Customer Care in Ghana: An Empirical Study of Some Selected Commercial Banks

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Abstract

This paper aims to develop a better understanding of customer care delivery in the Ghanaian banking sector and to determine the priority areas for management. Utilising quantitative methodology, the study took a sample of 600 customers from the banking institutions. The Chi-Square test was used to find out the relationship between dependent and independent variables. The findings revealed that service quality dimensions of Complaint Handling, Reliability, Trust and Courtesy have a direct impact on customer satisfaction in this sector. It was therefore recommended that these factors should be the priority areas for management.

Keywords: Customer Care, Service Quality and Customer Satisfaction.

Introduction

In the immediate past, the banking sector in Ghana was dominated by a few banks such as Standard Chartered Bank Ghana Limited, Barclays Bank Ghana Limited and Ghana Commercial Bank; hence there was little competition amongst them. However, the deregulation of the financial sector in 1983 opened the way for other banks and financial institutions to enter the Ghanaian banking sector. This has resulted in a very intense competition in the sector. Currently, the sector has twenty-four banks (PricewaterhouseCoopers, 2009) offering similar products and targeting the same customer groups. The nature and number of competitors and the ability of banks, building societies and other financial institutions to offer similar products at similar prices has led to increasing emphasis being placed on personal service as a means of adding value to customers (Cook, 2008).

In such competitive markets, companies must become more customer-focused as opposed to product-focused if they are to survive and prosper. However, only a few organizations can be said to be truly customer-centric (Cook, 2008); many organizations still employ a traditional and quite often ineffective marketing approach (Nagdeman, 2009).

Experience has also shown that good customer care in many developing countries including Ghana is very rare (probably due to low employee morale). As Cook (2008) pointed out it is amazing that it is utilized so little when the effects are so remarkable. In view of these challenges, one could argue that customer care could be used as a potent tool for differentiating an organization from its rivals and help to achieve sustainable competitive advantage in the banking sector.

The purpose of this study is to identify the specific areas of customer care delivery that have a direct impact on customer satisfaction, so that institutions can spend much of their resources on these areas. This is important because despite the benefits it provides the provision of customer care is also costly, and management of banking organizations should focus on areas that would enhance their competitiveness.A better understanding of customer care in the financial sector would help management and policy makers devise policies that will help improve the quality of service, thereby leading to higher financial performance. More specifically, service quality affects the repurchase intentions of customers (Ghobadian et al., 1994).

The justification for this research is based on the fact that the conceptualization of service quality has been developed in the West, without consideration of the possible influence of the variety of cultures found in international markets. According toDhurup, M. et al (2006) one major reason for inconsistency of research findings in service quality research is that determinants vary across different countries. In different countries (e.g. developed, developing and third world), characteristics of respondents might be influenced by culture, custom and religion. This study should provide some empirical evidence on this concept of customer care within the Ghanaian context.
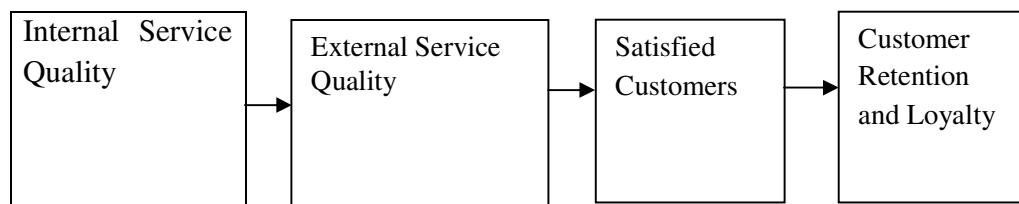
Literature Review

This review begins by defining customer care and the role it plays in building sustainable competitive advantage. This is followed by developing the framework for understanding customer care. The sources of information include textbooks, journals and the internet.

Customer care is defined as building a good relationship between an organization and its clients by satisfying their wants and needs (Gummerson, 1998). It deals with the way customers are treated when they come into contact with the organisation. As market and business conditions in the financial sector change, financial companies must learn to cope with a variety of issues such as increased competition, changing demographics, political uncertainties as well as regulatory requirements. While addressing these challenges, it has become increasingly difficult to compete on the basis of price and product alone. Survival and prosperity of an organization will depend on the ability to achieve a sustainable competitive advantage over other firms in the market.

High quality customer care is a powerful tool which a business can use to differentiate itself from another. In an industry such as the Ghanaian banking sector, where companies sell basically the same products and charge similar prices, one needs to identify a strategy that will be difficult for others to imitate. Good customer care can be used to do the job because it makes the product and the company unique. Second, high quality customer care leads to high customer satisfaction and high customer satisfaction leads to good and positive relationships between the company and its customers. It is only through increased customer satisfaction can one develop long-term profitable relationships with customers. Third, provision of quality customer care can lower marketing costs, because increased customer satisfaction leads to high customer retention. Research has shown that it costs a lot more acquiring new customers than retaining existing ones (Cook, 2008). Again, less money will be needed to create awareness since satisfied customers spread positive word-of-mouth communications (Bovee and Thill 1992; Jobber, 2007). Four, messages from satisfied customers are probably the most credible source of advertising message because the messages come from real customers, not the company itself. New

customers relate well with actual customers they already know and trust; hence these satisfied customers can have a powerful influence on their purchasing decisions. Five, customers will become loyal when they are highly satisfied with the services provided by the bank. The ultimate goal for every marketing-oriented firm is to create and maintain a sizeable number of loyal customers, since it is very difficult for a competitor to take loyal customers away. Six, good customer care leads to an increase in sales and profits because customer care leads to a positive relationship between the two parties and this relationship builds more sales. According to Weitz, Castleberry and Tanner (2004) as quoted by McDaniel, et al (2006), when a company retains additional 5 percent of its customers every year, profits will increase by as much as 25 percent. It must also be noted that caring for existing customers will reduce customer defection, which can boost profits. Finally, quality customer care does not only lead to customer satisfaction but it also enhances employee satisfaction because employees feel highly motivated and valued, resulting in a low staff turnover.

Figure 1: Model of Customer Care

Internal Service Quality	→	External Service Quality	→	Satisfied Customers	→	Customer Retention and Loyalty

Source: Sarah Cook, *Customer Care Excellence*: 5th ed. (Kogan Page limited UK, 2008).

According to Cook (2008), the quality of service supplied to people within the organization often determines how well the external customer is served.

Internal Service Quality /Internal Marketing

The person who delivers the service is of key importance to both the customer he serves and the employer he represents. To the customer he is in fact part of the product. His ability and willingness to satisfy; his manner and appearance; all play a part in determining customer satisfaction. To the employer, those delivering the service can

make or break the organization (Mudie and Cottam, 1998). However, what most organizations often fail to recognize the importance of 'staff care' as they always focus on customer care. It must be noted that customers are far more likely to receive good service if the staff delivering the service are happy with their work. Management cannot expect to deliver customer satisfaction if it has little regard for the satisfaction of its own internal customers – the employees (Mudie and Cottam, 1998).

Essential ingredients in internal marketing programme include training, teamwork, employee empowerment and good incentives. When these ingredients are provided employees will be willing and able to deliver good services to external customers.

External Service Quality

In today's economy, the success of a business largely depends on the quality of service provided to its customers (Berry, 1995; Zeithaml and Bitner, 1996). Today's consumers are better educated, travel extensively and read widely. These attributes influence their buying behaviour in that they are becoming more sophisticated, more discerning and have high expectations (Cook, 2008). Although banks the world over offer similar kinds of services, customers can perceive differences in the quality of service (Lim & Tang 2000). Service quality is important to all organizations as it is "regarded as a driver of corporate marketing and financial performance" (Buttle, 1996). Banks should therefore focus on improving service quality as a core competitive strategy.

Perhaps the most popular and widely used service quality instrument is SERVQUAL. By this approach, a service is deemed to be of high quality when consumers' expectations are confirmed by subsequent service delivery (Palmer, 2008). Because of the emphasis on differences between expectations and perceptions, this type of model is often referred to as a disconfirmation model. In other words, quality is conceptualised as the **discrepancy** between customer expectations and perceptions of what is delivered (Verma, 2009).

The SERVQUAL model includes factors such as tangibles, reliability, responsiveness, assurance, and empathy (Carman, 1990; Parasuraman*et al*, 1985; 1988; 1991). Tangibles

are the physical evidences of the service. Reliability involves consistency of performance and dependability. Responsiveness concerns the willingness or readiness of employees to provide service. Assurance corresponds to the knowledge and courtesy of employees and their ability to inspire trust and confidence. Empathy pertains to caring and individualized attention that a firm provides its customers.

Quality and Satisfaction

Previous research has indicated that high levels of customer satisfaction are related to the service quality provided through customer interactions (Van der Wiele et al. 2002). The service profit chain (Heskett et al., 1997) specifically identifies a relationship between employee satisfaction, service quality and customer satisfaction. Research investigating these relationships has subsequently generated support for this model (Mittal and Lassar, 1996; Voss et al., 2004). Parasuraman et al. (1985) also recognized the significance of staff satisfaction and service quality as drivers of customer satisfaction in developing their SERVQUAL measurement tool.

Getty and Thompson (1994) defined satisfaction as a summary psychological state experienced by the consumer when confirmed or disconfirmed expectations exist with respect to a specific service transaction or experience. Not surprisingly, there has been considerable debate concerning the nature of the relationship between the constructs of satisfaction and quality. While the majority of research suggests that service quality is a vital antecedent to customer satisfaction (Parasuraman et al., 1985; Cronin and Taylor, 1992), there is also evidence to suggest that satisfaction may be a vital antecedent of service quality (Bitner, 1990). Regardless of which view is taken, the relationship between satisfaction and service quality is strong when examined from either direction. The opposite of satisfaction – dissatisfaction – has been seen as a primary reason for customer defection.

Customer Retention and Loyalty

It is not enough, however, to attract new customers; the companies must find ways of retaining the existing ones as well. Traditionally, the emphasis has been on making sales

rather than on building relationships. Creating a strong, tight connection to customers is the dream of any marketer and often the key to long-term marketing success.

According to Cook's model of customer care the ultimate aim of any customer care programme is to create and maintain customer loyalty. Customer loyalty and retention is increasingly being seen as vital to the success of any banking institution, because it is recognised that attracting new customers is a lot more expensive than holding on to the existing ones. Such institution will benefit from repeat sales and referrals. Costs fall because firms spend less money and energy attempting to replace lost customers.

The competitive nature of the Ghanaian banking sector means that customers are not only interested in the product they are being offered, but all the additional elements of service that they receive; from the greeting they receive when they enter a banking hall to the refund and help that they receive when they have a complaint about a bad service.

Methodology

The population for the study is current customers of the two leading banks in the country. Customers are the ones who use the services of these banks; hence they would be in a better position to provide a realistic account of the services.A 24 item questionnaire of which 20 were close-ended and 4 were open- ended was developed. All 600 questionnaires were returned; however, only 580 were deemed useable. The Likert scale method was used for most of the close-ended questions where the respondents were asked to show the extent to which they agree or disagree with a particular statement (strongly disagree-5; to strongly agree-1). The open-ended questions were completely unstructured, in the sense that respondents were asked to answer in their own way.

Sampling size determination

To ensure representativeness, the sample size was determined with the use of the formula:

$$n = \frac{z^2 pq}{d^2} \quad , \text{where}$$

n = desired sample size

z = standard normal deviate (1.96 or 95%)

p = possible sample/ total sample

q = 1.0 – p

d = degree of accuracy desired (ref. at 0.05)

The formula provided a sample size of 560 respondents; however, the researcher decided to select a sample of 600. In selecting the 600 respondents the researcher used both cluster and simple random sampling techniques. The Greater Accra Region was divided into ten areas (clusters) and one bank branch in each cluster was selected for the study. A sample was then randomly chosen by approaching every 3rd customer that entered the banking hall to transact business till the required number was met in that particular branch.

Data analysis

The instrument used for the statistical analysis was the Statistical Package for Social Science (SPSS), which has been widely used and accepted by many (Zikmund, 2003). This software was used in this research to obtain the charts and also to find out the relationship (if any) between dependent variable (customer satisfaction) and various independent variables such as waiting time, service reliability, complaint handling and tangibles. This test was necessary because it would help to identify the priority areas for management decision-making. The Chi-Square test for independence was used to draw the conclusion.

The test statistic is given by

$$\chi^2 = \sum_{i=1}^{r} \sum_{j=1}^{c} \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

where E_{ij} is the expected cell frequency for the $(ij)^{th}$ cell. It can be shown that, if H_o is true, then:

$$E_{ij} = \frac{R_i \times C_j}{n} = \frac{(\text{column total}) \times (\text{row total})}{\text{grand total}}$$

It can also be shown that, for large n, the statistic χ^2 has an approximate chi-square distribution with $(r-1)(c-1)$ degrees of freedom if H_o is true. Therefore, we would reject the hypothesis of independence if the observed value of the test statistic χ^2 is greater than $\chi^2_{\alpha,\,(r-1)(c-1)}$, where α is the size of the test.

If we reject the null hypothesis, we conclude that there is some interaction between the two criteria of classification.

Results

Table 1: Relationship between Service Quality Variables and Satisfaction (Chi-Square Test)

Factors		Pearson Chi-Square	Asymp sig (2 sided)	NO.of Valid Cases
H1	Physical Evidence	6.410[a]	.171	580
H2	Complaint handling	11.191[a]	0.25	580
H3	Waiting time	8.672[a]	.070	580
H4	Reliability	10.244[a]	.037	580
H5	Responsiveness -	9.326a	.053	580
H6	Trust	10.446[a]	.033	580
H7	Courtesy	10.560[a]	.032	580
H8	Competence	7.158[a]	.128	580

Source: Field Data, 2012

Table 1 shows that complaint handling; reliability, trust and courtesy have a Pearson Chi-Square value of more than the critical value of 9.488. This means that these factors have a direct impact on customer satisfaction in this sector.

Discussion and Managerial Implications

Hypothesis 1: (Physical Evidence)

The fact that the banking sector provides intangible products explains the importance of tangibility as a means towards ensuring customer satisfaction in this sector.

H_o: Customers' opinion on satisfaction is independent of the appearance of the bank's physical facilities.

H_1: Customers' opinion on satisfaction is not independent of the physical facilities of their banks.

The table shows that the Pearson Chi-Square value is 6.410, which is less than the critical value, 9.488 (It can be read from the Chi-Square table with a significance level of 0.05). So we fail to reject H_o and conclude that opinion on satisfaction is not dependent on appearance of the physical facilities. However, this does not mean that this dimension should be ignored, because services are intangible hence, consumers look for tangible cues at the place where the service is being delivered when making purchasing decisions.

Hypothesis 2: (Complaint Handling)

The fact that banking institutions provide services means that there is a high probability of failures occurring. For this reason any service organisation that wants to survive must put in place an effective system for managing dissatisfied customers.

H_o: Customers' opinion on satisfaction is independent of the way the banks handle complaints.

H_1: Customers' opinion on satisfaction is not independent of the way the banks handle complaints.

The Pearson Chi-Square value of 11.191 shows that customers opinion on satisfaction is not independent of the way the banks handle complaints at the 0.05 significance level. In other words complaint handling is closely related to satisfaction because the 11.191 value is much higher than the critical value of 9.488. This clearly shows that the way the banks manage dissatisfied customers should be a top priority for management, because of its impact on customer satisfaction as revealed by this test.

Hypothesis 3: (Waiting time)

Service capacity is a perishable commodity. For example, time spent by bank tellers waiting for customers to use their window represents business that is lost forever. The natural variations in service demand create periods of idle service at some times and of consumers waiting at others.

H_o: Customers' opinion on satisfaction is independent of shorter waiting time at the bank.

H_1: Customers' opinion on satisfaction is not independent of shorter waiting time at the bank.

The Pearson Chi-Square value (8.672) in the table above shows that Customers opinion on satisfaction is independent of shorter waiting time at the bank at the 0.05 significance level. The result indicates that shorter waiting period at the banking hall does not necessarily lead to high customer satisfaction. However, although the test shows that there is no direct relationship between waiting time and satisfaction, longer waiting time could actually lead to high levels of dissatisfaction which will frustrate customers and greatly affect their loyalty.

Hypothesis 4: (Reliability)

Service reliability is a major component of the service quality concepts and it shows the extent to which the promised performance is delivered dependably and accurately. It is an essential springboard for the delivering of an exceptional customer service strategy (Berry and Parasuraman, 1991).

H_o: Customers' opinion on satisfaction is independent of service's reliability.

H_1: Customers' opinion on satisfaction is not independent of service's reliability.

Since the Pearson Chi-square statistic of 10.244 is greater than the critical value 9.488 at the 0.05 significance level, we reject H_o and conclude that customers' satisfaction is not independent of service's reliability. This means that the ability to keep promise (reliability) has a strong relationship with customer satisfaction and must be taken seriously by the banking institutions. Banking institutions can enhance reliability by providing training in Total Quality Management techniques and ensure that customer care training includes skills, knowledge, attitude development, empowerment and process improvement.

Hypothesis 5: (Responsiveness)

While reliability primarily concerns service outcome, responsiveness is concerned with service process. Responsiveness is the willingness to help customers and to provide prompt service.

H_o: Customers' opinion on satisfaction is independent of prompt services.
H_1: Customers' opinion on satisfaction is not independent of prompt services.

The Pearson's test value of 9.326 means that customers' opinion on satisfaction is independent of the employees' ability to provide services. Although the value is very close to the critical value of 9.488, it still means that the ability to deliver prompt services in this sector does not greatly enhance customer satisfaction. However, it does not mean that this issue must be ignored because research has shown that even though the presence of a particular item doesn't lead to satisfaction, its absence could be felt strongly by customers and can lead to high levels of customer dissatisfaction (Palmer, 2008; Cronin, 2003).

Hypothesis 6: (Trust)

The issue of trust can affect customer satisfaction to a very large extent because it is an industry where confidentiality is important. If customers do not trust bank's employees, how can they confidently save huge sums of money with them?

H_o: Customers' opinion on satisfaction is independent of classification of banks employees based on trust.

H_1: Customers' opinion on satisfaction is not independent of classification of banks employees based on trust.

The Pearson Chi-Square value of 10.446 shows that customers' opinion on satisfaction is not independent of classification of banks employees based on trust at the 0.05 significance level. It can therefore be deduced that customers will be highly satisfied if they can trust the employees of the service providers. Again, it identifies another priority area for management in the development of effective customer care programme. Effective recruitment policy that attempts to identify honest employees must be put in place. For example, comprehensive reference checks can be used to screen applicants.

Hypothesis 7: (Courtesy)

This is an important aspect of the concept of assurance as well as customer satisfaction. Courtesy is reflected in a customer's concern about how politely and respectfully he or she would be treated by the service providers during the course of his or her dealings with the service firm.

H_o: Customers' opinion on satisfaction is independent of classification of banks' employees based on their politeness.

H_1: Customers' opinion on satisfaction is not independent of classification of banks' employees based on their politeness.

The Pearson Chi-Square value of 10.560 shows that customers' opinion on satisfaction is not independent of classification of banks' employees based on their politeness. This test shows that, in the Ghanaian banking sector, customer satisfaction is heavily influenced by the attitudes (politeness and the friendliness) of the staff.

Spector and McCarthy (2005) noted that companies should attempt to hire those who enjoy working and helping people as well as those who are excited about their job. They believe that one cannot train someone to smile and be polite all the time unless the person is born with that personality trait. Again, effective measurement and reward system should be used to enhance employees' job satisfaction.

Hypothesis 8: (Competence)

Another important aspect of the concept of assurance is competence, which deals primarily with the ability of the bank's staff to provide the service. It has to do with the possession of the requisite knowledge and skills to perform the work effectively.

H_o: Customers' opinion on satisfaction is independent of the employees' knowledge and skills.

H_1: Customers' opinion on satisfaction is not independent of the bank's employees' abilities and knowledge.

The Pearson Chi-Square value (7.158[a]) shows that customers' opinion on satisfaction is independent of the employees' ability and knowledge to deliver at the 0.05 significance level. This means that the ability to deliver does not have any impact on customer satisfaction in the Ghanaian banking sector.

One way of dealing with incompetency is through effective training programmes. There is the need to regularly train employees so that they will be equipped with requisite skills and knowledge to perform effectively. Training also gives employees confidence and enhances their job satisfaction.

Customer Retention and Loyalty

The ultimate goal of any customer service strategy is customer retention and loyalty. According to Weitz, Castleberry and Tanner (2004) as quoted by McDaniel, et al (2006), when a company retains additional 5 percent of its customers every year, profits will increase by as much as 25 percent. They further stated that improving customer retention by a mere 2 percent can decrease costs by as much as 10 percent. For this reason the

respondents were asked to indicate their intention as to whether they have ever considered changing their service provider (bank). This survey revealed that 320 out of 580 respondents indicated that they had considered changing their current provider (bank) for a different one. This is well over 50%; and it gives an indication of the state of customer care in the the Ghanain Banking sector.

Limitations and Future Research

The study was limited to only two banks even though there were over twenty banks in Ghana; hence the researcher recommends that future research should include more banks so that the findings could be more generalized across the banking industry. It is also recommended that future research could go beyond this industry to study other sectors such as the telecommunications industry, insurance sector as well as the educational sector. Overall, this research provides a useful and practical model that can be used by managers to develop effective customer care programmes aimed at not only satisfying customers but also gaining customer loyalty within the bank industry.

Conclusion

This research has demonstrated that high levels of customer satisfaction provide so many benefits that can be used to gain competitive advantage in the banking sector in Ghana. The findings revealed that service quality dimensions of Complaint Handling, Reliability, Trust and Courtesy should be the top priority areas for management because the factors have a direct impact on customer satisfaction in this sector. As a result, it is highly recommended that any banking institution that wants to use customer care to gain advantage over rivals must strive for greater empowerment, good incentives, teamwork and regular training. Again, it is highly recommended that organizations that want to excel in the area of customer care should pay particular attention to the source of staff recruitment and criteria for assessing the suitability of a candidate.

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