80.1 percent of the population (Ghana Statistical Service, 2014). The data on employment, suggests that households are engaged in business activities that fall under SMEs. In the Wa Municipality 500 of these enterprises have been registered (Seky*et al.*, 2014).

3.2 Data and variables

A survey was conducted in February 2016 to gather cross-sectional data from managers of SMEs. The primary data were collected using a semi-structure questionnaire. The data covered several variables

with much focus on management and firm characteristics. Special variables of interest were customer service strategies firms use to withstand market competition and achieve consumer retention.

3.3 Sampling procedure

A simple random sampling procedure was use to select 83 respondents for investigation. The sample frame consisted of 500 registered firms in the Wa Municipality. Availability of a comprehensive sampling frame of respondents permitted the use of random sampling. The procedure for selection followed a mathematical approach proposed by Miller and Brewer (2003) for sample size determination specified as:

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

Where n = sample size; N= sample frame and e = error or significance level. According to Ahuja (2001), an acceptable error level traditionally is up to ± 0.05 or ± 0.10 (i.e., 5 or 10 percentage point).

In this study, N = 500 and e = 10% = 0.1. Therefore,

$$n = \frac{500}{1+500(0.1)^2} = 83.$$
 (2)

Therefore, the required sample size is 83.

3.4 Method of data analysis

Data were coded and entered into a spread sheet (Statistical Package for Social Scientist). All necessary cleaning and transformation were done before analysis. Background characteristics of respondents, managerial features and strategies adopted for customer services were analysed using descriptive statistics.

Besides, main customer care strategies adopted by firms were ranked by respondents according to their preference. A non-parametric statistical procedure was used to analyse the extent of agreement among respondents on the ranking of customer services often used by firms. The purpose was to assess whether firms apply customer services and have similar preference. Legendre (2005) indicates that Kendall's coefficient of concordance (W) is a measure of the agreement among several (p) judges who are assessing a given set of n objects. The Kendall's coefficient of concordance test was used to validate the hypothesis that there exists no agreement among respondents on their preference for the types of customer care service. The procedure for the estimation of W is specified as:

$$W = \frac{12 \left[\sum T^2 - \frac{(\sum T)^2}{n} \right]}{nm^2 (n^2 - 1)}$$
(3)

Where W = Kendall's coefficient

- T = total rank score for each customer care service
- n = number of customer services activities
- m = total of number of respondents

Statement and Validation of Hypothesis

 H_0 : there is no agreement among respondents on their ranking of customer care service.

H_{1:} there is agreement among respondents on their ranking of customer care services.

The value of Kendall's coefficient (W) falls between 0 and 1; where 1 represents perfect agreement and 0 signifies perfect disagreement. The hypothesis is validated using the Ch-Square (χ^2) statistics. The test value of χ^2 is stated as: $\chi^2 = m(N-1)W$

The decision is to reject the null hypothesis if χ^2 test value is more than its critical value.

4.0 Results and Discussion

Socio-demographic characteristics: Results of the survey show that out of 83 sample managers of SMEs sampled for the investigation, 53% were males and 47% females. Respondents have an average of 28 years of age. About 67.5% are currently married while 32.5% remain single. Respondents have average household size of 6 people. It was also discovered that 14.4% of the respondents did not receive any form of formal education, 24.1% has basic education, 44.6% has Senior High School certificates and 16.9% has tertiary level education. The results imply that 85.6% of the respondents have received at least basic education and thus will be able to read and understand basic principles of customer care services.

Firms' characteristics: All the sample firms have registered as sole proprietor. However, they have differences in their mode of operation. They are engaged in different trading (sale of all types of basic consumer goods), manufacturing (tools and equipment), processing (of food items) and service activities. Firms' owners finance their enterprise activities through personal savings, family and friends or by accessing bank credit. The results provide that about 79.5% of respondents financed their activities through personal savings, 18.1% access the support of family and friends and only 2.4% access bank's credit. Table 1 provides further statistics of the sampled firms.

Table 1: Firm Characteristics

Variable	Sample (n)	Min	Max	Mean	Std Dev.
Firm's Age (years)	83	1	20	5.66	4.58
Number of Employees	83	1	12	2	1.83
Working Capital (GH¢)	83	100	20000	4004.22	4299.44
Value of Asset (GH¢)	83	200	72000	8592.77	12176.30

From Table 1, firms' age ranges from 1 year to 20 years with a mean of 5.7 years. They have an average of 2 employees that range from 1 person to 12. Average working capital of the firms is $GH \notin 4004.22$ and it ranges from $GH \notin 100$ to $GH \notin 20000.00$. Besides, they have an average asset value of $GH \notin 8592.77$.

Customer services: It was observed from the survey that business owners and managers have now recognized the role of customer care in their enterprise development. Results of firms' application of some customer care services are shown in Table 2. From the table, about 48.2% of the sampled respondents consider the essence of quality customer service as very important and 44.6% of them consider it as important. However, only small proportion (4.8%) of the respondents consider customer care as just normal in their business activities. Only 2.4% of the sample respondents consider customer care service as unimportant to the success of their business. The results imply that at least, 92.8% of the respondents have acknowledged the essence of customer care service in their business activities. These findings are consistent with the argument proposed by Cook (2008) and Levy *et.al* (2012) that many organizations across the globe now place increasing emphasis on excellent customer service as a means of building customer loyalty and developing a sustainable competitive advantage.

The results also provide that management of SMEs in the Wa Municipality have adopted different mediums of communication to promise customers quality delivery. The communication messages often used include: delivery of quality goods and services, good customer care relations, lower prices, value for money and warrant after sales. The empirical data show that about 53.0% of the respondents often promise their customers quality delivery as their communication target, 28.9% promise and communicate good customer relations. A small proportion (9.6%) promise value for money, low prices (7.2%) and warrant after sale (1.2%). It can be argued with evidence from these results that delivery of quality goods and service is what is considered as the most important customer care practice among owners of SMEs in the Wa Municipality. Elements such as promising low prices, warrant after sale and value for money is not highly considered as communicate their brand promise mainly through direct marketing and personal selling. This is because of the high cost associated with the other

traditional communication tools such as *advertisement*, *publicity*, and *public relations*.

In the process of service delivery, management of SMEs use different customer service approaches. The results of the survey provide that customer service practices often adopted include: being kind and socialized to customers, delivering what is promised, good customer care, quality goods and service, reducing price, showing that we value customers, helping customers fulfill their needs, selling on credit and service at customers' door. However, firms' priority over these practices varies. From Table 2, management of SMEs places much emphasis on socialization with customers and delivering what is promised.

Table 2: Customer Care services

Application of Customer Care	Frequency	Percent
Essence of customer care		
Very important	40	48.2
Important	37	44.6
Normal	4	4.8
Unimportant	2	2.4
Total	83	100.0
Communication Target		
Delivery of quality goods and services	44	53.0
Good customer care and relation	24	28.9
Value for money	8	9.6
Reduction of prices	6	7.2
Warrant after sales	1	1.2
Total	83	100.0
Process in Delivering Customer Service		
Being kind and socialized to customers	26	31.3
Delivering what is promised	28	33.7
Good customer care, quality goods and service	14	16.9
Reducing price	7	8.4
Showing that we value customers	5	6.0
Help customers fulfilled their needs	1	1.2
Selling on credit	1	1.2
Service at customers' door	1	1.2
Total	83	100.0

The results of the study are consistent with empirical literature. The findings that management of SMEs in Wa Municipality assign greater importance to the essence of customer care, delivering of quality goods and services, building social relationships with customers and delivering what is promised confirms Barbara, (2011) position that firms build relationships and deliver quality goods and service as strategies towards achieving their goals. Similarly, Bavarsad (2013), Khojeh (2013), Kunar and Petersen (2005) conclusions that the customer is a key asset in business needs and must be satisfied through good care and relationship management have evidence in this study.

Studies (e.g Barbara, 2011; Mohammed and Rashid, 2012; Thompson, 2004; Ernst and Young, 2013) reveal that a key reason for the success of businesses is the ability of their managers to focus keenly on the delivery of quality service to customers. Consistent with this proposition, this study found out that management application of customer care services in the Wa Municipality is in the area of researching into customers to tailor their service, communicating and delivering service as promised, empowering and motivating employees to deliver quality service, training employees to gain requisites skills and knowledge in service delivery and Setting service standards based on customer perception. A likert scale of strongly disagree, agree, neutral, disagree and strongly disagree was used to assess firms' application of management practices towards ensuring quality service delivery. However, management application of these services was observed to be weak as shown in Table 3.

Strongly	Agree	Neutral	Disagree	Strongly	Total
Agree				Disagree	(Percent)
4 (4.8)	5 (6.0)	9 (10.8)	8 (9.6)	57 (68.7)	83 (100)
15 (18.1)	20 (24.1)	15 (18.1)	22 (26.5)	11(13.3)	83 (100)
12 (14.5)	20 (24.1)	32 (38.6)	12 (14.5)	7 (8.4)	83 (100)
22 (26.5)	22 (26.5)	15 (18.1)	23 (27.7)	1 (1.2)	83 (100)
30 (36.1)	16 (19.3)	12 (14.5)	18 (21.7)	7 (8.4)	83 (100)
	Agree 4 (4.8) 15 (18.1) 12 (14.5) 22 (26.5)	Agree 6 4 (4.8) 5 (6.0) 15 (18.1) 20 (24.1) 12 (14.5) 20 (24.1) 22 (26.5) 22 (26.5)	Agree 9 (10.8) 4 (4.8) 5 (6.0) 9 (10.8) 15 (18.1) 20 (24.1) 15 (18.1) 12 (14.5) 20 (24.1) 32 (38.6) 22 (26.5) 22 (26.5) 15 (18.1)	Agree 9 (10.8) 8 (9.6) 4 (4.8) 5 (6.0) 9 (10.8) 8 (9.6) 15 (18.1) 20 (24.1) 15 (18.1) 22 (26.5) 12 (14.5) 20 (24.1) 32 (38.6) 12 (14.5) 22 (26.5) 22 (26.5) 15 (18.1) 23 (27.7)	Agree Disagree 4 (4.8) 5 (6.0) 9 (10.8) 8 (9.6) 57 (68.7) 15 (18.1) 20 (24.1) 15 (18.1) 22 (26.5) 11(13.3) 12 (14.5) 20 (24.1) 32 (38.6) 12 (14.5) 7 (8.4) 22 (26.5) 22 (26.5) 15 (18.1) 23 (27.7) 1 (1.2)

Table 3: Management practices and quality customer service delivery

Figures in parenthesis are in percentages

From Table 3, many respondents (68.7%) were found to have strongly disagreed with the proposition that they research into customers to tailor services to their needs. Only 4.8% strongly agree that they include in their management practices research to understand customer needs. The characteristics of SMEs in the Wa Municipality suggest that management might not have the financial and human resource capacity to conduct scientific research to achieve quality service delivery. Another possible justification for this observation is that only 16.9% of owner/managers of SMEs has tertiary level education and may be well informed of the role of market research firm's growth. The remaining 83.1% with little or no education may not consider market research as an important management practice.

Table 3 provides mixed results on firms' communication and delivery of services as promised. While many respondents at least, agree (24.1%) or on a higher degree, strongly agree (18.1%) that they often communicate and deliver services as promised, the remaining respondents were either not sure or do not implement it at all. These findings suggest weak application of consistency in their promises and actual service delivery in their business operations. When encountered on whether they empower and motivate employees to deliver quality service to customers, a significant number of them indicated less application of these management practices. From Table 3, about 38.6% of respondents were neutral on this issue, at least 38.6% agree and at least 22.9% disagree. The possible justification for this observation is that, management indicated that they motivate employees' through increasing wages but have not given them any form of formal capacity building and empowerment.

The survey results also point out that management to some extent offer training to employees to gain the requisite skills and knowledge in service delivery. From table, 3, at least 53% of the respondents have agreed to the proposition that they offer training to their employees. The remaining respondents were neutral, disagree or strongly disagree to the proposition. A further enquiry however, points out that the kind of training owners/managers claim to have been giving to employees is informal, where an employee receives accumulated experience over years of mentorship. This suggests that capacity development aspects such as in-service training for employees of SMEs to improve quality of service delivery has not been give much attention in the Wa municipality.

Respondents strongly agree that they set service standards based on customer perception. From Table 3, 36.1% of respondents strongly agreed and 19.3% agreed to the proposition. This implies that at least 55.4% has agreed to the proposition. Such category of respondents has added that they try to make their shops clean and beautiful by using glass doors, provide good sitting arrangement (for those providing services) to motivate customers and change their negative perception.

Following Dooley's (2003) proposition that firms have to implement and practice some steps to ensure proper delivery of excellent customer service, ten (10) customer care services were identified from literature and the field survey for respondents to indicate their preference in terms of application in service delivery as a customer service person. Their preferences were ranked from 1(most applied) to 10 (least applied) and analyzed using the Kendall's W procedure. The results are shown in Table 4.

Table 4: Delivering service as customer service personCustomer Care Service

Customer Care Service	Mean Rank	Rank
Understanding customer needs	5.87	1
Solving problems quickly	5.81	2
Greeting customers by names or title whenever the need arises	5.80	3
Adding the extra touch that invites customers back	5.66	4
Listening to customers' to identify their real needs	5.54	5
Asking customers how one could help them	5.51	6
Showing customers that they are valued	5.49	7
Provide fair solutions to customers	5.38	8
Listen to customers complaints	5.13	9
Helping the customers to fulfill their needs	4.81	10

N = 83, Kendall's W = 0.012, Chi-square = 8.937, df = 9, Asymptotic significance = 0.443

From Table 4, respondents have ranked the customer services from 1 to 10 in order of most applied as important. However, the value of Kendall's W is 1.2% and was found not to be significant. There is therefore, not enough evidence to reject the claim of no agreement among respondents on their ranking. What this implies is that firm's may deliver the customer care services in Table 4 but not necessarily in the order as ranked by respondents. Besides, the results imply that much attention has not been given to the delivery of these services thus accounting for respondents' lack of agreement on their ranking. The findings therefore, do not meet the position of empirical literature (e.g William, 2005) that genuine commitment to customers at all levels should be considered as a basic practice among customer service persons. However, the results are consistent with Dooley's (2003) view on the kind of services to deliver to keep customers but not in the order proposed by him.

5.0 Conclusion and Recommendation

Small and Medium Scale Enterprises in the Wa Municipality share mixed characteristics. They are similar in terms of business organization (sole proprietorship) and operation in the informal sector but varied in terms of the size of working capital and value of assets. Firm owners/mangers have some basic education that could be a potential for them to understand and applied some basic customer care services in their business operations. They attached importance to the essence of customer care services, develop communication massages and try to be consistent in delivering what is promised to keep customers. The results however, suggest that firms are not consistent in management practices with respect to ensuring quality customer service delivery. Besides, customer service persons in the various firms delivers services in a manner that is different from what has been postulated by empirical literature. They lack consensus on providing systematic customer care services to the public.

It is therefore, recommended that SMEs in the Wa Municipality should enhance their service provision by adopting the best models suggested for customer relationship management that are highly recommended by both market and academic research as a recent approach to firms development. Besides, firms' managers can improve upon their marketing strategies by developing and implementing consistent steps to ensure proper delivery of excellent customer service. In the process, managements must employ market intelligence to understand the service needs of their target customers. This would enable them influence their employees' by giving them access to in-service training programmes on marketing to improve their knowledge and skills necessary to deliver quality customer care services to the public.

References

Abdul Mumin, Y., Nkegbe, P. K and Kuunibe, N. (2012), An analysis of customers' loyalty to banks in Ghana. *Research Journal of Finance and Accounting* Vol.3 (8)

Agbenyo, F. (2014), The Impact of Micro-Finance on the Performance of Small-Scale Enterprises: A Comparison of Sinapi Aba Trust and Maata-N-Tudu Associations in Wa Municipality, Ghana. *GJDS*, Vol. 11 (2)

Ahuja, R. (2001), "Research Methods". Jaipur: Rawat Publications

Aryeetey, E., Baah-Nuakoh, A., Duggleby, T., Hettige, H., and Steel, W.F (1994), Supply and Demand for Finance of Small Scale Enterprises in Ghana. *World Bank Discussion Paper*, 251.

Barbara, E. (2011), *Improving Customer Relationship Management in the Banking industry. A case study of Barclays Bank Ghana Limited, Bantama Branch.* A Thesis submitted to the Institute of Distance Learning, Kwame Nkrumah University of Science and Technology in partial fulfillment of the requirements for the degree of Commonwealth Executive Masters of Business Administration

Barnard, B., Sare, Y. A and Musah, A. (2014), The Effects of Interest Rate on Micro, Small and Medium

of

Enterprises Financing Decision in Wa Municipality of Ghana. *International Journal of Business, Humanities and Technology*. Vol. 4 (4)

Bavarsad, B. (2013), Studying the Factors Affecting the Customer Relations Management (CRM) in Marun Petrochemical Company. *Interdisciplinary journal of contemporary research in business*. Vol. 4(11) Boachie-Mensah, F. O. (2009), *Essentials of marketing*. Excellent Publishing Printing Ghana.

Chen, I. J and Popovich, K. (2003), Understanding customer relationship management (CRM) People, process and technology. *Business Process Management Journal* Vol. 9 No. 5, 2003 pp. 672-688

Child and Family Policy Institute of California (2013), A Framework for Advancing a Culture of Customer Service in Health and Human Services. California USA

Cook, S. (2008), *Customer care excellence. How to create an effective customer focus*.5th edition.Kogan Page. London and Philadelphia.

Cutterbuck (1998), "*Customer Care*" in Marketing Fundamentals, CIM, London: BPP Publishing, pp.258 Davenport, T.H., Harris, J. G and Kohli, A. (2001), "How Do They Know Their Customers So Well". MIT Sloan Management Review, Vol. 42 (2), pp. 63 73

Dooley, P. M. (2003), *Seven Steps to Exceptional Customer Service*. A white paper: Optimal Connections, LLC.

Edwards, S. (2009), *Best Practice Guide for Customer Service Professionals*. E-Book Edition. Customer 1st International Ltd. UK ISBN-13: 978-0-9548744-6-9

Ernst & Young (2013), *The journey toward greater customer centricity*. Ernst & Young Global Limited: U.S.A

Gebert, H., Geib, M., Kolbe, L.M and Brenner, W. (2003), "Knowledge-enable Customer Relationship Management-Integrating Customer Relationship Management and Knowledge Management Concepts". *Journal of Knowledge Management*, Vol. 7 (5), pp. 107 – 123

Ghana Statistical Service (2014), 2010 Population and Housing Census District Analytical Report, Wa Municipality. Ghana Statistical Service

Ghana Statistical Service, (2008), Ghana Living Standards Survey, Report of the Fifth Round. Republic of Ghana Statistical Service, Accra, Ghana

IBF Management (2004), *Mastering the Customer Experience: The Key Drivers for Success*. IBF Management, LLC

Institute of Charted Accountants Ghana (2010), *Corporate Strategy and Governance*. Black Mask Limited. Cantonments – Accra, Ghana

Johns, T. (1994), "Perfect Customer Care" in Marketing Fundamentals, CIM, London: BPP Publishing, 1998, pp. 258-262

Kayanula, D., &Quartey, P. (2000), The Policy for Promoting Small and Medium-Sized Enterprises in Ghanaian and Malawi.Finance and Development Programme *Working Paper Series*, 15. Institute for Development Policy and Management, University of Manchester, Manchester.

Khojeh, E., Mohseni, S. and Samadi, B. (2013), Enhancing Customer Satisfaction among SMEs through Web Technology. *Research Notes in Information Science*. Volume11.

Kumar, .V and Petersen, J. A. (2005), Using a Customer – Level Marketing Strategy to enhance firm performance: A review of theoretical and empirical evidence. *Journal of the Academy of Marketing Science*. Volume 33(4), pp. 504-519

Lancaster, G., Withey, F and Ashford, R. (1999), *Marketing Fundamentals*, Oxford: Butterworth-Heinemann Legendre, P. (2004), Species Association: the Kendall's coefficient of concordance Revisited. *Journal Agriculture, biological and the International Biometric Society*. 3 (4), 12-21.

Levy, M., Weitz A. L, and Beitelspacher, S. L. (2012), Retailing Management: 9thedn, McGraw-Hill/Irwin, 1221 Avenue of the Americas, New York,

Mahama, I. and Bashiru, M. (2014), Determinants of Self-employment in Ghana: Empirical Evidence from the Wa Municipality. *American Open Economics and Entrepreneurship Development Journal*. Vol. 1(1), PP: 1

Mensah, J.V. (2000), Small – *Scale Industries in Ghana's Economic Development: Comparative Economic Efficiency of rural and Urban Industries in the Central Region*. Ph.D. thesis, Development and Project Planning Centre, University of Bradford, Bradford, United Kingdom.

Mensah, S. (2004), A review of SME financing schemes in Ghana. UNIDO Regional Workshop of Financing SMEs, 15-16 March, Accra, Ghana.

Miller R. L., and Brewer, J. D. (2003), *A-Z of Social Research - Dictionary of Key Social Science*, Sage Publications, London.

Mohammed, A. A and Rashid, B. (2012), Customer Relationship Management (CRM) in Hotel Industry: A framework Proposal on the Relationship among CRM Dimensions, Marketing Capabilities and Hotel Performance. *International Review of Management and Marketing* Vol. 2 (4), pp.220-230 ISSN: 2146-4405

Nabi, N. (2012), Customer Expectations of Service Quality: A Study on Private Banks of Bangladesh. *World Review of Business Research*. Vol. (4), pp. 172 – 186

Nkuah, J. K., Essel, A. and Nsubuga, L. F. (2015), An Evaluation of Customer Satisfaction Levels among the Various Mobile Telecommunication Networks in the Wa Municipality. *International Journal of Research in Business Studies and Management* Vol. 2(4), ISSN 2394-5931

Nkuah, J. K., Tanyeh, J. P. and Gaeten, K. (2013), Financing Small and Medium Enterprises (SMES) In Ghana: Challenges and Determinants in Accessing Bank Credit. International *Journal of Research in Social Sciences* Vol. 2(3), ISSN 2307-227X

Quartey, P. (2001), Regulation, Competition and Small and Medium Enterprises in Developing Countries. *Centre on Regulation and Competition Working Paper Series*, No. 10. Institute for Development Policy and Management, University of Management, University of Manchester, Manchester. Quartey, P. (2003). Financing Small and Medium Enterprises (SMEs) in Ghana. Journal of African

Business, Vol. 4 (1) Rigby, D. K., Reichheld, F. F and Schefter, P. (2002), Avoid the four perils of customer relationship

Rigby, D. K., Reichheld, F. F and Schefter, P. (2002), Avoid the four perils of customer relationship Management. *Harvard Business Review* 80 (20): 101-109

Saana, S. B. B. M., Fosu, S. A., Sebiawu, G. E. and Nuhu, A. (2014), Assessing the quality of pharmacy practices in Wa Municipality, Upper West Region, Ghana. *Der Pharmacia Sinica*, 5(3):52-60, ISSN: 0976-8688

Sekyi, S., Nkegbe, P. K. and Kuunibe, N. (2014), Participation in the Credit Market by Small Scale Enterprises in Ghana: Evidence from the Wa Municipality. *African Journal of Business and Management*, Vol. 8(9) PP. 292-299

Steel, W.F. and Webster, L (1991), Ghana's Small Enterprise Sector: Survey of Adjustment Response & Constraints. *Industry Series Paper*, 41.World Bank Industry and Energy Department, Washington D. C. Thompson, B. (2004),*Successful CRM: Turning Customer Loyalty into Profitability*. Right Now Technologies

Whiteley, R. C (1991).*Excellent Customer Service: A Dozen Best Practices*. The Forum Corporation William, A. J. (2005),*Adapting Customer Relationship Management to Strategic Supply Challenges: Clues for Success*. 90th Annual International Supply Management Conference

Lead Author: Felicia Naatu recently became an affiliate member of Chartered Institute of Marketing UK in 2015. I was born in Ghana in 1982. Below is my educational background. Educational Background:

- 1. First degree: BA INDUSTRIAL ART (metals), Obtained at Kwame Nkrumah University of Science and Technology, Ghana, in 2005.
- 2. Master degree: MBA (marketing) also at Kwame Nkrumah University of Science and Technology, Ghana, in 2011.