

**EVALUATION OF CUSTOMER SERVICE PRACTICES AT ASAFO BRANCH OF
BARCLAYS BANK OF GHANA LIMITED**

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STATEMENT OF AUTHENTICITY

We have read the university regulations relating to plagiarism and certify that this report is all our own work and does not contain any unacknowledged work from any other source. We also declare that we have been under supervision for this report herein submitted.

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ABSTRACT

Customer value is an asset to the organization. In order to maintain the customer, most banks embark upon several customer service practices. This study therefore examines the customer service practices of Barclays Bank, Asafo Branch. A sample size of 100 respondents was chosen for the study. Data sources were both primary data and secondary source of information. Data was obtained through the use of questionnaires. Data presentation and discussion were supported with histograms and tables. The study revealed that the Asafo Branch of Barclays Bank has its established customer service strategies which were identified to include complaints logging, customer acknowledgement, innovation, quick service delivery. Each of these strategies was designed to have the maximum impact on customer loyalty and retention. Averagely most customers were satisfied with the banking system. Most of the customers agreed on the attractiveness of the bank's physical representation. It was clear therefore that the tangibility in Barclays Bank's service delivery was found satisfactory by most customers. Most customers also pointed to a reliability of service delivery by the branch. Questions pertaining to assurance generally found that the bank is responsive to the customer's needs and that customer assurance is embedded in the bank's service delivery. The findings also suggested that, most of the customers were confident that the bank would listen to them and solutions found to their problems by the bank. The study however found some weaknesses in all dimensions of quality of the branch's service delivery. Specifically, some customers were dissatisfied with the issues of waiting time, error on transactions etc. Consequently, it was recommended that the bank should focus on communication with their customers to increase the relationship and expectation of their customers. The study further recommended that Barclays Bank and banks in general should pioneer new service delivery techniques to strengthen their relationships with customers and

to suit the underlying dimensions of quality of service and returns especially on tangibility and responsiveness.

DEDICATION

This dissertation is dedicated to our family, spouses and children. May God bless you all.

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We owe first and foremost a debt of gratitude to the Almighty God who has granted us strength, knowledge and the will to complete this dissertation.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Undoubtedly, no business can exist without customers. In the philosophical words of Peppers and Rogers (2012), the only value your company will ever create is the value that comes from customers—the ones you have now and the ones you will have in the future. This is absolutely true. Customer value is an asset to the organization. Hence, in order to maintain the customer, the organization needs to ensure that customers get the right products and services, supported by the right promotion and making it available at the right time for them. While quality service and merchandise are essential in today's competitive market, it is equally important that a customer experiences the "Wow Effect" that only superior customer service can deliver.

The focus of this study is on customer service delivery in the banking industry. Specifically, it aims at evaluating the mode of delivery and its effectiveness. In the face of slowing industrial growth and new competition, today's retail banks are under tremendous pressure to grow organically. With formidable competition from both traditional brick and mortar operations and emerging internet banks, a large number of banks are having trouble meeting performance expectations because they are unable to differentiate their business, reach customers likely to respond to new sales opportunities or make the most of their valued staff. Banks that define and implement solutions to these challenges are those that will successfully compete and thrive into the future.

Banks are criticized for putting profits above social conscience. Situations have arisen where banks close unprofitable branches (usually in regional and rural areas) and/or increase account-keeping fees. These combine to deny the most vulnerable in society access to banking facilities and services here in Ghana. We have to stress that poor business practice and customer service are not the preserve of the banking sector. In other words, you could substitute any number of organizations and the outcomes would be the same (Opoku, 2004).

Customer service has become so vital and significant to be considered especially in the Ghanaian financial business sector. As banks continue to provide an increasing number of financial services and products, they face the challenge of integrating these disparate systems into a coherent, efficient infrastructure, while delivering the highest level of customer service and convenience without exposing their customers to the bank's internal system integration problems. However, banks in Ghana especially Barclays Bank Limited (BBGL) needed to improve and formalize its customer service.

It is well established that satisfied customers are key to long-term business success (Zeithaml, and Bitner, 1996), and in any business-to-customer (B2C) type of environment, satisfying a customer is the ultimate goal and objective. More often than not, it can be quite an issue. This is perhaps due to the fact that organizations sometimes do not really understand what actually goes on in a customer's mind. As such, this predicament has provided a challenging task to most business conglomerates that places strong emphasis on customer relations. Although many researches and studies were conducted on the actual working of the customer's mind, till today it is still a mystery (Munusamy, Chelliah and Mun, 2010).

According to Leo and Hossain, (2009), the subject of service quality remains a critical one as businesses strive to maintain a comparative advantage in the marketplace. Since financial services, particularly banks compete in the marketplace with generally undifferentiated products, and service quality becomes a primary competitive weapon (Stafford, 1996). It is true that structural changes have resulted in banks being allowed a greater range of activities, enabling them to become more competitive with non-bank financial institutions (Angur,,Natarajan, and Jaherea, 1999).

Currently, technological changes are causing banks to rethink their service strategies for services offered to both commercial and individual customers. Moreover, banks that excel in quality service can have a distinct marketing edge since improved levels of service quality are related to higher revenues, increased cross-sell ratios and higher customer retention (Bennett and Higgins, 1993), and expanded market share (Bowen and Hedges, 1993). Moreover, the banks understand that customers will be loyal if they can produce greater value than competitors.

The above exposition creates the basis to undertake an evaluation of customer service delivery in the banking sector using Barclays Bank Limited, Asafo Branch as a study.

1.2 RESEARCH PROBLEM

Customers are becoming harder to please. They are smarter, more price conscious, more demanding, less forgiving, and they are approached by many more competitors with equal or better offers. Today's customers are dynamic and continually changing in the attitudes and perceptions over service delivery and this sometimes create problems for managers. Today, more

than ever before, the ability to maximize customer loyalty through close and durable relationships is critical to banks' ability to grow their businesses.

With new entrants on the banking scene things can only get tougher, aggressive and competitive (Bank of Ghana, 2005). While it is all good to see most banks in Ghana aggressively expanding their branch networks, introducing market-disruptive products and services and, focusing on brand presence, these strategies can easily be copied by competitors. Almost all the banks are offering the same products packaged under different names.

In this current environment, banks need to do more than just copying products of others, they need to be able to attract and retain customers. This requires banks improving the quality of their service delivery while ensuring effective customer service practices. This study therefore seeks to contribute effective customer service practices in banks by examining current practices and making recommendations to address prevailing weaknesses.

1.3 OBJECTIVE OF THE STUDY

The objective of this study is to investigate the level of customer satisfaction and service quality rendered in the banking industry in Ghana. Specifically, the study will address the following objectives:

1. To evaluate customer service strategies put in place by Asafo branch of Barclays Bank Limited.
2. To assess the quality of service delivered by Asafo branch of Barclays Bank Limited,

3. To assess customer perception of service delivery by Asafo branch of Barclays Bank Limited.
4. To find out the elements of service qualities of Asafo branch Barclays Bank Limited that creates delight in the mind of its customers.

1.4 RESEARCH QUESTIONS

Based on the set objectives the following constitute the research questions:

1. What is the customer service strategies put in place by Asafo branch of Barclays Bank Limited?
2. What is the level of quality of service delivered by the Asafo branch of Barclays Bank Limited?
3. How do customers perceive service delivery at Asafo branch of Barclays Bank Limited?
4. What are the elements of service qualities of Asafo branch of Barclays Bank Limited that creates delight in the mind of its customers?

1.5 SIGNIFICANCE OF THE STUDY

The study is significant in several respects. This study would be a practical guideline for the bank's management to identify weaknesses and rooms for improvement in their service quality. The study is intended to identify customer satisfaction and customer retention which is critical for retail banks, and investigates the major determinants of customer satisfaction and future intentions in the retail banking sector. This would identify the determinants which include

service quality dimensions, service features, service problems, service recovery and products used. Again, the study will be a source of reference to similar studies.

1.6 THE SCOPE OF THE STUDY

The study was undertaken in the Ashanti Region. Specifically, it was limited to the Asafo Branch of Barclays Bank which is in the Kumasi Metropolis. The study focused on customer service at Barclays Bank Asafo Branch. Consequently respondents, both customers and staff were selected from the Asafo Branch of Barclays Bank. The study was not extended to other areas of the bank's operations beyond service delivery quality. This was to ensure that the focus is maintained.

1.7 LIMITATIONS OF THE STUDY

The researcher encountered the following problems in undertaking this study:

- i. The time frame given to complete the study did not allow an in-depth investigation into the study.
- ii. The problem of inadequate funds limited the extent to which the researcher was able to move around to collect data.
- iii. The trustworthiness of some respondents may lead to inaccurate conclusion if false information was provided. Some respondents were scared to give information.

1.8 ORGANIZATION OF THE STUDY

The study is organized into five chapters. Chapter one provides the introduction of the study and gives a background to the general area of study. In addition, the statement of problem and objectives of the study is clearly stated in this chapter. Chapter one further provides a justification of the study as well as the organization of the study. Chapter two focuses on the review of literature that is related to the topic, the concept of the study. Chapter three presents the research methods, and the profile of Barclays Bank Limited. Chapter four presents and discusses the data that was gathered. This was organized and illustrated with the use of appropriate models, tables and figures. Here, the results of the data analysis were discussed in the context of the study objectives. Chapter five covers the summary, recommendations and conclusions of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This section of the study reviews the literature on service delivery in the banking sector and its quality dimensions. It focuses on service as a product, types of services, overview of service quality, service quality in service organizations, the customer perceived service quality, customer service practices and satisfaction, determinants of customer satisfaction, service failure and recovery in service organizations, relationship between service quality and satisfaction, service quality dimensions, and the research model.

2.2 SERVICES AS PRODUCT

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

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

definition puts service as a process involving the employee and the customer where the employee is the seller and represents the service being delivered.

2.3 TYPES OF SERVICES

According to Zeithaml, Bitner, and Gremler, (2006) services can be divided into four distinct groups: a) **Service industries and companies**: those industries and companies typically classified within the service sector whose core product is a service. b) **Services as products**: a wide range of intangible product offerings that customers value and pay for in a market place. c) **Customer service**: service that is provided in support of a company's core products. d) **Derived service**: the value of service that a service provides, the benefit a consumer receives from using a service.

The retail-banking sector in this sense can be classified under the service industries and companies because their core product is a service. Also according to the degree of tangibility and intangibility Zeithaml, Bitner, and Gremler (2006), classify services, further stating that some services are more tangible than others are, and require varying forms of responses and needs from the service provider to the consumer respectively.

The position of retail-banking services under the tangibility spectrum would be classified under the investment management section, which is tilted more to the intangible angle. This means that the services produced are intangible in nature and would be largely influenced by human interaction in the course of delivery. However, Grönroos (2000) classifies services into two divisions:

High-touch/high-tech services: the first is people dependent in the service process producing the service and the latter is predominantly based on the use of automated systems, information technology, and other physical resources. The important distinction between them is that while the high-touch services need physical resources, and technology based systems to be integrated into the service process in a customer-oriented fashion, the high-tech services need more service orientation, and customer-consciousness of its personnel at critical situations, because service recovery is higher in high- touch, compared to high-tech where there are fewer opportunities to recover from a mistake.

Discrete transactions/continuously rendered service: some services involve a continuous flow of interactions based on the nature of relationships with customers such as security services and banking etc are classified as continuously rendered services. While discretely rendered services are those that are non-continuous in usage e.g. the hair stylists and restaurants and firms in the hospitality industry etc. The implication of these are that the service providers in the continuously rendered services have to create a relationship that customers value and appreciate because they can't afford to lose customers, while the discretely used service providers can develop a profitable business based on transaction oriented strategies.

2.4 OVERVIEW OF SERVICE QUALITY

Fogli (2006), defines service quality as “a global judgment or attitude relating to a particular service; the customer’s overall impression of the relative inferiority or superiority of the organization and its services. Service quality is a cognitive judgment”. Without any doubt, service quality is very important component in any business related activity. To a marketer, a

customer's evaluation of service quality and the resulting level of satisfaction are perceived to affect bottom line measures of business success (Iacobucci, Grayson, and Ostrom, 1994). To some, service quality can also be defined as the difference between customer's expectations for the service encounter and the perceptions of the service received.

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

2.5 CUSTOMER SATISFACTION AND SERVICE QUALITY

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

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

There are overwhelming arguments that it is more expensive to win new customers than to keep existing ones (Ennew and Binks, 1996; Hormozi and Giles, 2004). This is in line with (Athanassopoulos, Gounaris and Stathakopoulos's 2001) arguments that customer replacement costs, like advertising, promotion and sales expenses, are high and it takes time for new customers to become profitable. And lastly, the increase of retention rate implied greater positive word of mouth (Appiah-Adu, 1999), decrease price sensitivity and future transaction costs (Reichheld and Sasser, 1990) and, finally, leading to better business performance (Ennew and Binks, 1996; Bolton, 1998; Ryals, 2003).

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

2.6 SERVICE QUALITY IN SERVICE ORGANIZATIONS

Looy, Gemmel, Van Dierdonck, (2003) define service quality as a form of attitude representing a long run, overall evaluation of the service received. Arising from the perspective that the service quality perceived by the customer maybe different from the quality of service actually delivered by the service provider as studies have shown is always the case. Sureshchander et al (2002) describe service quality as the degree of discrepancy between the customers' normative expectations of the service and their perceptions of the service performance. Grönroos (2001) argues that because of the complexity of the characteristics of most services, their quality has to be complex too, as compared to the quality of goods, which is traditionally related to the technical specifications of the goods. In the case of goods, the outcome or end result of the process is transferred to the customer while, in services whether ranging from high-tech to high-touch or from discretely used to continuous services, the way the service employees perform their tasks, what they say, and how they do it also influence the customers view of the service and their experience of it.

2.7 PERCEIVED SERVICE QUALITY BY CUSTOMERS

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

Sureshchandar, Rajendran, and Anantharaman (2002), point out that service firms have a difficulty envisioning and understanding what aspects of the service that define high quality to the consumers and at what levels, they are needed to be delivered. Also, that the aspect of managing a service interaction also requires understanding the complicated behavior of employees that find its way into the customers perception of the service quality. On a careful inspection of the dimensions of quality, a major focus rests on the component of human interaction in the service delivery that consists of human behavior and attitudes. Looy, Gemmel, and Van Dierdonck (2003) is also of the same opinion that customers are not one-dimensional in judgment, because a lot of other factors influence service quality, most researchers agree on these dimensions of service quality as a measure of service quality.

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

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

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

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

Empathy: This is a quality of the employee to care for the customer and give them individualized attention. The ability to put him/ herself in the customer's shoes by seeing things through the customer's eyes. According to Zeithaml, Bitner, and Gremler, (2006), "it means treating customers as individuals, giving them customized service".

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

2.8 CUSTOMER SERVICE PRACTICES AND SATISFACTION

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

However, according to Zeithaml, Bitner, and Gremler, (2006) although service quality and customer satisfaction are used interchangeably, there is indeed a distinction. Customer Satisfaction is when the outcome of the service matches the expectations of the service. As pointed out by Looy, Gemmel, and Van Dierdonck (2003), even though they differ one is a component of the other. Zeithaml, Wilson, and Bitner (2008) define it the customer's evaluation of a product or service in terms of whether the product or service has met his needs or expectations. Failure to meet needs results in dissatisfaction, or a poor perception of the service quality. Satisfaction can be acknowledged in various senses depending on what needs the customer had before the service; it ranges from feelings of fulfillment, contentment, pleasure, delight, relief, and ambivalence. Although it tends to be measured as a static quantity, it is dynamic and evolves over time being influenced by a variety of factors.

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

According to Zeithaml, Bitner, and Gremler, (2006), satisfaction or dissatisfaction is a measure or evaluation of a product or service's ability to meet a customer's need or expectations. If the customers of an organization are satisfied by their services the result is that, they will be loyal to

them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base. According to Grönroos (2001), “through improved customer retention and more cross-sales, this can be expected to have a positive effect on profit.”

Determinants and importance of Customer Satisfaction

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

According to Munusamy, Chelliah and Mun (2010), customer satisfaction is a business term explaining about a measurement of the kind of products and services provided by a company to meet its customer's expectation. To some, this may be seen as the company's key performance indicator (KPI). In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business

strategy. It serves to link processes culminating purchase and consumption with post purchase phenomena such as attitude change, repeat purchase, and brand loyalty (Surprenant and Churchill, 1982). This definition is supported by Jamal and Naser (2003) and Mishra (2009). According to Oliver (1980), the customer satisfaction model explains that when the customers compare their perceptions of actual products/services performance with the expectations, then the feelings of satisfaction have arisen. Any discrepancies between the expectations and the performance create the disconfirmation.

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

2.9 SERVICE FAILURE AND RECOVERY IN SERVICE ORGANIZATIONS

Service recovery according to Zeithaml, Bitner, and Gremler, (2006) this refers to the actions taken by an organization in response to a service failure. They further suggest the reasons for service failures as ranging from unavailability of service when as and when promised, too late or too slow delivery of service, incorrect or poor execution of outcome, and rude or uncaring attitudes of employees. Service failure can create negative feelings, and bring about undesired responses from the customers and when left unfixed can lead to customers leaving, telling other

customers about their negative experiences, and even challenging the organization through consumer rights organizations or legal channels, but a well handled service recovery can have positive effects on the other hand. According to Zeithaml, Bitner, and Gremler, (2006), “resolving customer problems effectively has a strong impact on customer satisfaction, loyalty, word of mouth communication, and bottom line performance”.

Service Recovery Strategies

According to Zeithaml, Bitner, and Gremler, (2006), an effective service recovery strategy has multiple potential impacts. It can increase customer satisfaction and loyalty and generate positive word of mouth communication. Service recovery strategies can be implemented as follows: 1) Make the service fail-safe by doing it right the first time: through ensuring reliability which is a dimension of service quality. 2) Encourage and track complaints: by listening to customers and making it easy for them to complain.

3) Act quickly by responding immediately through (a) taking care of the problems either electronically or phone calls, (b) empowering employees to solve problems as soon as they occur and (c) allowing customers to solve their problems themselves through building systems that allow them to do so. 4) Providing them with adequate explanations to understand why the service failed. 5) Treating customers fairly in terms of the outcome of the service they receive. 6) Cultivate relationships with customers so that when and if service fails, forgiveness would not be hard to find and 7) Learning from recovery experiences to avoid repetition and rectify their solutions permanently.

2.10 RELATIONSHIP BETWEEN SERVICE QUALITY AND SATISFACTION

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

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

Most of the researchers found that service quality is the antecedent of customer satisfaction (Bedi, 2010; Kassim and Abdullah, 2010; Kumar *et al.*, 2010; Naeem and Saif 2009; Balaji, 2009; Lee and Hwan, 2005; Athanassopoulos and Iliakopoulos, 2003; Parasuraman, Berry and Zeithaml, (1988). Yee, Yeung, and Cheng (2010) found that service quality has a positive influence on customer satisfaction. On the other hand, Bitner (1990) and Bolton and Drew (1991) pointed out that customer satisfaction is the antecedent of service quality. In 2004, Beerli *et al* supported this finding. Beerli, A., Martin, and Quintana (2004), mentioned a possible

explanation is that the satisfaction construct supposes an evaluative judgment of the value received by the customer. This finding is contrasted with most of the researchers.

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

2.11 SERVICE QUALITY DIMENSIONS

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

suitable as an assessment tool to measure the service quality perceptions in the retail banking industry, whether it is based on difference score, gap score or performance only.

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

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

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

2.12 THE SERVQUAL MODEL

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

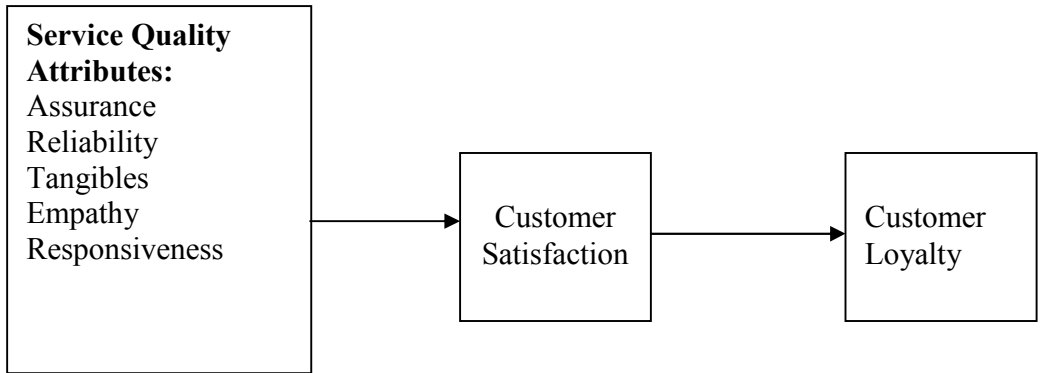


Figure 2.1 Servqual Model

Source: Modified from Siddiqi, 2010

Assurance

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

delivering the service. Credibility involves factors such as trustworthiness, believability and honesty.

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

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

Reliability

Reliability is about the accuracy and timeliness in the service provided. Responses to the research carried out by Munusamy, Chelliah and Mun (2010) shows that, reliability does not have any significant impact on customer satisfaction. This may be caused by the growth of the phone banking and internet banking. Customers do not concern about the reliability level in customer service since they have an alternative to turn into. Now, customers have higher demand in the machine reliability rather than human reliability when dealing with banks.

Tangibles

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

Empathy

According to Zeithaml, Berry and Parasuraman (1990) empathy is about easy access, good communication and understanding the customer. Grönroos (1983) describes those factors separately. Easy access is connected to the approachability which means for example if the operating hours are convenient, the location of the facilities are convenient, the waiting times are short and also easy access by telephone. Good communication is about keeping the customer informed in a language they can understand and also listen to the customer. The company may have to make some adjustments in order to include foreign customers. Understanding the customer is about making an effort to understand the customer which involves learning about specific requirements, providing individualized attention and recognizing also the regular customer. This dimension include factors such as individual attention, if the company has the best of the customer at their heart, if the employees understand the specific needs of the

customers and convenient operating hours. This dimension is clearly connected to the functional quality (Grönroos. 2007).

Responsiveness

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

CHAPTER THREE

RESEARCH METHODS

3.1 INTRODUCTION

This section seeks to detail the methods used in collecting the data, the research setting, and profile of the study area, data analysis and ethical considerations. This research used the exploratory technique to evaluate customer service practices at Barclays Bank Limited, Asafo Branch. The use of this technique was based on its appropriateness for the current study. And the exploratory was used because, we wanted to explore and get an insight of the research. Both primary and secondary sources of information was used in this research.

3.2 RESEARCH SETTING

The research setting, the environment within which study is run and in this study it is in banking industry specifically Barclays bank limited. It has important consequences for experimental design, the type of data that can be collected and the interpretation of results. As it is a field work, the results would be reflecting real life and as such arguments can be built on for the generalisability of findings of this study.

3.3 RESEARCH DESIGN

According to Rowley (2002) a research designed is the logic that links the data to be collected and the conclusions to be drawn to the initial questions of a study; it ensures coherence. In other words, it serves as an action plan for getting from the research questions to the conclusions. Malhotra (2007) also suggests that the research design is a framework for conducting business research. Thus, the research design is the basic plan for conducting the data collection and

analysis phase. This generally falls into the following three categories: Descriptive, Explanatory (causal), and Exploratory (Saunders, Lewis, & Thornhill, 2000). This study employs the exploratory design.

3.4 RESEARCH APPROACH

The most commonly used approach in research work is the quantitative and qualitative approach and inductive and deductive approach (Amaratunga et al. 2001). This will be discussed in detail.

The quantitative method was used for this research work. The quantitative research method involves gathering information and data which is evaluated through a statistical analysis. This approach involves transforming perception into pre-structured, quantifiable categories (Alvesson&Deetz 2000). This approach uses questionnaire, statistics, observation, scale (Alvesson&Deetz 2000) and experiments (Ibid; Patton 2002).

Quantitative research method gives clear presentation of finding and the result could be used for a larger population if it's well carried out. Quantitative research method has its own disadvantage, the finding of non-significance can be misconstrued to mean no relationship exist between variables and it could be as a result of inadequate statistical power and mathematical error as a result of wrong or poor calculation, therefore this could lead to misinformation (Haberfeld et al 2009).

3.5 SOURCES OF DATA

The study made an extensive use of both primary and secondary sources of information on the subject under consideration. The primary sources of data included information that was gathered from the questionnaires administered to the respondents. The reasons for the researchers find in using primary data is that, they would be more reliable since they will come from the original sources and would be collected especially for the purpose of the study. However, the availability of getting the right source of information becomes a problem. The secondary sources of data included annual reports, brochures and manuals. Other secondary sources would be journals and articles that would be accessed and found relevant to the study.

3.6 POPULATION OF THE STUDY AND SAMPLE SIZE

The target population consists of the staff and customers of Barclays Bank Limited, Asafo Branch. In all one hundred (100) respondents were used for this study.

The data for the study was collected through a structured questionnaire from the one hundred respondents made up of staff and customers of BBGL Asafo branch. A sample was thus, drawn from the sample frame as given in the table below.

Table 3.1: Population and Sample Size

Staff	Total population	Sample size
Management	6	2
Staff	15	4
Customers	4,200	94
Total	4,221	100

Source: Field Survey, 2012

The sample size was determined based on suggested methodology found in Saunders et al. (2007), where the formula below was suggested:

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

Where:

n=sample size, N=population, α =margin of error; (0.1)

3.7 SAMPLING TECHNIQUE

Due to the size of the population, it would be very difficult to undertake such as survey without sampling and a sample size was chosen. Thus, sampling techniques were mainly used to determine the sample size. According to Punch (1998), one cannot study everyone, everywhere, doing everything and so sampling decisions are required not only about which people to interview or which events to observe, but also about settings and processes. In view of this, randomly selected respondents were used for the study.

Convenient sampling technique was used in selecting respondents. The sampling technique was adopted since the intention was to gain an insight into the phenomena hence, the need to include personnel who were well connected with the issue under study. The two management respondents were selected using the convenience sampling technique. These were the branch manager and the marketing manager the convenience sampling technique, an aspect of non-probability sampling was used in selecting the customers of the selected banks.

All respondents were assured that their names would not be divulged either in the final document or in any of the annexure as part of ensuring the ethical considerations of the research. By such assurance, respondents freely and fairly give responses to the questions without fear or any reservations about the study. The categories of respondents used in the research and the sample size are provided in the table below above.

3.9 DATA COLLECTION METHODS

Primary data was obtained through interviews and questionnaires with the various respondent categories identified in the table above. These respondents were pre-informed before questionnaires were administered and interviews scheduled with them.

Data Collection Tools

Questionnaires and interviews are the tools used in gathering the needed data. Evidently, these tools do not explain changes in attitudes and views over time. They also provide no basis to expect that the questions are correctly interpreted by the respondents. This notwithstanding, questionnaire and survey, were appropriate for achieving the objectives of this study.

Questionnaires Administration

The questionnaires were given to some customers of the bank within a day at the same place and at various intervals as they came in and out of the bank. Various responses were received from the various respondents in the self-administered questionnaire prepared by the researchers.

The aim of having the customers participate in the exercise was to get an insight of their perspective about their satisfaction with the bank's services. This enabled the researchers to compare partly their reflections about customer satisfaction and the practices of quality service delivery in the bank. Some of the questionnaires were handed out to the employees of the bank, in order to get their opinion about the issue under study. The questionnaires handed to the staff of the bank were required within 48 hours. This was to give them enough time to think on their answers thoroughly before responding.

Measurement Scale

The data regarding the customer service practices in the bank employed the perceptual measure on a 5 – point interval scales, where 1 stands for strongly agree and 5 stands for strongly disagree. All the data were collected from bank customers through personal contact approach.

Interviews

An interview was conducted with the branch manager. The aim of the interview was to know from the manager their approach to service delivery and how they were implementing it in the institution. A structured interview was used to obtain information from the manager. The interview will was on specific questions, but there was a room for open discussion so that the interviewee could share complementary information on the various customer service management issues under discussion.

3.9 DATA PRESENTATION AND ANALYSIS

The data from this study was analyzed, using Statistical Package for Social Scientist and Microsoft Excel 2010 graph tool computer software to determine the degree of assertion in the perceptual data collected. Finally, data collected was compared to some concepts of quality customer services in the literature to guide analysis of which concept was applied, and how it was managed in the BBGL.

3.10 ETHICAL CONSIDERATION

The first ethical principle for this study was autonomy, which was an obligation on the part of the researcher to respect each participant as a person capable of making an informed decision regarding participation in the research study. The researchers will ensure that the participants receive a full disclosure of the nature of the study, the risks, benefits and alternatives, with an extended opportunity for asking questions.

The second ethical principle observed in this study would be beneficence, which is the obligation on the part of the researchers in attempting to maximize benefits for the individual participant and/or the bank, while minimizing risk of harm to the individual and the bank.

The third ethical principle invoked in this study of human subjects will be justice, which demands equitable selection of participants, which will avoid participant populations that may be unfairly coerced into participating.

3.11 PROFILE OF BARCLAYS BANK GHANA LIMITED

Barclays has operated in Ghana for ninety four years. It is a wholly owned subsidiary of Barclays Bank PLC. Its vision is to become the best bank for every customer, in every branch, for every product and every time. The bank's mission is to be one of the most admired financial services organizations in the world, recognized as an innovative, customer-focused company that delivers superb products and services, ensures excellent careers for our people and contributes positively to the communities in which we live and work.

The first Barclays branch in Ghana was commissioned on 14th February 1917. Its mother company in the UK, Barclays PLC, is quoted on the London, New York and Tokyo Stock Exchanges. Barclays Bank of Ghana Limited has an expansive retail and commercial banking network in the country with 74 branches and over 130 ATMs currently in all regional capitals and major towns. It also has about 10 premier life centers and 2 premier centers.

Products and Services

Barclays offers a wide range of innovative commercial, Retail and Treasury products and services. Its products and services are targeted particularly at the business and corporate organizations, as well as retail customers. It also offers local business banking product and services for Small Medium Enterprises and indigenous businesses. In June 2009, Barclays launched its Bancassurance proposition in partnership with Enterprise Life Assurance Company Limited (ELAC) to enhance our product range with insurance product such as Family Funeral Plan and Education Plan for the convenience of its customers.

The Bank's Premier Banking offers tailor made solutions and one-on-one banking to its high net worth. The Premier proposition amongst others offers; dedicated banking suites, financial planning, lifestyle alliances, global access to Premier lounges (airport) etc. In addition Premier Life, a new service proposition to replace Prestige Banking has been introduced. It is targeted at customers who require convenient banking, quick and efficient service as well as a level of privacy and recognition.

The Barclays Offshore Banking Unit, the first of its kind in Ghana and indeed Africa South of the Sahara, continues to offer world class banking service to non-resident private clients and corporate. Industries financed by Barclays include cocoa, the backbone of the country's economy; timber; gold and other minerals as well as business in the manufacturing sector and commerce.

Some products and services of Barclays Bank

Some Products and Services	
<ul style="list-style-type: none">▪ Prestige Banking▪ Barclays Cash Passport▪ Home Loan▪ Barclay loan▪ Instant Savings▪ High Rate Savings▪ High Interest Bonus Savings▪ Fixed Term Deposit▪ Bank Account▪ Current Account▪ Student Account▪ Business Solution Current Account▪ Business Solution Savings Account▪ Documentary Letters of Credit▪ Barclay Integrator	<ul style="list-style-type: none">▪ Business Club▪ Community Account▪ Telephone Banking▪ Corporate Current Account▪ Barclays Customers Foreign Currency Account (CFC Account)▪ Barclays Foreign Exchange Account (Forex Account)▪ Call Deposit▪ Overdraft▪ Ordinary Loan▪ Deferred Debit Card▪ All in one current account
Source: Barclays bank of Ghana website	

The Barclays Brand

One of the greatest strengths of the bank is its brand. Built over many years of hard work and dedication, the Barclays brand today has come to represent trusted and reliable financial services. The depths of appreciation that Barclays has for the financial market is what distinguishes the Barclays brand from the others. Indeed Barclays is "fluent in finance". The size of Barclays Bank comes with a strong capital base which is often leveraged to the advantage of the bank's clients and customers. As one satisfied corporate client remarked, "You don't just transact

business with Barclays Ghana, you have the entire resources and expertise of the whole Barclays Group at your disposal."

The five key guiding principles in which Barclays operates:

- **Winning together** – achieving collective and individual success
- **Best people** – developing talented colleagues to reach their full potential, to ensure Barclays retains a leading position in the global financial services industry
- **Customer and client focus** – understanding customers and serving them brilliantly
- **Pioneering** – driving new ideas, adding diverse skills and improving operational excellence
- **Trusted** – acting with the highest integrity to retain the trust of customers, external stakeholders and colleagues.

CHAPTER FOUR

PRESENTATION OF FINDINGS, DISCUSSIONS AND ANALYSIS

4.0 INTRODUCTION

Chapter four presents the findings from data gathered through the two instruments used – questionnaire and interview; and its analysis. The findings are presented with the help of tables and figures to complement the interpretation of data collection. Analysis is based on the set objectives which include; Customer service Strategies used by Barclays Bank Limited (Asafo Branch), customer perception of quality and satisfaction with service strategies used at the branch.

4.1 SAMPLE AND RESPONSE RATE

The sample Selected and response rate is depicted in the table below. The table defines the sample selected of each category of respondents out of the population, and the response rate obtained of each category. The table, as shown below, depicts a fair representation of the two categories of respondents used.

Table 4.1: Sample and Response Rate

Category of Respondents	Sample size	Total response	Response Rate (%)
Management	2	2	100%
Customers	92	85	92.4
Staff	4	4	100%
Total	100	93	93%

Source: Field Data (2013)

4.2 DEMOGRAPHIC CLASSIFICATION OF RESPONDENTS

Variable of gender and age were inquired in the questionnaire to know demographic and social features of the respondents. Creating a profile of the respondents would help better target desired group effectively by providing them services according to their desire. All in all 68 people responded to the questionnaire. The demographic composition of the respondents showed the following picture.

Sex of Respondents

Table 4.2 below depicts the sex of respondents. From the table, hundred responses were used for the analysis of this study, 15 responses coming from the staff of the Barclays Bank Limited Asafo Branch, and the remaining eighty-five (85) also coming from the customers of the Barclays Bank limited. Of the total number of responses obtained from the bank staff, 60% were male with the remaining 40% being females.

Table 4.2: Gender of Respondents

Sex	Staff		Customers	
	Frequency	Percentage	Frequency	Percentage
Male	9	60	59	69.4
Female	6	40	26	30.5
Total	15	100	85	100

Source: Field Survey, 2012

Out of the total number of customers used for the study, 30.5% were females, while the remaining 69.4% were males. Looking at the above percentages of the staff and the customers of Barclays Bank chosen for the study, it could be inferred that there was a fair representation of both staff and customers who constituted our respondents.

Age Distribution of Respondents

Table 4.3 below also depicts the age distribution of respondents. Figures in the table reveal that the main respondents in this research are in the range of 20-30 years old. This age group constitutes 51.72%. The second largest age group is respondents more than 50 years old. This age group recorded 22.43% percent. It is followed by the age group 41- 50 years old that shows 13.79%. Next age group of respondents is 31-40 years old which also recorded 10.34%. The smallest age group in this study is the group of people that are younger than 20 years. From the table, this group recorded a percentage of 1.72.

Table 4.3: Ages Distribution of Respondents

Age of the Respondents	Percentage of the Response (%)	Cumulative Percentage
Less than 20 years	1.72	1.72
20- 30 years	51.72	53.44
31- 40 years	10.34	63.78
41- 50	13.79	77.57
Above 50 years	22.43	100.00

Source: Field Survey, 2012

The above analysis with respect to the age distribution showed a clear trend that was quite significant to point out. Most of the respondents fall within the productive or the economically activate population which suggests that most staff of Barclays Bank are in their productive age. It can also be inferred from the analysis that most people in their productive years are banked.

Educational level of the Respondents

Table 4.3 shows the educational level of the various respondents used for the study. For the staff of the bank 12.1% had obtained Diploma certificates with the remaining 87.9% holding either first or second degree. The level of education indicates that employees of the bank possess the relevant certificates for their profession as none of the staff of the bank was found to possess SHS/commercial, Basic or no formal education. On the part of the customers, 2.9% held JHS certificates, while 27.6% had SHS/Commercial Certificates with 35.6% and 33.9% having diploma and first and second degrees respectively.

Table 4.4: Educational level of the Respondents

Education level	Staff		Customers	
	Frequency	Percentage	Frequency	Percentage
No Formal Education	0	0	0	0
Basic/ JHS	0	0	6	7
SHS/Commercial	0	0	35	41.17
Diploma	3	20	25	29.4
Degree	12	80	19	22.3

Source: Field Survey, 2012

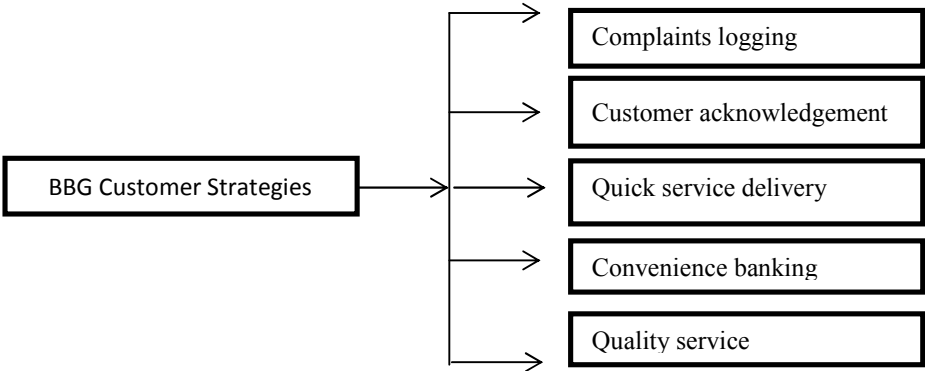
This shows that the customers possess different certificates with the highest being those with first and second degrees as well as those with diplomas. The lowest certificate holders were Junior High School (JHS) leavers. This finding was an indication that Barclays Bank appealed to a broad spectrum of customers with different educational backgrounds.

4.3 CUSTOMER SERVICE STRATEGIES OF BARCLAYS BANK

The first objective of the study was to identify the customer service strategies of Barclays Bank (Asafo Branch). This was intended to clearly identify, in terms of policy direction, how these policies reflect on their day-to-day service delivery to clients. Findings suggested that the bank has established customer service strategies.

The study found that among the strategies of the bank are customer complaints logging, customer acknowledgement, quick service delivery, convenience banking and quality service (see fig 4.1 below). The bank has designed each of these strategies to have the maximum impact on customer loyalty and retention.

Fig 4.1: Barclays Bank Customer Service Strategies



Source: Field Data, 2013

The study found that management subjects these strategies to periodic reviews based on need or current challenges. The researchers further sought to determine how these policies and strategies are communicated to staff for effective implementation. This is because to achieve the desired impact on performance, the customer policies or strategies need to be communicated effectively to staff so that they in turn can implement it to the letter. Findings revealed that most these

strategies are communicated through training programmes, general orientations, meetings, circulars and forums.

Most of the staff described these means of communication as effective. This is depicted on the figure below. From the figure we find that about 75% of the staff find these means of communication as very effective. Again 19% see it as effective whilst 2% rather see it as ineffective. The remaining 4% were not sure whether it was effective or ineffective.

Source: Field Data (2013)

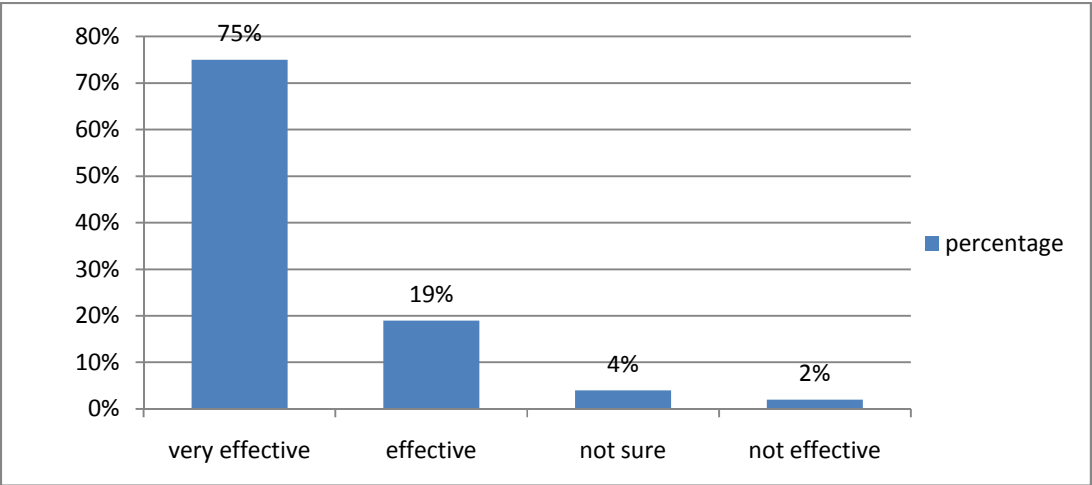


Figure 4.2: Staff Perception of the Effectiveness of strategy Communication to staff

4.4 EFFECTIVENESS OF CUSTOMER SERVICE STRATEGIES

The study further assessed the effectiveness of the bank’s customer service strategies. Most staff revealed that the bank’s service strategies were effective. This showed in their response depicted in table 4. 5. From the table we find that 82% of the staff believed that the bank’s customer service strategies are effective, whiles 11% saw it as very effective. From the table we also identify some dissenting opinion of 5% whilst the remaining 4% were not sure. The level of response by the staff suggests that the bank’s strategies are yielding the expected results.

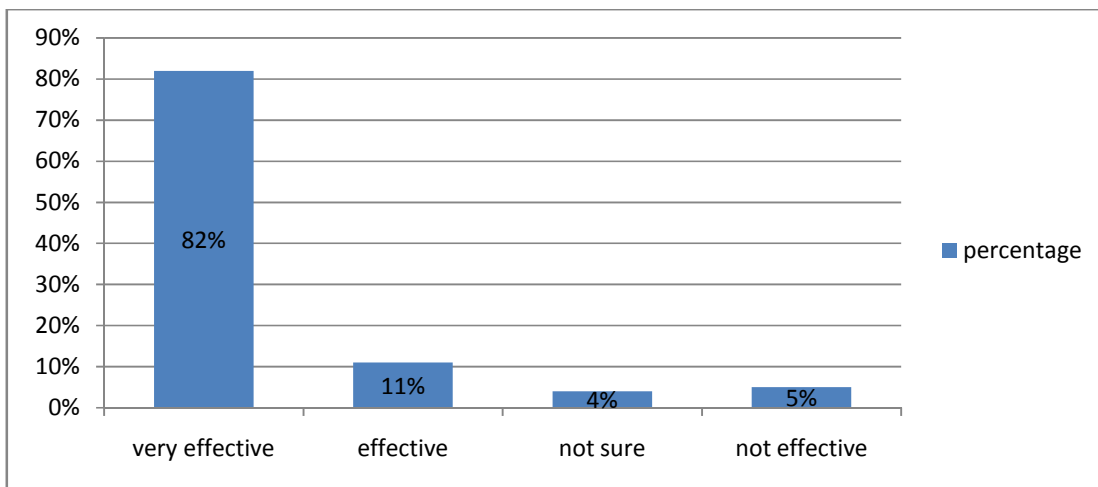


Figure 4.3: Staff Perception of the Effectiveness of Customer Service Strategies
Source: Field Data (2013)

Quality of Service Delivery: The study assessed the quality of service delivery of the bank using the service quality dimensions identified in the literature. These include reliability, responsiveness, empathy, tangibility and assurance. Elements constituting these quality dimensions were captured in the questionnaire. The views of the sample respondents regarding the quality of services offered by Barclays Bank Limited under the service quality dimensions of the study are presented in Table 4.5- Table 4.9.

Reliability dimensions of the Barclays Bank deals with the bank’s ability to support customers, good manners and hospitality, resolving customer grievances, and return on customers’ deposits. The reliability measurement of the scores (depicted in table 4.5) was lower for the customers’ expectation than perception of the customers. This shows the ability of the bank to meet the expectation of its customers with respect to the reliability dimension. As shown in Table 4.5 all factor scores for perception were higher than their corresponding expectation score, with the exception of t Income earning options. This shows that, the factors for reliability dimension was

able to meet the expectations of the customers and hence explains satisfaction of the customers on reliability dimension.

Table 4.5: Measurement of Reliability

Detail	Expectation	Perception	Gap
	Mean Score	Mean Score	
Customer support	3.488	4.000	-0.512
Good manners and hospitality	3.901	4.273	-0.372
Resolving customer grievances	4.178	4.835	-0.657
Income earning options	4.475	4.087	0.388
Average	4.010	4.299	-0.288

Source: Field Survey, 2012

Tangibility dimension comprises infrastructure facilities such as parking, ATM, banks network, modern equipment & decor, and internet banking as it was describe by Parasurman et al (1990), that tangibles are about physical facilities, equipment, personnel and communication material.

Table 4.6: Tangibility Dimension

Detail	Expectation	Perception	Gap
	Mean Score	Mean Score	
Infrastructure facilities (ATM, etc)	4.983	4.736	0.248
Banks network	5.087	4.364	0.723
Modern equipment & de'cor	5.017	4.678	0.339
Internet banking	4.843	4.616	0.227
Average	5.009	4.855	0.154

Source: Field Survey, 2012

The grading for the various factors measuring tangibility expectation and its perception were graded with mix feelings by the respondents. However, the customers' expectations were graded

higher than the perception for the tangibility dimension as shown in table 4.9. Each of the factors for the tangibility dimension recorded a positive service gap indicating the ability of the bank to meet the expectation of the customers for each of the factors under the tangibility dimension. As customers were expecting service quality level of 5.009, the bank was delivering service quality of 4.855. There was a service gap of 0.154 (table 4.6) of which the bank failed to meet expectation of the customers indicating a dissatisfaction of service provision on the tangibility dimension.

Assurance Dimension For the purpose of this study, assurance is the measuring of customers' confidence on employees, safe feeling of customers in transaction, courteous employees, adequate support to employees and adequate support to employees of the bank. Assurance dimension does not perform differently from the previous dimensions. Expectation dimension factors were lowly scored than their corresponding perception, leaving a negative service gap for each of the factors under the assurance dimension indicating satisfaction for each of the factors. As customers were expecting a service quality level of 4.634, the bank was rather delivering a service quality level of 5.205 leaving a service gap of 0.570 exceeding the expectation (table 4.7). Hence, there was a general satisfaction level of service quality delivery for assurance dimension. The study found that most of frontline staff had the skill on how to receive customers and answered customers queries. Again staff appeared to be more courteous.

Table 4.7: Assurance Dimension

Detail	Expectation	Perception	Gap
	Mean Score	Mean Score	
customers' confidence in employees	4.186	4.860	-0.674
Safe Feeling of Customers in Transaction	4.388	5.545	-1.157
Courteous Employees	4.847	5.202	-0.355
Adequate Support to Employees	5.116	5.211	-0.095
	4.634 -	5.205	0.570

Source: Field Survey, 2012

Empathy dimension deals with variables such as individual attention by bank, personal attention by employees, understanding specific needs of the customers and convenient operating hour. Each factor recorded a negative gap difference for the expectation and its perception. This shows that customers were satisfied for each of the factors under the dimension.

Table 4.8: Empathy Dimension

Detail	Expectation	Perception	Gap
	Mean Score	Mean Score	
Individual Attention by Bank	3.988	4.103	0.116
Personal Attention by Employees	4.112	4.496	0.384
Understanding Customers Specific Needs	4.070	4.744	0.674
Convenient Operating Hours	4.851	4.616	0.236
	4.179	4.529	-0.350

Source: Field Survey, 2012

As shown in table 4.8, expectation average was 4.176 whilst its perception runs around 4.529, indicating customers expectations were more satisfied with the quality service offered by Barclays Bank limited on empathy.

Responsiveness dimension The responsiveness dimension deals with the ability of the bank to respond to customer's requests and deliver prompt service. The service delivery for responsiveness recorded a lower grading of the expectation than the perception of the customers. Responsiveness service quality factors witnessed a positive gap of service provision for the dimension which establishes that customers' expectations are met. This is evidently shown in Table 4.14

Table 4.9: Responsiveness Dimension

Detail	Expectation	Perception	Gap
	Mean Score	Mean Score	
Inform When Service will be Performed	3.488	4.000	0.512
Prompt Service from Employees	3.901	4.273	0.372
Employees' Willingness to Help	4.178	4.835	0.657
Employees' Response to Request	4.475	4.087	0.388
	4.010	4.299	-0.288

Source: Field Survey, 2012

4.5 ELEMENTS OF SERVICE QUALITIES OF BBGL THAT CREATES DELIGHT IN THE MINDS OF ITS CUSTOMERS

The study further sought to identify the elements of service qualities that create delight in the minds of BBGL customers. From the responses gathered from the customers, 71.3% agreed that Barclays Bank Limited customers' complaint to the bank were handled satisfactorily. Thus the

respondents confirmed that Barclays Bank Limited resolves the complaints that it receives and works on them, which has also created some delight in the minds of the customers. Table 4.10 below shows respondents' view of their satisfactory level of their complaints as handled by the bank.s

Table 4.10: How Complaints Are Handled

		Cummulative frequency	Percent
	DISAGREE	2.3	2.3
	NEUTRAL	2.9	2.9
	AGREE	65.2	65.2
	STRONGLY AGREE	22.6	22.6
	Total	93	93

Source: Field Survey, 2013

Again, it was indicated in Table 4.11 that, 498.8% of the respondents agreed that Barclays Bank Limited always performed what they promised to do. This table 4.11 shows how responsive the bank was towards its customers and as such satisfying the customers with quality services as well as fulfilling its responsiveness to its customers.

Table 4.11: Exact Service Promised

	Percent
DISAGREE	0.6
NEUTRAL	0.6
AGREE	70.4
STRONGLY AGREE	21.4
Total	93.00

Source: Field Survey, 2012

Also all the customers agreed that locations of the various branches of the bank were easily accessible to them (Table 4.12).

Table 4.12: Location of Bank Is Within My Reach

	Frequency	Percentage
AGREE	11	11.
STRONGLY AGREE	82	82
Total	93	93.00

Source: Field Survey, 2012

Hoyer and MacInnis (2001) said that satisfaction can be associated with feelings of acceptance, happiness, relief, delight, and excitement. From the above results (Table 4.13, Table 4.14, and Table 4.15) customers of Barclays Bank Limited showed delight in the way the bank handles their complaint, which they described as satisfactory as well as the provision of excellent services by way of always performing exact service promised them.

The bank had been able to do all these because of its quality and competent staff. Having employees to provide high quality products and services is critical to the building of consumers' confidence and good relationship which eventually drive customer satisfaction and enhance the reputation of Bank (Ndubisi and Tam, 2005. These and many are the very things that are now gaining more importance in the banking industry (Munusamy, Chelliah and Mun, 2010).

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter, which is the final chapter of the study, provides a summary of the presentation, highlighting findings to our objectives such as customer service strategies being pursued at Barclays bank, customers' perception of the customer strategies used at Barclays, and the effect of service strategies on performance. The chapter also presents the conclusion and recommendations to the study.

5.2 SUMMARY OF FINDINGS

Barclays' Customer Service Strategies

The study revealed that Asafo branch of BBGL has its established customer service strategies as evidenced by the response rate. These strategies were identified as complaints logging, customer acknowledgement, innovation, quick service delivery. Each of these strategies was designed to have the maximum impact on customer loyalty and retention. Further, as the study found, these policies and strategies are reviewed periodically based on needs and emerging challenges.

Effectiveness of customer service strategies

The branch believes that its customer service strategies are effective and are making the desired impact. This was corroborated by the customers who also considered the service experience with the bank to be satisfactory. The study again sought to find out how effective the staff perceived

the mode of communication of these service policies to them. It was established that the staff found the mode of communication of customer service policies as very effective.

Customers Perception of Barclays Customer Service Quality

It was evident that the bank had designed its strategies to have the maximum impact on customer loyalty and retention. These strategies are periodically subjected to reviews. Averagely most customers were satisfied with the banking system. Most of the customers agreed on the attractiveness of the bank's physical representation. It was clear therefore that the tangibility in Barclays Bank's service delivery was found satisfactory by most customers. Evaluating responses from Barclays Bank Limited (Asafo Branch), results pointed to a reliability of service delivery. This means that the bank's services are delivered as promised with additional values, accurately and at designated time. Generally customers were satisfied with the banking activity. This reflected in their relatively high ratings. This is quite significant for the bank given the high approval it scored in terms of the reliability of their service. The recording of some level of disagreement suggests that there is more room for improvement.

The study found that, most of the customers agreed on the bank's willingness to help. This implies that 'responsiveness' at Barclays Bank Limited, Kumasi is more than sufficient implying customers are overly satisfied as the service quality of responsiveness is higher than customer's expectation.

Questions pertaining to assurance generally found that the bank is responsive to the customer's needs and that customer assurance is embedded in the bank's service delivery. Trust and confidence is also conveyed in the physical environment. The findings also suggested that, most

of the customers were confident that the bank would listen to them and solutions found to their problems by the bank.

5.3 CONCLUSION

The study has examined the customer service practices of Barclays Bank Ghana Limited using the Asafo Branch. Several findings were made and discussed. This includes the fact that most customers are largely satisfied with the bank's service delivery strategies. Key among these strategies was quality service and quick service delivery. The bank has been innovative and introduced several products through its innovation.

In conclusion the study seeks to emphasize that competition has strengthened the importance of satisfaction, quality and consequently loyalty, being customer service strategies, in the battle for winning consumer preferences and maintaining sustainable competitive advantages, especially in the banking sector. Services are gaining increasingly more importance in the competitive formula of both firms and countries. Satisfaction, quality and loyalty have proven to be key factors in any firm's development or growth. It is important therefore that critical attention is given to customer service as an important strategy at ensuring growth.

5.4 RECOMMENDATIONS

BGGL is playing a major role in Ghana's financial industry. This study tried to assess the Bank's customer service delivery practices. Based on the analysis and findings of the research the following recommendations are made:

In a bid to retain the customers and increase profitability, the study recommends the need for banks to know the expectation of the customer and what type of service provided.

Since some customers were dissatisfied with the issues of waiting time, error on transactions etc. the bank should focus on communication with their customers to increase the relationship and expectation of their customers.

Further, the bank can connect their customers to their database system to contact randomly to know about their assessment of the service provided by the bank. Sometimes customers do not receive the right message from the bank. To avoid the confusing message the bank can improve its communication tools.

Barclays Bank and banks in general should pioneer new service delivery techniques to strengthen their relationships with customers and to suit the underlying dimensions of quality of service and returns especially on tangibility and responsiveness. Grönroos (2007) suggested that in order to increase long term quality, the customer expectations should be focused, revealed, and calibrated.

Again, to deliver an effective customer service that builds loyalty and helps to grow business, it is recommended that banks must understand their customers' needs. The best way to do this is for banks to talk to their customers and ask them about the type of service they're looking for.

It was also found out that empathy was the weakest dimension of satisfaction. Therefore, management of Barclays Bank and banks in general should arrange special courses to improve effective communication.

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APPENDIX 1
CHRISTIAN SERVICE UNIVERSITY COLLEGE

Questionnaire - Staff

We are students from the Christian Service University College undertaking a study on customer service practices in the banking industry. This questionnaire is to solicit your opinion on issues pertaining to customer service practices in your institution. Kindly indicate your preference among alternative answers for each question by ticking in the appropriate box. Where alternative answers are not provided, fill in the gaps provided. Thank you for your contribution. Respondents are assured of the confidentiality of this exercise because it will be solely used for academic purpose.

1. Background Information

Gender	Tick
Male	
Female	

Age	Tick
Less than 20 years	
21-30 years	
31-40 years	
41-50 years	
51-60 years	

How long have you worked with Barclays Bank	Tick
0-5 years	
6-10 years	
11-15 years	
16-20 years	
More than 20 years	

Level of education	Tick
Secondary	
HND	
First degree	
Second degree	

Customer service strategies

Question	Yes	No	Unsure
Does the bank have customer retention strategies?			

Question	Top	middle	unspecified
What level of management is responsible for the formulation of customer retention strategies?			

What type of customer retention strategies are adopted by the bank?	Yes	No	Unsure
Timely service delivery			
Effective handling of complaints			
Customer acknowledgement			
Reliable technology			

Question	Yes	No	Unsure
Has the customer retention strategies been well communicated to all employees?			

In terms of priority, how will you rank the strategies?	high	average	low
Timely service delivery			
Effective handling of complaints			
Customer acknowledgement			
Reliable technology			

Question	effective	Less effective	ineffective
How would you rate the customer retention strategies employed by the bank.			

Question	Yes	No	Unsure
Have the good customer retention strategies led to the increase in the number of customer to the bank?			

How have these strategies led to customer retention?	Yes	No	Unsure
Customer base has reduced			
Customer base has remained the same			

Customers' complaints

12. Does the bank have a system (s) to log customer complaints? Yes [] No []

13. Through what means do customers register their complaints more often?

In writing [] Internet [] telephone calls [] personal contact with bank staff []

14. Does the bank have systems in place to track complaints logged? Yes [] No []

15. How effective is the system? Very effective [] effective [] ineffective []

How many customers have left the bank in spite of pursued customer service strategies within a month? 1-50 [] 50-100 [] above 100 []

What in your estimation are the possible reasons for customers leaving the bank?

A. high interest rate charge [] B. poor technical service []

C. poor customer service [] D. other (specify)

With respect to customer service strategies in place, in your own opinion are customer complaints on.... Ascendency [] reduced []

Are the complaints periodically reviewed? Yes [] No []

If yes, what is the frequency of review? Daily [] Monthly [] quarterly []

half yearly [] yearly []

Who does the review?

A. Heads of dept. [] B. service centre [] C. Top management []

Other specify.....

What actions are taken after reviewed? Redefining policies [] contacting customers []

All of the above [] other specify.....

Any other comment

.....
.....
.....
.....

CHRISTIAN SERVICE UNIVERSITY COLLEGE
Questionnaire - Customers

We are students from the Christian Service University College undertaking a study on customer service practices in the banking industry. This questionnaire is to solicit your opinion on issues pertaining to customer service practices in Barclays Bank, Asafo. Kindly indicate your preference among alternative answers for each question by ticking in the appropriate box. Where alternative answers are not provided, fill in the gaps provided. Thank you for your contribution. Respondents are assured of the confidentiality of this exercise because it will be solely used for academic purpose.

1. Background Information

Gender	Tick
Male	
Female	

Age	Tick
Less than 20 years	
21-30 years	
31-40 years	
41-50 years	
51-60 years	

How long have you been a customer of Barclays Bank	Tick
0-5 years	
6-10 years	
11-15 years	
16-20 years	
More than 20 years	

Level of education	Tick
Basic	
Secondary	
Vocational	
First degree	
Second degree	

2. Perception of Barclays Bank's Service Deliver

What is your perception of Barclays Bank's service delivery?	Tick
Very good	
Good	
Fair	
Bad	
Very bad	

Did your perception affect your choice of the bank	Tick
Yes	
No	
Not sure	

Are you considering switching banks?	Tick
Yes	
No	
Not sure	

Are you provided a channel for making complaints	Tick
Yes	
No	
Not sure	

Are your complaints adequately handled	Tick
Very much	
Averagely	
Not too well	
Not at all	

Has this affected your decision to remain with the bank	Tick
To a great extent	
To some extent	
Not sure	
Not at all	

3. Service Expectation

Key: 1-Strongly Agree 2-Agree 3-Neutral 4-Disagree 5-Strongly Disagree

Statement	1	2	3	4	5
The services you receive are exactly as the bank promised					

The bank is Sincere in Solving Customer Problems					
The bank handling of your complains are satisfactory					
You have Confidence in Employees					
The bank has a Convenient Operating Hours					

4. Perception of Service Quality

Statement	1	2	3	4	5
When the bank promises to deliver something it does so on time.					
Staff at Barclays Bank Limited are prompt with services					
Staff at Barclays Bank Limited are always willing to help					
The bank has staff who give customers personal attention					

5. To what extent do you agree with the following as services that delight you?

	1	2	3	4	5
Creation of close Branches					
Satisfactory handle of complains					
providing excellent services					
performing exact service promised					
Providing prompt information to customers					
Different income earning options					
Internet banking					

What satisfies you most as customer of the bank	Tick
Infrastructures of the bank	
Quality service of the bank	

Please give your opinion about the overall service quality you receive and suggest how Barclays Bank Limited can provide you with a better service.

.....

APPENDIX 2

Sample Size Calculation

The sample size was determined based on suggested methodology found in Saunders et al. (2007), where the formula below was suggested:

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

Where:

n=sample size, N=population, α =margin of error; (0.1)

Staff

$$n = \frac{15}{1+15(0.5)^2}$$

$$=3.15 \text{ (4)}$$

Customers

$$n = \frac{4200}{1+4200(0.1)^2}$$

$$=97.67 \text{ (98)}$$