

Managing Information Communication Technology for Optimal Service Delivery in the Banking Industry: A Study of Agricultural Development Bank, Tumu Branch

Dr. Gordon Terkpeh Sabutey¹ Dr. Daniel A. Bagah² Moses Dumayiri³

1. Head of Department & Lecturer, Department of Procurement and Marketing, School of Business and Law, University for Development Studies, Wa Campus, Ghana / Adjunct Lecturer, Institute of Distance Learning, Kwame Nkrumah University of Science and Technology, Kumasi, Ghana

2. Dean & Senior Lecturer, School of Business and Law, University for Development Studies, Wa Campus, Ghana

3. Assistant Lecturer, Department of Banking and Finance, School of Business and Law, University for Development Studies, Wa Campus, Ghana

Corresponding Author's Email: sabuttjoy@yahoo.com

Abstract

This study assesses the relevance of Information Communication Technology for optimal service delivery by the Tumu branch of the Agricultural Development Bank in Ghana. The study was motivated by the frequent criticism of the bank for poor quality service delivery such as delays in transaction and numerous link failures. Semi-structured questionnaire, interview and observation were employed to collect data from 126 respondents consisting of 6 staff from the bank and 120 customers, out of a customer population of 4,544 of the branch as at 28th February, 2013. This sample was drawn using purposive and simple random sampling procedures. Rust and Oliver Three-Component Service Quality Model and descriptive statistics were employed in the data analysis. The results indicated that the branch is fully computerized as well as the work processes automated. It was further revealed that the bank provides electronic banking products and services such as QuicAlert, QuicNet, QuicStatement and Smart cards. Among the challenges discovered by the study were frequent link failures, low speed connectivity and lack of customer awareness of electronic banking products. The study equally revealed that the bank has electronic banking products and services that have positive impact on the customers in terms of convenience, long hour services, and cost effectiveness among others. Among the impact of Information Communication Technology on the bank were: fast transfers of money, ability to store and retrieve data and greater work output. The study recommends customer education and e-banking services promotion towards improving the service quality of the bank and network upgrading to ensure consistent and speedy connectivity.

Keywords: ICT, Products and Services, Optimal Service Delivery, ADB, Tumu, Descriptive Statistics, Rust and Oliver Three-Component Service Quality Model.

1.0 INTRODUCTION

The link between customer satisfaction and business success or performance is notable. In contemporary business environment, marketing management is now shifting to customized management or customized marketing (Kotler and Keller, 2006, Lovelock and Wirtz, 2007). Customers are the purpose for which organisations exist in the production of goods and services, hence businesses depend on customers and vice versa (Zairi, 2000). Poor customer service accounts for about 70% of customers' defects. Customer satisfaction is important because it has positive effect on organization's profitability and growth. According to Hoyer and Mac-Innis (2001), satisfied customers form the foundation of any successful business as it leads to repeat purchase, brand loyalty, and positive word of mouth.

The gap or problem statement of this study sets out to assess the relevance of Information Communication Technology (ICT) for optimal service delivery by the Tumu branch of the Agricultural Development Bank in Ghana. The study was motivated by the frequent criticism of the bank for poor quality service delivery. Adoption of technology, ICT, electronic services, creativity and innovation etc. have become a world-wide phenomenon for business transactions and the banking industry is not exceptional; it seems to thrive with the adoption of this trend. Banks integrate ICT programmes like QuicAlert, QuicNet, QuicStatement and Smart cards (Automated Teller Machines, E-Switch, etc.) into their operations for maximum, efficient and effective service delivery. Nonetheless, this research focused on the fact that customers frequently criticize the bank for poor quality service delivery such as delays in transaction and numerous link failures, low speed connectivity and lack of customer awareness of electronic banking products. However, there has been no empirical study to back these claims as far as the researchers of this study are concerned based on preliminary survey and investigations conducted.

Customers of banks today demand efficient, fast and convenient as well as customized products and services that will augment their business goals and offer maximum preferential treatments. The Banks in Ghana

are becoming increasingly aware of both threats and opportunities that the ICT applications such as internet and Web present in the delivery of efficient and timely services to their customers. ICT- mediated services such as Automated Teller Machine (ATM), electronic funds transfer, electronic smart cards, cell phone banking among others are transforming the traditional ways of banking and providing competitive edge for banks that provide those services. These observations raise a number of questions for banks in the present business environment. This study therefore, sets out to examine the relevance of ICT for optimal service delivery in the banking industry using the agricultural development bank, Tumu branch, Upper West Region of Ghana.

Based on the above problem, the research was carried out with the following objectives: Identify and analyse the products and services offered by ADB, identify the challenges facing ADB and its customers in delivering customer service and mechanisms put in place to address these challenges, identify the ICT applications and programs utilised by the bank for customer service delivery and assess the effects of ICT on the bank's customer service delivery.

In order to achieve these objectives, the following questions were addressed: What are the products and services offered by ADB? What are the challenges facing ADB in delivering customer service? What ICT applications and programs are employed in delivering these services? How has the adoption of ICT affected the banks service delivery?

2.0 THEORETICAL FRAMEWORK

The following serve as the foundation for the study:

2.1 The Concepts and Definition of ICT

Innovations in information processing, telecommunications, and related technologies known collectively as Information Communication Technology (ICT) are credited with fuelling strong growth in many economies (Coombs et al, 1987). ICT is defined as the modern handling of information by electronic means, which involves its access, storage, processing, transportation or transfer and delivery (Ige, 1995).

The term ICT is made up of three distinct words: Information, that is, processed data, communication which is sending the processed data to someone and technology which involves the equipment or medium used to send the processed information. ICT resources comprise hardware, software, data and network. Hardware resources include machines and media. The software resources comprise programs and procedures. Data resources include data and knowledge based and finally network resources comprise communication media and networks (Laudon & Laudon, 2009).

ICT affects businesses and organizations by easing enquiry, saving time, improving productivity, cashiers' work, banking transactions, bank patronage and bank customers' services delivery. (Balachandher *et al*, 2001; Idowu *et al*, 2002; Hunter, 1991; Yasuharu, 2003). In recent decades, investment in ICT by organizations and institutions has served to streamline operations, improve competitiveness, and increase the variety and quality of services provided (Alu, 2002; Yasuharu, 2003). The banking industry is making huge investments in ICT to maintain and upgrade their infrastructure, in order not only to provide new electronic information-based services, but also to manage their risk positions and pricing. These developments may ultimately change the competitive landscape in the financial services (Abbor, 2004). Likewise, Chen and Tsou (2007) postulated that contemporary firms are making significant investments in information technology to align business strategies, enable innovative functional operations and provide extended enterprise networks. These firms have adopted information technology to foster changes in managing customer relationships, manufacturing, procurement, the supply chain and all other key activities to enhance their competitive capabilities (Agarwal & Sambamurthy 2002; Barua & Mukhopadhyay 2000; Sambamurthy *et al*. 2003).

Conversely, Strategic alignment suggests that the effect of information technology on performance will depend on how well the information technology strategy and corporate strategy coincide (Chan et al. 1997; Palmer & Markus 2000). Companies can be successful in aligning their information technology and business strategies by balancing internal and external factors as well as business and information technology domains (Henderson & Venkatraman 1993). A number of studies have shown that aligning information technology and business strategies is critical for successful information technology adoption and positively associated with effective organizational performance (e.g., Chan et al. 1997; Sabherwal & Kirs 1994). **Quality and Efficient Customer Service Delivery Defined**

It is the objective of every business to sell more of its products or services to customers so as to maximize profit or continue to be in business hence customer service cannot be under estimated in business. Kotler and Keller (2006) explained Quality in eight dimensions which are: Performance, that is what the customer expects it to do; Features, that is desirable characteristics; Reliability, has to do with continuous functioning without breaking down; Conformance, meaning, meet specified standards; Durability means last longer until the customer has no use for it; Serviceability, easy and cheap to repair; Aesthetics talks about beauty and attraction; whilst perceived quality describes value in the eyes of the beholder.

Perceived service quality may be defined as the evaluation by the customers towards the overall excellence or uniqueness of the service rendered. Providing quality service for a bank would mean the art of identification of customer's needs and excelling at them. Kotler et al (2004) define quality as the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied need. This definition suggests that a company has delivered quality when product or service meets or exceeds customer's needs, requirements and expectation. Motebang (2004) defines efficiency as unwasteful, economical, cost-effective, and productive. Kotler and Armstrong (2008) stated that "a service firm's ability to hang onto its customers depends on how consistently it delivers value to them".

Customer service which is the interaction between the client and the supplier is an integral part of the purchasing and user experience, and as such, the key to continued success in business. Quality customer service is intangible, since it is what the customer perceives it to be. For excellent service to occur, the service provided must exceed the customer's expectations. Customer satisfaction is the gap between the expected and perceived personal/group/unit outcome. To deliver an effective customer service that builds loyalty and helps to grow business, companies must understand their customers' needs. The factors that contribute to customer satisfaction include: friendly employees, helpful employees, quick service, billing clarity, good value, courteous employees, knowledgeable employees, accuracy of billing, competitive pricing and quality service. Ineffective customer service can have a very damaging effect on a business's relationship with its customers, and can quickly push customers into the arms of their competitors (Singh, 2000)

2.3 The Role of ICT in Customer Service Delivery

Service has four major characteristics that distinguish it from products. These characteristics are: intangibility, inseparability, heterogeneity and perishability which have resultant implications on service production. With ICT these characteristics are either not applicable or transformed and that is a major contributing factor in facilitating electronic services. The table below illustrates these service characteristics, their resultant implications and their ICT compliance (Sunil, 2010).

Table 2: Characteristics of Service and Its Resultant Implication

Characteristics of Service	Resultant Implication	ICT Compliance
Intangibility	Cannot be seen, tasted, felt before they are bought.	ICT can make the service tangible by letting one know precisely what they are buying. For example, by alerting your a/c balance on your mobile phone and doing withdrawal using ATM.
Inseparability	The person delivering the service cannot be separated from the service.	ICT reduces inter personal contact. For instance accessing your account on the internet. There is no human interface yet you receive secured, better and quality service.
Heterogeneity	Highly variable as it depends on who is rendering it.	ICT enabled services are uniform irrespective of who is rendering the service.
Perishability	Cannot be produced and stored	ICT enabled services can be produced and stored. Example is internet banking, Smart Cards etc.

Source: Sunil (2010)

2.4 Components of Quality Customer Service

The quest to deliver quality and efficient customer service can be looked from three perspectives. These are environmental quality, functional quality and technical quality factors (Oliver & Rust, 1994).

2.4.1 Service Quality Factors:

In order to develop greater understanding of the nature of service quality and how it is achieved in an organization, the Three-Component Service Quality Model was designed by Oliver & Rust (1994), which views overall perception of service quality as based on the customer's evaluation of the three dimensions of the service encounter. The model presents Service Quality **symbolically as: $SQ = TQ + FQ + EQ$** . (Where SQ,TQ,FQ,EQ) stands for Service Quality, Technical Quality, Functional Quality and Environmental Quality respectively.

- i. **The Functional Quality (FQ):** This aspect refers to the service delivery of the staff to the bank customers. Functional quality has more to do with how the technical quality is transferred to the customer. Service quality attributes such as responsiveness and access are very important in helping a customer to judge the functional quality of service encounter (Gronoos, 2012).
 - a. **The Environmental Quality (EQ):** refers to the service environment; the tangible and intangible `infra-structure that support better service delivery. Some of these infrastructure

supports include the following; **Technological Factors:** Technological factors that affect service delivery include the following: **IT infrastructure:** this comprises of: Hardware such as computers, printers, scanners. The efficiency and availability of these equipment affects service delivery in terms of quality and speed. **Software** affects the service delivery in terms of ease of use and simplicity. **Network:** The network availability and consistency affect service delivery.

- b. **Human Resources:** Banking industry is heavily dependent upon information technology that needs professionals for development, implementation and support.
- ii. **The Technical Quality (TQ):** this refers to the outcome (service product) that measures the product quality offered and relates to the tangible benefits which directly affect the bank customers. According to Gronoos (2012), customers use service quality attributes such as reliability, competence, performance and durability to evaluate technical quality of service. Berry et al, (1985), came out with ten dimensions for measuring satisfaction. The ten point quality dimension has been tabulated below.

Table 3 Quality Dimensions and Implications.

<i>QUALITY DIMENSION</i>	<i>IMPLICATION</i>
<i>Access</i>	Easy to reach
<i>Communication</i>	Publicize, advertise, inform, awareness
<i>Competence</i>	Skills or knowledge about the job
<i>Courtesy</i>	Friendliness and politeness of service provider
<i>Credibility</i>	Trust in the service provider
<i>Reliability</i>	Performance of the right service at the right time
<i>Responsiveness</i>	Readiness and willingness to provide the service
<i>Security</i>	Free from risk, doubt and damage
<i>Tangibles</i>	Evidence of proof of service
<i>Understanding</i>	Anticipation of customer's expectation

Source: Parasuraman et al (1985), Berry et al (1985).

It is interesting to note that the Three-Component Quality Model fit into the ten point quality dimension proposed by Berry et al (1985; Parasuraman et al, 1985), Quality attributes such as reliability, competence, performance, and durability fits into technical quality, like wise attributes such as responsiveness, access, communication, courtesy fits into functional quality with tangibles, security fitting into environmental quality.

2.5 ICT Applications in Banking Services Delivery

Automation of banking systems and processes have led to the creation of a number of services and products that offer convenience and quality services to the bank customers. Banks have created new income streams by offering more sophisticated products and services which would not have been possible without the use of ICT (E-Business Watch, 2008). There are four different levels of technology service delivery namely; technology assisted service encounter, technology mediated service encounter, and technology generated self-service.

Commercial banking technologies encompass Relationship Banking Retail, Personal Private Banking, E-Banking, Mobile Banking, Phone Banking, Network Banking, Virtual Banking, Universal Banking, Online Banking (Chowdarip, 2008).

Among the ICT mediated customer service delivery by the Agricultural Development Bank are;

2.5.1 Branch Networking

Networking of branches involves the computerization and inter-connecting of geographically scattered stand-alone bank branches, into one unified system in the form of a Wide Area Network (WAN) or Enterprise Network (EN); for the creating and sharing of consolidated customer information. It offers quicker rate of inter-branch transactions as the consequence of distance and time are eliminated. Hence, there is more productivity per time period.

2.5.2 Automated Teller Machines (ATMs)

An ATM combines a computer terminal, record-keeping system and cash vault in one unit, permitting customers to enter the bank's book keeping system with a plastic card containing a Personal Identification Number (PIN) or by punching a special code number into the computer terminal linked to the bank's computerized records 24 hours a day (Rose, 1999). Once access is granted, it offers several retail banking services to customers. They are mostly located outside of banks, and are also found at airports, malls, and places far away from the home bank of customers. They were introduced first to function as cash dispensing machines (Rose, 1999). However, due to advancements in technology, ATMs are able to provide a wide range of services, such as making deposits, funds transfer between two or more accounts and bill payments. Agricultural Development Bank utilizes this electronic banking device, as like others for competitive advantage.

2.5.3 Telephone Banking

Tele-banking (telephone banking) can be considered as a form of remote or virtual banking, which is essentially the delivery of branch financial services via telecommunication devices where the bank customers can perform retail banking transactions by dialing a touch-tone telephone or mobile communication unit, which is connected to an automated system of the bank by utilizing Automated Voice Response (AVR) technology (Balachandher *et al*, 2001 as cited by Abor, 2004). According to Leow (1999), tele-banking has numerous benefits for both customers and banks in terms of convenience and productivity.

2.5.4 Personal Computer Banking (PC-Banking)

PC-Banking is a service offered by ADB, which allows the bank's customers to access information about their accounts via a proprietary network, usually with the help of proprietary software installed on their personal computer, even at home and offer 24 hour service. Once access is granted, the customer can perform a lot of retail banking functions. It also has the benefits of Telephone Banking and ATMs (Abor, 2010).

2.5.5 Internet Banking

The idea of Internet banking, according to Essinger (1999), is to give customers access to their bank accounts via a web site and to enable them to enact certain transactions on their account, given compliance with stringent security checks. According to the Federal Reserve Board of Chicago's Office of the Controller of the Currency (OCC) Internet Banking Handbook (2001), Internet Banking is described as the provision of traditional banking services over the internet. This idea is supported by Abor (2010).

2.5.6 Electronic Funds Transfer at Point of Sale (EFTPoS)

An Electronic Funds Transfer at the Point of Sale (PoS) is an on-line system that allows customers to transfer funds instantaneously from their bank accounts to merchant accounts when making purchases (at purchase points). A PoS uses a debit card to activate an Electronic Fund Transfer Process (Chorafas, 1988). Furthermore, EFTPoS continues after banking hours, hence continual productivity for the bank even after banking hours.

2.6 Impact of ICT on Banking Service Delivery:

Information technology has enabled organizations across the world to work effectively and efficiently in managing businesses. It has contributed largely to the process advancements in organizations. ICT has improved the banking business by reducing operational cost. This results in increased revenue (Motebang (2004; Rampour, 2011)). ICT can help customer service representatives deal with the customer by providing easy access to customer information and provide the tools to make it possible to track customers as individuals, even when there are thousands or millions of them.

ICT systems enable banks to apply credit-scoring techniques to consumer credits, mortgages or credit cards enabling banks to customize products and services based on standardized evaluation of its customers. Branch renewals are gradually shifting the traditional brick and mortar banks towards the dual-bank concept. Effective ICT solutions are therefore, providing banks with operational effectiveness, internal efficiency, and collaborative tools to help create, cultivate and disseminate knowledge, accessibility to data, information and knowledge (Business Watch, 2008).

2.7 The Adoption of ICT by Agricultural Development Bank (ADB) Ltd

The ADB was set up as Agricultural Credit and Co-operative Bank by an Act of Parliament (Act 286) in 1965 to promote and modernize the agricultural sector through appropriate but profitable financial intermediation. The Government of Ghana owns 52% shares with the Bank of Ghana owning the remaining 48% shares. ADB obtained a Universal banking license under Banking Act 2004 (Act 673) which removed restrictions on banking activity (www.adb.com).

ADB adopted E-business in 1999 in response to trends in Ghanaian banking industry (Anamuah & Georgia, 2009). The bank's ICT platform has seen a major facelift from Flexcube retail and Corporate to Flexcube Universal Banking Solution (UBS) version 11.2 to position the bank to deliver efficient and quality ICT compliance services and wide range of products (ADB Discovery, 2011).

2.8 E-Services Offered by the Agricultural Development Bank

- i. ADB QuicAlert;** Customers receive prompt SMS notifications on banking transactions anytime, anywhere on mobile phones.
- ii. ADB E-zwich Card:** Government sponsored smart card aimed at promoting cashless transaction among the banked, un-banked and the under-banked. The ADB E-zwich card can be used for the payment of all goods and services once the smart card is credited with money. It has a lot of benefits to both the bank and customers.
- iii. ADB QuicNet:** This is a unique internet banking service for corporate and retail customers to monitor and undertake most types of transactions on their accounts including checking balances and account activity, transfer funds between accounts held at ADB, transfer funds to other ADB customers, transfer funds to other customers in different domestic banks, view and print statement of accounts, etc.

- iv. **ADB NLA Fast Credit & FastPay:** Offer E-banking services to the National Lottery Authority merchants and patrons.
 - a. **Fast Credit:** Allows National Lottery Authority merchants to purchase their credits for the TPM and PADPM point of sale terminals in all ADB Branches nationwide by completing the Fast Credit form and top up POS card.
 - b. **FastPay:** ADB offers you the convenience to redeem NLA winnings for Mobi-game and Automation in all the branches nationwide.
- v. **ADB QuicPay:** This is a real time payment solution offered to educational institutions and businesses with large clientele to use all ADB branches to receive payment due them on a single platform. The institutions can monitor the payment through the internet.
- vi. **ADB QuicStatements:** Receive free statements anytime, anywhere by email in preferred format (PDF or Excel) given total control of your account to check for fraud.
- vii. **ADB Collections:** ADB offers existing and prospective customers the opportunity to pay electricity bills or prepaid electricity units, DSTV payments, university admission forms, etc. nationwide.
- viii. **ADB Quick Cash/VISA Classic:** This is ADB ATM coverage nationwide. With ADB Quick Cash, customers can perform banking transactions quickly, safely, and conveniently without visiting the banking halls. With Visa classic customers can access their accounts from any Visa ATM all over the world.
- xi. **ADB Mobile Money:** ADB in partnership with the telecom service providers offer customers a single convenient platform to use their mobile phones to transfer money easily, pay utility bills and recharge airtime via the following mobile money services such as Tigo Cash Service and MTN Mobile Money as well as buying Airtime Top Up.

3.0 METHODOLOGY

3.1 Population, Sample and Sampling Techniques

The population for the study included all the six (6) member management and staff of ADB Tumu branch as well as sample drawn from four thousand five hundred and forty four (4,544) customers of the branch as at 28th February, 2013. In all, 126 respondents were drawn for the study. All the six members of staff at the branch were purposively selected for the study. However, considering the customers' population of four thousand five hundred and forty four (4,544), simple random and purposive sampling techniques were employed to select one hundred and twenty (120) customers for survey.

3.2 Data Collection and Tools

This study employed interviews, questionnaires and observation. Scheduled interviews were used to elicit information from some customers since they were not able to read or write. Structured questions were used to elicit the information. The same questionnaires were administered to customers who could read and write. These structured questions focused on the environmental quality, technical quality and functional quality. Explain the source of the quality framework based on which the assessment was done.

The study was based on primary data obtained through a well-designed questionnaire. The questionnaire consisted of (14) environmental service quality questions for staffs and (28) service quality questions for customers - 5 on Environmental (EQ), 9 Functional (FQ) dimensions and 14 on Technical quality (TQ) dimensions for customers. The customers were required to mark their response for each statement on the Likert Scale (range 1 to 5) where "1" refer to "Strongly Agree" and "5" means "Strongly Disagree". The total minimum score would be 210 (42x5) statements, and maximum would be 42 (42x1). The possible range of service quality therefore, would be from 42 to 205 and mean score would be 123.5. The actual mean score for each of the 41 service quality dimensions were calculated, (TQ, FQ, EQ) and summed up to compare the total mean score for meaningful comparisons and inferences drawn. The interviews and questionnaire were administered between 12th April 2013 and 17th April 2013.

3.3 Data processing and Analysis

The raw data collected were coded and entered into SPSS spread sheet where the necessary transformations were carried out. Subsequently, the processed data were analyzed using descriptive statistics. Again, the study adopted Oliver & Rust (1994) Three-Component Service Quality Model, which views overall perception of service quality as based on the customer's evaluation of the three dimensions of the service encounter.

4.0 EMPIRICAL RESULTS AND DISCUSSION

4.1 Socio-Demographic Characteristics of Respondents

4.1.1 Gender of Respondents

From Table 3, females constitute the minority (33.3%) of the staff and males are made up of the majority (66.7%). Also, most (58.33%) of the customers represented in the sample were males and few (41.67%) were females. This implies that there are more male staff and customers than females at Tumu branch of ADB. This might be as a result of the fact that males are mostly breadwinners of their families, and are more likely to engage in income generating activities and business transactions with banks than their female counterparts.

4.1.2 Age Distribution of Respondents:

Results in Table 3 shows that majority (66.67%) of are within the age categories of 18 – 26, 36-44, 45-53 and 54 respectively. A few of the staff (33.33%) are within the age category of 27-35. The age distribution of the staff implies that all of them are still within the active work force.

The table also shows that 84 of 120 (70%) customers are between the ages of 18-26 ,27-35, 45-53 while 36 of 120 (30%) are between 36-44 and (54+) years. Also majority of the customers are still within the active labour force.

4.1.3 Educational Background of Respondents:

From the Table 3, all staff (100%) has attained tertiary education. However, 14.17% of customers have no formal education with 15%, 22.5% and 48.33% having basic education, secondary education and tertiary education, respectively. From Table 3 it is evident that majority of staff (100%) and customers (48.33%) have tertiary education. Since the banking industry is heavily dependent upon information technology that needs professionals for development, implementation and support, the high literacy level of the staff could imply that they are competent and will facilitate the achievement of set targets. Similarly, the high literacy level of the customers is likely to boost business transactions since they will be able to read and understand various instructions and products and/or services offered by the bank to enhance the bank's operations.

4.1.4 Occupational Distribution of Respondents:

From Table 3, 65% of the customers are public servants and the remaining 35.0% of them are self-employed. All the six members of staff were also public servants. This shows that majority of the customers are public servants. Public servants most often tend to constitute a greater part of the middle class especially, in developing countries and have a high tendency to demand products and services from banks.

Table 3: Socio-Demographic Characteristics of Respondents

Variable	Staff		Customers	
	Frequency	Percentage	Frequency	Percentage
Gender Distribution				
Males	4	66.7	70	58.33
Females	2	33.3	50	41.67
Total	6	100	120	100
Age Distribution				
18 – 26	1	16.66	28	23.33
27 – 35	2	33.36	28	23.33
36 – 44	1	16.66	18	15.05
45 – 53	1	16.66	28	23.33
54+	1	16.66	18	15.05
Total	6	100	120	100
Education Background				
No Formal Education	-	-	17	14.17
Basic Education	-	-	18	15.00
Secondary Education	-	-	27	22.50
Tertiary Education	6	100	58	48.33
Level of experience				
1 – 6	1	16.66	48	40
7 – 11	3	50	28	23.33
12 – 16	1	16.67	18	15
17 – 21	1	16.67	8	6.67
22+	0	0	18	15
Total	6	100	120	100
Public Servant			78	65
Self-Employed			42	35.0
Total			120	100

Source: Field Data, 2013

4.1.5 Experience Level of Respondents

Table 3 displays the number of years and experiences the staff and customers had been with the bank. It is established that at least, 3 of 6 (50%) staff have worked with the bank between 7 and 11 years. These years are enough for any personnel to have had experiences with any organizational culture; for example, in the areas of innovation, technology, procedures, etc. Forty eight (48) of 120 (40%) customers have been with the branch between 1 and 7 years while the longest serving customers representing 8 (6.67%) have been with the branch for 22 years and above.

4.2 Environmental Quality: Staff Perspectives

Some environmental factors identified to have an impact on the convenient and efficiency of customer service delivery from the perspective of the bank's staffs are presented in Tables 4. Empirical studies equate environmental quality to the service environment which refers to the tangible and intangible infra-structure that supports better service delivery. Oliver and Rust (1994) for instance, cited IT infrastructure, software, hardware, network and human resources as the technological factors that affect quality service delivery while Kotler and Keller (2006) exclusively highlighted the theory of the 3 extra Ps for enhancing Service Marketing or Businesses. These Ps are Physical evidence, People and Processes in addition to the 4Ps- Product, Price, Place and Promotion. Firms thrive so well when they effectively utilize the marketing mix in augmenting their operations. This view was also supported by Sabutey et al (2013).

Based on results from Table 4, majority (66.6%) of the staff agreed that the Tumu branch is strategically located with 16.7% disagreeing and 16.7% remaining neutral. The mean score of 2.2 on the Likert scale also supports this view (Table 4). This implies that the branch is accessible to the customers. Again 66.7% of the staff agreed that the branch has state-of-the-art design with 33.3% undecided. On the question of whether the branch has many transaction terminals, 33.3% of the staff disagreed and 50% agreed and 16.7% of the staff staying neutral. The number of servers or service points that a service facility provides has implications on the service cost as well as customer waiting time. When the waiting time is longer customers become dissatisfied with the service encounter. Since many staff (66.6%) is of the view that there are many transactions terminals, it is likely to minimize customer dissatisfaction. Also, 50% of the staff and 97.5% of customers agreed that the branch is computerized and that has automated the manual process. Again, Majority (66.7%) of the Staff agreed that the branch is networked which allows for easy communication such as intranet, extranet and internet whereas 33.3% disagreed. Fifty percent (50%) of the staff agreed that they have the skills in handling the computers whereas 50% of the staff disagreed. Though, half of the staff has the skills to manage the ICT facilities, it is important for all staff to have good knowledge about using the ICT infrastructure since it has the ability of boosting the bank's competitive position.

An observation by the researchers indicate that the bank is using Flexcube Universal Banking Solution software version 11.2 and so it is very important that the staff are well trained to utilize the program. Majority of the staff representing 66.7% agreed that the link frequently goes down during working hours while 16.6% disagreed and 16.7% remained neutral. The frequency of the link down time during the one week period of the research was two times on different working days with average loss of 3 working hours. Customers complained bitterly about the poor and delayed services as a result of link failure. Again, 50% of the staff disagreed with the fact that the link has very high speed while 16.7% agreed with 33.3% remaining neutral. This goes to buttress the point expressed by the customers that there are delays in services attributed to link failures. It takes an average of six minutes for one transaction to be successful and that delays quick delivery of services to the customer. It is pertinent for the bank to work towards reducing customer waiting time in order to minimize or avoid loss of customers. However, 66.7% of the staff indicates that they are well trained about the electronic products and services of the bank to enable them deliver to the expectation of the customers whereas 33.3% disagreed. Product knowledge is very essential to enable the staff to sell the banks products to the customers, therefore, the staff need to learn and abreast themselves well about the bank's products to enable them sell to the customers. Similarly, 50% of the staff agreed that the computerization contribute to greater work output since it enhances greater amount of work to be completed within short time while 50% were undecided. Also, 50% of the staff agreed that the computerization reduces work load with 33.3% disagreeing with the fact and 16.7% remaining neutral. In connection with incentives at the work place, 33.3% of the staff agreed that they are motivated to perform their work while 50% disagreed that they are motivated with 16.7% remaining undecided. It is essential for management to motivate the staff in order to get the best out of them and to eliminate possible employee turnover. Also, 33.3% of the staff agreed that they have good product knowledge with 50% disagreeing and 16.7% remaining undecided. Fifty (50%) agreed that computerization has brought additional customers to the branch while 50% disagreed.

Table 4: Environmental Quality: Staff Perspective

QUALITY DIMENSIONS: STAFF PERSPECTIVE OF THE BRANCH						
	Environmental Quality (EQ)	X	f	Fx	mean	%
1.	Strategic Location <ul style="list-style-type: none"> ▪ Strongly Disagree ▪ Disagree ▪ Hardly Disagree ▪ Agree ▪ Strongly Agreed 	5 4 3 2 1	- 1 1 2 2	- 4 3 4 2	2.2	- 16.7 16.7 33.3 33.3
2.	State- of- the- art Design <ul style="list-style-type: none"> ▪ Strongly Disagree ▪ Disagree ▪ Hardly Disagree ▪ Agree ▪ Strongly Agreed 	5 4 3 2 1	- 2 - 3 1	- 8 - 6 1	2.5	- 33.3 - 50 16.7
3.	Many Transaction Terminals <ul style="list-style-type: none"> ▪ Strongly Disagree ▪ Disagree ▪ Hardly Disagree ▪ Agree ▪ Strongly Agreed 	5 4 3 2 1	- 2 1 3 -	- 8 3 6 -	2.8	- 33.3 16.7 50 -
4.	Computerized Office <ul style="list-style-type: none"> ▪ Strongly Disagree ▪ Disagree ▪ Hardly Disagree ▪ Agree ▪ Strongly Agreed 	5 4 3 2 1	- - 2 3 1	- - 6 6 1	2.2	- - 33.3 50 16.7
5.	Is the office networked <ul style="list-style-type: none"> ▪ Strongly Disagree ▪ Disagree ▪ Hardly Disagree ▪ Agree ▪ Strongly Agreed 	5 4 3 2 1	- - 1 3 2	- - 3 6 2	2.2	- - 16.7 50 33.3
6.	Skills in Handling the equipments <ul style="list-style-type: none"> ▪ Strongly Disagree ▪ Disagree ▪ Hardly Disagree ▪ Agree ▪ Strongly Agreed 	5 4 3 2 1	- 3 - 1 2	- 12 - 2 2	2.6	- 50 - 16.7 33.3
7.	Link fails in working hours <ul style="list-style-type: none"> ▪ Strongly Disagree ▪ Disagree ▪ Hardly Disagree ▪ Agree ▪ Strongly Agreed 	5 4 3 2 1	- 1 1 3 1	- 4 3 6 1	2.3	- 16.6 16.7 50 16.7
8.	Link has very high speed <ul style="list-style-type: none"> ▪ Strongly Disagree ▪ Disagree ▪ Hardly Disagree ▪ Agree ▪ Strongly Agreed 	5 4 3 2 1	1 2 2 1 -	5 8 6 2 -	3.5	16.7 33.3 33.3 16.7 -
9.	I am well trained to handle the equipments. <ul style="list-style-type: none"> ▪ Strongly Disagree ▪ Disagree ▪ Hardly Disagree ▪ Agree 	5 4 3 2	1 1 - 1	5 4 - 2	2.3	16.7 16.6 - 16.7

	▪ Strongly Agreed	1	3	3		50
10.	The machines contribute to greater work output.					
	▪ Strongly Disagree	5	-	-		-
	▪ Disagree	4	-	-		-
	▪ Hardly Disagree	3	3	9	2.4	50
	▪ Agree	2	2	4		33.3
	▪ Strongly Agreed	1	1	1		16.7
11.	The machines reduce workload.					
	▪ Strongly Disagree	5	-	-		-
	▪ Disagree	4	2	8		33.3
	▪ Hardly Disagree	3	1	3	2.7	16.7
	▪ Agree	2	2	4		33.3
	▪ Strongly Agreed	1	1	1		16.7
12.	I am motivated to work hard					
	▪ Strongly Disagree	5	1	5		16.7
	▪ Disagree	4	2	8		33.3
	▪ Hardly Disagree	3	1	3	3.2	16.7
	▪ Agree	2	1	2		16.7
	▪ Strongly Agreed	1	1	1		16.7
13.	I have good knowledge of the products.					
	▪ Strongly Disagree	5	1	5		16.6
	▪ Disagree	4	2	8		33.3
	▪ Hardly Disagree	3	1	3	3.2	16.7
	▪ Agree	2	1	2		16.7
	▪ Strongly Agreed	1	1	1		16.7
14.	Computerization brings additional customers.					
	▪ Strongly Disagree	5	1	5		16.7
	▪ Disagree	4	2	8		33.3
	▪ Hardly Disagree	3	-	-	3.2	-
	▪ Agree	2	3	6		50
	▪ Strongly Agreed	1	-	-		-
	Total Maximum Score: 14(14x1)				14.0	
	Total Minimum Score: 70(5x14)				70.0	
	Mean Score: 42(14+70)				42.0	
	Actual Mean Score				37.3	

Field Data 2013

4.3 Environmental Quality: Customer Perspectives

Similarly, 92.5% of the customers agreed that the branch is strategically located with 3.3% disagreeing and 4.2% remaining undecided. Both customers and staff vehemently agree with the fact that the branch is strategically located in Tumu. This means that there is easy identification and accessibility to the branch by customers and business wise the bank enjoys some form of competitive advantage in terms of its strategic location. Observations by the researchers confirm this as the branch is located in the central business district (CBD).

Similarly, 95% of the customers agreed that the branch has state-of-the-art design with only 5% remaining undecided. This shows that majority of the staff and customers agree that the branch has state-of-the-art design that allows for easy workflow and processes. On the question of whether the branch has many transaction terminals, similarly 41.7% of the customers disagreed that there are many transaction terminals and 58.3% agreed that there are many transaction terminals. Again, majority of customers agreed that the branch has adequate transaction terminal that allows for quick service delivery. Again, 50% staff and 2.5% customers disagreed.

The results of the interview generally showed that both staff and customers of Tumu branch agreed that the branch has state-of-the-art design.

Practically, the researchers found that the branch has spacious banking hall with well-designed fittings such as air conditions, sitting chairs, and enough parking space for cars. The mean figure of 2.5 on question number 2 confirms this position. They also disagreed that there were many transaction terminals and that militate

against fast service delivery. Both staff and customers agreed that the branch is computerized with wide area network that facilitate transaction and also makes the bank's philosophy a reality. It also enhances communication within and outside, which is intranet, extranet and internet at the branch.

The staff agreed that the computers contribute to higher work output, make work faster and convenient. They have good knowledge about the electronic products and are well motivated to deliver quality and efficient services to customers. In addition they agreed that the computer has the ability to store, retrieve and process data in very efficient manner. The mean indicates that the staff disagreed with the statement that the network has high speed. An observation by the researchers revealed that it takes an average of 6 minutes for a transaction to be completed by a teller due to the network speed. This situation increases the turnaround time of customers. The question about whether the link goes down during the working hours, was confirmed by the staff that it is a common phenomenon.

Observation by the researchers during the research period covering April, 2013 revealed two successive link failures. This wasted approximately three hours productive periods from Monday, Tuesday and Friday. This inconsistency of the link attracted unpleasant comments from customers who were present to perform various transactions. The mean figure of 2.3 confirms these responses from the staff. The staff also disagreed that the computerization has helped the branch to get more customers.

In summary the actual mean score of 45.5 generally indicate that both staff and customers confirmed that the environmental factors that contribute to the delivery of quality banking services are present except for network speed, link stability and adequate transaction terminals which they disagreed.

Table 5 Environmental Quality: Customer Perspective

QUALITY DIMENSIONS: CUSTOMERS PERSPECTIVE OF THE BRANCH.						
	Environmental Quality (EQ)	X	f	Fx	mean	%
1.	Branch is strategically located					
	▪ Strongly Disagree	5	3	15	1.7	2.5
	▪ Disagree	4	1	4		0.8
	▪ Hardly Disagree	3	5	15		4.2
	▪ Agree	2	58	116		48.3
	▪ Strongly Agreed	1	53	53		44.2
2.	Branch has State- of- the- art Design					
	▪ Strongly Disagree	5	-	-	1.3	-
	▪ Disagree	4	-	-		-
	▪ Hardly Disagree	3	6	18		5.0
	▪ Agree	2	28	56		23.3
	▪ Strongly Agreed	1	86	86		71.7
3.	Adequate Transaction Terminals					
	▪ Strongly Disagree	5	12	60	2.7	10.0
	▪ Disagree	4	20	80		16.7
	▪ Hardly Disagree	3	18	54		15.0
	▪ Agree	2	61	122		50.8
	▪ Strongly Agreed	1	9	9		7.5
4.	Branch is Computerized					
	▪ Strongly Disagree	5	-	-	1.2	-
	▪ Disagree	4	3	12		2.5
	▪ Hardly Disagree	3	-	-		-
	▪ Agree	2	18	36		15
	▪ Strongly Agreed	1	99	99		82.5
5.	Branch has Installed ATM					
	▪ Strongly Disagree	5	-	-	1.3	-
	▪ Disagree	4	4	16		3.3
	▪ Hardly Disagree	3	-	-		-
	▪ Agree	2	20	40		16.7
	▪ Strongly Agreed	1	96	96		80
	Total Maximum Score: 5(1x5)				5	
	Total Minimum Score: 20(5x5)				20	
	Mean Score: 12.5(5+20)				12.5	
	Actual Mean Score:				8.2	

Source: Field Data, 2013

4.4 Functional Quality from Customers' Perspective

This quality dimension looked at the interaction between the people performing the service, in this case the bank staff and the recipient of the service, which is the customer.

Among the quality factors that were posited for customers responses were; friendliness of staff, courtesy of staff, availability and alacrity of staff, level of knowledge of staff about the product and services, the time taken to complete transaction, banks opening and closing time, and the empathy of staff towards customers. Table 4 presents the customers' responses towards these dimensions:

Table 6 Functional Quality: Customers' Perspective.

QUALITY DIMENSIONS: CUSTOMERS PERSPECTIVE OF THE BRANCH.						
	Functional Quality (FQ)	x	f	fx	mean	%
1.	I am welcomed with smile					
	▪ Strongly Disagree	5	-	-	2.0	-
	▪ Disagree	4	3	12		2.5
	▪ Hardly Disagree	3	6	18		5.0
	▪ Agree	2	93	186		77.5
	▪ Strongly Agreed	1	18	18		15.0
2.	Staffs are cordial and respectful.					
	▪ Strongly Disagree	5	-	-	1.6	-
	▪ Disagree	4	1	4		0.83
	▪ Hardly Disagree	3	5	15		4.17
	▪ Agree	2	63	126		52.5
	▪ Strongly Agreed	1	51	51		42.5
3.	Staffs are always available to attend to me.					
	▪ Strongly Disagree	5	3	15	2.1	2.5
	▪ Disagree	4	5	20		4.2
	▪ Hardly Disagree	3	9	27		7.5
	▪ Agree	2	92	184		76.6
	▪ Strongly Agreed	1	11	11		9.2
4.	Staffs are knowledgeable					
	▪ Strongly Disagree	5	-	-	1.9	-
	▪ Disagree	4	2	8		1.7
	▪ Hardly Disagree	3	4	12		3.4
	▪ Agree	2	98	196		81.6
	▪ Strongly Agreed	1	16	16		13.3
5.	Turnaround time is short					
	▪ Strongly Disagree	5	6	30	3.2	5.0
	▪ Disagree	4	68	272		56.7
	▪ Hardly Disagree	3	12	36		10.0
	▪ Agree	2	15	30		12.5
	▪ Strongly Agreed	1	21	21		17.5
6.	Bank opening and Closing time is Convenient					
	▪ Strongly Disagree				2.1	
	▪ Disagree	5	1	5		0.8
	▪ Hardly Disagree	4	12	48		10
	▪ Agree	3	5	15		4.2
	▪ Strongly Agreed	2	84	168		70.0
		1	18	18	15	
7.	There is efficiency in transaction processing.					
	▪ Strongly Disagree				1.9	
	▪ Disagree	5	1	5		0.8
	▪ Hardly Disagree	4	3	12		2.5
	▪ Agree	3	3	9		2.5
	▪ Strongly Agreed	2	94	188		78.2
		1	19	19	16	
8.	I am educated about the products					
	▪ Strongly Disagree	5	2	10	2.2	1.7
	▪ Disagree	4	5	20		4.2
	▪ Hardly Disagree	3	38	114		31.7
	▪ Agree	2	50	100		41.6
	▪ Strongly Agreed	1	25	25		20.8

9.	My complaints are addressed on time.					
	▪ Strongly Disagree	5	1	5	2.3	0.8
	▪ Disagree	4	6	24		5
	▪ Hardly Disagree	3	30	90		25
	▪ Agree	2	72	144		60
▪ Strongly Agreed	1	11	11	9.2		
	Total Maximum Score: 9(1x9)				9	
	Total Minimum Score: 45(5x9)				45	
	Mean Score: 27(9+45)				27	
	Actual Mean Score:				19.3	

Source: Field Survey, 2013

Based on the results in Table 6, majority of the customers interviewed agreed with the fact that the staffs are courteous, respectful, cordial, friendly, available and ready to assist them; and are also knowledgeable about the work. However, a few of them disagreed with the facts stated above. Again, findings revealed that the opening hours of the bank is very much favorable, there is efficiency in the transaction processing, staffs educate them on the banking products and services and lastly staff are able to handle their complaints.

The only fact that the majority (61.7%) of the customers disagreed with was shorter turnaround time. Only 38.3% customers agreed that the turnaround time is short. The mean responses of the customers ranged from 1.6 to 3.2 indicating that the customers agreed that their interactions with the staff are cordial, friendly and courteous. The total average mean figure of 19.3 is tilted towards agreed to strongly agree therefore, confirming that there is generally good functional conditions available for quality service delivery.

4.5 Technical Quality: Customer Perspective

Technical Quality (TQ) measures the product quality offered and relates to the tangible benefits which directly affect the bank customers. Among the technical quality dimensions are; the range of electronic banking products offered by the bank such as ATM, Quick Alert, Visa Card, QuicPay, QuicNet, MobileMoney, QuicStatement; Publicity of these electronic products, the customer subscription etc. In addition the features of electronic products such as convenience, faster service, faster enquires, accurate records, ease of use, cost efficiency, error free, 24/7 service, security check and reduction of inter personal contact. Table 7 presents the responses of customers towards these quality dimensions.

Table 7: Technical Qualities: Customers' Perspective.

QUALITY DIMENSIONS: CUSTOMERS PERSPECTIVE OF THE BRANCH.							
	Technical Quality (TQ)	X	f	fx	mean	%	
1.	Enough Electronic product awareness.				3.6		
	▪ Strongly Disagree	5	-	-			-
	▪ Disagree	4	82	328			68.3
	▪ Hardly Disagree	3	34	102			28.4
	▪ Agree	2	3	6			2.5
	▪ Strongly Agreed	1	1	1	0.8		
2.	There is enough publication and advertisement about the product.				3.9		
	▪ Strongly Disagree	5	40	200			33.4
	▪ Disagree	4	42	168			35
	▪ Hardly Disagree	3	28	84			23.3
	▪ Agree	2	9	18			7.5
	▪ Strongly Agreed	1	1	1	0.8		
3.	Electronic product usage				4.4		
	▪ ATM	5	61	305			50.9
	▪ QuicAlert	4	51	204			42.5
	▪ Visa Card	3	6	18			5.0
	▪ QuicPay	2	1	2			0.8
	▪ Mobile Money	1	1	1	0.8		
4.	The product is convenient				1.6		
	▪ Strongly Disagree	5	-	-			-
	▪ Disagree	4	2	8			1.7
	▪ Hardly Disagree	3	3	9			2.5
	▪ Agree	2	60	120			50
	▪ Strongly Agreed	1	55	55	45.8		
5.	Electronic product enhances faster service.				1.5		
	▪ Strongly Disagree	5	-	-			-
	▪ Disagree	4	-	-			-
	▪ Hardly Disagree	3	1	3			0.8
	▪ Agree	2	52	104			43.3

	▪ Strongly Agreed	1	67	67		55.8
6.	Electronic product enhances faster enquiries.					
	▪ Strongly Disagree	5	1	5		0.8
	▪ Disagree	4	5	20	1.5	4.2
	▪ Hardly Disagree	3	-	-		-
	▪ Agree	2	44	88		36.7
	▪ Strongly Agreed	1	70	70		58.3
7.	Electronic product ensures accurate records.					
	▪ Strongly Disagree	5	-	-		-
	▪ Disagree	4	-	-		-
	▪ Hardly Disagree	3	4	12	1.6	12
	▪ Agree	2	67	134		55.8
	▪ Strongly Agreed	1	49	49		40.8
8.	The product is easy to understand					
	▪ Strongly Disagree	5	1	5		0.8
	▪ Disagree	4	-	-		-
	▪ Hardly Disagree	3	2	6	1.3	1.7
	▪ Agree	2	32	64		26.7
	▪ Strongly Agreed	1	85	85		70.8
9.	The product is easy to use					
	▪ Strongly Disagree	5	1	5		0.8
	▪ Disagree	4	-	-		-
	▪ Hardly Disagree	3	3	9	1.3	2.5
	▪ Agree	2	31	62		25.7
	▪ Strongly Agreed	1	85	85		71
10.	The product is cost effective					
	▪ Strongly Disagree	5				
	▪ Disagree	4	2	8	1.5	1.7
	▪ Hardly Disagree	3	3	9		2.5
	▪ Agree	2	45	90		37.5
	▪ Strongly Agreed	1	70	70		58.3
11.	The product is error free					
	▪ Strongly Disagree	5	2	10		1.7
	▪ Disagree	4	1	4	1.4	0.8
	▪ Hardly Disagree	3	2	6		1.7
	▪ Agree	2	35	70		29.2
	▪ Strongly Agreed	1	80	80		66.7
12.	The product provides 24/7 service					
	▪ Strongly Disagree	5	2	10		1.7
	▪ Disagree	4	1	4	1.5	0.8
	▪ Hardly Disagree	3	1	3		0.8
	▪ Agree	2	47	94		39.2
	▪ Strongly Agreed	1	69	69		57.5
13.	The product has security checks					
	▪ Strongly Disagree	5				
	▪ Disagree	4	4	8	2.7	3.3
	▪ Hardly Disagree	3	84	252		70
	▪ Agree	2	32	64		26.7
	▪ Strongly Agreed	1				
14.	The product reduces personal contact					
	▪ Strongly Disagree	5				
	▪ Disagree	4				
	▪ Hardly Disagree	3	4	16	2.8	3.3
	▪ Agree	2	87	261		72.5
	▪ Strongly Agreed	1	29	58		24.2
	Total Maximum Score: 14(1x14)					14
	Total Minimum Score: 70(5x14)					70
	Average Score: 39.5(14+65)					39.5
	Actual Mean Score:					30.6
	Overall TMS: 42(1x42)					42
	Overall TMS: 210(5x42)					210
	Total Actual Mean Score: (EQ+FQ+TQ)					95.4

Source: Field Data ,2013

Based on results in Table 7, ICT products usage has not been encouraging from the customer point of

view. Due to low publicity only 50.9% and 42.5% of the customers have subscribed to ATM and Quic Alert products respectively. Others know little or nothing about the electronic products such as QuicNet, QuicPay, and Visa etc. Some of the respondents representing 95.8%, 99.1%, 95%, 96.6%, 97.5%, 95.8%, 95.9, 96.7%, 96.7%, 96.7% and 96.7% completely agreed with the fact that electronic banking products are convenient to use; it enhances faster services and enquiries, quick transfers of cash, accurate records devoid of errors and above all easy to use. Others also agreed that the electronic banking product is much cost effective, guarantees twenty four hours seven days working hours, guarantees secured transactions and above all reduces inter personal contact respectively. On the contrary, 4.2%, 0.9%, 5%, 3.4%, 2.5%, 4.2%, 4.1%, 3.3%, 3.3%, 3.3% and 3.3% of the respondents respectively, disagreed with the facts stated above. On the question about awareness and publicity customers vehemently opposed to the fact with 96.7% and 91.7% respectively while 3.3% and 8.3% respectively agreed to the fact that there is awareness and publicity respectively.

The use of electronic banking products at the branch has not been encouraging and this could be attributed to poor publicity and customer awareness. On the contrary, customers are very much aware of the benefits of the electronic banking products and are ready to access them. The actual mean figure of 30.6 indicates that technical quality factors are available at the branch to ensure quality and efficient service delivery.

4.6 Assessing the Level of Total Quality Customer Service Delivery (EQ+TQ+FQ)

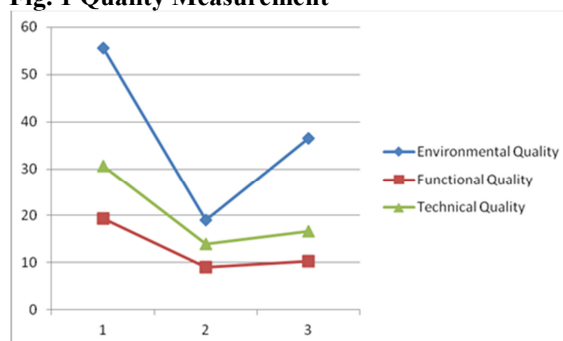
The expected maximum score of all the quality dimensions is 42 (EQ: 19 + FQ: 9 +TQ: 14). The actual maximum score obtained were 105.4 (EQ: 55.5 + FQ: 19.3 +TQ: 30.6). The excess between the expected and actual service quality offered by the branch represent the quality gap. In this case -63.4 (42-105.4) is the quality gap obtained for this experiment. This means that the branch fall short of overall quality delivery by 63.4. Table 8 and Fig. 1 throw more light on this.

Table 8. Expected and Perceived Quality of Service

Quality	Perceived	Expected Mean	Gap
Environmental Quality (EQ)	55.5	19.0	36.5
Functional Quality (FQ)	19.3	9.0	10.3
Technical Quality (TQ)	30.6	14.0	16.6
Total	105.4	42.0	63.4
		Total Quality Gap	63.4

Source: Field Data, 2013

Fig. 1 Quality Measurement



5.0 CONCLUSION

The main aim of the research was to find out whether ADB Tumu branch is using the ICT to deliver quality and efficient services to its clients. Various quality dimensions such as environmental quality, functional quality and technical quality were used to assess the reality on the ground. This research found out that the branch is 100% computerized and as such all the work processes have been automated. The particular interest of the researcher was to find out whether the ICT installations are being utilized to deliver quality and efficient services to the clients. The findings revealed that even though ICT is being explored in performing customer service it is underutilized. The degree of utilization of various electronic banking products indicated that only 50.9% of the respondents use ATM services and 42.5% use QuicAlert service. The rest of the electronic product services such as QuicNet, Visa Card, QuicPay, MobileMoney, ADB Collections etc. have insignificant subscribers due to poor publicity. The analysis has showed that there were good environmental structures in place to enhance quality service delivery except for the link failures and link speed which militate against the effort of quality service delivery at the branch.

The results also indicated that functional quality indicators are excellent. This attest to the fact that the staff relationship with the customers is the best and that facilitate quality service delivery. Moreover, staffs are

well knowledgeable and skillful about the systems and the products that enhance easy handling of customers. Even though the customer's turnaround time was poor that could be attributed to the slow network speed rather than staff indolent attitude to work.

Finally, the technical qualities of the electronic banking products were well articulated by the customers, the bank has failed to create consumer awareness leaving few customers who are innovative to have access to the product.

6.0 RECOMMENDATION

The study was a descriptive survey to have an insight into how ICT is being managed to deliver quality customer service. The study recommends customer education and e-banking services promotion towards improving the service quality of the bank and network upgrading to ensure consistent and speedy connectivity. The study could be used as an action research by ADB to address the challenges and enhance their business operation. The concepts espoused by this survey can also augment firms in similar operations.

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