

CHRISTIAN SERVICE UNIVERSITY COLLEGE

**EVALUATING THE EFFECT OF CUSTOMER CARE IN FINANCIAL
INSTITUTIONS: A CASE STUDY OF THE GN BANK, ADUM –KUMASI**

By

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**DISSERTATION SUBMITTED TO THE DEPARTMENT OF PLANNING
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MONITORING AND EVALUATION**

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Candidate' Signature..... Date.....

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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 of dissertation laid down by the Christian Service University College

Supervisor's Signature..... Date.....

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ABSTRACT

The purpose of the research was to find out the effect of customer care in financial institutions. Barriers to customer care provision and any other things customers would like to see in the bank were also researched. In order to obtain the best results, the main research methodology adopted was a case study involving the Adum branch, Kumasi of the GN Bank. A sample of one hundred and fifty (150) questionnaires was used to obtain information from management, staff and customers of the bank. Management and staff took Twenty- Nine (29) questionnaires and one hundred and twenty one (121) questionnaires were given out to customers of the GN Bank. Findings from the research revealed that, the Adum Branch, Kumasi of the GN Bank provides appreciable level of customer service; however these are just seen as satisfying. Barriers such as lack of incentives, lack of understanding about customer needs, some problems with the late delivery of ATM cards, long queues and some managerial decisions have an effect on customer care provision in the bank. Customers at the Adum branch, Kumasi of the GN Bank are loyal to the bank. And these customers would like the number of tellers to be increased and delivery of ATM cards provided faster so as to reduce the long queues in the banking hall. It was recommended that customer care provision in GN Bank should go beyond satisfaction. Measures should be put in place to track customer satisfaction. Strategies that exceed customer expectations should be put in place to delight customers.

DEDICATION

This research is dedicated to God almighty for his loving kindness, protection and care over my life and to my family for their immense support.

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My greatest thanks go to the Almighty God for guiding me through, from the beginning to the end of this thesis successfully.

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CHAPTER ONE

INTRODUCTION

1.1 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 organizations. Generally speaking, taking care of the organization'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. Everyone in the organization is providing one or all of these – perhaps they recognize which ones perhaps not.

Kurtenbach (2000) explains that those who are successful in customer service rank their customers experience as the top priority. 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.

According to Anderson et al. (2004) customers are the lifeblood of businesses. However, bankers have to remember that a customer is not just money in the cash register of the bank but a human being with feelings and therefore, deserves the most courteous attention. There is therefore the need for financial institutions to treat their customers with the utmost respect.

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 organization to dig into the expectations of the customer and provide to suit their demands. Any financial institution that has satisfied customers is bound to increase customer base hence profitability (Bendapudi & Berry, 1997; Gruca & Rego, 2005).). Satisfied customers may sell your financial institution either consciously or unconsciously. It is therefore important that financial institutions provide quality service to customers so as to satisfy them, make them loyal and retain them at the end.

The success of financial institutions these days depends largely on the number of customers they have and the quantum of financial transactions these customers are able to do (Barnes, 1997; Merton & Thakor, 2019). For this reason, customer care is a pre-requisite for a bank's success especially in a competitive environment like the banking sector in Ghana. In a competitive market place, understanding customer needs become crucial, therefore companies and banks in this case, have moved from product-centric to customer-centric positions (Marjanovic & Murthy, 2016).

The increasing number of financial institutions has also caused keen competition in the financial service industry. As a result, more customers need to be won to increase market share. Winning customers is however not a simple task and

requires better services, better products and excellent customer care. It is by this that the study seeks to evaluate the effect of customer care in financial institution using the Adum Branch of the GN bank, Kumasi as the case study.

1.2 Problem Statement

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.

As survival of the fittest has become the order of today, every bank is trying to woo the best customer. There has been the proliferation of private banks in Ghana especially in cities such as Kumasi and Accra over the past decade. This has created a field for competition between these private banks and state owned banks. The banks offer various range of services in the area of lending in every facet of economic life of people. The services are mainly designed to attract and retain customers.

Despite these numbers of banks, customers go through difficulties in accessing services in these banks. Also, there are some problems associated with financial institutions when it comes to caring for their customers. They 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 the ATM card is requested and the period within which it is delivered 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.

Though some studies (Gruca & Rego, 2005; Barnes 1997; Marjanovic, & Murthy 2016) have looked at customer care in the finance industry, these studies have focused on the factors that motivate customers to maintain relationship with their banking partners as well as have assessed the customer centric nature of the recent Banking system. Thus, these studies have failed to assess the nature of the customer care service in the Banking industry and the satisfaction level of customers as well as the general effect of customer care in the financial sector. It is against this backdrop that, this study seeks to assess the effect of customer care on financial institutions using the Adum branch of the GN Bank, Kumasi as a case study.

1.3 Objectives of the Study

The primary objective of this research is to assess the effect of customer care in financial institutions with much emphasis on the Adum branch of the GN bank, Kumasi.

Specifically, the following objectives would be sought;

- To identify the services rendered or offered by the Adum branch of the GN Bank, Kumasi.
- To examine the expectations and the level of satisfaction of the customers towards the services rendered by the Adum branch of the GN Bank, Kumasi.

- To determine the preferences and priorities towards types of services provided by Adum branch of the GN Bank, Kumasi.
- To investigate the challenges that customer's face in accessing the services of the Adum branch of the GN Bank, Kumasi.

1.4 Research Questions

The study sought to address the following research questions:

- What are the services rendered or offered by the Adum branch of the GN Bank, Kumasi?
- What are the expectations and the level of satisfaction of the customers towards the services rendered by the Adum branch of the GN Bank, Kumasi?
- What are the preferences and priorities towards types of services provided by the Adum branch of the GN Bank, Kumasi?
- What are the challenges customers faces in accessing the services of the Adum branch of the GN Bank, Kumasi?

1.5 Significance of the Study

The Groupe Nduom bank has good customer service as one of its core values, hence the need to find out whether they are truly providing that service and what ways they can improve so as to have competitive advantage over rivals in the market. This work will therefore provide information to financial institutions regarding how excellent customer is practiced and its effects on both the customer and the institution. The study will help other service oriented businesses to know the importance of customer service department. This is because the expectations of customers when it comes to customer care as will be explored will showcase how customers value customer care.

Finally, it will serve as a reference to students and other research institutions, who will be interested in researching on this study in the future.

1.6 Scope of the Study

Due to the broad nature of the financial institutions, the study has been limited to the Adum Branch of the GN Bank, 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 institutions using the Adum branch of the GN Bank Limited, Kumasi as 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 company, the sales force, the customers, and the various processes and procedures employed in taking care of the customers. The study starts from June, 2017 and ends in December, 2018.

1.7 Limitations of the Study

There is a lot of staff in financial institutions, but because of time constraints, the research was limited only to Kumasi and the Adum branch of The GN bank which could not allow a comprehensive research on a large scale. Due to this problem, primary data collected was based only on the staff of the selected financial institution.

1.8 Organization of the Study

The study consists of five chapters. Chapter one considered the introduction to the study which gave the outline of the study and presented the background of the study. This was to allow the reader appreciate the motive behind the study and what the researcher intended to accomplish.

Chapter two (2) basically took into consideration empirical and theoretical literature review on the study. Though several literatures exist on the study, only those that offered adequate insight, evaluates and reviews previous research topic with references to the research objectives in the study was used.

Chapter three (3) considered the methodology of the study. Chapter four (4) considered the data presentations and data analysis. Economic interpretation was also provided on the findings. And the last chapter looked at conclusions and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter involves the review of works done by other researchers concerning this topic. It involves theoretical literature on the following; the definition of customer, the evaluation of customer care and 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, barriers of customer satisfaction and emphasis on the competitor.

2.2 Definition of Terms

The terminologies that have been used in this study are defined or explained in this section.

2.2.1 Customer

Customers could best be described as those who use the output of work, the end users of products or services. They may be internal to the organization such as the employees and directors or external like members of the public, other businesses, or government (Dei – Tumi, 2005).

A customer is a person who buys goods or services from the service provider. It may also refer to any potential buyer (<http://en.wikipedia.org>).

The word “custom” means “habit”, a person who goes to a store on a frequent basis to purchase their products or services, thus it their habit to buy from that particular store. In the opinion of Peter Druker, there are now a complete new breed of customers with high standards and expectations (Dei – Tumi, 2005).

And as competition increases there is the need to devise creative and new ways of meeting the ever increasing demands of the modern day customer who is very sophisticated, knowledgeable, demands excellent products and services and has alternatives.

In this study, a customer is defined as someone who transacts business with the bank. The transaction could be either having an account with the bank through which savings and withdrawals are made or the person just transacts other business with the bank without necessarily having an account with it. Some of these transactions include payments made through bank drafts, payment of school fees through the banks and other forms of transactions.

2.2.2 Customer Care and Service

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.

Customer service is an organization's ability to supply their customers' wants and needs (<http://sbinfocanada.about.com>).

Customer service is the provision of service to customers before, during and after a purchase. It also means serving the customer, and involves all contact with the customer, be it face-to-face, or indirect contact (i.e. dealing with complaint letters).

Again, According to Jamier (2002), "Customer service is 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 expectation. Customer service can be

expressed in personal and interpersonal skills such as communication skills, listening skills, language, gestures and posture, telephone techniques.

According to Turban et al (2002), it is 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 expectation. Customer service may be provided by a person (e.g., sales and service representative), or by automated means called self-service.

Dall et al. (2004) defined customer service as the culture of the organization - the priority the organization assigns to customer service relative to other components, such as product innovation or low price. They stated that customer service plays an important role in an organization's ability to generate income and revenue. From the above definitions, the researcher was with the notion that customer service is a service which goes through processes to render excellent services to customers; the ultimate thing is to meet the customers' level of satisfaction.

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.

Customer care is more directly important in some roles than others. For receptionists, sales staff and other employees in customer-facing roles, customer care should be a core element of their job description and training, and a core criterion when you're recruiting.

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.

2.2.3 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 organization.

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 (Holloway, 2018). This is because 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.

Firms that embrace marketing concept such as The Groupe Nduome Bank 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 does not 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 (Goodman, 2019).

A customer contacts your company to complain about a product or service received, 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 (Stathopoulou & Balabanis, 2016). 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.

If there is a problem and the customer complains about it, your company should quickly answer the complaint and solve the customer's problem. This is often done through your company's customer service activity. But also, you need to follow up and improve your business processes to rectify the problem.

They also emphasize that, relationships in a business to business service are dependent largely on the quality of interactions between individuals at each of the pattering firms. He also said that ‘As relationships strengthen over a period of time, the service provider’s personnel often assume the role of outsourced departments and make critical decisions on behalf of their clients. Relationship marketing stresses that, the long term value of customer is where a single transaction or sale is not the ultimate goal.

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. Coleman (2017).

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.

2.2.4 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:

Survey suggest that service driven companies are able to charge up to 9% more for the goods and services they offer and grow twice as fast as the average. These are powerful incentives for becoming the best customer service company in any industry you find yourself. Equally poor services have a cost penalty. It cost up to five times as much to go out and get a new customer as to retain those you have (Abe 2005).

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.

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:

The 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.

People react to the way they are treated and act accordingly. With this in mind, think about why a customer is rude/angry/uncommunicative and ask yourself:

- Am I getting the customer-reactions that I deserve?
- Is my treatment of the customer at fault?

Why is the customer acting that way and what can I do to improve the situation. Giving first is essential to your growth so put the client first every time, even if it costs you more now. The value of getting the customer in the first place

must never ever be overlooked. Always try to answer any questions from your customers as soon as possible. This will create a feeling of professionalism immediately with your clients, so remember first impressions do count.

Good customer matters because keeping existing customers is easier than finding new and satisfied customers will do a lot of your advertising for you by word of mouth. Most people consider doing business with a certain company because a recommendation by a friend or acquaintance.

Dissatisfied customers however, spread the bad news and undermine your business which ultimately threatens everyone's job.

According to research, the average person who has a bad service experience tells at least 8 – 16 people and 13% of complaints release their experience to more than 20 other people. In comparison, people who receive silent service only tell three or four others about it. Good customer service can also be very satisfying and is good for self-esteem. It is always nice going home at night felling that, we have been able to help someone. So your objective must be to provide the highest standard of customer care possible and to always aim for excellence. People react the way they are treated and act accordingly. With this in mind, think about why a customer is rude, angry, and uncommunicative and ask yourself;

- Are we getting the customer reaction that we deserve?
- Is our treatment to the customer at fault?
- Why is the customer acting that way and what can we do to improve the situation?

Giving first is essential to your growth so put the customer first every time even if it cost you more now, the value of getting the customer in first place must never be overlooked. Always try to consider any question from your customer as soon as possible, this will create feeling of professionalism immediately with your client, so remember first impression do count.

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 behavior should or will happen. 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.

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.

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 organizations become successful by focusing on the provision of customer value. Consequently customer value has become the critical marketing issues for both sellers and buyers. A firm gaining loyal customers by providing unique value is the essence of successful marketing. What is new however is a more careful attempt at understanding how a firm's customers perceive value. Customer value is the unique combination of benefits received by targeted buyers that include quality, price, convenience, on-time delivery and both before and after sales service.

As your customer base grows, it's imperative that you maintain the same level of service that you provided when you first earned your customer's business. You have to anticipate their needs before they announce them, and put those actions in place. Meeting these expectations will cement your relationships, increase their satisfaction, and retain their business.

2.3 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 (2000) 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 (1999) 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 GN Bank 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.

Table 2.1 Summary of Definitions of Customers loyalty

Author/Year	Issue
Dick and Basu (1994)	Research into loyalty has developed from a perspective either of effective, manifest behavior, which implies repeat purchase or from the perspective of attitude.
Jones and Sasser (1995)	Customer loyalty divided into two types. One was long-term genuine loyalty that customers have indeed loyalty and won't change to other options, and the other was short-term loyalty, that is, customers will change to other options when they find better products or services.
Zeithaml, Berry, and Parasuraman (1996)	Loyal customers would have high purchase intention, less price sensitive, feedback to the firm (internal complaining behavior), do more business (frequent purchase and no switch)
Oliver(1997,1999)	Customer loyalty was a deeply held to commitment to rebuy or repatronize a referred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior (p. 3 92)
Hennig – Thureau, Gwinner and Gremler (2004)	Customer loyalty as repeat purchasing behavior brought about by marketing efforts directed towards keeping existing customers.
Reichheld and Detrick, (2003b)	Customer loyalty is a strategy that creates mutual rewards to benefit firms and customers.
Gil – Saura (2008)	Loyalty is a dedication on the part of the customer to maintain a relationship and a devotion to buy the product or service repeatedly.
Jamal and nastasiadou (2009); Ou, (2011)	Customer loyalty is defined as a held commitment to re-buy or re-patronize a preferred product consistently in the future.

2.4 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 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.

They also emphasize that, relationships in a business to business service are dependent largely on the quality of interactions between individuals at each of the pattering firms. He also said that ‘As relationships strengthen over a period of time, the service provider’s personnel often assume the role of outsourced departments and make critical decisions on behalf of their clients. Relationship marketing stresses that, the long term value of customer is where a single transaction or sale is not the ultimate goal.

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 checkup. Similarly, if a customer of GN Bank 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.

2.4.1 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 a study conducted by the Industrial Society (2000), a satisfied customer tells three to four people while an angry customer passes the bad news to ten other people. However, the research shows that, if a complaint is dealt with well, the customer will also shout a company’s praises which will results in customers being loyal thereby increasing profitability of the particular company.

2.5 Assessing Service Quality

According to Kotelnikov (2001), 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. There are a lot of other factors that influence service quality, most researchers agree on these dimensions of service quality as a measure of service quality.

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: The tools or equipment used to provide the service and communication material. These include physical facilities, equipment, staff appearance, etc.

Reliability: The ability to perform service dependably and accurately.

Responsiveness: The willingness to help and to give prompt respond to customer needs.

Assurance: The ability of staff to inspire confidence and trust.

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

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 cannot 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.

2.6 Cost of Losing a Customer

Payne (1991) suggested out six (6) reasons why organizations should retain customers;

Regular customers usually have similar patterns of ordering goods and services and it makes it easy comparing such order and facilitates quick responses. Long established customers tend to buy more. New customers will not buy for fear of risk; they therefore buy on small bases.

Satisfied customers may sometimes pay premium price. When existing customers are satisfied with a product, they do not go about in asking for a rebate because he or she may not entertain fear of non – satisfaction or performance.

When customers are retained, it serves as a barrier to new entrants or to increase the share of competitors. Competitors may find it difficult to attract someone who is loyal to an already existing organization. It is also not easy for people to switching from one service to another.

For every customer who bothers to complain, there are 26 others who remain silent. The average wronged customers will tell 8 to 10 people. 91% of unhappy customers will never purchase services from you again. It cost about 5 times as much to attract a new customer as the cost to keep an old one. Each of your customers has a circle of influence of 200 people or potential customers who hear bad things about you. (Payne, 1991)

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.

2.7 Tracking Customer Satisfaction

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.

Customers expect certain level of services from the seller. The expectations are normally based on the information provided by the sales personnel, past experience, word of mouth and personal needs. Service quality must always match with the customers' expectations.

Customer care is very essential in the banking industry, as it is the number one priority in it is therefore important that, this study should be undertaken. Winning and retaining customers for the bank.

Since the latest business group to take the interest of marketing are, Lawyers, Accountants and Physicians who have begun to advertise their service aggressively to win more customers, banking industry is no exception as far as the service industry is concerned.

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?

Customer Satisfaction: Gannon (1996) defined customer satisfaction as the degree to which the buyer finds the result of the transaction acceptable. Satisfaction of customer according to him is the goal of all marketing activities. A positive service attitude not only contributes to customer satisfaction and customer retention but can as well be an important competitive advantage. Most customers have an idea of how long it should have to perform a given service and they are not willing to be kept waiting much beyond the point.

2.8 Barriers to Customer Satisfaction

Most companies and banks for that matter have realized the need to offer customer service to other customers. But most often, this is just on paper. The actual service or the quality of the service is most at times not present as promised. This often leads to customer dissatisfaction.

Meanwhile, customer service interactions can often be frustrating, and client requests can frequently appear demanding, there may be barriers in your organization that might make reasonable consumer requests seem excessive. Companies therefore

need to understand the barriers to customer satisfaction and take that into consideration in order to satisfy their customers. The barriers may range from management, environment, self, processes or systems, and communication.

Some of the specific barriers to customer satisfaction include:

Overworked Staff

Overworked staff can be the result of understaffing, layoffs, rapid growth or assigning too many tasks to too few people.

The result is that your staff will quickly lose their energy. Those that don't will be stretched too thin and no single client will appear as a priority to them.

Since your representatives will have many clients to service, steps will be skipped, staff and customers will become frustrated and clients will receive insufficient attention to their issues.

Under worked Staff

The exact opposite can have a similar effect on customer service. If your staff is under worked, they will feel less challenged, under-appreciated and unimportant.

Work has a habit of expanding to fit whatever timeframe is allotted. So if your staff is under worked, case handling turnaround time can drag on longer than reasonably expected, and customers will get frustrated.

Having a Non-Caring Culture

The workplace culture can have a substantial effect on how customer service cases are handled. If the workplace climate is one where customers are not cared for, where staff doesn't care about their work, or if the environment is not empowering, your staff will under-deliver whenever presented with a customer service case.

This culture prevents your staff from caring enough about your customers to make them happy. Customers are not a priority, and the repercussions of an unhappy client are not apparent to them.

Poor Accountability

If the staff is not held accountable for customer service, there is no reason for the staff to try harder to make sure customers are happy.

Your staff can always place the blame elsewhere and know they can never get in trouble for letting a customer leave unhappy (www.entre-propel.com/customer-service).

Insufficient Systems

If the systems used in working with clients perform poorly, are slow, contain insufficient data or doesn't track your client data appropriately, there will always be problem.

Customers will get frustrated very quickly if the turnaround time is long. Therefore they may start looking elsewhere (www.entre-propel.com/customer-service)

Communication of Customer Value

Customer satisfaction is the responsibility of everybody in the organization; from the Manager to the cleaner.

All staff members must always be reminded of how valuable customers are, so your staff knows how to treat clients in the appropriate and valued manner.

Lack of Incentive

There is inappropriate incentive to staff who gives clients outstanding service.

If they are not motivated, they have no reason to go that extra mile for your customers.

Provide rewards, both monetary and non-monetary to ensure your staff is motivated and empowered enough to want to service your clients to the best of their abilities (<http://www.ehow.com>).

Lack of Understanding about Customer Needs

If there's no data, it is easy to make the claim that you are customer-centric. But it's just words. Information leads to the realization that there is a gap between what your company is doing and what your customers are experiencing. Once this gap is surfaced, management is faced with a lot of uncomfortable decisions about what to change. Reliable information can lead to meaningful innovation that will find greater customer acceptance and market success.

Failure to Deliver on Brand Promise

The old advice of “under promise and over deliver” was never truer than it is in a world dominated by customers. Adjectives and hyperbole can get companies into trouble. Companies must therefore make sure their marketing claims are aligned with how the customer really sees the firm (contextrules.typepad.com/transformer).

2.9 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. The GN Bank Limited could achieve this by delivering greater value, either by lowering the cost of purchasing and use or by offering greater benefits. From the works 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.

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 (Chen & Miller, 2015). 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

3.1 Introduction

This chapter outlines the methodology used in the research as follows: The research purpose, the research design, research instruments, study population, sample size and sampling procedure, sources of data, data collection methods, administration of questionnaire, questionnaire design, methods of data analysis, and ethical issues.

3.2 Brief Profile of the GN Bank

The GN Bank was founded in May 1997, with its first branch opened on May 30th, 2006 at the North Ridge in Accra. The Bank is a wholly-owned Ghanaian financial institution licensed by the Bank of Ghana in 2006. The Groupe Nduome Bank (GN Bank) has customer service as one of the pillars on which the bank operates. GN Bank had a simple goal of making it “the people’s bank”. It was formally called First National Savings and Loans, but in the year 2015 acquired a banking license to fully operate as a Bank. GN Bank 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. While construction, manufacturing, telecommunication and all sorts of businesses are springing up, other businesses such as the financial institutions are also springing up.

3.3 Research Design

Research design is a general plan of how to answer the research questions that have been set. The most important thing is to look for the strategy that is appropriate for the research question(s) and objectives to be chosen (Saunders et al. 2009). Qualitative research design was considered to collect and analyses data.

The study also adopted the survey design. According to Saunders et al. (2009), survey design method is a popular and common strategy in business research. It enables large amount of data to be collected from an ideal population and in a highly economical way. Often, Convenience sampling, observation, interviews and the questionnaires are used and data are standardized. This makes it is easily understood and easy to compare (Creswell 2007). This design also tends to gain a deeper understanding for the problems investigated through different sources of information, as well as to be able to describe a general picture of the reliability in which the problem is involved (Walliman, 2005).

3.4 Research Instruments

The instruments employed in this study included the following;

- Questionnaire
- Interviews
- Observations.

3.5 Study Population

The population of this research constituted the entire customers of the Adum Branch of the GN Bank Limited, 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.

3.5.1 Sample Size and Sampling Procedure

In all, one hundred and fifty (150) people were chosen from the entire population for the study. There were twenty - Nine (29) from the management and staff, one hundred and twenty one (121) from the customers of the bank.

Due to the large nature of the population, all of them were not able to be interviewed entirely. It was however necessary that, a sample was chosen from the population to study. After the study the responses were linked to the general population. For the purpose of this research, a non-probability sampling method was used, where the closest available person was contacted.

Convenience sampling was used by the researcher due to the absence of the sampling frame of customers and management of the bank.

Convenience sampling was used in this case because; the customers did not come to the bank in any order. Anyone moves in any time and since the researcher was only in the bank at certain hours of the day, it was best to use convenience sampling in order to get as many as possible customers.

On the other hand the customer service personnel in the bank were few. So a purposive sampling was used to get almost all of them.

Adum Branch has the highest population of customers among the GN Branches in Kumasi. And since it is a busy place, the questionnaires were given in that branch only.

Convenience sampling was used because of the following:

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

3.5.2 Sample Size Determination

The sample size was calculated using the Snedecor and Cochran (1998) formula for a point estimate sample:

$$n = z^2 \frac{pq}{d^2}$$

Where

n= sample size

z= Z- score of a 95% confidence level of the study equivalent to 1.96

p= estimated level of satisfaction of customers with the services of the GN Bank was taken to be 60%.

q= estimated proportion of customers who are not satisfied with the services of The GN Bank (1-p)

d= margin of error of the study thus 100% - 95% = 5% in this study

Therefore the sample size =

$$n = (1.96)^2 \frac{0.6(1-0.6)}{0.05^2}$$

$$n = 147.16$$

$$n = 150$$

The final sample size of the study will be 150 people of the Adum Branch of GN Bank in the Kumasi Metropolis.

3.6 Sources of Data

To obtain an accurate and reliable data, the researcher depended on both Primary and Secondary data to arrive at its findings. The Primary source of the data that was collected from the fieldwork was used due to the following reasons:

- They were collected to suit the exact purpose of the current research topic.
- Information gathered was current
- Reliability could be determined when necessary.

All findings were known only to the researcher. The Banks confidentiality could therefore be maintained from other organizations.

3.6.1 Primary Data

Primary data were collected from customers, management staff of the Adum branch of GN Bank. The staff from which data was collected were divided into top management and other staff. The researcher believes that it is among these stakeholders that issues of customer care occur at the Bank, hence they being able to provide the needed information to address the research questions.

3.6.2 Secondary data

Secondary data was also collected to supplement the primary data. The sources of secondary data collection were works of other researchers, journals, books, article from the internet and the profile of the GN Bank 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 was less costly.
- Data assembly was normally quick, especially for published in company materials.
- There was high reliability for data especially those assembled by independent sources.
- They were quite helpful where exploratory research is needed.

3.7 Data Collection Methods

A well-structured questionnaire, interviews and observations were the method for collecting primary data. Questionnaires were given to the customers, the staff and management of the bank to provide responses.

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 were given by management, staff and customers are really true.

For the management and staff, 20 were given questionnaires to be filled, 5 were interviewed and 4 were also observed.

For the customers, 106 were given a questionnaire to be filled, 10 were interviewed and 5 were observed. These three techniques were used for the collection of data

3.8 Administration of Questionnaire

Two sets of questionnaire were designed and administered personally by the researcher to the management and staff of the GN Bank and customers who responded to the questionnaire

The other set of questionnaires were given to the customers of the bank to provide responses to it. The researcher used one week (1week) in the administration of the questionnaire.

3.9 Questionnaire Design

The survey was constructed as an interviewer-administered questionnaire with rating and closed end questions (Saunders et al., 2009). Many researchers argue that when conducting a survey, oral interviews is the best method due to the high response rate and that the interviewer has a chance to explain possible confusions (Matzler et al., 1996). The questionnaire was designed to be able to answer the research questions.

The survey was conducted during morning and afternoons when it was assumed that the response rate would be highest. To prevent misunderstandings the researcher informed the participants about the purpose of the survey.

3.10 Methods of Data Analysis

Descriptive statistics tools were used to analyze the data collected. Percentages which corresponded to the figures were used in the presenting 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.

3.11 Ethical Issues

The respondents consent was sought before the study began.

Respondent were assured of anonymity and confidentiality of any information they gave.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter deals with the analysis and interpretation of data collected from the management, 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 Adum Branch, Kumasi of the GN Bank. The second section deals with the customers of the bank.

4.2 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 4.1 below.

Table 4.1: Gender of Management and Staff

Gender	Number of respondents	Percentages (%)
Male	19	66
Female	10	34
Total	29	100

(Source: Field work, August 2018)

Table 4.1 above shows the gender distribution of management and staff of the bank. From the respondents of 29 interviewed, 19 representing 66% of the respondents were males while the remaining 10 representing 34% were females. The results show that majority of the workers in the bank are male as compared to the female. This suggests that men dominate the Banking sector compared to females. This perhaps could be attributed to the tedious workload at the Banking sector.

4.3 Rank of Respondents

The study also required the respondents to state their current ranks in the bank.

The results obtained are shown in figure 4.1 below.

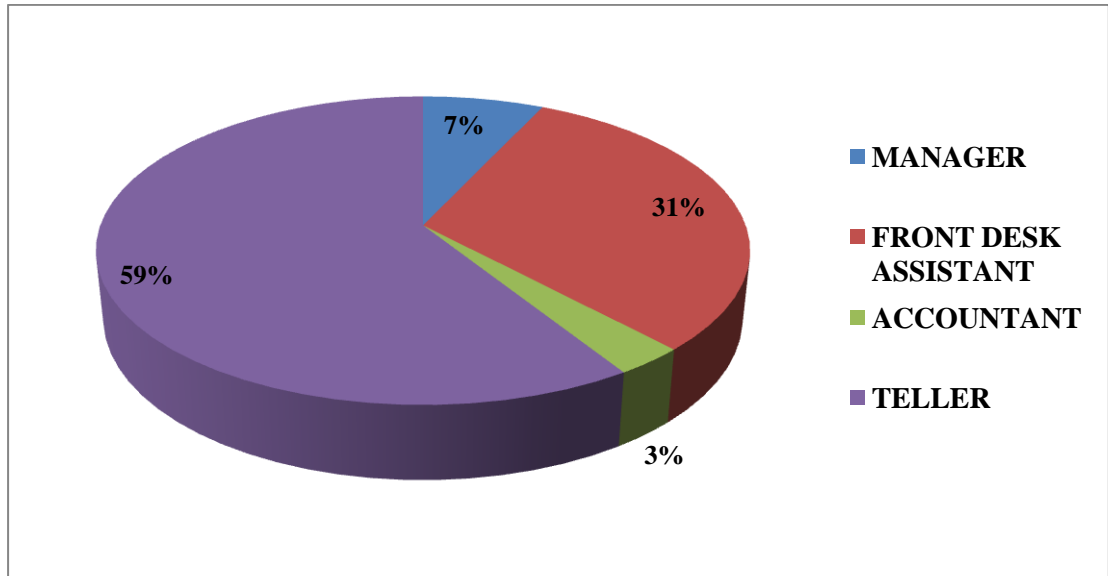


Figure 4.1: A pie chart showing the distribution of the rank of management and staff of the bank

(Source: Field work, August 2018)

Figure 4.1 above shows the distribution of the rank of respondents, there were two branch managers who oversee the works of the staff of the bank. The greater number of respondents falls within the rank of tellers. Out of the 29 respondents, 17 of them representing 59% fall in that work category. The other workers include one (1) accountant and 9 Front Desk Assistants who forms 3% and 31% respectively in the bank. From figure 4.1, 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 and Front Desk Assistant. These groups of workers are the direct group which the customer mostly gets in touch with in the course of everyday business.

4.4 Benefits of Customer Care

When the staff and management of the bank were asked about the benefits of customer care, the response they gave was that, customer care is very real and important because it has helped the bank to improve their market share. They also agreed that the practice of effective customer care has helped them to improve their profitability within the financial institution.

The staff and management of the Adum Branch of the GN Bank, Kumasi, therefore agreed that customer care practice has helped the company to achieve most of its set marketing objectives.

4.4.1 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 4.2 below summarizes the findings.

Table 4.2: Distribution of the number of customers attended to by management and staff of the bank.

Work of respondent (s)	Range	Number of respondents	Percentage (%)
Manager	1-50	2	7
Front Desk Assistant	100-150	9	31
Accountant	50-100	1	3
Teller	100-150	17	59
Total		29	100

(Source: Field work, August 2018)

Table 4.2 above shows the number of customers attended to in a day. It could be seen that, the 2 managers in a day attends to customers within the range of 1-50. The accountant responded that, he attends to customers within the range 50 – 100. The 9 Front Desk Assistants also responded that they attend to customers within the

same range as the tellers in a day which are 100 – 150 customers. This is because of the direct contact they have with customers. The above implies 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.

4.4.2 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 4.2 below.

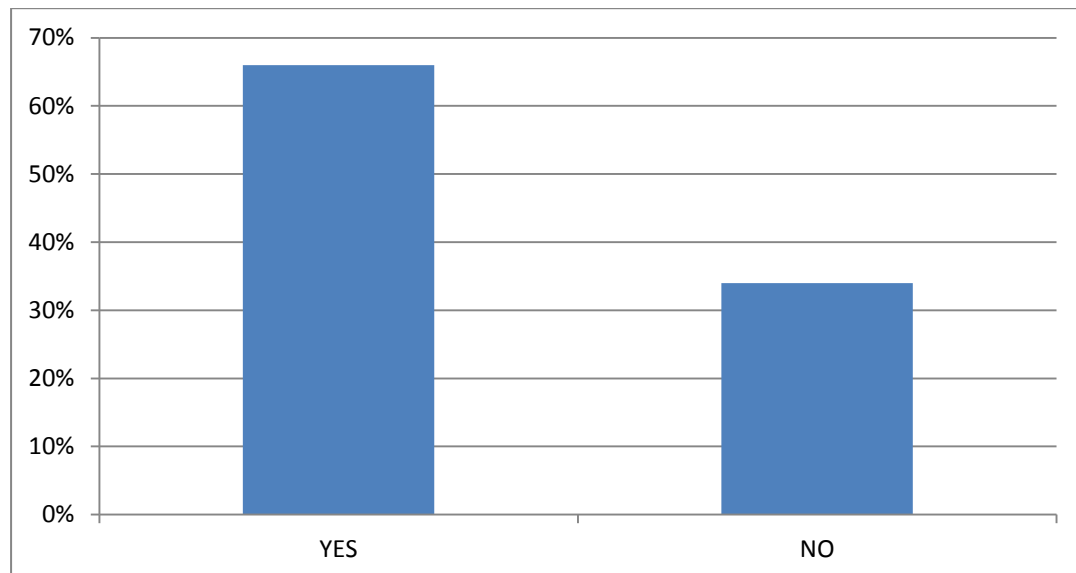


Figure 4.2: Awareness of longer queues formation

(Source: Field work, August 2018)

From the figure 4.2 above, 19 (66%) of the staff and management had the notion that, customers form long queues before being attended to whiles the remaining 10 (34%) respondents said no to the notion.

The above implies 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 customers 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. In the researcher's interaction with the respondents, all the twenty nine (29) respondents representing hundred percent (100%) accepted the fact that the Adum Branch, Kumasi of the GN Bank has department designated for customer service but is ineffective.

Since there is an ineffective department for customer service, effective customer care in the Adum Branch, Kumasi of the GN Bank will be difficult to be realised. This is because it is this department which is supposed to come out with strategic customer care strategies. If this happens, customers will not be satisfied with most of the services of the bank.

4.5.1 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 29 respondents, 24 representing 83% said that, it takes the bank a period of 1 week to deliver the ATM card whiles the remaining 5 representing 17% said it ranges between 1-2 weeks.

One can therefore conclude that, the period for the delivery of the ATM card is very long. Customers will therefore have no option than you make all transactions inside the banking hall whilst waiting for their card to be delivered. 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.

4.5.2 Tracking of Customer Satisfaction

From the research, it came out that, out of the 29 respondents, 23 representing 79% said they do track customer satisfaction and the remaining 6 representing 21% said they do not track customer satisfaction. The conclusion to be drawn here is that, the Adum Branch, Kumasi of the GN Bank has measures in place to track customers. They should therefore continue with their method but should integrate it with other methods, and should adopt several means of measuring their customer satisfaction level.

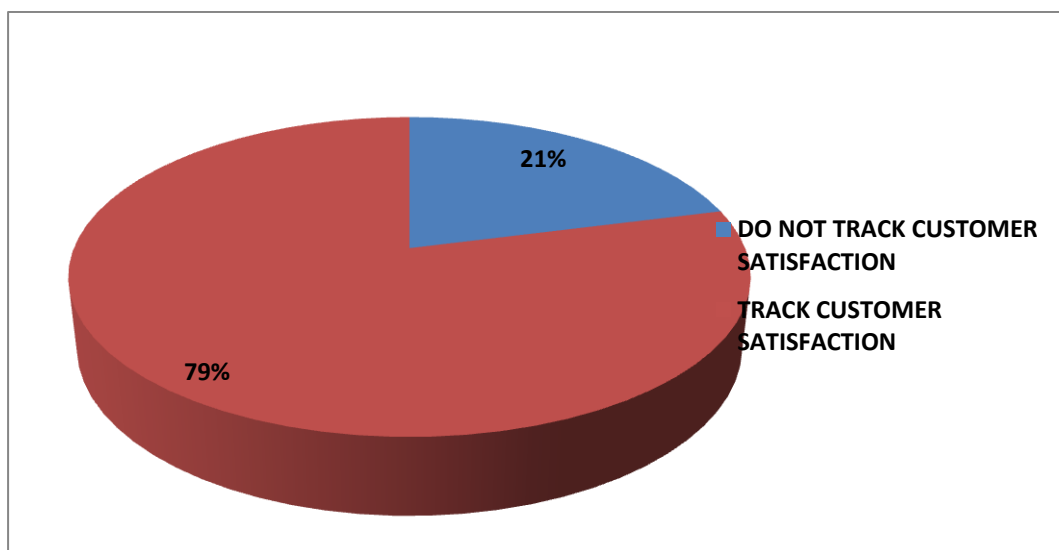


Figure 4.3: Tracking of customer satisfaction

(Source: Field work, August 2018)

4.5.3 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 4.3: The availability of facilities to serve customers

Responses	Frequency	Percentage (%)
Yes	20	69
No	9	31
Total	29	100

(Source: Field work, August 2018)

From the table 4.3 above, it could be deduced that, majority of management and staff responded that they have the facilities well enough to serve their customers. That is 20 respondents representing 69% of staff and management said “Yes” and 9 respondents representing 31% of them said “No”.

Although the Adum Branch, Kumasi of the GN Bank 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 the Adum Branch, Kumasi of the GN Bank to satisfy their customer needs and wants.

4.5.4 Argument with Customers

The researcher found out that, 19 of the respondents representing 66% said they have been involved in heated arguments before; while the remaining 10 representing 34% said they have not been involved in any heated argument with any customer before.

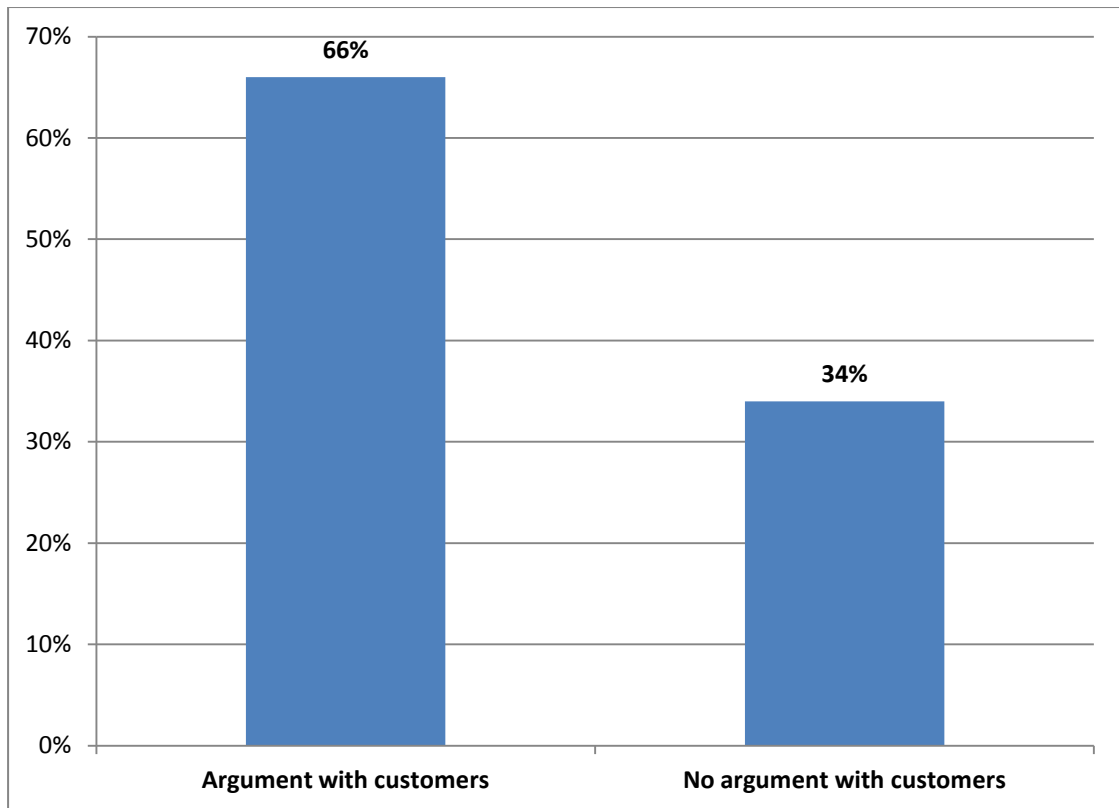


Figure 4.4: Number of argument with customers

(Source: Field work, August, 2018)

From Figure 4.4, it can 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.

4.5.5 The Notion That Customers Are Always Right

Based on the researchers field work, it was found that, 22 of the respondents representing 76% attested to the fact that, customers are always right and the remaining 7 representing 24% of them do not agree to that. This is as shown in Figure 4.5.

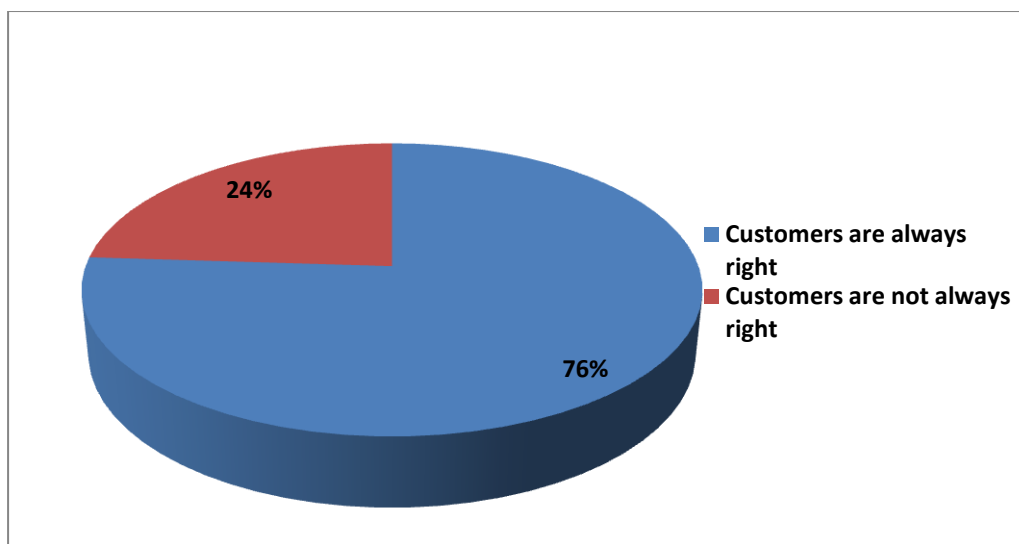


Figure 4.5: Notion that customers are always right or not

(Source: Field work, August 2018)

The data gathered and represented in Figure 4.5 implies that even though majority of the workers of the GN Bank think that the customer is right, some workers of the GN Bank, 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.

4.5.6 Management Perception about the Reaction of Customers of the Bank

Table 4.4 shows management's perception about the reaction of customers of the bank.

Table 4.4: Management Perception about the Reaction of Customers of the Bank

Perception	Number of respondents	Percentages (%)
Very good	5	17
Good	13	45
Satisfactory	11	38
Unsatisfactory	0	0
Total	29	100

Source: Field work, August 2018)

Table 4.4 above represents the perception of management about the reaction of their customers towards the bank. Out of the 29 respondents, 5 rated customers' reaction as very good, representing 17%. The other 13 respondents rates the behavior/reaction of customers as good representing 45% while 11 respondents also rates the reaction as satisfactory representing 38%. There were no instances of any staff member rating customers' reaction as unsatisfactory.

The above implies that 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 cannot satisfy all their customers to the maximum.

4.5.7 Frequency of Receiving Customer Complaints

The responses with regards to the frequency of receiving customers' complaints are presented in Table 4.5.

Table 4.5: The number of times management receives customer complaints

Group	Number of respondents	Percentage (%)
Very often	3	10
Often	15	52
Sometimes	9	31
Not at all	2	7
Total	29	100

(Source: Field work, August 2018)

From table 4.5 above, it indicates the percentage of how the staff and management of the bank often receive customer complaints. Table 4.3 above indicates that, members of the management and staff representing 10% fall under 'very often';

15 of them representing 52% fall under ‘often’; 9 of them representing 31% fall under ‘sometimes’; and only 2 of them representing 7% fall 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 complaints are good mechanisms for making good decisions but for the negative ones about the bank, they should be corrected.

4.6 Delivery System

Table 4.6 shows the distribution of the perception of the bank’s delivery system by management and staff.

Table 4.6: Perception of the bank’s delivery system by management and staff

Perception	Number of respondents	Percentages (%)
Very fast	20	69
Fast	9	31
Slow	-	-
Very slow	-	-
Total	20	100

(Source: Field work, August 2018)

From the total respondents of 29, 20 representing 69% says that, their delivery system is very fast. Nine (9) respondents representing 31% 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.

4.7 Practice of Customer Care at the Bank

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 4.7: Practice of Customer Care

Responses	Number of respondents	Percentage (%)
Yes	29	100
No	-	-
Total	29	100

(Source: Field work, August 2018)

From the table 4.7, all the 29 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 data above implies that the bank practice customer care.

4.7.1 How Customer Care Is Practiced

As a means of knowing how customer care is practiced, the researcher also asked an open-ended question of the mechanisms the bank adopted in practicing customer care. 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. This suggest the lack of an effective customer care system in place.

4.8 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 in Table 4.8.

Table 4.8: Effects of customer care

Effects	Number of respondents	Percentage (%)
Positive effect	22	76
Negative effect	-	-
Both	7	24
Total	29	100

(Source: Field work, August 2018)

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 29, 22 of them representing 76% attested to the fact that, customer practice have positive effects on the bank while the remaining 7 respondents representing 24% 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.

4.9 Gender of Customers

The researcher wanted to know the sex distribution of customers. The results obtained are shown in Figure 4.6.

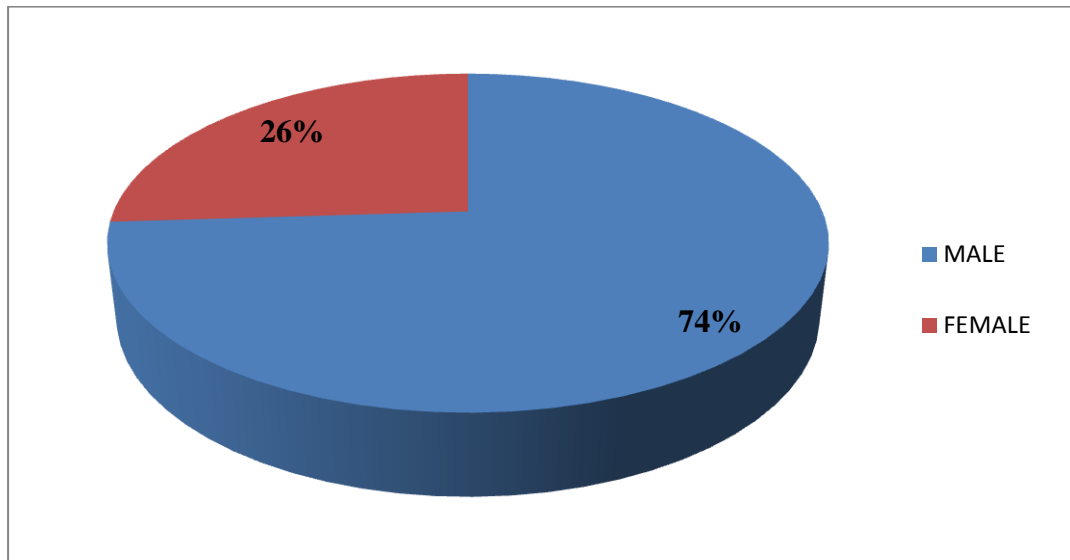


Figure 4.6: A pie chart showing the Gender of customers

(Source: Field work, August 2018)

From the pie chart above, it can be seen from the distribution of gender that, 89 respondents were male representing 74% and 32 respondents were female representing 26%. 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.

4.9.1 Level of Qualification of Customers

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

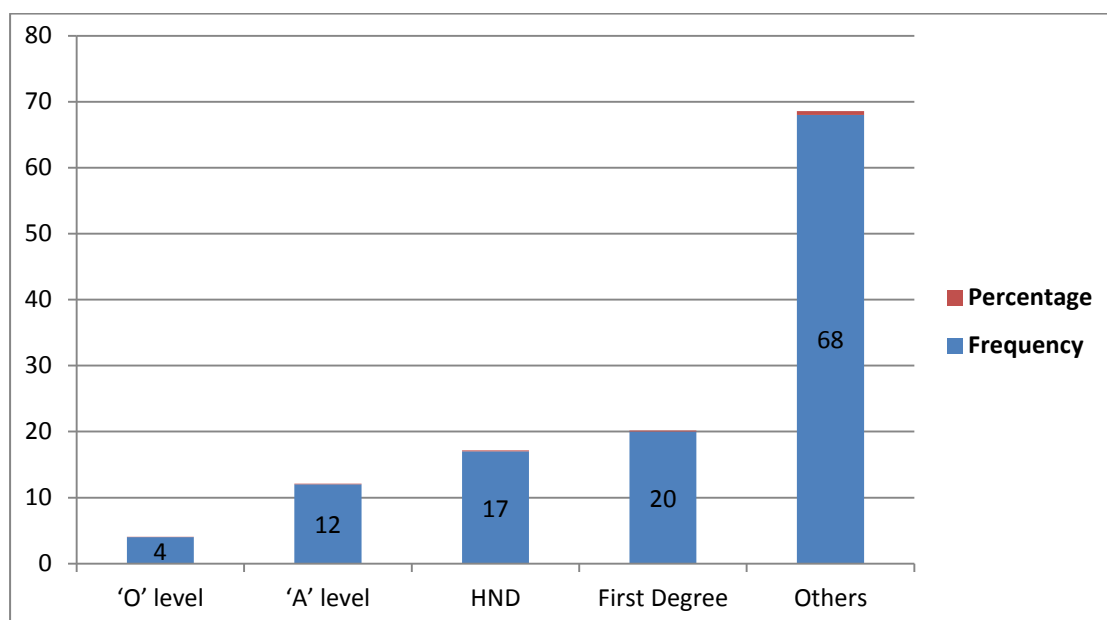


Figure 4.7: Number of argument Per Customer Qualification Level

(Source: Field work, August 2018)

From bar chart above, out of the sample of 121, 4 of the respondents were 'O' level graduates, representing 3%, 12 of them were 'A' level graduates, representing 10%, 17 of them were HND graduates, representing 14%, 20 of them were first degree holders, representing 17% and the remaining 68 people were other holders of different certificates which represents 56%. It could therefore be concluded that, most of the customer of The Adum Branch, Kumasi of The GN Bank 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.

4.9.2 Occupational Distribution

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

Table 4.9: Occupation of respondents

Sector	Frequency	Percentage (%)
Public servant	49	40
Private worker	72	60
Unemployed	-	-
Total	121	100

(Source: Field work, August 2018)

From table 4.9 above, there is the indication that, 49 representing 40% of the total respondents were public servants, and 72 representing 60% were private workers, no unemployed persons were recorded. Since greater percentage of the customers of the bank are private workers such as farmers, traders, masons, carpentry and hairdressers, 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.

4.9.3 Type of Account

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 4.9.1: Type of account

Type of account	Respondents	Percentages (%)
Savings account	59	49
Current accounts	42	35
Fixed deposit	19	16
Total	121	100

(Source: Field work, August 2018)

From the above table, the type of accounts that customers have with the bank includes savings account, current accounts and fixed deposit account. A greater proportion of respondents were savings account holders. That is 59 respondents out of 121 representing 49%, 42 respondents out of 121 representing 35% were current account holders and fixed deposit account holders were 19 respondents out of 121 representing 16%. 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.

4.9.4 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.

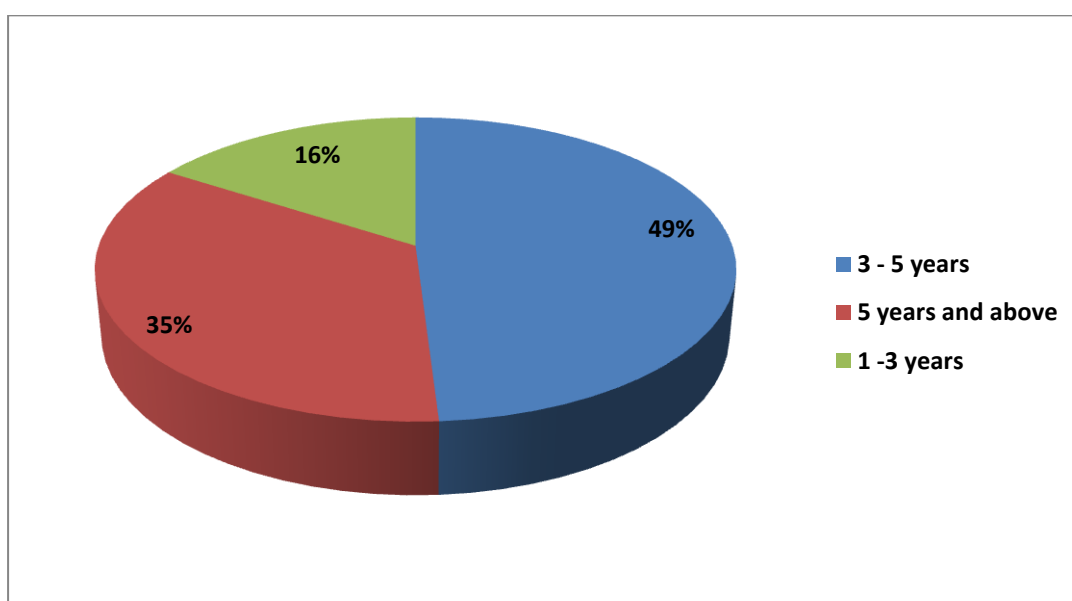


Figure 4.8: Number of year's customers have been transacting business with the bank

(Source: Field work, August 2018)

The figure above indicates the number of years customers have been transacting business with the bank, it shows that, 19 respondents out of 121 representing 16% have spent 1-3 years with the bank, 59 respondents out of 121 representing 49% of the responses have spent 3-5 years with the bank and 42 respondents out of 121 representing 35% 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.

4.9.5 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 4.9.2: If customers have encountered problems with the bank or not

Responds	Frequency	Percentage (%)
Yes	25	21
No	96	79
Total	121	100

(Source: Field work, August 2018)

The table above implies that, 25 out of 121 respondents representing 21% said “Yes” and 96 out of 121 respondents representing 79% said “No” they have never had problems with the bank.

This shows that, majority of the customers (79%) have never had problems with the bank and small number of respondents (21%) 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.

4.9.6 Handling Customer Complaints

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

Table 4.9.3: Impression of customers about how the bank handles complaints

Groups	Frequency	Percentage (%)
Excellent	13	11
Very good	33	27
Good	55	45
Bad	20	17
Total	121	100

(Source: Field work, August 2018)

From the table above, it can be deduced that, out of the 121 respondents, 13 believed that the bank's way of handling complaints was excellent, 33 believed that it was very good, 55 believed it was good and 20 believed it was bad representing 11, 27, 45, 17 percent 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.

4.9.7 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 4.9.4: Customers perception of the bank's delivery system

Perception	Number of respondents	Percentage (%)
Very fast	32	26
Fast	60	50
Slow	20	17
Very slow	9	7
Total	121	100

(Source: Field work, August 2018)

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 121, 32 respondents representing 26% said that, the delivery system of the bank is very fast, 60 respondents representing 50% rated their delivery system as fast. Twenty (20) respondents representing 17% also rates their delivery system slow. The remaining 9 respondents representing 7% 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.

4.10 Quality of Service

The table below shows the perception of customers towards the quality of service of the Adum Branch, Kumasi of the GN Bank.

Table 4.9.5: The perception of customers towards the quality of service of the bank

Rank	Number of respondents	Percentage (%)
Excellent service	9	7
Very good service	60	50
Good service	32	26
Average service	20	17
Poor service	0	0
Very poor service	0	0
Total	121	100

(Source: Field work, August 2018)

Out of the 121 sample, 9 out of them representing 7% rates the bank's service as being excellent, 60 out of the total sample representing 50% also rates their services as very good, 32 out of the sample representing 26% rates the services of the bank as good, 20 out of the sample representing 17% 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.

4.10.1 Level of Bureaucracy

The figure below shows customers opinion about the level of bureaucracy in the services of the Adum Branch Kumasi of the GN Bank.

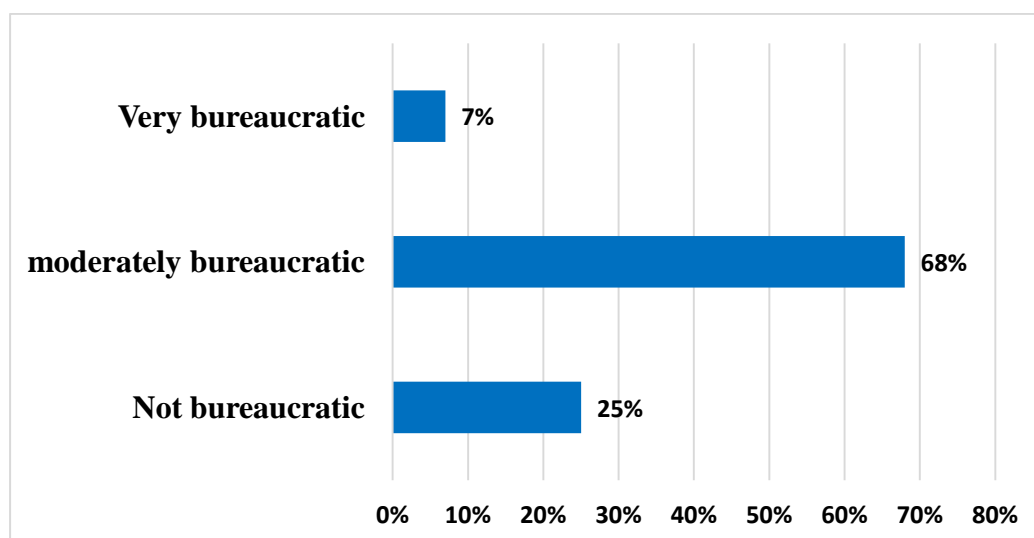


Figure 4.9: Level of bureaucracy in the bank

(Source: Field work, August 2018)

From figure 4.8 above, it can be deduced that, out of the 121 respondents, 9 believed that the services of the Adum Branch, Kumasi of The GN Bank was strongly bureaucratic, 82 believed it was moderately bureaucratic and 30 of them believed it was not bureaucratic, representing 7%, 68% and 25% respectively. This shows that those who believed that the services of the Adum Branch, Kumasi of the GN Bank 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

5.1 Introduction

The evaluation of customer care on financial institutions made use of the Adum Branch of the GN Bank as its study area. Studies were made into the strategies pursued by the Adum Branch of the GN Bank 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.

5.2 Summary of Findings

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

After evaluating the Adum Branch of the GN Bank we found out that, there was a customer service department however their service delivery was not very effective to meet their customers' satisfaction.

5.2.1 Tracking customer satisfaction

It was identified that, as a way of practicing customer care, 23 respondents representing 79% said that, the bank has measures in place to track the level of satisfaction of their customers. It is certain that the Adum Branch of the GN Bank provides appreciable level of tracking customer satisfaction as expected by customers. This is deduced from customer responses obtained. Among the banks promises to its customers are provision of relationship manager, phone calls on pertinent banking issues, and visits from relationship managers as a way of tracking and strengthening banking relations. However, keeping to these service promises are seen as just satisfying.

5.2.2 Delivery System

In an attempt to identify how the bank practice customer care, the researcher found out that, 20 respondents representing 69% in the perspective of customers responded that, the bank's delivery system is very fast.

5.2.3 Customer Complaints

The researcher also identified another means the bank uses in practicing customer care. It was identified that, greater percentage (52%) said that, the way the bank handles complaints is often.

Though a number of customers often made the complaints, management had a listening ear for them. 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.

5.2.4 Quality of service

Many of the respondents rated the Adum Branch of the GN Bank 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. 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 customers' needs are and going a step further in satisfying those needs.

5.2.5 Problems Encountered By Customers

Some of the problems encountered by the customers of the bank include some level of bureaucracy customers 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.

5.2.6 Availability of Facilities

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.

5.2.7 Occupational Distribution

The researcher also found out that most of the customers of the bank are private workers such as farmers, traders, masons, carpentry and hairdressers, the bank should make provisions such as loan facilities with flexible terms of payment to them. They should therefore increase their Saturday banking period since most of the private workers do work on Saturdays.

5.2.8 Effects of Customer Care

It was found out that, practicing 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.

5.2.9 Practice of Customer Care

It was found out that, all respondents of the bank attested to the fact that, the bank practice customer care.

How customer care is practiced: It was found out that, the major mechanism adopted in practicing customer care is mostly by listening to the customers. 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.

5.3 Conclusions

In this study an attempt has been made to evaluate the effects of customer care on the Adum Branch of the GN Bank. The following are the conclusions drawn from the findings.

5.3.1 Gender of customers

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. It is 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.

5.3.2 Tracking customer satisfaction

The researcher also found out from the management that there were measures in place to track customer's satisfaction. It can therefore be concluded that, the bank tracks the satisfaction of their customers.

5.3.3 Delivery system

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.

5.3.4 Customer complaints

It can be concluded that, handling customer complaints in the bank is good.

5.3.5 Quality of service

The conclusion to be drawn from here is that, the Adum Branch of the GN Bank provides very good quality service.

5.3.6 Level of bureaucracy

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.

5.3.7 Level of qualification

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.

5.3.8 How Customer Care is Practiced

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.

5.4 Recommendations

An attempt had been made by the researcher to evaluate the effects of customer care in the Adum Branch of the GN Bank. 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.

5.4.1 Customer Service Department

The researcher found out that, in the Adum Branch of the GN Bank, 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 ineffective. 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.

5.4.2 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.

5.4.3 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 equipment or technology that would be able to provide to the customers with the ATM cards and within the shortest possible time.

5.4.4 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.

5.4.5 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 make a complaint.

5.4.6 Feedback

The researcher 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 received a service to find out about the criticisms that the bank faces and how the bank can serve the customers well.

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APPENDIX

CHRISTIAN SERVICE UNIVERSITY COLLEGE, KUMASI – GHANA

DEPARTMENT OF PLANNING AND DEVELOPMENT STUDIES

QUESTIONNAIRE FOR MANAGEMENT/STAFF AND CUSTOMERS OF

THE ADUM BRANCH, KUMASI OF THE GN BANK.

The purpose of this research is to find out if Customer Care provided has any effect on the GN Bank. All answers provided here will be treated with confidentiality.

Tick [] where appropriate.

Thanks.

QUESTIONNAIRE – MANAGEMENT AND STAFF

1. What is your gender?

A .Male [] B. Female []

2. What is your rank?

A. Manager [] B. Front Desk Assistant [] C. Accountant [] D. Teller []

3. What do you think is the benefit of customer care in GN Bank?

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4. How many customers does the Managers of GN Bank attend to in a day?

A. 1-50 [] B. 100 – 150 []

5. How many customers does the Front Desk Assistants of GN Bank attend to in a day?

A. 1-50 [] B. 100 – 150 []

6. How many customers does the Accountant of GN Bank attend to in a day?
A. 1-50 [] B. 100 – 150 []
7. How many customers does the Tellers of GN Bank attend to in a day?
A. 1-50 [] B. 100 – 150 []
8. Is the management aware of the customers forming long queues before being attended to?
A. Yes [] B. No []
9. Is there a Customer Service Department at the GN Bank?
A. Yes [] B. No []
10. How long does it take for an ATM Card to be delivered upon the request of customers?
A. 1 week [] B. 1-2 weeks []
11. Does management track customer satisfaction?
A. Yes [] B. No []
12. Does the bank have enough facilities to serve customers?
A. Yes [] B. No []
13. Have you been involved in a heated argument with customers before?
A. Yes [] B. No []
14. Do you believe in the notion that customers are always right?
A. I agree [] B. I do not agree []
15. What is the perception about the reaction of customers to the bank?
A. Very Good [] B. Good [] C. Satisfactory [] D. Unsatisfactory []
16. How many times does the management receive customer complaints?
A. Very often [] B. Often [] C. Sometimes [] D. Not at all []

17. How is the delivery system of GN Bank?

A. Very fast [] B. fast [] C. Slow [] D. Very Slow []

18. Does GN Bank practice customer service?

Yes [] B. No []

19. How do you think customer care should be practiced in GN Bank?

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.....

20. What effect does customer care have on the Bank?

A. Positive effect [] B. Negative effect []

CUSTOMER

21. What is your gender?

A. Male [] B. Female []

22. What is your level of qualification?

A. 'O' level [] B. 'A' level [] C.HND [] D.First Degree [] E. Others []

23. What is your occupational background?

A. Public Servant [] B. Private Sector [] C. Unemployed []

24. What type of account do you have with the bank?

A.Savings Account [] B. Current Account [] C. Fixed Deposit []

25. How long have you banked with GN Bank?

A.1-3 years [] B.3- 5 years [] C.5 years and above []

26. Have you encountered any problem with GN Bank before?

A. Yes [] B. No []

27. What is your impression about how management handles customer complaints?

A. Excellent [] B. Very Good [] C. Good [] D. Bad []

28. What is your perception towards the delivery system of the bank?

A. Very fast [] B. Fast [] C. Slow [] D. Very Slow []

29. How do you rate the quality of service of GN Bank?

A. Excellent Service [] B. Very good Service [] C. Good Service [] D. Poor Service []
E. Very poor service []

30. What is your opinion about the level of bureaucracy in the services of GN Bank?

A. Strongly bureaucratic [] B. Moderately bureaucratic [] C. Not Bureaucratic []