

**EVALUATING THE EFFECT OF CUSTOMER CARE ON SAVINGS AND LOANS
INSTITUTIONS
(A CASE STUDY OF FIRST NATIONAL SAVINGS AND LOANS COMPANY
LIMITED ADUM, BRANCH KUMASI)**

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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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SUPERVISOR'S DECLARATION

I hereby declare that the Preparation and Presentation of the Dissertation Were Supervised In Accordance With the Guidelines on Supervision Laid down by Christian Service University College.

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ABSTRACT

It is true that customer care is very important to the growth and development of every business. Therefore the purpose of this study is to evaluate the effects of customer care in Savings and Loans institution: a case study of First National Savings and Loans Company Limited Kumasi Adum Branch.

This work was done through convenient sampling, observations interviews and drawing of questionnaires which actually helped in gathering of the data as well as the interpretation of the data gathered. This was to help the researcher to get first hand information with the accurate findings and recommendations. Some of the findings were that most of the management and staff believed that, the customer's perception of the bank was good but not all the staff. Also some customers perceived the delivery system of the bank to be fast.

Some of the recommendations were that, the bank should have an effective customer service department and also the bank should reduce level bureaucracy .

It is the researcher's hope that these recommendations are taken seriously so that they would realize the full benefits of customer care to the growth and development of their business.

DEDICATION

We dedicate this work to our parents for their love, support and encouragement throughout our education. We also dedicate it our siblings and love ones.

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CHAPTER ONE

INTRODUCTION

1.0 BACKGROUND OF THE STUDY

Today's successful financial institutions have something in peculiar that is, they are customer focused. These financial institutions show strong dedication to servicing and satisfying the needs and wants of customers.

According to Ireland (2000), Customer care is a customer service that seeks to acquire new customers, provide superior customer satisfaction and build customer loyalty. Customer care is probably the most important factor contributing to the success of many service organisations. Generally speaking, taking care of the organisation's existing and potential customers does not only include aspects of safety, provision of quality services and products in order to delight the target audience, but also encompasses the attitude of the workforce towards customers and the way they interact with the customers in certain situations.

Customer care is also a series of activities designed to enhance the level of customer satisfaction – that is, the feeling that a product or service has met the customer's expectations. This basically means that, customer care is the provision of services to customers before; during and after purchase and that the services given to the customer meet his or her expectations.

The idea of customer care therefore seeks to acquire new customers, provide superior customer satisfaction and also build loyalty between the customer and the seller. There is therefore the need for organisations to provide to their customers with what they expect.

Customer's expectations can be determined by several means. They include provision of suggestion boxes, customer complaints points, feedbacks etc. it is however incumbent on the organisation to dig into the expectations of the customer and provide to suit their demands.

While construction, manufacturing, telecommunication and all sorts of businesses are springing up, other businesses such as the financial institutions are also springing up.

The increasing number of financial institutions has also caused keen competition in the financial service industry. More customers need to be won to increase market share. Winning customers is however not a thing of magic but rather, better services and better products.

1.1 STATEMENT OF THE PROBLEM

According to the central bank, Effective banking is the engine of every economic growth under the recent and quick globalization. Economic growths, improvement in standard of living, low interest rates, economic stability, are the hope of every rational individual. In view of this, the government cannot single handedly provide all without the involvement of the Private Sector. Because of this, the banking industry, both Private and Public should therefore involve themselves to achieve this. However there are some problems associated with this banking industry when it comes to caring for their customers. Therefore, the main problems that necessitated our study in the savings and loans institutions are outlined below;

The number of hours spent in the banking halls tends to irritate customers for example, joining long queue, and their bureaucratic procedures – moving from cashier to the accountant then from the accountant to the manager and back to the cashier before one can withdraw money.

Another portion of the problem which necessitated our study is their Automated Teller Machine (ATM) card. The time frame within which ATM cards are requested and the period of delivery tends to be very long; because of this customers tend to be unhappy about this situation.

Many customers are also not pleased with the way the workers interact with them. Some workers even go to the extent of insulting customers.

The study therefore seeks to evaluate the effect of customer care on savings and loans institutions with a case study of first national savings and loans, Adum Branch Kumasi

1.2 AIM AND OBJECTIVES OF THE STUDY

The main objective of the study is to evaluate the effects of customer care in financial institutions with particular reference to First National Savings and Loans Limited in Kumasi, Adum Branch. Specifically the study seeks to:

- i. To evaluate the effectiveness of customer care in the First National Savings and Loans Company Limited
- ii. To investigate how First National Savings and Loans institutions practice customer care.
- iii. To explore some problems customers encounter in the hands of personnel or employees of First National Savings and Loans Company Limited.

1.3 RESEARCH QUESTIONS

The study seeks to find answers to the following questions:

- i. How do the First National Savings and Loans Company Limited Adum Branch practice customer care?
- ii. How does customer care affect First National Savings and Loans Company Limited Adum Branch?
- iii. What problems do customers encounter in the hands of First National Savings and Loans' Limited Adum Branch employees?

1.4 SIGNIFICANCE OF THE STUDY

The study shall,

- i. Help the banking institutions to know how customer care is practiced and its effects on both the customer and the institution.
- ii. Help other service oriented businesses to know the importance of customer service department.
- iii. Be useful to future researchers.
- iv. Serve as reference for students and other research institutions.

1.5 RESEARCH METHOD

Both Primary and Secondary data were sourced in order to obtain accurate and reliable data.

The Primary method of data collection involved the application of questionnaire developed by the researcher. The questionnaires were administered to the senior management, staff and customers of the bank. Interviews and observations were also used. The secondary data were sourced from works of other researchers, from books journals, profile of First National Savings and Loans Company Limited, reports and the internet.

1.6 LIMITATIONS

Some limitations of the study include;

It was difficult getting bank staffs and management for some information.

Due to monetary constraints the sample was very small in relation to the entire population.

Some customers felt too reluctant to answer the questions.

Despite all these limitations, we still think that the findings are valid.

1.7 SCOPE OF THE STUDY

Due to the broad nature of the savings and loans Institutions, the study has been limited to First National savings and loans, Adum Branch Kumasi. This study shall be limited to determine the level of effectiveness and efficiencies in good customer care and how it will affect the financial institution as First National Savings and Loans Limited Adum branch Kumasi is the case study. The study shall depend mostly on the views of the customers and how their complaints are resolved within the company as well as the beliefs of employees in customer care. It shall therefore involve all the departments in the Bank, the sales force, the customers, and the various processes and procedures employed in taking care of the customers. The study starts from September, 2012 and ends in May, 2013.

1.8 ORGANIZATION OF THE STUDY

The research is organized into five chapters.

Chapter one serves as an introductory chapter which gives the main outline to the study. This is to allow the reader appreciate the motive behind the study and what the researcher intends to accomplish. It highlights the background of First National Savings and Loans. , problem of the study, purpose and objectives, research questions, significance of the study, scope of the study, limitations of the study, research methodology and conclusion.

Chapter two evaluates and reviews previous research topic with references to the research objectives. It provides extracts of data collected from various books that have the potential of helping address the identified problems in the study.

Chapter three looks at the methods used in the collection of data. Primary data will come from questionnaires and focus group interviews; while the secondary data will come from the profile of first national savings and loans, articles, internet and journals on the subject matter.

Chapter four provides data presentation and analysis of findings of the study.

The study ends in chapter five and this provides a summary of major findings, conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter involves the review of works done by other researchers concerning this topic and it involves the following; the definition of customer care, the evaluation of customer service for financial services, the importance of customer care, customer expectations, components of expectations, building customer loyalty, building customer relationship, handling customer complaints, assessing service quality, cost of losing a customer, tracking customer expectation, emphasis on the competitor.

2.1 THE DEFINITION OF CUSTOMER CARE

Customer care involves putting systems in place to maximize your customer's satisfaction with your business. It should be a prime consideration for every business – your sales and profitability depends on keeping your customers happy.

According to Ireland (2000), Customer care is a customer service that seeks to acquire new customers, provide superior customer satisfaction and build customer loyalty. Customer care is probably the most important factor contributing to the success of many service organisations. Generally speaking, taking care of the organisation's existing and potential customers does not only include aspects of safety, provision of quality services and products in order to delight the target audience, but also encompasses the attitude of the workforce towards customers and the way they interact with the customers in certain situations. Morris (1994), a marketing consultant and trainer in the arts sector, defines customer care as being "The manifestation of a marketing focused organisation in the corporate purpose of the

organisation. Thus customer care must be somehow included in the long run objectives of the organisation that are set to define its purpose in the market.

Tomlinson (1995), consultant in management, marketing and training, states that “Good customer care involves the simple concept of thinking about things from the customers’ point of view. That is, what are they seeing? What are they hearing? What are they reading? And perhaps most importantly what are they feeling and missing? The most appropriate response is usually to treat the customers as you would like to be treated. The best type of customer care means exceeding the customers’ expectations.

From the point of view of these authors, putting oneself in the shoes of customers does not necessary provide reliable information but rather asking the existing customers about their needs and expectations through surveys and group discussions would provide the management with the valuable primary data which should be considered in the planning of the provision of new services aiming to exceed visitor’s expectations.

But don't neglect the importance of customer care in other areas of your business. For instance, your warehousing and dispatch departments may have minimal contact with your customers - by their performance when fulfilling orders has a major impact on customers' satisfaction with your business.

A huge range of factors can contribute to customer satisfaction, but your customers - both consumers and other businesses - are likely to take into account:

- how well your product or service matches customer needs
- the value for money you offer
- your efficiency and reliability in fulfilling orders
- the professionalism, friendliness and expertise of your employees

- how well you keep your customers informed
- the after-sales service you provide

Training courses may be useful for ensuring the highest possible levels of customer care

2.2 THE EVOLUTION OF CUSTOMER CARE

Businesses have for years understood that providing their customers with a superior customer contact experience means connecting customers to the right person with the right information as quickly as possible.

From Foley (1997), we can all remember the days of placing customers' service calls only to hear irritating messages such as 'Please call back between our regular business hours'. Whilst this level of service was previously acceptable, over the years we witnessed a shift in customer needs and demands, drastically changing the quality of service customers expect when calling into a particular organisation.

The growing competition and rapid commoditization as well as the change in technologies have made it increasingly difficult for companies to achieve enduring market differentiation and to secure customer loyalty. As more consumers demand excellent service and ascribe value to companies based on the quality of their interactions, customer experiences have emerged as a critical factor in gaining and maintaining competitive advantage.

According to Perreault and McCarthy (2000), "Firms that embrace marketing concept such as First National Savings and Loans Limited should seek ways to build a long lasting relationship with each customer. This is an important idea because even the most innovative firms face competition sooner or later, and trying to get enough customers by taking them

away from your competitors is usually more costly than retaining current customers through satisfying their needs. Equally important, happy customers buy again and again. This makes their buying job to become easier and in turn increases the firm's profitability. Building mutually beneficial relationship with the customers requires that everyone in an organization works together to achieve customer satisfaction before and after each purchase. If for example there is a problem with the customer's bill, the accounting personnel can't just leave to the sales personnel to straighten it up, or even worse act like it's the customer's problem, rather it's the firm's problem.

The long term relationship with the customer is threatened if the accountant, sales person and anyone else who might be involved don't work quickly together to make things right for the customers. Building a cordial relationship with the customers will help to maintain them as they may become satisfied and loyal to the company as a result.

Today, business is being conducted in what can be referred to as Care environment, where companies are required to make the most of every interactions in order to satisfy the expectations of increasingly sway, highly mobile customers who feel entitled to great service. This environment shift necessitates a change in the way companies approach care and respond to customers. Companies can no longer afford not to care, and those who choose to ignore these changes and dynamics will soon find themselves lagging behind quick reacting competitors. Simply put the company that provides the most satisfying customer experience across all access points wins and gains competitive advantage.

2.3 THE IMPORTANCE OF CUSTOMER CARE

The last person to buy from you is the most likely to buy again and soon. A repeat customer does not happen by accident. A repeat customer is therefore the result of quality relationship you have built up through excellent customer service. According to Abe (2005), the benefits of good customer care therefore are as follows:

According to many business gurus such as Sir Colin Marshall of British Airways (1999) and many successful companies, the key to success lies not only in having a good product, but also in being able to provide the customer with the level of service they desire. After all sales are vital to your business, so shouldn't you take care of the customers? But how can you ensure you are maximizing results and not losing out? The last thing you want is let your existing customers feel unwanted, particularly as you have already spent good money attracting them.

According to Cherian (2005), the reasons why customer care is important are as follows;

- A typical dissatisfied customer will tell eight (8) to ten (10) people about the problem. According to research the average person who has a bad service experience tells at least nine others about it and 13% of complaints relate their experience to more than 20 other people. In comparison, people who receive silent service tell three or four others about it.
- It cost six times more to attract a new customer than it does to keep an old one happy, because keeping existing customers is easier than finding new ones and satisfied customers will do a lot of your advertising for you. Most people consider doing business with a certain company because of a recommendation by a friend or acquaintance.

- Customer care is very important to the success of the business because 70% of successful new products and service ideas come from customers.
- If you resolve a complaint on the spot, 15% of complaining customers will continue to do business with you again.
- Continuation: dissatisfied customers spread the bad news and undermine your business, which ultimately threaten every ones job.
- Firms selling service depend on existing customers for 85% to 95% of their business.
- Survey suggest that service driven companies are able to change up to 90% more for the goods and services they offer and grow twice as fast as the average. These are the powerful incentives for becoming the best customers- service company in any industry because equally poor service has a cost penalty.
- The importance of customer care is undeniable because repeat customers spend 33% more than new customers as these customers may be willing to pay any premium price. Also referrals among repeat customers are 107% greater than non-customers.
 “The simple principle is that, the company exists to serve its customers long into the future.

Business leaders that act on this and persuade all their people to believe in it can transform ordinary companies into world beaters”. This statement by Sir Marshall of British Airways sums up the importance of customer care in the market place. There are numerous evidences that show that, customer care being an important factor in market orientation has a direct effect on the performance of businesses both small and medium size as well as larger ones. In this regard, numerous studies inspect many possible direction of the market orientation performance connection. Among those who focused on small businesses as for characterizing their research sample we can find the following studies:

Carlzon (1987), president of Scandinavian Airlines System said that they were able to achieve fame by recovering from heavy losses to healthy profits in the mid 1980s through the practice of customer care.

Although many businesses have embraced this concept and have been moving steadily toward a more intelligent, multi-channel customer interaction model, consumers who call contact centers will likely tell you that most companies still have a long way to go. According to a recent study by Purdue University's Center for Customer-Driven Quality, 92 percent of U.S. consumers base their opinion of a company on their experience with its contact center, and 63 percent will stop using a product or service if they have a negative experience.

Therefore the objective of every company that wants to become successful must be to provide the highest standard of Customer Care possible and to always aim for excellence. A customer who feels good doing business with you and through you, the company is more than likely to stay with you and recommend you to others. This will create a feeling of professionalism immediately with your clients, so remember first impressions do count.

2.4 CUSTOMER EXPECTATIONS

Customer expectations are the standards of your reference points for performance against which service experience are compared and are often formulated in terms of what consumer behaviour should or will happen (Zeithaml and Bitner, 2000). For instance, when you visit a certain service – oriented company (Banks), you expect a certain level of service that is considered different from other companies.

The sources of customer expectations consist of marketer – controlled factors (such as pricing, advertising, sales promises) as well as factors that the marketer has limited ability and affect (innate personal needs, word of mouth communications, and competitive offerings).

In a perfect world, expectations and perceptions would be identical: customers would perceive that, they receive what they thought they would and should. Broadly, it is the goal of service marketers to bridge this distance (Zeithaml and Bitner, 2000).

The basic needs of consumers can be divided into physical, social, esteem, and personal needs, all of which results in specific wants and motives for going into purchase a product or service. Physical needs such as accommodation, food beverage, and motives such as to relax, to search for security, to find sexual gratification etc should be considered first when trying to serve the customers efficiently and effectively. Social and inter personal are spending time with their family and friends and also searching for links for cultural and ethnic roots etc as in the telecom industry. Esteem needs could be pursuing recognition for accomplishment and gaining prestige from using a particular product or service. Personal needs and motives could include quest for knowledge, seeking new experience innovative ideas, and fulfillment of ambitions etc. This is from the works of McDonnell (1999).

Customer value is also of a much broader concept that includes dimensions such as convenience, on –time delivery and service. Customers now want more of the dimensions they value, thus if they value convenience, they want their purchases to be easy, if they value low price, they want the lowest possible price, if they value speed, they want the purchase to be extremely fast. Most organisations become successful by focusing on the provision of customer value. Consequently customer value has become the critical marketing issues for both sellers and buyers.

2.5 BUILDING CUSTOMER LOYALTY

Loyalty is an old – fashioned word that has traditionally been used to describe fidelity and enthusiastic devotion to a country, course or individual. Oliver (200) more recently, it has been used in willingness to continue patronizing a firm over a long – term, purchasing and using its goods and services on a repeated and probably exclusive basis, and recommending the firm’s products and services to friends and associates. However, brand loyalty extends beyond behavior and includes preference, liking and future intentions. Oliver (2000) has argued that, consumers first become loyal in a cognitive sense, perceiving from brand attribute of information that are brand is preferable to its alternatives. The second stage is affective loyalty; whereby a consumer develops a liking for the brand, based on cumulative satisfying usage occasion.

The third stage is cognitive whereby the consumer is committed to re - buying the same brand. This should lead to fourth stage which is action loyalty whereby the consumer exhibit re – purchase behavior (Lovelock and Wirtz, 2004).

It is important for management of First National savings and loans limited to develop customer as well as brand loyalty. Being able to develop both sides of the loyalty scheme will help customers remain in the bank, and the longer the customers remain in the bank, the more profitable the bank becomes.

2.6 BUILDING CUSTOMER RELATIONSHIP

Customer relationship management seeks to establish a base of customers who are committed to and profitable for the organization by targeting the customers who are likely to become long – term customers long – term customers are more likely to purchase additional service if

they were satisfied with the current service they received. They may also help to attract new customers through word of mouth (Lovelock and Wirtz, 2004).

According to Perreault and McCarthy (2000), “Firms that embrace marketing concept should seek ways to build a long lasting relationship with each customer. This is an important idea because even the most innovative firms face competition sooner or later, and trying to get enough customers by taking them away from your competitors is usually more costly than retaining current customers through satisfying their needs. Equally important, happy customers buy again and again. This makes their buying job to become easier and in turn increases the firm’s profitability. Building mutually beneficial relationship with the customers requires that everyone in an organisation works together to achieve customer satisfaction before and after each purchase. If for example there is a problem with the customer’s bill, the accounting personnel can’t just leave to the sales personnel to straighten it up, or even worse act like it’s the customer’s problem, rather it’s the firm’s problem.

The long term relationship with the customer is threatened if the accountant, sales person and anyone else who might be involved don’t work quickly together to make things right for the customers. Building a cordial relationship with the customers will help to maintain them as they may become satisfied and loyal to the company as a result.

When the act of service consist of direct contact between a service provider and a customer and also when their relationship has been well established, customers are less likely to switch to other competitors. For instance, if you like your Doctor, the fact that a new doctor has come to town does not mean that you will make an appointment with the new doctor for your next check up. Similarly, if a customer of First National savings and loans limited is addicted to the services of the bank, there will be no need to switch to a different bank when it comes to town. The primary aim here is for the bank to create some level of consciousness about

their customers by giving out benefits to customers which the bank in consultation with the customer thinks it is the best for them. In this situation, customers become addicted and are less likely to switch to another bank.

2.7 HANDLING CUSTOMER COMPLAINTS

Both managers and employees should be prepared to deal with angry customers who are confrontational and sometimes behave in insulting ways towards service personnel who might not be at fault in any way. There are a number of specific guidelines for effective problem resolution designed to help calm upset customers and to deliver a resolution they will see as fair and satisfying (Lovelock and Wirtz, 2004).

First it is important to recognize that, the majority of customers who complain are loyal customers who care about the business. Customers who take their time to complain are also taking time to tell you what went wrong with your process, product or service or your communication. This is an opportunity to reward the customer for taking the time to contact you, and to learn how you can make internal improvements. If you can fix the problem for one complaining customer, it may help many other customers including those who never contacted the company.

Loyal customers normally believe that you want to know what went wrong and trust you to make it right. These customers give you the chance to fix the issue. You must therefore note that if one customer complains, is an indication that there are many others with the same experience. If a complaining customer is irate it means that customer is disappointed and if there are other such customers who did not call, you can bet that those customers have

already given up on you. Therefore you need not to avoid the complaining customers but rather embrace them because they trust you to care that are why they contacted you.

Remember that, the customer is not complaining about you but rather they are expressing their dissatisfaction to you. The company is not the problem but the solution so rather than perceiving customer frustration as a personal attack, think of yourself as a person the customer is coming to help. How you respond to the complaining customer will determine the long term loyalty of the customer. Take care of the complaining customer who takes time to communicate with you and you may preserve the loyalty of these customers, let them go and they will communicate the experience to many other potential customers. According to Sir Marshall of British Airways (1999), “The customer doesn’t expect that everything will go right all the time, but the big test is what you do when things go wrong”.

According to Kurtus (2007), when a customer contacts your company to complain about a product or service received, it can be a blessing in disguise. For every person who complains, there can be hundreds who do not bother to complain but who also spread negative comments about your company. In situations where customer complaints occur, the complaint must be dealt with immediately and the cause of the complaint rectified. Some companies are not concerned with quality and often ignore complaints or deal with them dishonestly. Seeking customer satisfaction benefits a company in the long run. When the customer pays for a product or service, it is assumed that the product will work correctly or that the service received is as promised. Ideally, the customer will be satisfied, and there will be no complaints.

2.8 ASSESSING SERVICE QUALITY

According to Kotelnikov (1990), the key to customer satisfaction and retention is to consistently deliver a level of customer service that exceeds and even anticipates the customers' expectations for value. Exceeding the customer's expectations will make them come back over and over again. Give the customers what they want or a little more, let them appreciate and make good on all the mistakes that you make.

Customers of an organization include both the internal and external as well as the potentials. Hence there is the need to ensure that, the company's employees who form the internal customers are satisfied because it's when the employees become satisfied then that they may work harder to satisfy the external customers or consumers

SERVQUAL: It is a multi – item scale developed to assess customer perception of service quality in service and retail business (Zeithaml, Parasuraman and Berry, 1988). The scale decomposes the notion of service quality into five constructs as follows;

TANGIBLES: these include physical facilities, equipments, staff appearance, etc.

RELIABILITY: the ability to perform service dependably and accurately.

RESPONSIVENESS: willingness to help and respond to customer needs.

ASSURANCE: ability of staff to inspire confidence and trust.

EMPATHY: the extent to which caring individualized service is given.

SERVQUAL represents service quality as the discrepancy between a customer's expectations for a service offering and the customer's perceptions of the service received, requiring respondents to answer questions about both their expectations and their perceptions Brent (2008)

The use of perceived as opposed to actual service received makes the **SERVQUAL** measure an attitude that is revealed to, but not the same as satisfaction.

Parasuraman et al (1991) presented some revisions to the original SERVQUAL measure to remedy problems with high means and standard deviations.

The word quality means different things to people according to the context (Garvin 1988) identifies five perceptions of quality.

The transcendent view of quality is synonymous with innate excellence: a mark of uncompromising standards and high achievement. This viewpoint is often applied to the performing and visual arts. It argues that people learn to recognize quality only through the experience gained from repeated exposure. From a practical standpoint, however, suggesting that managers or customers will know quality when they see it is not very helpful. The product - based approach sees quality as a precise and measurable variable. Differences in quality, it argues, reflect differences in the amount of an ingredient or attribute possessed by the product. Because this view is totally objective, it fails to account for differences in the tastes, needs and preferences of individual customers (or even entire market segments).

User – based definitions start with the premise that quality lies in the eyes of the beholder. These definitions equate quality with maximum satisfaction. This subjective, demand – oriented perspective recognizes that different customers have wants and needs.

The manufacturing – based approach is supply based and is concerned primarily with engineering and manufacturing practices. (in services, we would say that quality is operations driven). It focuses on conformance to internally developed specifications, which are often driven by productivity and cost – containment goals.

Value – based definitions define quality in terms of value and price. By considering the tradeoff between performance (and conformance) and price, quality comes to be defined as “affordable excellence” (Zeithaml, Parasuraman and Berry, 1988).

Despite the potential for conflict, companies can benefit from such multiple perspectives. Reliance on a single definition of quality is a frequent source of problem.... Because each approach has its predictable blind spot, companies are likely to suffer fewer problems if they employ multiple perspectives on quality actively shifting the approach they take as products move from design to market.... Success normally requires close coordination of the activities of each function.

Every decision about quality should be based on data. Therefore, how data are analyzed and depicted is more important if the data are to be useful for decision making. Kaoru Ishikawa (1994) developed many problem solving tools for guiding management. He was very specific about the role of managers and their focus within the organization. He believed that, the first concern of any company should be the happiness of people who are connected with it. If the people do not feel happy and can not be made happy, the company does not deserve to exist. He thought that, employees deserve to have an adequate income and to have their harmony respected and they also deserve the opportunity to enjoy their work and lead a happy life. Furthermore, Ishikawa believed that, customers deserve to be satisfied and pleased when they buy and use goods and services and that, shareholders deserve to earn a profit on their investments. Finally, he believed that, if workers are happy and satisfied in their jobs, they are more likely to be able to satisfy their customers and if customers are more satisfied, the firm will be more profitable and better positioned for long – term success.

2.9 TRACKING CUSTOMER SATISFACTION

The increasing number of financial institutions has also caused keen competition in the financial service industry. More customers need to be won to increase market share. Winning customers is however not a thing of magic but rather, better services and better products.

The marketing mix elements in the service industry which banking is no exception can be used to determine and also increase the level of customer satisfaction. McCarthy (1960) popularized four (4) factors classifications of these marketing mix elements which he referred to as (4Ps) for tangible products and seven Ps (7Ps) for services (Kotler, 1980). These elements are Product, Promotion Physical Evidence, Place, Process, People and Price. When discussing strategies to market manufactured goods, marketers' usually use the four Ps (4Ps). That is the Product, Place, Promotion and Price and when discussing the service factor, we add the other three Ps (3Ps) which include Physical Evidence, Process and people.

PRODUCT: this can be referred to all aspects of the service performance that have the potential to create value for customers, (Lovelock and Wirtz, 2004). Perreault and McCarthy (2000) also defined product as the need satisfying offering of a firm. In the banking industry, their product can be referred to as the sum of total services offered by the bank. The services should meet the requirement of the customers. If the customers are not pleased with the level of your services, there is the possibility of switching off to another bank

PLACE: this refers to making goods and services available in the right qualities and locations – when customers want them (Perreault and McCarthy, 2000). This basically means anytime customers want their goods or services, they should get it. In the banking industry, it may be linked to the variety of ways in which customers can get access to their money. These services include, Automated Teller Machine (ATM) – A system in which customers can withdraw money anytime they so wish.

PRICE: “the amount of money that is charged for something of value”. (Perreault and McCarthy, 2000). According to Bovee and Thill (1992), “Price is referred to as the value

usually in monetary terms that sellers ask for in the exchange for the product they are offering”, in other words, the amount a firm charges for its product.

Price in the Financial Institutions can however be referred to the amount being deposited at the time of opening an account in the banks (initial deposit). When the initial deposit is very high, it will not motivate customers to do business with the bank.

PROMOTION: this refers to communicating information between seller and potential buyer and others in the channel to influence attitudes and behavior (Perreault and McCarthy, 2000). Promotions are usually short – term incentives that are given to the customers of the bank. When customers are given some level of incentives as part of being with the bank, it motivates them to continue doing business with the bank and also go ahead to win more customers for the bank by word of mouth influence.

PROCESS: it is the method and sequence of action in the service performance (Lovelock and Wirtz, 2004), badly designed process often leads to slow; bureaucratic and ineffective service delivery thereby resulting to dissatisfaction of the customer. Also poor process makes it difficult for front – line staff to do their job well, resulting in low productivity and increased service failure.

With respect to the banking sector, the process involves the stages through which the customer goes through in opening an account, depositing money or withdrawing money from the bank. When there is high level of bureaucracy in the banking hall, it de – motivates customers to do business with the bank because the customers might spend a lot of time following some processes before saving or withdrawing his or her own money. However, if the process of depositing, opening or withdrawing is somehow simple it encourages customer to do business with the bank because not much time would be spent in the banking hall.

PHYSICAL EVIDENCE: the physical evidence here can be attributed to the appearance of building, landscaping, vehicles, interior furnishing, equipment, staff members, printed materials and other visible cues all provide tangible evidence of a firm's service quality. However, with services, the people or the staff providing the services goes a long way to win or lose customers, when the physical appearance of the bank is not encouraging to the customer, the customer will not in the first place dream of coming to do business with the bank. However when the Physical evidence pleases the eyes of the customers, they tend to have interest in the bank.

PEOPLE: People in this context can be attributed to the employees within the banking hall. It ranges from the management to the security men. The physical appearance of the employees in the first place should be presentable, how they interact with customers must also be encouraging for the customers to feel that, they are part of the business. When front-line staff decides to frown, talk harshly or refuse to answer customers whenever the need arises, customers will lose interest in the bank and the possibility of them switching becomes high.

In the previous years, customer care did not exist in most service oriented companies such as financial institutions, however, recent development in the business environment as well as management philosophies has revealed that, service providers and the customers are not separated from the services they offer as the two of them must be on the winning side. Thus the customer must win and the service provider must also win. Management has therefore realized that, the customer is the pivot around which their existence revolves hence the introduction of customer care.

In the opinion of Kotler and Armstrong (1996) companies could adopt several means of measuring their customer's satisfaction level. Among them are

Complaints and suggestion system: a customer oriented organization makes it easy for customers to make suggestions or complaints by providing suggestion boxes. In which customers will have the chance of expressing his/her perception about the services of the organization through letters, notes, memos, reports etc.

Customer hotlines: many customer oriented organizations provide a mechanism for customers to dial a toll free line to their organization to express how a particular service went with them. This mechanism provides the platform for customers who cannot write to freely express themselves as communication becomes interpersonal. Foley (1997).

There is therefore the need for management to ask themselves the following questions; - Do we routinely ask our most valuable customers, if they are satisfied and how can we improve upon it?

- After we have listened to them, do we provide the necessary remedy for them?
- How long does it take to provide them with the solution they require?
- How do we ensure that it never happen again?

2.10 EMPHASIS ON THE COMPETITOR

The ultimate objective of analyzing the competitive environment is to help the organization develop competitive advantage – an ability to outperform competitors in providing something that the customers value. First National Savings and Loans Limited could achieve this by delivering greater value, either by lowering the cost of purchasing and use or by offering greater benefits. From the woks of Churchill, Jr. and Peter (1992).

The financial sector, especially the banking industry has of late increased drastically in number, ranging from big top banks to the various rural banks. Competition is now keen in the banking sector. There is therefore the need for management to place much emphasis on

the keen nature of competition in the industry. Competition should be viewed from different perspectives. It may include an organization offering similar product as compared to your own and or, any organization that is competing for the same market share with you. Courtland and Thrill (1992),

Being able to identify your competitors from these different perspectives would help management to know their competitor's strength in terms of the product offered and the perceived quality of your competitor's product by customer so that you can improve upon their (competitors) product to overcome them in terms of the physical product offered. You can also improve the augmented part of the product to outweigh the benefits enjoyed by customers as they patronized your product at the expense of their competitors.

Identifying competitors on the perspective of market share competition would help management to identify the various strategies and tactics employed by competitors in winning most of the customers. By identifying those tactics and strategies, management would now know the kind of strategies to employ in broader perspective to have customers and the various tactical means to achieve them.

In today's competitive world, much emphasis should be laid on the competitor. Competition should be viewed from different angles so that management will have a clearer view of their competitors' strength and weakness so as to capitalize on their weakness.

CHAPTER THREE

METHODOLOGY

3.0 INTRODUCTION

The main purpose of the research was to evaluate the effect of customer care in the financial institutions with the First National savings and loans limited as a case study. This chapter indicates the sample or population from which the data was obtained and the sampling techniques that were used to obtain the data and it includes; the research design, study population, sample size and sampling procedure, sources of data, data collection methods, administration of questionnaire and methods of data analysis.

3.1 RESEARCH DESIGN

Convenience sampling, observation, interviews and questionnaire were the major techniques employed by the researcher. These techniques provided enough grounds for the researcher to obtain the relevant information required for the study.

3.2 RESEARCH INSTRUMENTS

The instruments employed in this study include the following;

- Questionnaire
- Interviews
- Observations.

3.3 STUDY POPULATION

The population of this research constituted the entire customers of First National savings and loans limited, Adum Branch, Kumasi as well as the personnel in the Bank. The management and staff of the Bank are 31 in number and the active customers are 6000.

3.4 SAMPLE SIZE AND SAMPLING PROCEDURE

In all, fifty (50) people were chosen from the entire population for the study. Twenty (20) from the management and staff and thirty (30) from the customers of the bank.

Due to the large nature of the population, we could not interview entirely all of them. It was however be necessary that, we chose a sample from the population and study them, so after the study we can link their responses to the general population. For the purpose of this research, we used a non probability sampling method, where the closest available person was contacted.

Convenience samplings were used because of the following:

- It provided a quicker means of giving out the questionnaire.
- It is less time consuming.
- It is also less expensive as compared to other sampling.

3.5 SOURCES OF DATA

To obtain an accurate and reliable data, both Primary and Secondary data were sourced. The Primary source was the data collected from the fieldwork.

Primary data collection was used due to the following reasons;

They are collected is accurate to suit the exact purpose of the current research topic.

Reliability can be determined when necessary.

All findings are known only to the researcher. Firm secrecy can therefore be maintained from other organizations.

Sources of Secondary data

Secondary data was also collected to supplement the primary data. The sources of secondary data collection were from works of other researchers, journals, books, article from the

internet and of course the profile of the First National Savings and Loans Limited. References were made by the researcher for the various secondary data collection source.

Secondary data was collected due to the following reasons;

Secondary data could be less costly.

Data assembly is normally quick, especially for published in company materials.

There is high reliability for data especially those assembled by independent sources.

3.6 DATA COLLECTION METHODS

A well structured questionnaire, interviews and observations were used for collecting primary data. Questionnaires were given to both the customers and the staff and management of the bank to provide responses for their views to be expressed to their best knowledge.

Also, personal interviews with customers and staff of the bank also provided the researcher other relevant data. In addition, the researcher also adopted a non participant observation to supplement the questionnaire and interviews to verify whether the responses given by management, staff and customers were really true.

For the management and staff 10 filled the questionnaire, 5 were interviewed and 5 were also observed and for the customers, 20 filled the questionnaire, 5 were interviewed and 5 were observed. These three techniques were used for the collection of data

3.7 ADMINISTRATION OF QUESTIONNAIRE

Two sets of questionnaire were designed and administered personally by the researcher to the management and staff of the bank who responded to the questionnaire which contained some open-ended and close-ended questions. The open-ended questionnaires provided the respondents views to be expressed to their best knowledge whiles the close-ended questionnaires provided the respondents alternatives to choose from.

The other set of questionnaires were given to the customers of the bank to provide responses to it. It also contained open-ended and close-ended questions.

It took the researcher one week (1week) in the administration of the questionnaire.

3.8 METHODS OF DATA ANALYSIS

Descriptive statistics were used to analyze the data collected. Percentages which correspond to the figures we had were used in the presentation of the findings. Graphical presentations were also used to create a more visual impression of the findings. Explanations and conclusions were made based on the results obtained.

3.9 THE BACKGROUND OF FIRST NATIONANL SAVINGS AND LOANS

First National Savings and Loans is a wholly-owned Ghanaian financial institution licensed by the Bank of Ghana in 2006 with a simple goal of making it “*the people’s bank*”. The Company was founded in May 1997 with its first branch opened on May 30th, 2006 at North Ridge in Accra. First National Savings and Loans is committed to helping develop the Ghanaian entrepreneurial sector while contributing substantially to the Ghanaian financial sector. The company aims and strives also to support Ghanaians in making financial decisions for their personal sustenance

CHAPTER FOUR
DATA ANALYSIS AND INTERPRETATION
PRESENTATION

4.0 INTRODUCTION

This chapter deals with the analysis and interpretation of data collected from the management and staff and customers of the bank. This chapter has been analyzed in two sections. The first section deals with the management and staff of the bank. The second section deals with the customers.

4.1 GENDER OF MANAGEMENT AND STAFF

The idea of the researcher was to find out the sex distribution of both the management and staff of the bank. The results obtained are shown in table 1 below.

Table 1: Gender of management and staff

Gender	Number of respondents	Percentages (%)
Male	11	55

Female	9	45
Total	20	100

(Field work, 2013)

Table 1 above shows the gender distribution of management and staff of the bank. From the respondents of 20, 11 representing 55% of the respondents were males while the remaining 9 representing 45% were females.

It can therefore be concluded that, majority of the workers in the bank are male as compared to the female.

4.2 RANK OF RESPONDENTS

The study also required the respondents to state their current ranks in the bank and table 2 below illustrates the responses.

Table 2: The ranks of management and staff of the bank

Rank of respondents	Number of respondents	Percentages (%)
Manager	1	5
Secretary	2	10
Accountant	2	10
Teller	15	75
Total	20	100

(Field work, 2013)

Table 2 above shows the distribution of the rank of respondents, there is one branch manager who oversees the works of the staff of the bank. The greater number of respondents falls within the rank of tellers. Out of the 20 respondents, 15 of them representing 75% fall in that

work category. The other workers include the accountants and secretary who forms 10% each in the bank. From the table, it can be concluded that, the bank has different job categories for its workers. The majority of the workers fall under the category of tellers. These groups of workers are the direct group which the customer mostly gets in touch with in the course of everyday business.

Many of the workers assume the role of banking because there are a lot of customers to serve everyday and that they need to be satisfied within the shortest possible time. So the bankers help in serving customers efficiently.

4.3 NUMBER OF CUSTOMERS ATTENDED TO IN A DAY

The researcher also wanted to know the number of customers attended to by staff and management and the table below summarizes the findings.

Table 3: Number of customers attended to by management and staff of the bank

Work of respondent (s)	Range	Number of respondents	Percentage (%)
Manager	1-50	1	5
Secretary	50-100	2	10
Accountant	50-100	2	10
Teller	100-150	15	75
Total		20	100

(Field work, 2013)

Table 3 above shows the number of customers attended to in a day. It could be seen that, the branch manager in a day attends to customers within the range of 1-50. The two secretaries

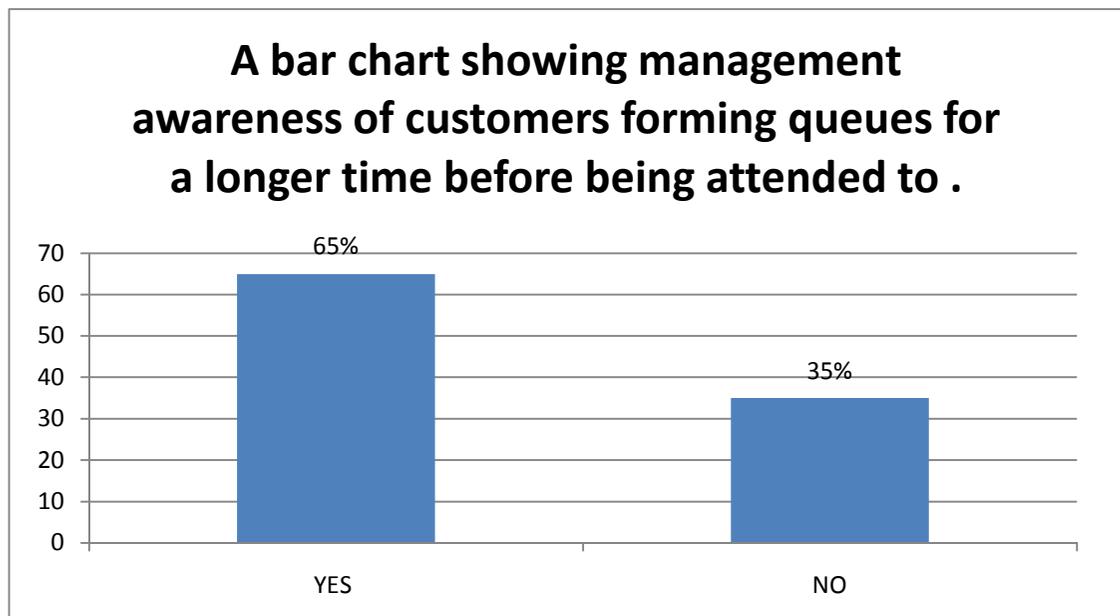
also responded that they attend to customers within the range of 50-100 in a day. The accountants also responded that, they also attend to customers within the same range as the secretaries which are 50-100 customers. The tellers also responded that, they attend to a range of 100-150 customers in a day. This is because of the direct contact they have with customers.

The conclusion to be drawn from this is that, those who are in the work category of banking are mostly in contact with the customers and should be in the better position to satisfy them since they handle most of the customers of the bank.

4.4 AWARENESS OF LONG QUEUE FORMATION

In an attempt to find out whether management was aware of the customers forming long queues before being attended to, the results have been summarized in figure 1 below.

Fig 4.1: Awareness of longer queues formation



(Field work, 2013)

From the bar chart above, 13 (65%) of the staff and management had the notion that, customers form long queue before being attended to while the remaining 7 (35%) respondents said no to the notion.

It can therefore be concluded that, most staff members are much aware that, customers of the bank form longer queues before being attended to. This is not a good way to satisfy customers because most customer would not like to spend much time in the bank premises before they are attended to perhaps they have a lot of work to do at their various work places. So if management and staff are aware of the situation they should do something about it.

4.5 CUSTOMER SERVICE DEPARTMENT

The respondents were asked to indicate whether the bank has a customer service department. It was noted that the bank had customer service department. The researcher's interaction with the respondents, all the 20 respondents representing 100% accepted the fact that, First National Savings and Loans Limited, Adum Branch Kumasi has department designated for customer service but is not very effective.

It can therefore be concluded that, since there is an ineffective department for customer service, effective customer service in the First National Savings and Loans Limited, Adum Branch Kumasi cannot be practiced and if this happens customers will not be satisfied with most of the services of the bank.

4.6 DELIVERY PERIOD OF THE ATM CARD

The researcher wanted to know whether ATM cards were delivered on time after its request by customers and the following results were obtained. The delivery period of the ATM card ranges from 1 week to 2 weeks. Out of the 20 respondents, 17 representing 85% said that, it

takes the bank a period of 1 week to deliver the ATM card while the remaining 3 representing 15% were within the ranges of 1-2 weeks.

One can therefore conclude that, the period for the delivery of the ATM card is very long. This has resulted in the long queuing of customers in the banking hall whenever they want to transact business with the bank. Even customers who want to do minor enquiries such as checking of balances would have to enter the hall to form longer queues.

4.7 TRACKING OF CUSTOMER SATISFACTION

From the research, it came out that, out of the respondents of 20, 17 representing 85% said they do track customer satisfaction and the remaining 3 representing 15% said they do not track customer satisfaction.

The conclusion to be drawn here is that, since First Nation Savings and Loans Limited Adum Branch Kumasi has measures in place to track customers they should continue with their method but should integrate it with other methods because of what Kotler and Armstrong said that companies should adopt several means of measuring their customer satisfaction level.

4.8 AVAILABILITY OF FACILITIES

The researcher collected information as to whether the bank has enough facilities to satisfy its customers and the data are presented below.

Table 4: The availability of facilities to serve customers

Responses	Frequency	Percentage
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		(%)
Yes	14	70
No	6	30
Total	20	100

(Field work, 2013)

From the table above, it could be deduced that, majority of management and staff responded that they have the facilities well enough to serve their customer. That is 14 respondents representing 70% of staff and management said “Yes” and 6 respondents representing 30% of them said “No”.

Although First National Savings and loans Limited Adum Branch Kumasi have some facilities in place in satisfying their customers, they should also employ other several means such as enough computers, enlargement of their offices, provision of comfortable places for customers as they wait for their turn to be served etc. The provision of these facilities will help First National Savings and Loans Limited, Adum Branch Kumasi to satisfy their customer needs and wants.

4.9 ARGUMENT WITH CUSTOMERS

The researcher found out that, 11 of the respondents representing 55% said they have been involved in heated arguments before; while the remaining 9 representing 45% said they have not been involved in any heated argument with any customer before.

It can therefore be concluded with evidence that, management and staff normally have arguments with a customer. Even though it is normal for a worker to have an argument with a customer the approach in dealing with the situation should be appealing to the customer because of the notion that customers are always right.

4.10 THE NOTION THAT CUSTOMERS ARE ALWAYS RIGHT

Based on the researchers field work, it was found that, 13 of the respondents representing 65% attested to the fact that, customers are always right and the remaining 7 representing 35% of them do not agree to that.

The data gathered and represented above can be concluded that, some workers of First National Savings and Loans Limited Adum Branch Kumasi, in this modern market-led approach age of business still doubt the fact that customers are always right. So there should be an intensive training for the workers of the bank to correct that notion.

4.11 MANAGEMENT PERCEPTION ABOUT THE REACTION OF CUSTOMERS OF THE BANK

The table below shows management's perception about the reaction of customers of the bank.

Table5: Management perception about the reaction of customers of the bank

Perception	Number of respondents	Percentages (%)
Very good	2	10
Good	10	50
Satisfactory	8	40
Unsatisfactory	0	0
Total	20	100

(Field work, 2013)

The table above represents the perception of management about the reaction of their customers towards the bank.

Out of the 20 respondents, 2 rated customers' reaction as very good, representing 10%. The other 10 respondents rates the behaviour/reaction of customers as good representing 50% while 8 respondents also rates the reaction as satisfactory representing 40%. There were no instances of any staff member rating customers' reaction as unsatisfactory.

In conclusion, majority of management and staff of the bank rated customers' perception towards the bank as being good but they all failed to rate customers' perception to be unsatisfactory. This is a dangerous way of rating customers' perception because the bank can not satisfy all their customers to the maximum.

4.12 RECEIVING CUSTOMER COMPLAINTS

Table 6: The number of times management receives customer complaints

Group	Number of respondents	Percentage (%)
Very often	2	10
Often	9	45
Sometimes	8	40
Not at all	1	5
Total	20	100

(Field work, 2013)

From table 6 above, it indicates the percentage of how the staff and management of the bank often receives customer complaints and the grouping were very 'often' 'often', 'sometimes' and 'not at all'. Looking at table 2 above, members of the management and staff representing

10% falls under ‘very good,’ 9 of them representing 45% falls under ‘often’ 8 of them representing 40% falls under ‘sometimes’ and only 1 of them representing 5% falls under ‘not at all’.

It can be concluded from the table that, customers do complain about some of the services of the bank. This should be encouraged by management because complains are good mechanisms for making good decisions but for the negative once about the bank, they should be corrected.

4.13 DELIVERY SYSTEM

The table below shows the distribution of the perception of the bank’s delivery system by management and staff.

Table 7: perception of the bank’s delivery system by management and staff

Perception	Number of respondents	Percentages (%)
Very fast	15	75
Fast	5	25
Slow	-	-
Very slow	-	-
Total	20	100

(Field work, 2013)

From the total respondents of 20, 15 representing 75% says that, their delivery system is very fast. 5 respondents representing 25% says that their delivery system is fast. There were no records of management and staff responding to slow and very slow delivery system.

It could clearly be seen that, management and workers presume that their delivery system is very fast and fast with no records of any worker rating their delivery system as slow and very

slow but conclusively, different customers have different needs at different times so what some customers may rate to be very fast will be slow or even very slow for some customers.

4.14 DOES THE BANK PRACTISE CUSTOMER CARE?

The study also required the researcher to find out from the management of the bank as to whether they practice customer care or not. The responses received are tabulated below.

Table 8: Practice of customer care

Responses	Number of respondents	Percentage (%)
Yes	20	100
No	-	-
Total	20	100

(Field work, 2013)

From the table all 20 respondents from the staff and management, responded ‘Yes’ to the question of whether they practice customer care or not, representing 100% of the total.

The conclusion to be drawn from this is that, the bank practice customer care.

4.15 HOW CUSTOMER CARE IS PRACTISED

As a means of knowing how customer care is practiced, the researcher also asked the question of the mechanisms the bank adopted in practicing customer care. The responses are

analyzed below. Most of the respondents said that, the major mechanism adopted in practicing customer care is mostly by listening to customers and also being proactive by anticipating the demands of customers and satisfying them when the need fall due.

It can however be concluded that, the bank adopted a reactive means of practicing customer care where they wait for customers to make complaints before attending to them. However, in this modern age of business, it is very important to adopt a proactive means of solving customer complaints by anticipating what their future needs will be than waiting for them to make complaints.

4.16 EFFECTS OF CUSTOMER CARE

As a means of evaluating the effects of customer care in the bank, the researcher asked a question of what effects customer care has in the bank. The responses are analyzed below.

Table 9: Effects of customer care

Effects	Number of respondents	Percentage (%)
Positive effect	16	80
Negative effect	-	-
Both	4	20
Total	20	100

(Field work, 2013)

The questionnaire provided the respondents an option to group whether the effect is positive, negative and both on the bank. From the total respondents of 20, 16 of them representing 80% attested to the fact that, customer practice have positive effects on the bank while the remaining 4 respondents representing 20% said that, the practice of customer care have both negative and positive effects on the bank. There were no records of the practice of customer care being negative on the bank.

The conclusion is that, since the positive effects outweigh the negative and both effects, it can be said that, the effect of the practice of customer care is helpful to the bank.

4.17 GENDER OF CUSTOMERS

The researcher wanted to know the sex distribution of customers. The results obtained are shown in the table below.

Table 10: gender of customer's

Gender	Number of respondents	Percentage (%)
Male	21	70
Female	9	30
Total	30	100

(Field work, 2013)

From the above table, it can be seen from the distribution of gender that, greater respondents were male that is 21 respondents were male representing 70% and 9 respondents were female representing 30%. Conclusively, it is evidential that most of the customers of the bank are males. This indicates further that, most of the female in Kumasi metropolis are customers to different banks. It is therefore obligatory on the part of management to attract more females to the bank by using some of the communication tools such as advertising and promotion to reach them.

4.18 LEVEL OF QUALIFICATION OF CUSTOMERS

The table below represents the level of qualification of respondents obtained by the researcher from the study conducted.

Table 11: Level of qualification of respondents

Respondents	Frequency	Percentage (%)
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'O' level	2	6.67
'A' level	4	13.33
HND	5	16.67
First degree	6	20
Others	13	43.33
Total	30	100

(Field work, 2013)

From table 9 above, out of the sample of 30, 2 of the respondents were 'O' level graduates, representing 6.67%, 4 of them were 'A' level graduates, representing 13.33, 5 of them were HND graduates, representing 16.67%, 6 of them were first degree holders, representing 20% and the remaining 13 people were other holders of different certificates which represents 43.33%.

It could therefore be concluded that, most of the customer of First National Savings and Loans Limited Adum Branch, Kumasi have some basic knowledge in education. In view of this, management should be aware that customers with educational background cannot be taken for granted because; they would not be ignorant about the kind of services they will receive from the bank

4.19 OCCUPATIONAL DISTRIBUTION

The aim of the researcher was to find out the occupational background among the respondents. The table below shows the outcome of our findings.

Table 12: Occupational of respondents

Sector	Frequency	Percentage (%)
Public servant	11	36.67

Private worker	19	63.33
Unemployed	-	-
Total	30	100

(Field work, 2013)

From table 10 above, there is the indication that, 11 representing 36.67% of the total respondents were public servants, and 19 representing 63.33% were private workers, no unemployed persons were recorded.

Since greater percentage of the customers of the bank are private workers, the bank should make provisions such as loan facilities with flexible terms of payment to them, they should also increase their Saturday banking period since most of the private workers do work on Saturdays.

4.20 TYPE OF ACCOUNTS

The idea was to find out about the type of accounts that customers have with the bank. The results of the findings are presented in the table below.

Table 13: Type of accounts

Type of account	Respondents	Percentages (%)
Savings account	14	46.7
Current accounts	10	33.3
Fixed deposit	6	20
Total	30	100

(Field work, 2013)

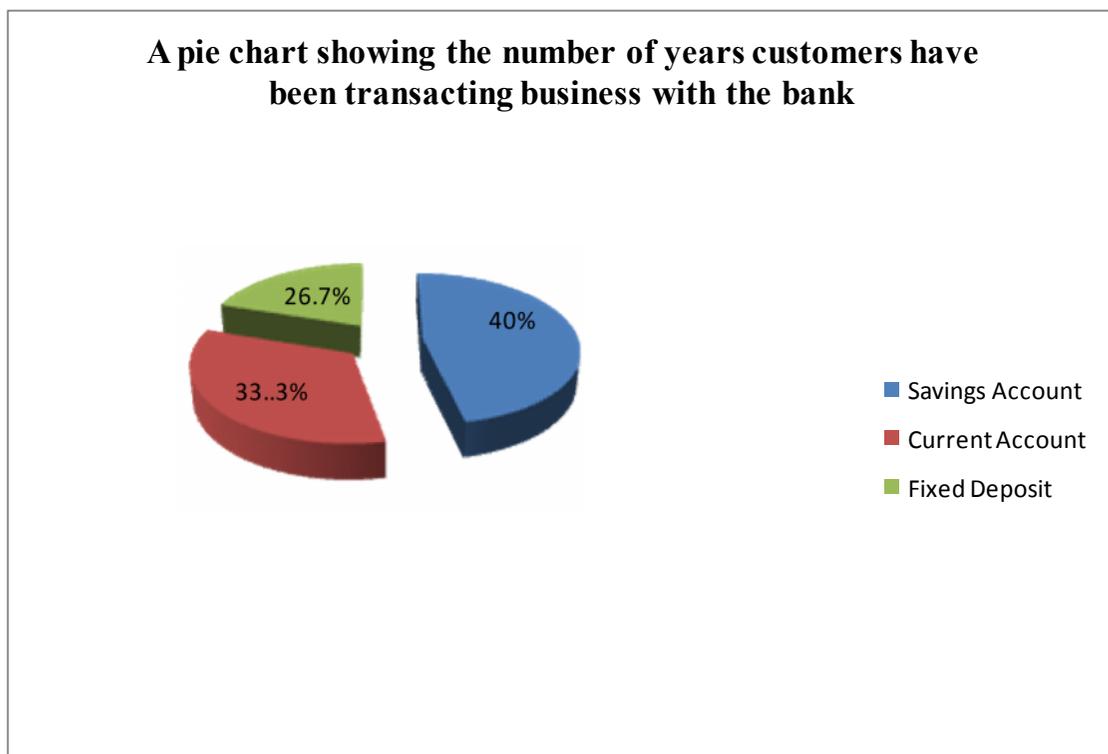
From the above table, the type of accounts that customers have with the bank includes savings account, current accounts and fixed deposit account. Greater numbers of respondents were savings account holders. That is 14 respondents out of 30 representing 46.7%, 10 respondents out of 30 representing 33.3% were current account holders and fixed deposit account holders were 6 respondents out of 30 representing 20%.

The conclusions to be drawn from the above presentation is that, since most of the customers of the bank are savings account holders, they should be educated on the benefit of opening fixed deposit or current accounts since saving account holders might not be aware of other benefit and advantages enjoyed by other account holders other than savings account.

4.21 NUMBER OF YEARS CUSTOMERS HAVE TRANSACTED BUSINESS WITH THE BANK

The figure below shows the number of years customers have been transacting business with the bank.

Fig 4. 2: Transactions with the bank



(Field work, 2013)

The figure above indicates the number of years customers have been transacting business with the bank, it shows that, 8 respondents out of 30 representing 26.7% have spent 1-3 years with the bank, 12 respondents out of 30 representing 40% of the responses have spent 3-5 years with the bank and 10 respondents out of 30 representing 33.3% of the responses have spent 5 years and above with the bank.

From the figure above, it can clearly be seen that, most of the customers could be described as loyal customers because most of the customers have spent more than a year with the bank. Such loyal customers need to be treated as such by the bank.

4.22 PROBLEMS ENCOUNTERED BY CUSTOMERS WITH THE BANK

The researcher collected data as to whether customers have encountered problems with the bank before and the responses given by the customers is tabulated below.

Table 14: problems that customers have encountered with the bank

Responds	Frequency	Percentage (%)
Yes	7	23.3
No	23	76.7
Total	30	100

(Field work, 2013)

The table above implies that, 7 out of 30 respondents representing 23.3% said “Yes” and 23 out of 30 respondents representing 76.7% said “No” they have never had problems with the bank.

This shows that, majority of the customers (76.7%) have never had problems with the bank and small number of respondents (23.3%) have encountered problems with the bank.

The bank should see complaints from customers as a means to correct their mistake and where they are deviating from.

4.23 HANDLING CUSTOMER COMPLAINTS

The table below shows the impression of customers about how the bank handles complaints.

Table 15: Impression of customers about how the bank handles complaints

Groups	Frequency	Percentage (%)
Excellent	5	16.67
Very good	8	26.67
Good	10	33.33
Bad	7	23.33
Total	30	100

(Field work, 2013)

From the table above, it can be deduced that, out of the 30 respondents, 5 believed that the bank's way of handling complaints was excellent, 8 believed that it was very good, 10 believed it was good and 7 believed it was bad representing 16.67, 26.67, 33.33, 23.33 respectively.

The customers were also allowed to express their impressions about the bank's way of handling customer complaints. It was revealed that, some customers have doubts about the way complaints are handled. Therefore management should ensure that proper systems are put in place in order to handle complaints brought forward by customers.

4.24 CUSTOMERS PERCEPTION OF THE BANK'S DELIVERY SYSTEM

The table below shows the perception of the customers towards the delivery system of the bank.

Table 16: Customers perception of the bank’s delivery system

Perception	Number of respondents	Percentage (%)
Very fast	9	30
Fast	12	40
Slow	6	20
Very slow	3	10
Total	30	100

(Field work, 2013)

The table above indicates customer’s perception about the delivery system of the bank. It could be seen that, out of the total respondents of 30, 9 respondents representing 30% said that, the delivery system of the bank is very fast, 12 respondents representing 40% rated their delivery system as fast. 6 respondents representing 20% also rates their delivery system slow. The remaining 3 respondents representing 10% also said that their delivery system is very slow. As indicated above, not all the customers are totally satisfied with the delivery system of the bank. Some customers say that, their delivery system is very slow. It is however important for management to speed up their delivery system by enlarging their office and in turn increase their staff as well as redesigning the process and computerization system. This will help speed up the bank’s delivery system.

4.25 QUALITY OF SERVICE

The table below shows the perception of customers towards the quality of service of First National Savings and Loans Limited Adum Branch, Kumasi.

Table 17: The perception of customers towards the quality of service of the bank

Rank	Number of respondents	Percentage (%)
Excellent service	2	6.7
Very good service	15	50
Good service	9	30
Average service	4	13.3
Poor service	0	0
Very poor service	0	0
Total	30	100

(Field work, 2013)

Out of the 30 samples, 2 out of them representing 6.7% rates the bank's service as being excellent, 15 out of the total sample representing 50% also rates their services as very good, 9 out of the sample representing 30% rates the services of the bank as good, 4 out of the sample representing 13.3% of the respondents rates the bank's service as average.

There were no records of any respondent rating the bank's service as poor or very poor.

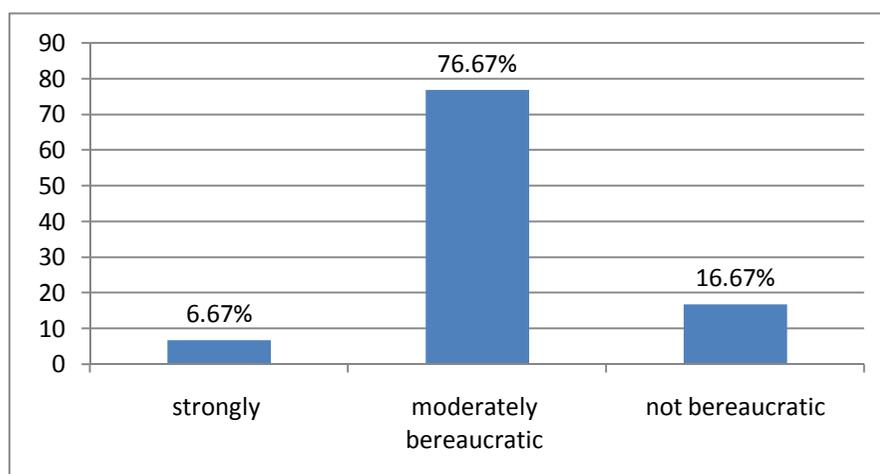
It can therefore be concluded that a greater percentage of the respondents perceive that, the bank's services is on the quality side. However some of the customers were also with the view that, the services of the bank is average. Such customers should be made to believe that, the bank's services are quality by identifying what those customer need is and going a step further in satisfying those needs.

4.26 LEVEL OF BUREAUCRACY

The figure below shows customers opinion about the level of bureaucracy in the services of First National Savings and Loans Limited, Adum Branch Kumasi.

Fig 4.3: Level of bureaucracy in the bank

A FIGURE SHOWING THE LEVEL OF BUREAUCRACY OF THE BANK



(Field work, 2013)

From figure 3 above, it can be deduced that, out of the 30 respondents, 2 believed that the services of First National Savings and Loans Limited Adum Branch Kumasi was strongly bureaucratic, 23 believed it was moderately bureaucratic and 5 of them believed it was not bureaucratic. Representing 6.67%, 76.67% and 16.67% respectively. This shows that those who believed that the service of First National Savings and Loans, Adum Branch Kumasi was moderately bureaucratic were more than any other group.

Bureaucracy, whether strong or moderate is not a favorable tool in modern business. Therefore the bank should try as much as possible to reduce the level of bureaucracy within the banking hall. This will facilitate quicker transaction whenever customers are within the banking hall.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 INTRODUCTION

The evaluation of customer care on financial institutions made use of First National Savings and Loans Limited Kumasi Adum Branch as its study area. Studies were made into the strategies pursued by First National Savings and Loans Kumasi Adum Branch into satisfying their numerous customers.

This chapter deals with the summary of findings of the study, the conclusions drawn from the findings and the recommendations.

5.1 SUMMARY OF FINDINGS

Considering the analyzed data in chapter four, below are the findings observed by the researcher.

After evaluating First National Savings and Loans Company Limited we found out that they had a customer service department however their service delivery was not very effective to meet their customers' satisfaction

- The researcher identified that, there were more male customers than female. This was represented by 70% of the total number of respondents.
- It was identified that, as a way of practicing customer care, 17 respondents representing 85% said that, the bank has measures in place to track the level of satisfaction of their customers

- In an attempt to identify how the bank practice customer care, the researcher found out that, 12 respondents representing 40% in the perspective of customers responded that, the bank's delivery system is very fast.
- The researcher also identified another means the bank uses in practising customer care. It was identified that, greater percentage (33.33%) said that, the way the bank handles complaints is very good.
- Many of the respondents rated First National Savings and Loans Limited , Kumasi Adum Branch in terms of quality service to be very good service, represented by 50%. However, there is a need for the bank to move to excellent service.
- Some of the problems encountered by the customers of the bank include some level of bureaucracy customer encounter during the transaction. Also, customers form longer queues before being attended to. Another problem was that, some of the bank's personnel sometimes have arguments with some customers. Finally, it was found out that, the personnel of the bank have lower level of qualification which indicates that, they have little knowledge in the field of operation. These are all problems customers encounter in the course of their business.

- It was found out that, the bank had enough products to serve their customers, the products ranges from overdraft facilities, personal loans, savings account, call deposit (money at call short notice), fixed deposit (FD), loans and advances, 24hour service Automated Teller Machine (ATM) and suggestion boxes.
- The researcher also found out that most of the customers of the bank are neither public servants nor private workers. There is a need therefore for the bank to reach out to public servants and private workers and even to unemployed people.
- It was found out that, practising customer care have a positive effect on the bank's operations. In other words, the practice of customer care is very beneficial to the bank.
- It was found out that, all respondents of the bank attested to the fact that, the bank practise customer care.
- It was found out that, the major mechanism adopted in practising customer care is mostly by listening to the customers. It can however be concluded that, the bank adopted a reactive means of practising customer care where they wait for customers to make complaints before attending to them. However, in this modern age of business, it is very important to adopt a proactive means of solving customer complaints by anticipating what their future needs will be than waiting for them to make complaints.

5.2 CONCLUSION

In this study an attempt has been made to evaluate the effects of customer care on First National Savings and Loans Limited Kumasi Adum, Branch. The following are the conclusions drawn from the findings.

- From the findings of the researcher, majority of the respondents were male. It can therefore be concluded that, most of the bank's customers are male.
- The researcher also found out from the management that there were measures in place to track their customer's satisfaction. It can therefore be concluded that, the bank tracks the satisfaction of their customers.
- The findings of the researcher also indicated that, from the perspective of both the customers and the management, the delivery system of the bank is fast. It can therefore be concluded that, the bank's delivery system is fast.
- It can be concluded that, handling customer complaints in the bank is good.
- The conclusion to be drawn from here is that, First National Savings and Loans Limited Kumasi Adum, Branch, provide very good quality service.

- The findings also indicated that, the bank's bureaucracy level was rated Average in the perspectives of the customers and since customers are the engine of the organization their views were taken by the researcher and in conclusion bureaucracy in the bank is Average
- It was found out from the study that, most of the bank's customers have some level of education. It can therefore be concluded that majority of the bank's customers are literate.
- It is an undeniable fact that, customer care activities impose extra financial burden upon an institution, however, customer care though costly goes hand-in-hand with good financial performance.
- It was found out that, the major mechanism adopted in practicing customer care is mostly by listening to customers and also sometimes being proactive by anticipating the demands of customers and satisfying them when the need fall due.
- It can however be concluded that, the bank adopted a reactive means of practicing customer care where they wait for customers to make complaints before attending to them. However, in this modern age of business, it is very important to adopt a proactive means of solving customer complaints by anticipating what their future needs and wants will be than waiting for them to make complaints.

5.3 RECOMMENDATIONS

An attempt had been made by the researcher to evaluate the effects of customer care in First National Savings and Loans Company Limited Adum Branch Kumasi. Based on the findings

of the researcher, the following recommendations, when taken into consideration would help improve the bank's delivery system and to the level of service they give to their customers.

Customer service department

The researcher found out that, in First National Savings and Loans Company Limited Kumasi Adum Branch, there is a department that is designated for the task of customer services for instance, handling customer complaints, and tracking customer satisfaction but it is was not very effective. In view of this, the researcher recommends that, there should be an office/department with well-trained staff within the bank who will seek to very effective quality service of their customers since they form the core part of the business. In this case various issues bothering customers will be duly adhered to and properly addressed by the recommended department.

Reduction of the level of bureaucracy

It is further recommended that, the bank should adopt measures that will reduce the level of bureaucracy in the bank. That is, customers going to Tellers/Cashiers before directing customers to the accountant or the manager for him or her to give approval for the customer to withdraw his or her money. They should reduce this process by giving authority to the teller or cashier to allow customers withdraw their money without passing through this process unless there is something controversial about what the customer is looking for or what the customer is seeking needs the manager or accountant's approval.

Automated Teller Machine (ATM) card delivery

The researcher noticed that, customers are interested in using the ATM rather than going bureaucratic processes before they get their money. Therefore, the bank should give

customers ATM cards the moment they open accounts or a day after they have opened their accounts and this will help reduce the long queue customers' form before being served. Because of the improvement in technology in modern times, customers expect their needs to be met with those technologies. Based on that, the bank needs to acquire the needed equipments or technology that would be able to provide to the customers with the ATM cards and within the shortest possible time.

Intensive customer care training

The bank should train staff regularly about how to take care of their customers. That is, the bank should organize training programmes for staff concerning how to handle customers both angry or aggressive customers and calm customers.

The researcher found out that, most of the employees joined the bank at least some years ago. It is therefore important that, such workers are given the needed training and meet up the realities of modern age business environment. The study revealed that, most of the staff uses the old ways of doing business. In this, modern market-led approach to business, for instance, they detest to the notion that, customers are not always right. In such a situation, the management of the bank ought to provide intensive training programmes for its staff to upgrade them. They should also be given base trainings on how to handle customer complaints.

Toll free phone lines

It is further recommended that, the bank provides a toll free line that will enable customers to voice out their grievances without having to walk from their houses to the banking hall to complain.

Feedback

It is also recommended that, the management and staff of the bank should encourage feedback from customers and by doing so, the bank will be able to know the actual needs and requirements of their customers and also help the bank to know whether they are servicing customers well or not. It will also help the management to evaluate the performance of staff in the bank. Therefore, there is a need for the bank to provide a feedback mechanism such as forms to fill after they have serviced to find out about the criticisms that the bank faces and how the bank can serve the customers well.

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APPENDIX I
CHRISTIAN SERVICE UNIVERSITY COLLEGE
DEPARTMENT OF BUSINESS STADIES
MARKETING
QUESTIONNAIRE TO CUSTOMERS

This questionnaire is designed to solicit information for research project on the topic ‘EVALUATING THE EFFECT OF CUSTOMER CARE IN SAVINGS AND LOANS INSTITUTIONS, A CASE STUDY OF FIRST NATIONAL SAVINGS AND LOAN COMPANY LIMITED ADUM, BRANCH, KUMASI.’ We promise that all information provided will be treated confidential

(Please tick the appropriate box where applicable)

1. Gender of respondent

- a. Male
- b. Female

2. Respondent Age

- a. 1 – 20 years
- b. 29 – 30 years
- c. 31 – 40 years
- d. 41 years and above

3. Respondents level of qualification

- a. ‘O’ Level
- b. ‘A’ Level
- c. HND
- d. First Degree
- e. Others (Please specify)

4. Occupation

- a. Public servant
- b. Private worker
- c. Unemployed
- d. Others specify (Please specify)

5. What type of accounts do you have with the banks?

- a. Savings accounts
- b. Current accounts
- c. Fixed deposit

6. How long have you been transacting business with the bank?

- a. 1 to 3 years
- b. 3 to 5 years
- c. 5 years and above

7. Have you ever encountered problems with them?

- a. Yes
- b. No

8. If 'Yes', what kind of problem(Please specify)

9. Was the problem solved?

- a. Yes
- b. No

10. How long did it take to solve the problem? (Please Specify)

11. Generally, how long does it take to be served when transacting business with the bank?

- a. Very fast
- b. Fast
- c. Slow
- d. Very slow

How bureaucratic is their services level?

- a. Strongly bureaucratic
- b. Moderately bureaucratic
- c. Not bureaucratic

12. What would you like to say about the quality of services of the bank?

- a. Excellent services
- b. Very good services
- c. Good services
- d. Average services
- e. Poor services

f. Very poor services

13. What is your level of impression about how the bank handles complaints?

- a. Excellent
- b. Very good
- c. Good
- d. Bad

14. Do you wish to continue doing business with the bank?

- a. Yes
- b. No

15. If 'Yes' for how long?(Please specify)

16. Give reason(s) to your response in question (16) above.....

..... (Please specify)

APPENDIX II
CHRISTIAN SERVICE UNIVERSITY COLLEGE
DEPARTMENT OF BUSINESS STADIES
MARKETING
QUESTIONNAIRE TO STAFF AND MANAGEMENT

This questionnaire is designed to solicit information for research project on the topic ‘THE EFFECT OF CUSTOMER CARE IN SAVINGS AND LOANS INSTITUTIONS, A CASE STUDY OF FIRST NATIONAL SAVINGS AND LOANS COMPANY LIMITED ADUM BRANCK, KUMASI.’ We promise that all information provided will be treated confidential.

(Please tick the appropriate box where applicable)

1. gender of respondent

a. male

b. female

2. Position of the respondent (Please Specify)

3. How long have you been working for the bank? (Please Specify)

4. How many customers do you normally attend to in a day?(Please Specify)

a. 1 – 50 customers

b. 50 – 100 customers

c. 100 – 150 customers

5. Do customers form queue for a longer time before being attended to?

a. Yes

b. No

6. If 'Yes' what do you think can be done to reduce the problem?
.....(Please Specify)

7. Does the bank have customer service department?

- a. Yes
- b. No

8. Do you practice customer care in your bank?

- a. Yes
- b. No

9. If 'Yes' how do you practice customer care?

.....(Please specify)

10. How long does it take the bank to deliver the Automated Teller Machine (ATM) card when it is requested by customers

- a. 1 week
- b. 1-2 weeks

11. Do you track customer satisfaction?

- a. Yes
- b. No

12. a. If 'Yes' what mechanisms do you adopt

..... (Please Specify)

b. If 'No', why.....(Please Specify)

13. Does the bank have enough facilities to serve its customers?

- a. Yes
- b. No

14. What effects does customer care have in your bank?

- a. Positive effects
- b. Negative effects
- c. Both effects

.....(Please Specify)

15. How do you rate the reaction of customers to the services of the bank?

- a. Very good
- b. Good
- c. Satisfactory
-

d. Unsatisfactory

16. What do you have to say about the Bank's delivery system?

- a. Very fast
- b. Fast
- c. Slow
- d. Very slow

17. How often do you receive customer complaints?

- a. Very often
- b. Often
- c. Sometimes
- d. Not at all

18. How do you handle difficult customers? (Please Specify)

19. Have you ever been involved in any heated argument with a customer before?

- a. Yes
- b. No

20. If 'Yes' what was the problem?(Please Specify)

21. Do you agree to the notion that, customers are always right?

- a. Yes
- b. No

22. Give reason(s) to your response in question (21) above.....

..... (Please specify)