

EXPLORATORY ASSESSMENT OF CUSTOMER CARE IN A GHANAIAN BANK

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ABSTRACT: *This exploratory paper sought to assess customer care in a Ghanaian Commercial Bank. One hundred questionnaires were administered to customers and employees of a financial institution in the Greater Accra Region of Ghana. The findings from the study indicated that customers were generally dissatisfied with the Bank's customer service in spite of frequent training of employees on customer service. There is therefore the need for management to identify the specific training needs that is required to effect the necessary changes to improve customer service.*

KEYWORDS: Customer Care, Ghanaian Bank

INTRODUCTION

Customer care is crucial to the attainment of enviable goals and target of many firms. Customer care involves putting systems in place to maximize your customers' satisfaction with your business (Yi, 1990). It should be a prime consideration for every business - as sales and profitability depends on keeping customers happy. In recent time, customer care has become or forms an integral part of business. Customer care is extremely 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 conducting recruitment. If customer care is treated as strategic tool, it moves into the realm of top management and hence, becomes a leadership issue. The role of the internal customer and the impact top management can have on customer care is by addressing internal hygiene issues (Morris, 1996).

Customer care has long been a major training requirement for organizations which seek the so-called "sustainable competitive advantage". Any company which aims to be successful must aim at retaining its customers. The value of the "lifetime customer" cannot be undermined (Boone & Kurtz, 2011). When it comes to business, the effective role customer care plays is paramount. Customer satisfaction, customer retention, and customer loyalty are attributes to customer care. It should be understood that the amount of importance one gives to customer service has a direct influence upon the success of a business as well as the generation of a brand name that a business requires for a prominent foot in the market. Satisfied customers would have a definite proclivity to a business that presents its best self, thus increasing the reach of the business to wider fronts. A better customer service will catapult a business positively in the business markets. In business-to-business trading, providing a high level of customer care often requires the discovering of a company's what customers want. Once the company identifies the most valuable customers or best potential customers, it can target the highest levels of customer care towards them.

Innovative companies are making their performance a strategic imperative for customer care, treating issues such as learning, organizational design, and scheduling as critical factors in optimizing the quality and the financial performance of customer interaction. Performance is deemed to be the fulfillment of an obligation, in a manner that releases the performer from all liabilities under the contract. To maintain competitive advantage in the customer care arena, companies must also focus on continuously improving the performance of their workforces. Customer care organizations must not only evaluate the performance of their workers, but also create programs to improve workforce performance. The aim of this study is to assess customer care in a Ghanaian Bank.

LITERATURE REVIEW

Customer care is the provision of service to customers before, during and after a purchase. (Gronroos, 1994). According to Gremler & Brown (2007), customer care or service is a series of activities designed to enhance the level of customer satisfaction that is, feeling that a product or service meet the needs and wants of the customer; defective or broken goods can be exchange or swapped, often only with a receipt and within a specified time frame. Retail stores will often have a counter devoted to dealing with returns, exchanges and complaint, or will perform related functions at the point of sale.

Dick & Basu (2004) posited that customer service decisions are part of the marketing strategy. The description between production, distribution and marketing functions allows an overlap in responsibility between quality management and marketing, often to the detriment of the quality and service perceived by the customer. An important new responsibility for marketing is to take charge or collaborate in service quality management in terms of planning and organizing improvements, as well as monitoring customer service requirements externally and internal service support processes.

Customer care is a leadership issue. It should be part of an overall business strategy, not “bolt-on” benefit which can be won through a short training course. So it has to start at the top, and by top we mean with the leader. Genuine customer care is a by-product of internal relationships and culture. The way customers are treated is closely allied to the way staff feel about their jobs and the situation in which they do them. This atmosphere, which is a feature of every company, is reflected at all levels but is cascaded from the top. Customer satisfaction is unlikely to happen by chance. An effective leader ensures that it is never left to chance (Morris, 1996).

Good customer care/service is essential ingredient in retail because if customers feel valued, they are most likely not just to stay with you, but they will also recommend you to others and the importance of “word of mouth” should never be underestimated by any retail company when it comes to increasing of sales. On the contrary, if a customer decides not to shop with you because your customer service/care is poor, you can be certain that they will also tell their family and friends who will also tell their family and friends and so forth. Therefore, the loss of one actual customer could actually be equated to the loss of, perhaps, several hundred potential customers in reality (Morris, 1996).

One of the key objectives of customer service is overall satisfaction. The most commonly used example of satisfaction is the customer who gives positive feedback on her individual experience. Yet customer service has a secondary objective of organizational satisfaction. When customer service processes work well, negative customer interactions are decreased and employees become happy. This, in turn, creates a stronger and more efficient organization with less employee turnover. Satisfaction on the part of the customer and employees is a crucial component of any organization's customer service philosophy. Customer satisfaction increased when performance exceeds the customer's expectation and it decreases when the performance is below expectation. Customer satisfaction can be increased or decreased by the interactions between customers and the front line staff of an organization (Gremler & Brown, 2007).

Another key goal of customer service is customer retention. Repeat business helps a company remain more profitable, because finding new customers is often more expensive than retaining current ones, especially due to high costs of marketing. Strong customer service tells the customer that he is valued. This message is especially important in the Internet age, when clients are constantly bombarded with advertising from other companies. Retaining customers requires customer service that is friendly and that acknowledges your customer's individual investment of time and money into your business (Gremler & Brown, 2007).

Customer service has an additional objective to expand business. Because satisfied customers often tell others about their experience, excellent customer service should attract business in the form of new clients. Here again a facet of customer service helps to reduce cost; word-of-mouth by your current customers is a cheaper manner of gaining new business when compared to marketing and advertising. Moreover, a company with a reputation for outstanding customer service will have an advantage in attracting talent as well. A larger pool of potential employees puts the organization at a competitive advantage (Kandampully & Suhartanto, 2000).

METHODOLOGY

The research design adopted for this study was the descriptive survey research design. The population of the study consisted of customers and staff of Standard Chartered Bank in the Greater Accra Region of Ghana. A sample size of hundred (100) respondents was selected for the study. The customers constitute half of the sample size. Convenience and purposive sampling techniques were employed by the researcher. Convenience sampling involves selecting respondents primarily on the basis of their ability and willingness to respond to the questionnaire and interviews. Purposive was also applied because of the special characteristics some respondents possessed. Data gathered for this research was analyzed using descriptive statistics.

RESULTS AND DISCUSSIONS

Employee respondents were asked to indicate the frequency of training they have received on customer care in the past three years. The result is presented in table 1 and figure 1.

Table 1 Frequency of training of employees on customer care

Response	Frequency	Percent
ALWAYS	20	40.0
OFTEN	25	50.0
RARELY	5	10.0
TOTAL	50	100.0

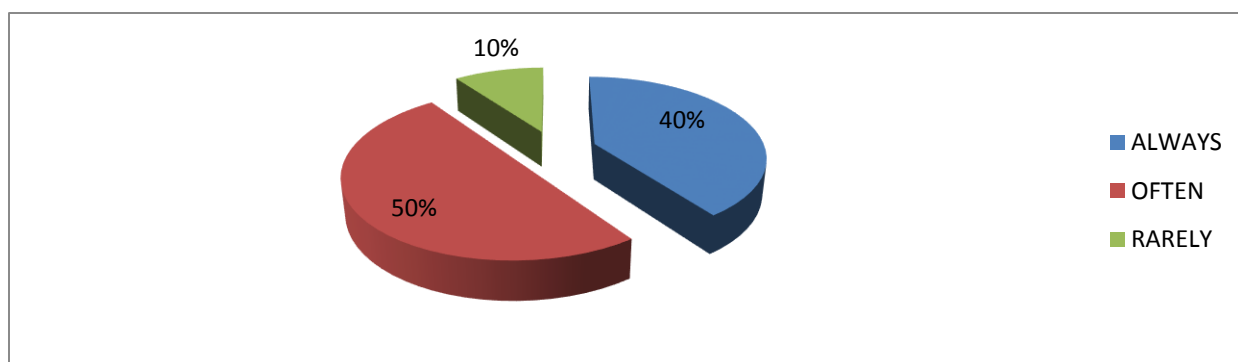
Fig 1 Frequency of training on customer care

Table 1 and Figure 1 indicate that 40% of employees admitted they have been on constant training on dealing with customers while 50% of employees agree they often receive training. Only 10% of employees said rarely does the bank train and educate them on customer care. This implies that the Bank to a large extent regularly train and educate their employees on customer dealings.

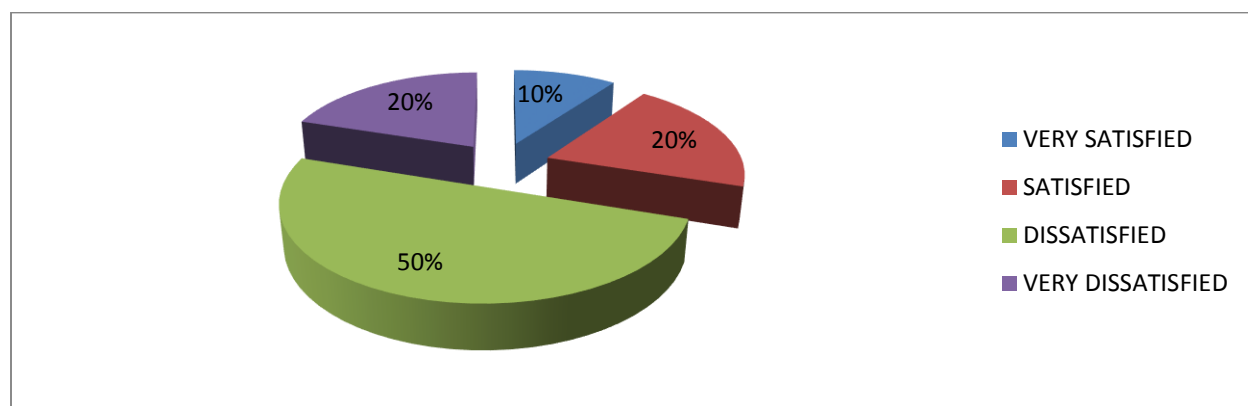
Figure 2: Pie Chart showing the reaction of customers to the Bank's customer services

Figure 2 above indicates the perception of customers on their satisfaction with the Bank's customer service. Seventy percent of the customers surveyed were dissatisfied with the Bank's services

while 30 percent were either very satisfied or satisfied with the Bank's services. Several reasons were stated for the low satisfaction level expressed by customers. These include lack of assistance, slow service, and unfriendly employees. The main source of dissatisfaction was the manner in which customer complaints were handled by Bank employees.

Morris (1996) argued that genuine customer care is a by-product of internal relationships and culture. The way customers are treated is closely allied to the way staff feel about their jobs and the situation in which they do them. It is important for the Bank to provide the necessary training and support so that excellent service will be provided to both internal and external customers. Good customer care is an essential ingredient in successful retail banking because if customers feel valued, they are most likely not just to stay the bank, but will also recommend it to others. To this end "word of mouth" should never be undermined by any retail company when it comes to increasing of sales.

CONCLUSION

This paper explored the issue customer care in a Ghanaian financial institution. Findings revealed low satisfaction level among customers of the Bank despite the frequent training on customer service given to employees. Management should identify aspects of customer care which the employees may lack and focus their training on such areas. One primary area of concern to customers was handling of complaints. Furthermore, management should reward employees who make customer care a routine in order to build a culture of excellent customer service among workers.

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