EFFECT OF CUSTOMER ORIENTATATION ON CUSTOMER

SATISFACTION IN THE BANKING INDUSTRY IN THE KUMASI METROPOLY

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DECLARATION

We hereby declare that this thesis is own work towards the award Bachelors of Business Administration and to the best of our knowledge, it contains no material previously published by another person or material which has been accepted for the award of any other degree in any university except where due acknowledgement has been made in the text.

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DEDICATION

We dedicate this work to our parents and everyone who supported in any way during our research.

ABSTRACT

The study assessed the effect of customer orientation on customer satisfaction in the banking industry in the Kumasi metropolis. The population consisted of customers that bank with the banks in the Kumasi metropolis. Data was collected using questionnaires from which out of 60 participants 56 responded with(93.33 %) response rate achieved. The results were interpreted using descriptive and multiple regression analyses. The study found that there is a statistically significant positive relationship between Customer orientation and customer satisfaction . Moreover, Customer Expectations makes the greatest contribution to Customer satisfaction However, the study revealed that other factors as such as Proactive Approach and Consumer relations helps to guide and helps banks to know how to deal with their customers and be able to satisfy them. But, Banks lack of customer orientation, making it difficult to know what their customers expect of them and needs. Hence the study suggests the banking industry in the Kumasi metropolis should develop attitude of organizing customer orientation programs to help them know the expectations and needs of their customers, this orientations will help know have Proactive Approach to customers, also it will build a great customer relationship between banks and it''s customers which will intend lead to the satisfaction of the bank''s customers.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Customer orientation is a set of task oriented behaviors (examples :identifying customer needs). It is also the extent to which banks commits its efforts to meet the customers needs and expectations. Being customer focused includes gathering information from the customer in order to fully understand what they expect and eventually be able to satisfy them. According to Singh and koshy (2012) customer orientation through the following dimensions through the following dimensions: Disseminating information to customers expectation fulfillment, Delivering of services to customers, Keeping customers satisfied and Sustaining mutually benefitting long-term relationships. According to Hansemark and Albinsson (2004) Satisfaction is an overall customer attitude towards a service provider or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of of some needs, goals, desires. Yen,et al (2011) study came out with findings that customer orientation increases the level of customer satisfaction and reduces the customer"s switching intentions.

According to La Barbera and Mazursky(1983) In order to achieve customer satisfaction, organizations must be able to satisfy their customers needs and wants. Kotler (2000) defined Customer Satisfaction as a person"s feeling of pleasure or disappointment, which resulted from comparing a products perceived performance or outcome against his/her expectations. Hoyer and Maclnnis (2001) said that satisfaction can be associated with

feelings of acceptance, happiness, relief, excitement and delight. Rai (2013) defines satisfaction as grafication, pleasure or fulfillment of desire. Paul Farris, defines customer satisfaction as a number of customers or percentage of total customers whose reported experience with a firm, its products or its services exceeds specified satisfaction goals. Customer satisfaction can be referred to as how well a product or service provider fulfill the needs and expectations of the customers. This is an important business performance for most institutions as it provides an insight into things like customers loyalty.

Customer satisfaction helps attract new customers and business and also boost retention. A satisfied customer in most cases tend to be loyal and can sometimes refer others. A satisfied customer to a bank especially in most cases don"t get entice by even the interest rate of other banks. Looking at a little about what banking industry is, it is simply an established institution for keeping money and valuables. This institutions handle cash, make transfers on behalf of their customers, make standing orders, lends out money to borrow in other ways standing as an intermediary between borrowers and lenders etc. With the above explanation on customer orientation and satisfaction and certain references made it is seen that customer satisfaction is an important part of institution. This research will cover the effects of customer orientation on customer satisfaction in the banking industry in the Kumasi metropolis. Customers satisfaction is a very important aspect to look at when it comes to the banking industry.

Previously, when there were not many banks in the system, most banks took their customer"s satisfaction for granted but with the current competitive banking system. Most banks try to look at the best alternative to help satisfy their customers in other not to loose them or also help attract new customers. Customer orientation as explained above helps

the banks to know whether their customers are indeed pleased with the services rendered to them, this orientation also helps strategies implement that will help them meet the customers satisfaction. The researcher looks at some of the causes of customer's dissatisfaction in the banking industry. It will also look if the customers to these banks are satisfied with the manner by which they are been served. The research will also cover certain benefits of the orientation of customers on customer satisfaction. Customer orientation will have an effect on customer satisfaction since this is going to highlight the banking industries on the how to help their customers solve problems and offer services that will meet customers needs.

1.2 Problems Statement

- Anecdotal evidence has shown that much attention has not been shown to customer satisfaction in the banking sector.

- Banks derive deposit from customers and since banks primary activity is buying and selling of money, customers have complained but yet little work is done about it.

- Due to financial intermediations ,banks needs customers deposit to run the bank.

1.3 Objectives of the study

1. To examine the causes of customer's dissatisfaction of the banks customers in the Kumasi metropolis

2. Identify whether customers are satisfied with the manner by which banks in the Kumasi metropolis serve them

3. To know the effects of customer orientation on customer satisfaction in the banking industry in the Kumasi metropolis.

1.4   Research Questions

1. What are the causes of customer"s dissatisfaction of the banks in the kumasi metropolis satisfied with the services rendered to them?

2. Are customer"s to the banks in Kumasi metropolis satisfied with the rendered to them?

3. What is the effects of customer orientation on customer satisfaction in the banking industry in the Kumasi metropolis?

1.5.   Scope of the study

The study is on the effects of customer orientation on customer satisfaction in the banking industry in the Kumasi metropolis. This study will look at how customer satisfaction in the banking industry in the Kumasi metropolis will benefit both the banks and the customers. The researcher will also look at some of the causes of customer"s dissatisfaction in the banking industry in the said metropolis.

The study will also look at the positive impact that customer orientation will yield in order to help ensure the satisfaction of customers.

1.6   Significance of the study

The study significance highlights on importance of the study and people who will benefit from this research. This will be of great importance to many, few people who will benefit from the research are

Banks : The banking industry needs this study to help them know the effects that customer orientation will have on their customers satisfaction. Since customers satisfaction is very important to the banks it will also help banks to put in efforts to see to the satisfaction of their customers in other not to loose their customers to their competitors looking at how competitive the banking industry is now.

Potential investors : Potential investors needs this study to help them know how to deal with their customers if they happen to go in banking in the future. If an investor is able to have access to this research it will help him to understand the expectations of the customers and how to be able to satisfy them if he /she goes into banking in the future.

Students : Research helps a lot of students mostly when they are carrying out certain personal research. Every good student would make an effort to read wide and have an in depth knowledge about their study making them beneficiaries to this study.

1.7 Limitations of the study

The choice of the scope of Banking industries in the Kumasi metropolis is because there are a lot of public and private institutions who deals with banks. The cost of undertaking the research is not too high but getting assess to the individual customer of the banks for the purpose of this research. Unwillingness of participants to provide response to the questionnaire.

1.8 Organization of the Study

Chapter 1 – Introduction : The logic for survey and preceding studies done in the chosen subject is supplied. Overarching problem of the study as well as desired outcomes have

been mentioned as well as the survey questions to also be spoken about along the research process. The breadth and restriction is examined.

Chapter 2 – Literature Review; the section discussed earlier studies performed on the effects of customer orientation on customer satisfaction have been analyzed critically. For the study, a conceptual examination, discussion of the findings, and proposed model were created.

Chapter 3 – Research Methodology; this chapter addressed the research strategy and techniques that had been employed for gathering data. The data analysis procedure is outlined in length, as well the questionnaire that have been utilized for the present study. The validity of the research as well as the dependability aspect were thoroughly examined.

Chapter 4 – Data Analysis : results of the study, the conclusions of the data obtained were examined, and a contrast to the publications provided in chapter 2 was made. A thorough assessment of the facts and references was carried out.

Chapter 5 – Conclusion and Recommendations; the last chapter reviewed the research questions and their responses from the analytical method. The general restriction of the research, as well as the advice for the banking industry in the Kumasi metropolis and also described how to boost organizational knowledge in order to achieve organizational objectives.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Previous studies have determined the impact of customer-orientation on customer satisfaction and provided evidence that customer orientation plays a positive role in

maintaining customer satisfaction in the service industry (Frambach et al.,2016, Tseng, 2019). Based on the literature, the first purpose of this study is to examine the impact of the customer-oriented behavior of banking employees on customer satisfaction. The purpose of the study is to identify the mediating effect of employee etiquettes on the relationship between customer-oriented behavior and customer satisfaction. This study asserts that the etiquettes of banking employees such as courteousness required to satisfy customers and build a long-term relationship as earlier studies indicated that employee etiquettes positively affect customer satisfaction (Armstrong and Tan,2000; Tseng, 2019). Additionally, an extremely limited number of studies have addressed the effect of customer- oriented behavior on employee etiquettes. From a theoretical perspective, the customer-oriented employees make intensive efforts in satisfying customers by maintaining congenial relations with them (Gerlach et al., 2016), while etiquettes benefit in strengthening relationship with customers (Martin and Chaney,2012), which ultimately raises customer satisfaction. Hence, this study contributes to the existing literature by investigating the impact of customer-oriented behavior on employee etiquettes and its role in customer satisfaction in the banking industry.

Another purpose is to assess the mediating impact of technical skills (e.g. product knowledge) on the relationship between customer-oriented behavior and customer satisfaction. The current study argues that customer-oriented employees strive to develop their selling skills that ultimately lead to customer satisfaction. Prior studies have identified that selling skills lift employee performance (Singh et al., 2017) and it also moderates the relationship between customer orientation and employee performance (Wachner et al., 2009). However, to the best of the author''s knowledge, no study in the mainstream literature in the past has investigated the impact of customer-oriented behavior on technical

selling skills. Furthermore, little research has been conducted to explore the impact of technical skills on customer satisfaction. Therefore, Tseng (2019) suggested to investigate the mediating role of selling skills in the relationship between customer orientation and customer satisfaction for future research. Therein, this study provides insights on the relationship between customer-oriented behavior of banking employees and technical selling skills. Moreover, this study provides an understanding of the role of technical selling skills in ensuring customer satisfaction in the banking industry.

Lastly, the study aims to identify the intervening role of employee performance in the relationship between customer-oriented behavior and customer satisfaction. This study argues that the customer-oriented behavior of an employee impacts employee performance which leads to customer satisfaction. Prior studies have provided evidence that customer orientation influences employee performance (Wachner et al., 2009; Zang etal., 2020), and employee performance has a positive impact on customer satisfaction (Armstrong and Tan, 2000). Several

2.2 Concept of Customer Orientation

Customer Orientation definitions are represented in different studies. Some of these definitions are mentioned below: Customer orientation is the knowledge of customers and target customers to be able to create superior value consistently superior to them. Another definition is customer orientation consist of a set of beliefs that it provides customer benefits in the first place (Matzo, 2006). Customer orientation is the willingness to help customers to assess their needs and appropriate decisions order right by them, provide services that meet customer needs, and avoid high-pressure sales tactics (Lee et al, 2011). Customer orientation is the tendency or inclination of employees to meet customer needs-

in the context of job responsibilities (Lee et al, 2013). Customer orientation is the organization's needs and ability to identify, analyze, understand and respond to customer needs (Yazdan and others, 2011). Customer orientation is the expansion of customer information across the organization, formulation of strategies and special techniques to meet market needs more practical form and from all parts of the organization and sense of commitment to the related program throughout the organization (Rsjoei, 1387) 2) The dimensions of customer orientation Brow-net al (2002) have proposed two dimensions of customer orientation:

The needs dimension related to the employee's beliefs about their ability to meet customers' needs. Enjoyment dimension is correlated with that employees are able to get pleasure from the interaction and service to the customers" requirements. This two dimensional view allows to suggest this point that employee customer orientation is not only related to satisfying customer needs. But also, it has a personal pleasure to serve the customer (Lee et al, 2011). Hennig Thurau (2004) also states that, customer orientation is the level of employee behavior in personal interaction with customers, to meet customer needs. He states the concept of customer orientation in four dimensions. All these four dimensions to the extent that employees are able to behave in a manner oriented. These four dimensions are: social skills, technical skills, motivation, and decision-Making

Authority (Hennig-Thurau, 2004). These four dimensions of customer orientation are apart from each other. Technical skills of employees refer to knowledge and those technical skills that an employee provides service in order to meet individual customers needs during the interactive process should have them. Such technical specifications are essential to meet customer needs. And service organizations are requiring employees that consistently meet customer requirements. Social skills focus on the ability of service

personnel to take and gain customers" perspective during interactions. Specially, such an approach could be achieved.

Customer orientation is a set of tasks m-orientated behaviors (identifying customer needs and describing products accurately). It is also the extent to which banks commits it"s efforts to meet the customers needs and expectations in respect to the quality of services provided. Being customer focused includes gathering information from the customers in order to fully understand what they expect from the banks and eventually satisfy them. Studies from Singh and Koshy 2012 measured customer orientation through the following dimensions, dissemination of Information to customers, customer expectation fulfillment, delivery of good services to customers, keeping customers satisfied and sustaining mutually benefiting long term relationships. The focus of customer orientation is to maximize both efficiency and effectiveness at a customer level (Smith and Chang, 2010).Electronic like internet, telephone, banking and computerization of services as components of technology have greatly influenced customer orientation to yield an increased business performance. An efficient usage of information about communication systems enhances the electronic to communicate with their customers and create awareness of their product and services in the banking industry (Opera et al., 2010). In the emerging

2.3 Models of customer orientation

There are several models that underpin customer orientation some of which are discussed below.

2.3.1 Customer integration Model:

This model is where customers are integrated into innovation or development processes of the firm are subsumed as customer integration. Examples include the integration of customers into early innovation stages to learn about their needs (Chesbrough, et..al., 2006), incorporating feelings and preferences of customer during product development (Leonard & Rayport, 1999), accompanying customers in their daily life to learn about the use of products (Gouillart & Sturdivant, 1994), and working closely together with lead users (Von Hippel, 1986).

2.3.2 In-Depth Qualitative Model

Methods to investigate the underlying motivations and desires of customers are subsumed as in-depth qualitative methods. Examples include conducting future-oriented focus groups with experts (Ulwick, 2005), projective methods to gain insights into customers' latent needs (Zaltman, 1997), conducting virtual tests of concepts and products (Urban & Hauser 2004), and carrying out market tests with prototypes (Hamel

& Prahalad, 1991).

2.3.3 Trend Watching model

Methods to constantly monitor technological trends and changes in the behavior of customers are subsumed as trend watching. Examples include peripheral vision capability (Day & Shoemaker, 2004), strategic issue management and scanning of relevant trends (Ofek & Wathieu 2010).

2.4. The concept of customer satisfaction

Customer satisfaction which can be referred to as how well a product or service provider fulfill the needs and expectations of the customer. This is an important business

performance for most institutions as it provides an insight into things like customer loyalty. Customer satisfaction helps attract new business and boost retention. Customer retention is a persistent shopping of services and products by customer in a limited period (Chiat, et al, 2012). Customer retention is the customer's obligation to continue to do business and deal with a particular company on an ongoing basis(Hansemark and Albinsson, 2004). Another definition is given in terms of customer retention to continuation of the activity or customer shopping from organization (Hening-Thurau, 2004).

Customer satisfaction positively impact on customer commitment customer retention. Customer"s commitment positively influence on customer retention. The rate of Customer orientation of bank employees, the rate of Customers" satisfaction, commitment, and retention of bank"s customers. Due to the impact of customer orientation of employee on customer,,s satisfaction, commitment, and retention, and due to the fact that the level of customer orientation of welfare bank employees is approximately average. This bank by improving customer oriented of their employees behavior, trying to improve satisfaction, commitment and ultimately, to improve their customer retention. To this end, the following suggestions are offered. Holding period of intermittent and continuous training for employees in order to gain information, knowledge, expertise and their technical competence. After recruiting both technical and professional skills of the job and the desired behavior of employees should be trained to employees. Training should include the entire working life, to enable employees be responsive against technology changes and customer and job requirements in other to help satisfy customers.

The level of customer satisfaction plays a significant role in the success of a service business (Tseng, 2019; Aslam and Farhat ,2020; Rew et al., 2020). Previous studies in the

banking industry have used service quality model as a basic research arch instrument in determining customer satisfaction (Razaet al., 2015; M oghavvemi et al., 2018; Ali and Raza, 2015; Fatima and Razzaque; 2014; Amin, 2016; Pakurár et al., 2019;Devesh, 2019; Yilmaz et al., 2018; Kamarudin and Kassim,2020). But less attention has been paid to the role of employee attitude, abilities, and characteristics in determining customer satisfaction in the banking industry, despite that employees playa crucial role in satisfying customers in the service industry (Evanschitzky et al., 2012; Bhat and Darzi, 2016; Koshksaray etal., 2020). Moreover, employee characteristics is considered asan important factor in attracting, satisfying, and retaining customers in the banking industry (Kamarudin and Kassim,2020).

Although banks now offer digital banking services, bank branches are still important to their clients (Insights, 2019; Insights, 2020; Deloitte, 2019) and play a key role in the financial dealings of the clients. A recent survey has indicated that 94% of customers make physical visit to branches of banks(Insights, 2020) which shows that customers still prefer person-to-person service (Deloitte, 2019). Research has found that the branch dependent customers are more satisfied than digital-centric customers (Streeter, 2019). Banks need to ensure that their physical locations are well-maintained, adequately staffed ,and equipped with technology to provide today's customers with personalized and efficient experiences they seek (Future branches, 2020).

2.5 Models of customer satisfaction

The customer satisfaction literature identifies three model types, which can be used to determine levels of customer satisfaction. These alternative types are referred to as:

- The Disconfirmation of Expectation Model

- The Performance Model

- The Rational Expectations Model

2.5.1 The Discorfirmation of Expectations Model

The Disconfirmation Model demonstrates how customer satisfaction is affected by the combination of the performance of the good/service and the customer"s level of expectation. It posits that in cases where the performance that a customer perceives is deemed to be greater than the expectations held, satisfaction will increase. This is defined as positive disconfirmation. Similarly a perceived performance which is lower than the customer"s level of expectation, will result in a decrease in satisfaction; this is negative disconfirmation (Anderson et al. 1994, Oliver, 1993). Satisfaction is therefore a function of the difference between performance and expectations; that is performance - expectations = satisfaction. The Disconfirmation Model indicates a negative relationship between expectations and satisfaction; it predicts that as expectations increase, satisfaction will decrease. These expectations held are recognized as a standard against which performance information is evaluated.

Limitations of the Disconfirmation Model are illustrated by Cronin and Taylor (1992), who argue that "little if any theoretical or empirical evidence supports the relevance of the expectations - performance gap as the basis for measuring service". Jayanti and Jackson (1991) warn that the satisfaction processes with services may be different from those of goods and so the Disconfirmation Model may not be appropriate for the evaluation of a service. Spreng and Mackey (1996) state that "few things are as fundamental to the marketing concept as the notion of satisfying the needs and desires of the customer". This fundamental idea is not sufficiently taken into account by the disconfirmation paradigm, nor does it utilize it as a determinant of satisfaction.

The Model actually suggests that those involved in managing customer expectations should try to lower expectations. It posits that this will allow them to offer a better than expected service, which will then result in increased satisfaction (Davidrow and Uttal, 1989). There is concern that the Model focuses on the negative aspects of expectations, rather than on the positive as the performance paradigm does.

A firm which manages customer expectations in this way could also inadvertently lower performance levels. The end result would then be lower levels of customer satisfaction. Several authors have proposed models of customer satisfaction assessment, to address these limitations. Walker (1995) proposes that the model should incorporate three stages of service evaluation; namely Pre-consumption, Consumption, Post Consumption. This addresses the difficulty of the Disconfirmation Model conceptualizing satisfaction at a point in time after consumption. By incorporating these factors the model no longer recognizes the evaluation process as a simple post-usage judgement. These three separate stages of disconfirmation give a better understanding of the satisfaction process, and the management of satisfaction. However despite the recognized inadequacies of the Disconfirmation Model, it remains popular within the literature and its principal form has provided the basis for other paradigms including the ServQual model; this paradigm is used to measure service quality, not customer satisfaction.

2.5.2 Performance Model

The Performance Model conceptualizes the theory that a customer's perception of a product or service performance, and their expectations of that performance have a positive effect on customer satisfaction (Spreng and Mackey, 1996). Performance is defined as the level of quality of the product, or service, as perceived by the customer, relative to the price paid. This perceived performance is described as value benefits received for costs

incurred. The greater the ability of the product, or service, relative to the cost, the more satisfied the customer will be (Parasuraman et al., 1988), in keeping with the ideal of a value-precept disparity. Theoretical and empirical support for the inclusion of the direct effect of perceived performance on satisfaction is provided by Tse and Wilton (1988). They even suggest that perceived performance may have a stronger effect on customer satisfaction than expectations. Important information customer expectations are re-evaluated as a result of more recent performance information. The assessment of satisfaction is then closely related to expectations. The Performance Model shows expectations having a direct and positive effect on satisfaction as a result of the part they play as an anchor in the satisfaction evaluation process. The stronger a customer‟s expectation, relative to performance information, the greater the impact of expectations as an anchor on satisfaction. Should performance information be the stronger construct, the greater the relative positive effect will be on customer satisfaction. The Performance Model also demonstrates a positive effect of expectations on perceived performance, that is the ability of customer expectations to predict performance. This is felt to be greatest when customers have a lot of experience with a performer who is either predictable or has low variance. The extent of the effect will vary from products to services. Construction Project Management is a complex and heterogeneous service, with which customers often have a lack of experience. As a direct result the expectations held by the client of the construction project team will not be as strongly related to performance as with other services. For this reason this type of model is not appropriate for application to the construction client - project manager type of relationship.

2.5.3 The Rational Expectation Model

The Rational Expectations theory proposes that the mean expectations of agents in a market will be equal to the output of that market. Applying this hypothesis to the construction client - project manager relationship it can be seen that the expectations of the construction client would then be equivalent to the project manager"s actual performance when providing his service (Johnson et al., 1996). The client of the construction project team will often have expectations which are inaccurate, weak or non-existent. However it is argued that the expectations of the market as a whole can be greater than the sum of each individual client"s expectations. The total expectations of the market are believed to be more rational and accurate.

The Rational Expectations theory then leads to the conclusion that perceived performance and expectations are no longer needed, that in fact they equal each other (i.e. performance = expectations), and have a single positive effect on satisfaction. The first identifiable shortfall of this model can also be seen in the previous two paradigms. They all assume the customers will have well informed expectations of performance. In doing so each model fails as a suitable description of customer satisfaction in terms of the more complex, heterogeneous and infrequently purchased services such as construction project management. Therefore, the Rational Expectations Model, as with the previous models, cannot be applied as an appropriate model for the measurement of customer satisfaction in the construction client - project manager type of relationship.

Construction project management has been equated with the description of an infrequently purchased service which is characterized by its inexperienced clients who may have weak, inaccurate or non-existent expectations (Masterman, 1991).

2.6 Measurements of Customer Satisfaction

In other to be on top of current banking industry competition it is very important that banks find way and means to identify and satisfaction customers expectations, examining methods of identifying customer satisfaction, measuring and using results to improve the quality of services rendered to help satisfy customers. If your bank prides itself on service then it should be tracking satisfaction in some fashion in order to improve. If not, you really know that main value preposition is any better than your competition. Aside from the trend, measuring customer satisfaction at banks results in five distinct advantages that accrue directly to net income.

1. Increase lifetime value and thereby profitability

2. Focuses staff on what a prioritize list of what is important

3. Highlight those customers that are most likely to defect

4. Increases word of mouth while reducing negative sentiment

To find track and manage customer satisfaction banks use variety of survey to include online application designed specifically for satisfaction, survey applications adopted for customers Satisfaction and specialty tools. But before you decide on survey methods decide first what measurement you want to track.

1. Four ways to help obtain customer satisfaction measurements

2. Openness for referrals measurements

3. General satisfaction methods

4. Attributes satisfaction and ranking
5. Intentions to transact

2.7 Customer Complaint

Customer complaint can be defined as the expression of customer expectations that has not been met in what business promises in terms of product and services. A compliant is a communication received by the banks through any means (oral, written, mail, email) which expresses dissatisfaction about any aspect of the banks products, services and employee behavior, processes, systems etc.

Customer complaint especially helps to know if the customers to a bank are happy or unhappy with services rendered or products offered to them. Every bank needs a strong management compliant software system in place, centralizing and logging all complaints become possible. And that is important because with multiple branches and digital communications channels, customers have a way of logging their complaints. Without a centralized complaint management system, this Omni channel of reporting can result in delay in response time and compliant falling through the cracks, plus it can make it extremely difficult to perform a comprehensive analysis on the customer"s data to improve services in the future. Filling complaint should not be difficult for customers. If they are already unhappy with a service the last thing you want to do is make them jump through loop and wait on hold or navigate frustrating automated call systems to make their complaints heard.

By offering a direct email address that customers can use to file complaints or offering a life chat option banks and credit unions can make the complaint process much smoother for customers.

Some types of customer complaints are

1.   Inadequate or poor services

2.   Relative to products offered by banks

3.   The employees attitude

4.   Branch or departmental environment

5.   Delay in responding to customers inquiries

6.   Cumbersome / malfunctioning of process procedures and benchmarks:

   a) Application processing delays

   b) Delayed disbursement

   c) Fraudulent activities

   d) Customer need for loan from another bank

There are so many ways to help solve customers complaints, some of these complaints are

1.   Responding to customers complaints immediately

2.   Having mandatory standards and consistent employees training for all customer service employees

3.   Avoiding excessive or hidden fees.

4.   Mortgages or loans issues :Help customers understand what it entails helps both customers and banks.

2.8 Measurements 0f Customer Complaints

Over the past years and months, people seem to bother about their satisfaction in terms of banking. Banks

2.8.1 Openness for referrals measurements: This theoretical behavior measure in one of the most popular in banking industry but it also controversial. This is the basis of a net

promoter score which is the closest thing that customer complaints has to a desperate housewife of whatever fun club.

The measure is not terribly complicated, it is fun to track, its volatile and some say result in little substance. It asks the question : " would you recommend your bank to your family "

2.9 Effects of customer orientation on customer satisfaction

Customer orientation as explained above helps the banks to know whether their customers are indeed pleased with the services rendered to them, this orientation also helps strategies implement that will help them meet the customers satisfaction. Previously, when there were not many banks in the system, most banks took their customer"s satisfaction for granted but with the current competitive banking system. Most banks try to look at the best alternative to help satisfy their customers in other not to loose them or also help attract new customers.

Customer orientation as explained above helps the banks to know whether their customers are indeed pleased with the services rendered to them, this orientation also helps strategies implement that will help them meet the customers satisfaction. The researcher looks at some of the causes of customer"s dissatisfaction in the banking industry. Customer orientation will have an effect on customer satisfaction since this is going to highlight the banking industries on the how to help their customers solve problems and offer services that will meet customers needs.

When there is an orientation it helps the banks to know what their customers expect from them and how they can retain their customers in other not to loose their customers to their competitors.

This orientation helps employees to know what is expected of them and how to manage their customers attitude or behaviors. Every business needs it's customers to survive it is therefore necessary for banks to have a customer orientation to help them know the expectations of the customers and how to be able to satisfy them.

During this orientation some customers will be able to come out with what their grievances are and the management acting on it will help them to achieve their goals that's satisfying and retaining their customers.

2.10 Empirical Review

Several studies have been dedicated to customer satisfaction in the banking industry or sectors. Some empirical reviews are reviewed below

Among these studies is Che Wel and Mohd. Noor's (2003) study whose sample

comprised of 578 bank customers to determine the impact of personal and sociological factors upon customer bank selection criteria in the context of Malaysia. The findings revealed that personal factors are more influential compared to sociological factors. Hence, to attract a customer over, banks must employ a strategy to satisfy the needs of the target market and they can do this by focusing on personal factors but also keeping the sociological factors in mind. In addition, convenience was revealed to keeping the sociological factors in mind which is an important factor in bank selection.

In a related study, Anderson, Cox III and Fulcher (1976) attempted to determine the bank selection decision and market segmentation. They revealed that bank selection decisions are carried out based on conscious deliberation with convenience being a dominant factor in customer patronage. They added that image of bank and financial consideration are

principal determinants of bank patronage among customers who are service-oriented and it is a significant criterion for both market segmentation and design of patronage attraction.

On the other hand, in the context of Hong Kong, Wan, Luk and Chow (2005) investigated the factors influencing bank customers‟ adoption of four major banking channels namely branch banking, ATM, telephone banking and Internet banking. Their study specifically focused on the impact of demographic variables and psychological notions concerning positive attributes characterizing the channels. They revealed that ATM was the most often adopted channel followed by Internet banking and branch banking. Telephone banking was the least often utilized channel. Similarly, Jones,

Nielsen and Trayler‟s (2002) study made use of the Australian

Competition and Consumer Commissions (ACCC) method in an attempt to determine criteria of bank selection of Australian 2,500 business firms. They revealed that for large firms, the following factors are the selection criteria (in order of importance)

AL bro‟s (1999) study in the context of Washington, U.S., utilized a benchmark involving bank customers from all geographic areas and bank assets. The study involved asking customers various questions concerning their satisfaction with the banks. Data collected was utilized to benchmark customer satisfaction scores of banks participating in the financial client satisfaction index. The findings revealed that the most significant attributes that results in satisfaction include human interaction issues like „correcting errors promptly‟, „courteous employees‟ and „professional behavior‟. Moreover, the findings also revealed that the provision of good, personal service is considered by the clients as more important more than convenience or products. The above findings were consistent with Wan, W.W., Luk C.L and Chow (2005) findings. The latter study was also conducted in Washington and it revealed that customers taking the customer satisfaction survey

bought more products compared to the control group that were not participants to the survey. According to the authors, survey participation is what led the customers to develop more positive perceptions towards the company and it convinced them that the firm values and cares about its customers and their feedback.

In another study, Bennett (1992) claimed that the key to obtaining competitive advantage in the banking business is to be customer-driven. In other words, the entire aspects of the institution should concentrate on the factors that the customers hold dear and it should be willing to exceed customer expectations. Several studies evidenced that by concentrating on and delivering excellent customer satisfaction outcome, firms achieve superior profitability. Hence, improving customer service may entail training procedure or enhancement of computer information systems of the bank.

While improving customer service may lead to increased tangible accounting costs, it may also steer clear of the occurrence of intangible costs. Bankers can develop quantitative data through researching customer satisfaction, in the hopes of stressing that the emphasis and delivery of exceptional customer satisfaction can lead to improved revenues that are higher than increased costs.

Also, Mothey (1994) revealed that in order to achieve customer satisfaction, it is imperative for banks to make use of different tools that varies from re-engineering of service to focusing on specific tasks. In addition, Albro‟s (1999) study involved a national survey of the customers patronizing 814 banks in an attempt to determine customer satisfaction. He revealed that cross selling hinges on high level of customer satisfaction. The study also revealed a very high correlation between satisfaction scores and customer‟s predisposition to repurchase. short, for happy customers to provide recommendations through word-of-mouth to others, they must be satisfied.

On the contrary, if the firm is derelict in serving the customer, they will not hesitate to switch to another financial institution. According to Aldisert (1994), customer satisfaction is not becoming significant in a way that some banks view it as a main element in their marketing strategies. The term „after marketing" has also been commonly utilized to reflect the concentration on expending effort to cater to current customers in an attempt to increase their satisfaction and to retain them (Vavra, 1995). This section stressed on the importance of customer satisfaction which is considered to be the basis of banks" development of strategies. As such, it is important for current financial institutions to shift towards customer management for their satisfaction of the services provided. It is also imperative for banks to develop a system that continuously measures customer satisfaction (Chitwood, 1996).

Another study related to customer satisfaction in business service is the one by Nowak and Washburn (1998). They revealed that service quality has a highly significant relationship with overall customer satisfaction. First, they revealed that product quality is a critical element of presentation. Second, the significant relation between timeliness and cost management could support the saying "time is money" in the context of business response to market changes. The third most critical contributor to overall customer satisfaction was revealed to be service quality. Moreover, Rod, Ashill, Carruthers and Shao (2009) stated that overall internet banking service quality is significantly related to overall customer satisfaction in New Zealand banks. They added that the delivery of high quality online service is called for the maintenance or enhancement of the banks" customer satisfaction.

Also, Maddern (2007) revealed that the role of staff satisfaction and service quality are both main drivers of customer satisfaction of the technical service quality (TSQ) in the

U.K. In addition, TSQ was revealed to be a key determinant of customers satisfaction. In a related study, Isa and Amin (2008) claimed that most of the Islamic Bank"s customers were satisfied with the banks" overall service quality. The findings also indicated that the standard model of Islamic banking service quality dimensions should include the following six dimensions; tangible, reliability, empathy, responsiveness, assurance and compliance along with the good determinants of satisfaction. They also revealed a significant relationship between service quality and customer satisfaction.

Suresh chandar, Rajendran and Anantharman (2002) conducted an in-depth investigation of the relation between service quality and customer satisfaction. They concluded by identifying five factors of service quality that are considered by customers as critical. They are enumerated as follows;

1. Core service or service product – service content,

2. The human elements of the service delivery including reliability, responsiveness, assurances, empathy, and service recovery – all a part of the human element when delivering the service,

3. Service delivery systemization which refers to the processes, procedures, systems and technology that helps in making the provision of service in a seamless manner.

4. Service tangibles which refers to equipment, signage, employees" appearance and the man-made physical environment characterizing the service – commonly called the „service space", and finally,

5. Social responsibility which is the service provider"s ethical behavior and activities.

The above study indicated the close relation between service quality and customer satisfaction in a way that an increase in one factor leads to the increase in the other. Viewed from another perspective, Johnston (1995) investigated the relation between the determinants of service quality and outcomes of the zone of tolerance. He revealed that there are some determinants that are more likely to be a source of dissatisfaction while others to be a source of satisfaction. He demonstrated the following;

1. Some determinants of quality are superior tooters.

2. The key sources of satisfaction of the bank"s customers include attentiveness, responsiveness, care and friendliness while the key sources of dissatisfaction include issues pertaining to integrity, reliability, responsiveness, availability and functionality,

3. The sources of satisfaction enumerated above are not necessary the opposite of the sources of satisfaction,

4. The intangible aspects of the staff-customer relation significantly impact service quality in a negative and positive way

5. Responsiveness is a key determinant of quality and is a key element in the provision of satisfaction while the lack of it is a main source of dissatisfaction.

6. Issues of reliability are a source of dissatisfaction as opposed to satisfaction.

From the above, it is evident that satisfaction can be achieved by providing the service in a timely and efficient manner. The presence of satisfying factors may also lead to positive, virtuous circles, supporting contact staff-customer relationship.

Oliver cited in Ting (2004) have enumerated the differences between service quality and satisfaction. They indicated that the dimensions of service quality are specifically or directly connected with the rendering of the service whilst satisfaction is based on many
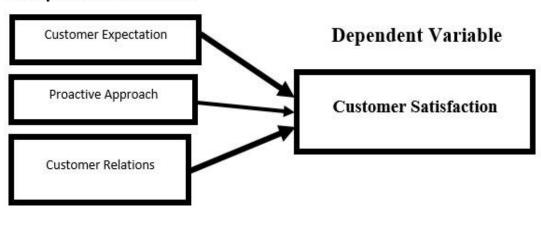
factors, both directly and indirectly relating to the delivery of the service. Customers do not base their perceptions of the quality of service on experiences/encounters with both the service provider and the service environment. On the other hand, past experiences form the basis for evaluation of satisfaction. In addition, quality is supposed to be ascertained by external cues such as price and reputation whilst satisfaction is prompted by conceptual cues like equity and regret. Also ideals and excellence in connection with the service delivery are the clues to service quality. In the same vein, satisfaction perceptions are based on predictions or norms for the service delivery. Oliver however indicated that it is very difficult to draw a line between satisfaction and quality of service. Parasuraman et al (1988) postulate that satisfaction can be experienced and happened during or at the transactional level whilst quality is seen to be taking place at the global level. Oliver (1997) believes that quality judgments are more specific and that of satisfaction are holistic. Quality judgments have a connection with cognitive judgments whilst that of satisfaction relates to affective judgments.

According to Zeithaml and Bitner, cited in Kangis and Voukelatos (1997) there are four main factors that constitute customers perceptions of service quality, satisfaction and value. These are service encounters, the evidence of service, image and price. Service encounter refers to both verbal and non-verbal attitudes which form the basis for intangible service quality such as the environment where the service is provided like equipment and layout of the room or building. Evidence of service is whereby customers based their search of the level of service provided on certain proof like employees, process and physical evidence. This is because services are intangible and they are produced and consumed at the same time. Zeithaml and Bitner have furnished three proofs; employees, process and physical evidence. Zeithaml and Bitner are of the view that a high service

price is associated with an equal high quality consumer expectation. A low price will prompt customers to be apprehensive about the quality of the service and the capability of the organization to render quality service. This point is not wholly true. Normally a low price of things in general does not connote inferior or superior quality. Reidenbach (1995) asserts that value is more practicable or is a Feasible thing than satisfaction since it includes not only the benefits accrued but the price. According to him, value is dynamic that must be managed. On the other hand, satisfaction is derived from the value proposition offered in specific products/markets. Cronin et al (2000) claim that value precedes satisfaction. They further accentuated that quality affects value. The results of study of Nguyen and LeBlanc (1998) also suggest that there is correlation between service satisfaction and quality and value. It is clear from the literature that value is the worth or the importance attached to or gains and loss derived from purchases or consumption of services. Satisfaction and quality are also seen as the meeting of the requirements of customers. It could therefore be inferred that the requirements are the same as the importance attached to the services. Therefore, the three concepts; quality, satisfaction and value are the same and are being used interchangeably.

According to (Zeithaml et al (1988) the interaction or the relationship between customers and service organizations induce perceptions of customers" quality. The attitude of service providers can also serve as a quality indicator for customer. Alluding to this, Owusu-Frimpong (1999) claims a receptive attitude of workers is a key ingredient for giving customers a good impression about a bank and its services. The physical environment in terms of the infrastructure, the design and the general atmosphere are also considered by consumers in assessing the quality of services of banks. Likewise, the duration of the service delivery gives a positive or a negative impression to customers. A short waiting

time may give a good impression about the bank that its services are of high quality and vice versa. In review of the above study the researcher talk about the attitude of workers and service providers and how they interact with the customers. In most cases we tend to blame service providers for customers in satisfaction forgetting that most customers sometimes behave rudely towards workers of service providers. We owe a duty to offer good services and products to customers but also there"s to limit to what should be tolerated. It is necessary for both customers and their service providers to do the right thing at the right time to help both achieve their goals and expectations.

2.10 Conceptual framework

The conceptual model is develop in Figure 2.1 below

Independent variables

```
┌──────────────────────┐
│ Customer Expectation │ ──────┐
└──────────────────────┘       │        Dependent Variable
┌──────────────────────┐       │     ┌──────────────────────────┐
│  Proactive Approach  │ ──────┼───> │  Customer Satisfaction   │
└──────────────────────┘       │     └──────────────────────────┘
┌──────────────────────┐       │
│  Customer Relations  │ ──────┘
└──────────────────────┘
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Source: Researchers Own Construct, 2022

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

This chapter covered the research method employed in the study. Research method can be defined as techniques that are used for conducting research such as data collection, data analysis and evaluation of the accuracy of the results (Sekram, 2003)

3.2. Research Design

Research design which is the blueprint or plan conducting the research project deals with the detailed procedures necessary for obtaining information needed for the structure research problems. This research focuses on the effects of customer orientation on customer satisfaction in the banking industry in the Kumasi metropolis. The explanatory and descriptive method of designs were used in the design because this method helps to get an insight on of the problem been handled. The Research is conducted in the Kumasi metropolis in the Ashanti region.

3.3 Population of the study

Population is a group of people that can involve in the research. The population of the study was the Kumasi metropolis. According to Kumekpor (2002), a research population is the total number of people or things being studied. The respondents were chosen by purposive sampling Because all of them share common characteristics. The population of the research or study consists of all customers of banks in the Kumasi metropolis of about 500,000 people.

3.4 Sample Size

The total sample population consists of a large number of customers of over 10 banks in the Kumasi metropolis. These banks have issues with customer in satisfaction due to certain attitudes both by some banks staff and some customers.

This research is focused on finding the causes of customer's dissatisfaction in the banking industry in the Kumasi metropolis so the researcher use questionnaire as medium to collect data from 70 customers to the banks in the Kumasi metropolis. A sample size of 70 will be convenient since we are using a much easier way to gather information.

3.5 Sampling Techniques

 Sampling is taking a fraction of a population to represent the whole population but the researcher only managed to find people to become respondents. Selection of the population is depending on the research conducted by the researchers. Respondents for questionnaire were randomly selected from customer who visited the bank using a purposive and convenient sampling technique in order to eliminate the sampling frame errors and ensure the representation of the population under the study in the sample units. However, Sampling is taking a fraction of a population to represent the whole population but the research only managed to find 70 people to become respondents.

Samples are to be made of groups of research. It is a subset or sub-groups in the population selected. Sample reflects the population selected. Researcher use convenience sampling as sampling method. Researcher use this method in order to determine the sample involve in this research. Through this convenience sampling, each customer who makes transaction with Islamic banking has equal opportunity to be selected as respondents. They are representing of the populations research. Purposely researcher chose this method in order to avoid an imbalance in the selection.

3.6 Data collection methods

In data collection process, the researcher obtained the data in primary design. Primary data is the original data that created by researcher through interview, questionnaire, experiments or case study. In this research, the researcher use questionnaire as medium to collect data. There are 10 questions answered by all respondents. The questionnaire is dividing by five parts/sections. Part one consists of questions about your demographic profile, continue with part two about the customer orientation, the third part about customer satisfaction, the fourth about Customer complaints and the fifth about the effects of customer orientation on customer satisfaction in the banking industry in the Kumasi metropolis.

Secondary data are those that have been collected already by someone else and have gone through certain The secondary data was obtained from websites, journals, official documents and articles where such relevant information"s can be found. This data was of maximum importance because it contributed massively by been a guide to gather this research"s data.

3.7 Data Analysis

The collected data was conducted on a comprehensive analysis and examination process. Coded by the statistical package for social science, the data collected was checked before analysis.

The Cronbach alpha values were used to measure the extent to which the individual items measuring the construct variable hung together and were internally consistent in the reliability test.

A statistical analysis of the results is carried out using SPSS and state data analysis tools.

An adequate sample size was determined by the use of Bartlett and KMO test.

3.8 Profile of study of the area

The Kumasi metropolis is the area of study, the study targets workers of the Komfo Anokye teaching hospital.

This area is targeted because 99% of the staff are paid through the banks which makes them customers of the banks and will be interested to have the banks put in measures that will make them satisfied.

Because of the scope of the study and the people involved collection of data from this area would be much easier and simple.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION ON FINDINGS

4.1 Introduction

The fourth chapter included data gathered from the customers of banks in the Kumasi metropolis on whether they are satisfied with their banks or not. The survey had a total of 60 respondents, with 56 replies received and useable, reflecting a 93.33 percent response rate. SPSS was used for statistical analysis in this research. The Cronbach alpha parameter test was used to verify the adequacy of the variables used to measure the construct. The link between the parameters was estimated using the linear regression model.

4.2 Demography Characteristics of Respondents

The demographic data consist of the biographical information of customers to banks in the Kumasi metropolis. This include the age, gender, highest educational level and how respondents have been banking with the banks. Table 4.1 presents the data gathered.

Table 4.1 Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	23	41.1	41.1	41.1
Female	33	58.9	58.9	100.0
Total	56	100.0	100.0	

The data on gender indicated that there are 23 males indicating 41.1 % and 33 females representing 58..9 % who participated in the study. It was recorded that there are more females who bank with the banks in the Kumasi metropolis than the males looking at the data collected.

Table 4.2 Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Under20 years	6	10.7	10.7	10.7
21- 30 years	42	75.0	75.0	85.7
31 - 40 years	4	7.1	7.1	92.9
41 - 50 years	4	7.1	7.1	100.0
Total	56	100.0	100.0	

Data collected on the ages of Respondents were in intervals of 21-30 years, 31- 40 years, 41 – 50 years, and 51 years and above. From the table above it was revealed that 6 respondents representing 10.7% were under the age of 20, 42 respondents representing

75.0 % were between the ages of 21- 30, 4 respondents representing 7.1 % were between

the ages of 31 – 40, 4 respondents representing 7.1 % were also between the ages of 41 –

50 years.

Table 4.3 Highest educational level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid PhD	5	8.9	8.9	8.9
Masters	3	5.4	5.4	14.3
First degree Diploma	24	42.9	42.9	57.1
SSCE/ MSLC	3	5.4	5.4	62.5
Basic Education	15	26.8	26.8	89.3
Total	6	10.7	10.7	100.0
	56	100.0	100.0	

The respondents level of education included those with PhD, Masters, First degree,

Diploma, SSCE / MSLC and Basic Education. Out of the total number of respondents, it

was found that 5 respondents representing 8.9 % had PhD, 3 respondents representing

5.4% had Masters, 24 respondents representing 42.9 % had first degree, 3 respondents

representing 5.4% had Diploma, 15 respondents representing 26.8 % had SSCE /MSLC

and 6 respondents representing 10.7 % had Basic Education. This shows that most of the

banks customers are literates.

Table 4.4 How long have you been banking

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid Under 2 years	19	33.9	33.9	33.9
2 - 6 years	22	39.3	39.3	73.2
Over 6 years	15	26.8	26.8	100.0
Total	56	100.0	100.0	

The above table shows the data of the number of years the respondents have banked with the banks in the Kumasi metropolis. 19 respondents representing 33.9% had banked with the banks Under 2 years, 22 respondents representing 39.3% had banked with these banks for 2 – 6 years, 15 respondents representing 26.8%.

4.3 Reliability of the data using Cronbach Alpha

Reliability analysis is a predefined tool that helps to determine the inherent consistency and stability used to access the cause and effect of variables. It is used to measure how tightly the factors and items are hooked together in order to gauge the same construct. Internal consistency has been assessed by academics throughout the years using numerous statistical approach such as Cronbach alpha and Split – half, Guttmann parametric among others. The 0.7 principle was followed in order to achieve the best results while employing Cronbach alpha. According to Bonett and Wright (2015), when the Cronbach alpha value is more than 0.7, it is regarded satisfactory, however 0. 5 is equally acceptable. The reliability Cronbach alpha test run revealed the following 0.754 with 6 items, 0.562 with 3 items, 0.841 with 4 items, 0.745 with 5 items for customer expectation, Proactive Approach, Customer related decision, Customer satisfaction that is been presented below.

Table 4.5 Reliability test using Cronbach Alpha

Variable	Cronbach Alpha	No. of Items
Customer expectation	.754	6

Proactive Approach	.562	3
Customer related decision	.841	4
Customer satisfaction	.745	5

Source: Researchers Field data, 2022

4.4 Level of customer Orientation

With data collected it is obvious that customer orientation plays a positive role in maintaining customer satisfaction in the banking industry in the Kumasi metropolis on whether they are satisfied or not. An orientation done on the customer‟s expectations tells that indeed, when a bank considers the expectations of its customers it can help them to satisfy them but how does the banks know what they are expected of, by having customer orientations it will enable them to know what they expect and eventually be able to satisfy them.

Proactive Approach is equally important in customer satisfaction, when banks respond quickly to their customers, monitors customer‟s suggestions, does not wait for customer‟s problems to come up before responding etc c it helps to make customers feel comfortable and satisfied.

Table 4. 6 Descriptive analysis of customer orientation

	Descriptive Statis					
	N	Minimum	Maximum	Mean	%	Std. Deviation
CUSEXP	56	1.33	4.33	3.3750	67.34	.69722

PROAPP		56	1.67	5.00	3.2857	65.71	.66796
CUSREL		56	1.25	5.00	3.2321	64.64	.85128

Source: Researchers Field data, 2022

4.5 customer complaints about banking services

Customers made certain complaints regarding their banks, the table below indicates the complaints respondents had and made it known during the research. Based on certain complaints 45.5% respondents had problems with their banks hiding excessive charges from them, 51. 4 % had problems with the banks delay in disbursement, 53. 2 % agreed to their banks poor service delivery, 54.6 % also agreed on the bad attitude of bank employees, 56. 6 % agreed to the banks delay in responding to customer"s inquiries. The statistics below indicates that most customers to banks in the Kumasi metropolis have one or two problems with certain activities of the banks.

Table 4.7 Descriptive analysis of Customer complaint

	Descriptive Statistics						
		N	Minimum	Maximum	Mean	%	Std. Deviation

	56	1	5	2.27	45.5	1.213
My bank hide s excessive charges	56	1	5	2.27	45.5	1.213
My bank delays disbursement	56	1	5	2.57	51.4	1.110
My bank services or delivery is poor	56	1	5	2.66	53.2	1.133
Bad employee attitude	56	1	5	2.73	54.6	1.286
My bank delays in responding to customer enquiries	56	1	5	2.82	56.4	1.146

Source: Researchers Field data, 2022

4.6 Impact of Customer Orientation on customer Satisfaction in the banking sector

The study assessed the effect of Customer Orientation on customer Satisfaction in the banking sector

The analysis was conducted with a confidence level 95% at 5% margin of error.

The regression equation was interpreted below:

R denotes the connection or correlation between the reliant and autonomous variables. R^2 denotes the proportion of the control variable that can be accounted for by the explanatory variables.
The values of the explanatory variables are represented by B.
Sig. denotes the model's statistical relevance level (the acceptable level of significance for this research was 0.05).
Beta examines each independent variable's contribution to the dependent variable (ignoring any negative signs)

4.9.1 The Regression Equation

This equation or model is used to explore the correlation between two or more variables. It assesses the researchers capacity to forecast one variable from the other, especially how well the response variable behaves if one of the predictor variables is modified. A regression analysis demonstrates a proportional connection between variables. It is among the most widely used approach with the formula $Y = a + bX$, where y is the response variable X is the underlying factor, (a) is the intercepting or constant and (b) is the gradient. As a result the study's regression model is stated as $Y = a + b\,1 + X1 + b2\,X2 + b3X3$. The equation will become $Y = -.298 + .654\,X1 + .296\,X2 + .181\,X3$ when the parameters from the regression table are computed.

4.9.2 Coefficient, Significance of the Model and Beta

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.779ᵃ	.606	.583	.51765

a. Predictors: (Constant), CUSREL, CUSEXP, PROAPP

Based on the model, there seems to be a strong link between the independent variables and the dependent variable with an R value of .779 and the R square indicated a value of . 606 which is (60.6 %) of customer orientation impact can be used in achieving a customer satisfaction.

ANOVA[b]

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	21.448	3	7.149	26.680	.000[a]
Residual	13.934	52	.268		
Total	35.382	55			

a. Predictors: (Constant), CUSREL, CUSEXP, PROAPP

b. Dependent Variable: CS

According to the fitness level, an F statistics of 4 is recommended and accepted, the Cumulative impact of Customer orientation on customer satisfaction shows a statistical significance of F=26.680 in the ANOVA table. The F statistics of 26.680 indicates that the research study or model is Very fit because it exceeded the recommended or acceptable F statistics that is 4.

Coefficients[a]

| Model | Unstandardized Coefficients | | Standardized Coefficients | | |
	B	Std. Error	Beta	t	Sig.
1 (Constant)	-.298	.441		-.677	.501
CUSEXP	.654	.110	.569	5.962	.000
PROAPP	.296	.116	.246	2.560	.013
CUSREL	.181	.086	.192	2.107	.040

a. Dependent Variable: CS

KEY : CUSEXP means Customer Expectation

PROAPP means Proactive Approach

CUSREL means Customer relations

CS means Customer satisfaction

In analyzing the effects of the independent variables (CUSEXP, PROAPP, CUSREL, on

the dependent variable (CS) the correlation coefficient, t-statistics, significance and beta

value were used. The regression results therefore showed that there is a positive

relationship between CUSEXP and CS with a coefficient value of . 654. This implies that

if the other variables (PROAPP and CUSREL are constant Customer satisfaction will

increase.

CUSEXP shows to be statistically significant making a unique contribution to the

customer"s satisfaction with a t-value of 5.962 with its significant at .000, with this,

CUSEXP has contributed positively and has a great influence on Customer satisfaction in

the banking industry in the Kumasi metropolis. However PROAPP   shows to be

statistically to be significant even though not as strong as the CUSEXP but has a t-value

of 2.560 and a significant of   .013, meaning proactive approach to customers inquiries and

responding early to suggestions can help have customers being satisfied with their banks.

Also CUSREL which has a t-value of 2.107 and a significant of . 040,, with this CUSREL

also contributes to the satisfaction of it"s customers.

Comparing the the effects of the independent variables on the dependent variable the beta

values were also used to determine the variables that made the greatest contribution on

customer satisfaction in the banking industry in the Kumasi metropolis. The beta values

for CUSEXP, PROAPP, CUSREL are . 569, . 246 and .192 respectively. From the results the highest value is .569 representing CUSEXP.

Hence the study reveals that CUSEXP makes the greatest contribution to customer satisfaction.

These variables according to the statistics shows that they all have a positive impact on Customer satisfaction.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The aim of this chapter is to present the findings of the study, draw conclusions and make recommendations with regards to findings.

5.2 Summary of findings

The summaries of findings were captured under the objectives set for the study.

5.2.1 Level of customer Orientation

Based on the study conducted, customer orientation is very important on the satisfaction of customers, the study helped us to realize that by conducting orientation, the banks got to know what is expected of them and they try to put in measures that would help them to meet the customers needs and expectations, if not all at least to a reasonable percentage. The banks by means of satisfying the needs of the customers and able to retain them and even help attract new customers by word of mouth. Customer orientation is therefore necessary.

5.2.2 Customer complaints about banking services

Banks can never operate successfully without it"s customers, yet most of these banks tend to put death ears to the complaint and suggestions made by the customers. This study helped us to understand the importance of banks in the Kumasi metropolis responding to customers inquiries on time to avoid speculation about them not having their customers at heart , avoiding hidden charges from customers is very important because most customers wouldn't take it easy when certain deductions are made and they do not know why and how. It is therefore important to make know all charges. Some customers might not ask why those deduction but would just close the accounts. Bad attitude of bank tellers or employees sometimes has a negative impact on the bank, with 56 respondents 54. 6% had problems with the bad attitude of bank employees, some of these employees tend to push away customers and even potential customers and investors. It is necessary that the banks put their employees on check.

5.2.3 Impact of Customer Orientation on customer Satisfaction in the banking sector

The study assessed the effects of customer orientation on customer satisfaction in the banking industry in the Kumasi metropolis. The regression results revealed that there is a strong effect of customer orientation on customer satisfaction with R value of 779 and R square value of 606 (60.6 %). The individual effects of independent variables measuring the customers orientation all have a positive relationship with Customers satisfaction.

Customer orientation which is a set of task oriented behaviors (examples :identifying customer needs). It is also the extent to which banks commits its efforts to meet the customers needs and expectations. Being customer focused includes gathering information

from the customer in order to fully understand what they expect and eventually be able to satisfy them.

Customer satisfaction can be referred to as how well a product or service provider fulfill the needs and expectations of the customers. This is an important business performance for most institutions as it provides an insight into things like customers loyalty. Customer satisfaction helps attract new customers and business and also boost retention. A satisfied customer in most cases tend to be loyal and can sometimes refer others. A satisfied customer to a bank especially in most cases don"t get entice by even the interest rate of other banks.

Based on the study conducted the banks in the Kumasi metropolis need to conduct customer orientation programs since it has a positive impact on the customer"s satisfaction.

5.3 Conclusion

Banking in this modern world has become an important tool in the lives of many people. Banks needs it"s customers to survive or operate, it is therefore necessary that banks know what their customers expect and needs and adapt a strategy to deliver in other to not loose their customers to their competitors. One of the major ways to be able to know what their customers expect and needs is by conducting Customer orientation programs, by so doing they will be able to know what to do in order to satisfy their customers.

Recommendations

To Practitioners
- Banks should conduct customer orientation
- To help establish customer relationship
- Customer orientation will help Banks retain more customers
- To enhance the Banks performance

-
  To Academia
- **O**ur research will contribute to existing knowledge in this area of research.

To Policy Makers
- Bank of Ghana should conduct training programs in the area of customer orientation and customer satisfaction for the various financial institutions since this will help retain most of their customer leading to high performance of the bank.

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APPENDIX I

Questionnaire for customers who patronize banking services in Kumasi metropolis

This survey seeks to assess effect of customer orientation on customer satisfaction in the banking sector. The research is strictly for academic purposes, hence information volunteered would be held in high confidentiality. I shall be grateful if you could take a few minutes of your time to give your opinion on the following statements.

Please tick (√) the appropriate response that best represents your opinion for each statement using the scale provided on top of each part. Please use the scale of 1-5 below

1=Strongly Disagree	2= Disagree	3=Neither agree nor disagree	4= Agree	5=strongly agree

PART A: Please assess the level of orientation you received from your bank Please use the scale of 1 to 5 below:

1	2	3	4	5				
Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree				
S/N	Customer Expectations				1	2	3	4	5
1	My bank develops products to meet the customers'' expectation								
2	My bank develops products to meet the customers'' needs								
3	My bank conducts continuous customer satisfaction assessment								
4	My bank employed someone to do customer advocacy and represent the customers interest								
5	My bank segments customers according to their needs								
6	My bank puts their customers'' expectations into consideration								
	Proactive Approach to Customers								
1	My bank waits for the customer problems to come up before responding								
2	My bank monitors customer suggestions								
3	My bank takes the customers recommendations, questions and complaints into use for future decisions								
4	My bank responds quickly to my request								
	Measuring Customer —Related Decisions								
1	My bank conducts customer satisfaction periodically								
2	My bank uses customer satisfaction to measure customer ratings								
3	My bank uses customer efforts score to measure services, products and brands.								
4	My bank uses social media monitoring to tract customers ratings and grievances								

PART B: **Please assess your level of satisfaction with banking services**

Please use the scale of 1 to 5 below:

1	2	3	4	5				
Highly dissatisfied	dissatisfied	**Neither satisfied nor dissatisfied**	satisfied	**Highly satisfied**				
S/N	**Customer satisfaction**				**1**	**2**	**3**	**4**	**5**
1	I am satisfied by products offered by my bank								
2	I am satisfied with my banks user friendly software"s								
3	I am satisfied with physical appearance of employees								
4	I am satisfied with additional services provided by bank e.g water								
5	I am satisfied with quick responses from my bank								

PART C: **Please assess common complaints about your bank**

Please use the scale of 1 to 5 below:

1	2	3	4	5				
Strongly disagree	**Disagree**	**Neither agree nor disagree**	**Agree**	**Strongly agree**				
S/N	**Customer Complaints**				**1**	**2**	**3**	**4**	**5**
1	My bank hides excessive charges								
2	My bank delays disbursement								
3	My banks service delivery is poor								
4	Bad employee attitude								
5	My bank delays in responding to customer enquiries								

PERSONAL DATA

1. **Gender:** Male [   ] Female [   ]

2. **Age:** Under 20 years [   ] 21-30 years [   ] 31-40 years [   ]
   41-50 years [   ] 51years and above [   ]

3. **Highest Educational Level**: PhD [   ] Masters [   ] First Degree [   ]
   Diploma [   ] SSCE/MSLC [   ] Basic Education [   ] No Formal Education
   [   ]

4. **How long have you been banking**: under 2 years [ ] 2-6 years [   ]   over 6 years [   ]

Thank you for your time