

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

KUMASI

SCHOOL OF BUSINESS

The Relevance of Business Process Reengineering on Customer Care in the Banking Sector; A case study of CAL Bank Limited

BY:

NAA ANGORKOR TSAKLE SOPHIA

(BA Geography and Rural Development)

(PG 7613412)

A thesis submitted to the School of Business, Kwame Nkrumah University of Science and Technology, Kumasi in partial fulfillment of requirements for the award of Masters in Business Administration

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DECLARATION

I hereby declare that this submission is my own work towards the award of Masters in Business Administration and that, to the best of my knowledge, it contains no material previously published by another person, nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

.....

NAA ANGORKOR TSAKLE SOPHIA
(PG 7613412)

.....

DATE

CERTIFIED BY:

.....

DR. KOFI POKU
(SUPERVISOR)

.....

DATE

.....

DR. AHMED AGYAPONG
(HEAD OF DEPARTMENT)

.....

DATE

DEDICATION

I dedicate this work to my lovely husband Mr Dominic Duku and my daughter Adwoa Duku.

ACKNOWLEDGEMENTS

I am particularly thankful to the Almighty God for his guidance and love in the course of this work.

I am in fact humbled by the help and attention given me by my supervisor Dr. Kofi Poku throughout the work. I appreciate so much the time you spent on meeting me and making sure that this work sees the light of the day. I am very thankful to you Sir.

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I cannot skip mentioning and acknowledging my long-time friend and husband for his support and encouragement throughout this work.

May God bless you all.

ABSTRACT

Worldwide, the wind of change and dynamism in the banking industry has necessitated the reengineering of the processes in financial institutions to procure the needed improvements and advancements of the industry. In consequence, in order for banks and its allied financial institutions to effectively incorporate strategic and tactical customer care schemes to ensure effective delivery and enhance competitive advantage, banks are radically redesigning selected processes through Business Processes Reengineering. This work focused on the relevance of BPR on customer care by addressing the following objectives: to analyse the implications of Business Process Reengineering on CAL Bank's customer care policy, to analyse the nature of customer care in the banking sector in Ghana, to determine the effects of Business Process Reengineering on customer care at CAL Bank and to determine the benefits of Business Process Reengineering to CAL Bank. The study sampled 235 respondents. Data was collected using questionnaires. The findings were both tabulated and presented in Charts. The study revealed that the policy of CAL bank on customer care has over the years been revolutionized and tremendously changed as a result the BPR programs rolled out in the organization. The study established a remarkable implication of BPR on the way customer care policies are formulated. It was established that BPR has influenced customer care policy at CAL Bank by making it easier for customer problems to be identifies using a well structure complaint mechanism. It was revealed that customer care is satisfactory at CAL Bank which has consequently procured several benefits to the bank. The study recommends that the management of banks clarifies and commits a particular specialized department to customer care. Again business organizations place much premium on customer satisfaction since it has a proven capacity to lead to organizational growth.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the study

The banking industry in recent times is witnessing a fierce competition ostensibly as a result of the astronomical increase in the number of banks worldwide. Hence, in the quest for survival and the need to flourish in a global competitive economy, banks ultimately need to respond to major trends in the ever growing market (Sidikat and Ayanda, 2008). This has made the search for better strategies by entrepreneurs to uplift and advance their banks most imperative. In the wave of global competition for survival and contest for customers, banks have evolved approaches to outdo and triumph over their competitors. Consequently, strategies such as good customer care are usually employed to win more customers and retain existing ones (Ezigbo, 2003).

An emphasis on the relevance of good customer service to higher productivity cannot go unmentioned. It does not only bring about customer confidence in the business but also leads to customer retention and by extension, higher productive output (Bowen and Hedges 1993). In contemporary banking, the number of customers a bank has is a direct pointer to the growth or otherwise of the business. Consequently, guaranteeing good customer care has evolved to be non-negotiable issue for most entrepreneurs. It is therefore not surprising that every bank or financial institution strives to maintain its customers by rolling out good customer care programs.

Admittedly, one most relevant strategy with the potential to retain customers that has received much attention in the contemporary banking industry is Business Process Reengineering. This is because it possesses the capacity to change the conception of

Management on customer care and transform the working procedures in the banking industry to ensure good customer care, growth and higher productivity (Zigiaris, 2000). Business Process Reengineering (BPR) connotes the discovery of the current operation of business processes, how to revamp or revolutionize these processes to do away with unproductive practices and advance efficiency in order to guarantee competitiveness (MacIntosh and Francis, 1997). Perhaps one literature that essentially puts the concept of Business Process Reengineering into its proper perspective is the book; “Reengineering the corporation: a manifesto for business revolution”. It captures reengineering as the “fundamental rethinking and radical redesign of business processes to achieve dramatic improvements in critical, contemporary measures of performance such as cost, quality, service and speed” (Hammer and Champy, 1993:32).

Globally, the wind of change and dynamism in the banking and other financial institutions has necessitated the reengineering of the processes in these organizations to procure the needed improvements and advancements of the industry. In consequence, in order for banks and its allied financial institutions to effectively incorporate strategic and tactical customer care schemes to ensure effective delivery and enhance competitive advantage, Banks are radically redesigning selected processes through Business Processes Reengineering (Sharma, 2006).

The case is not different in Ghana. Banks in Ghana are reengineering to revamp and revolutionize the orthodox business practice or process to better serve their customers and achieve improvement in organizational performance. Ghanaian banks have in recent times been engaged in transforming processes with the aim of empowering themselves with contemporary technologies to handle business solutions and guarantee good customer care (ISSER, 2005).

Business process reengineering has led to several transformations in the banking industry in Ghana through the introduction of products and services such as educational loan schemes, credit cards, housing loans, , flex-deposit schemes, *inter alia* aimed at better serving their customers. Other manifestations of BPR in the banking sector in Ghana are the integration of bank networks by using advance networking equipments and customer personalization programmes through Automatic Teller Machines, etc. (ibid).

It is evident that banking in Ghana over the past few years have witnessed tremendous reengineering and restructuring that has brought into prominence the use of e-banking, ATMs, and integrated branch network services to automate and improve customer satisfaction.

1.2 Statement of the research problem

The increasing integration of the world's economy (Dollar, 2001) as well as trade liberalization in recent times has formulated an intensified rivalry and fierce contest of survival in the banking environment. In view of the fact that there is continuous competition relative to price, quality of service and promptness of delivery, banks are expected to be properly positioned in order to meet the demands and expectation of the competitive business world (Acquah, 2006).

Banks in Ghana have always strived to remain competitive in the banking industry by the adoption of several strategies, products and services to retain and reach out to more customers (Bawumia, 2007; Frempong, 2007). In the search for sure ways to improving competitiveness and continuous stay in business, there has been the urgent need for the banking sector to rethink ways of expanding and maintaining its customer base. In consequence, for banks to stay competitive, several restructuring programs must frequently be rolled out including internet banking, the use of ATMs *inter alia* (Acquah, 2006).. There

is also the need to assess the relevance of these measures to customer care and how they succeed in widening the customer base of the bank.

Quite disturbingly, unlike its global compatriots, several banks in Ghana continue to use orthodox, technology-bereft methods of banking (Ofori-Dwumfuo and Botchway-Anang, 2012). Hence, for Ghanaian banks to succeed in the turbulent competition in the global financial business, it is imperative it does a rethinking of its business processes and discard old rules and methods that are less applicable in the present-day banking business. It has to again break away from the conventional and orthodox ways of banking and use information technology that focuses on how to conscientiously serve customers and generate greater value for them. Quite unfortunately, the quest for strategies to ensure the growth in the banking sector is usually bereft of these pillars of growth but rather on the usual approach to business. This work brings into prominence the relevance of Business Process Reengineering in not only delivering quality customer service but also maximizing productivity and organizational growth.

1.3 General Objective

The objective of this study is to consider the relevance of Business Process Reengineering on customer care in the Ghanaian banking industry using CAL Bank as a case study.

1.4 Specific objectives

This study tasks itself to:

1. Analyze the implications of Business Process Reengineering on CAL Bank's customer care policy.
2. Analyze the nature of customer care in the banking sector in Ghana.
3. Determine the effects of Business Process Reengineering on customer care at CAL Bank.

4. Determine the benefits of Business Process Reengineering to CAL Bank.

1.5 Research questions

1. What are the implications of Business Process Reengineering on CAL Bank's customer care policy?
2. How is customer care in the Ghanaian banking sector?
3. What are the effects of Business Process Reengineering on customer care at CAL Bank?
4. What are the benefits of Business Process Reengineering to CAL Bank?

1.6 Significance of the study

This study is not only essential but also timely given the need for financial institutions to remain in business and stay competitive. It is imperative that entrepreneurs come into acceptance with the factors that ensure the growth of their businesses and avoid unproductive business practices. These studies will resource the Management of CAL Bank as well as the banking industry in general with adequate information on the need to restructure and rigorously rethink the theories of banking. The study would show the relevance of focusing on tapping more of the potentials and skills of people and applying it to activities that procure satisfaction to customers. Aside the fact that this study would add to the existing literature on Business Process Reengineering, it would again be a good reference material to the Management of CAL Bank and others in the banking and financial industry.

1.7 Scope of the study

The study focused on CAL Bank; one of the country's leading financial institutions. This is premised on the fact that this institution has been operating long enough to give the kind of

academic insight the study sought to delve into. Conceptually, the study considered the relevance of Business Process Reengineering on customer service in the banking industry in Ghana, using CAL Bank as the case study. Geographically, the study was conducted in the Ashanti Region, using the Nhyiaeso branch of the Bank.

1.8 Overview of methodology

Descriptive research design was used in this work due its nature. The study adopted both qualitative and quantitative research designs in data collection and analysis. Both primary and secondary data were gathered. Primary data was gathered from the field by interacting with the respondents of this study whilst secondary data was sourced from relevant documents from CAL Bank, relevant books, journal articles and web portals. Data collected was analyzed using descriptive statistics. SPSS was used to generate tables whilst Excel generated charts. From a study population of 35 staff of CAL Bank and 4000 customers, a sample size of 235 respondents was derived. This comprises 100% of the CAL Bank staff making 35 and 5% of the customers making 200. The staff of CAL Bank were interviewed using the Purposive sampling method whilst Simple random method of sampling was used to sample respondents from amongst the customers. Questionnaires and interviews were administered to the staff and customers of CAL Bank respectively.

1.9 Organization of the Study

The work has been grouped into five chapters. The introductory chapter deals with background of the study, problem statement, objectives of the study, research questions, significance of the study, overview of methodology and organization of the study. Chapter two considered the revision of related literature on the meaning of Business Process Reengineering (BPR), its origin, the relationship between BPR and organizational performance, the effect of BPR on customer service, amongst several others. Chapter three

captured the methodology which implies the mode of data collection and analysis. Chapter four also dealt with the presentation and analysis of data whilst Chapter five dealt with the summary, conclusion and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The popularity of Business Process Reengineering (BPR) has soared up lately amongst scholars. Differing conceptions have been given relative to the meaning and the function of the concept. This fraction of the work focuses on the review of literature germane to Business Process reengineering and customer care in the banking industry. This is relevant as it captures different scholarly positions espoused on the subject. In effect, a good research work must capture previous works done on the topic so as to help the ultimate reader to appreciate a particular study against the backdrop of several existing knowledge and viewpoints (Oquaye 2004).

Themes covered in this review are; The meaning and evolution of Business Process Reengineering, The relevance of Business Process Reengineering to productivity, The benefits of BPR to organizational efficiency, Customer care; meaning and importance, The Nature of Customer care in financial institutions in Ghana, The relationship between BPR and customer care and Customer care and productivity.

2.2 The meaning and evolution of Business Process Reengineering

Business scholars have proffered differing perspectives on the meaning of BPR. Davenport (2008) reveals that the redesigning of business processes have occupied the agenda of business organizations since the popularization of Information Technology in the 1960. IT has often been used to mechanize processes in businesses and became more trendy in the subsequent years.

Hammer (1990), credited with the introduction of the term BPR sees it as a process-based improvement and innovation to produce a remarkable enhancement in performance through the radical redesign of the underlying business processes of organizations (Hammer 1990). One can say that Hammer and Champy's (1993) conception of BPR is substantially a built up definition on Hammer (1990). They defined BPR as 'the fundamental rethinking and radical redesign of business processes to achieve dramatic improvements in critical contemporary measures of performance such as cost, quality, service, and speed'. By this definition, Hammer and Champy's (1993) outlined four (4) primary ingredients of BPR; fundamental, radical, dramatic and process. According to them, fundamentally, BPR asks certain basic questions like why do we manufacture these goods? Why should we adopt this method not the other, inter alia. When these questions are asked and suitable answers are given, businesses are able to challenge old rules, embrace new innovations and subsequently reap higher productivity. The Radical component has to do with the discarding of old concepts and ways of doing things. The focus therefore becomes reinvention and not modification or enhancement. With dramatic, Hammer and Champy's (1993) envisaged a remarkable or quantum development and not a marginal one. Lastly Process focuses on despecializing tasks and rearranging functions across organizational boundaries.

However similar the ideas of Hammer (1990) and Hammer and Champy (1993) appear, the later goes ahead to indicate that some six core concepts that underpin BPR makes it necessary for the achievement of dramatic progress and improved productivity in organizations. These are: "Fundamental rethinking, Radical redesign (clean slate), Business process orientation, Top-down (strategy led), Dramatic improvement and IT enablement.

Talwar (1993) instructively dealt with this subject by preliminarily touching on the background of BPR and subsequently dealing with the meaning. He writes that the

popularity and wide use of technology as well as the complexities in the business environment in the 1970s caused many organizational theorists and corporate leaders to reexamine the basic assumptions of organizational structure and processes. He sees BPR as a comprehensive reappraisal and redesign of the entire business organization to produce efficiency. Examining the importance of BPR, Talwar (1993) insists that BPR provides an approach to achieving incredible growth in productivity through customer care by rethinking and streamlining the business processes and supporting the architecture through which the organization creates and develop value (Talwar 1993:23). He concludes that BPR although is characterized by some common terms like downsizing, restructuring, right-sizing, automating, software reengineering, delayering, organizational flattening, quality improvement or Total Quality Management, they are only on-going incremental programs to an existing system. BPR, in addition to these is radical and encompasses reinventing and not merely modification.

The origin of BPR is quite not well defined as some researchers argue that the concept can be traced to the management theories in the 19th Century. Chen (2001) cites a report in the Financial Times (1994) as indicating that “The purpose of reengineering is to make all your processes the best in class. Frederick Taylor suggested in the 1880s that managers use process reengineering methods to discover the best processes for performing work and that these processes be reengineering to optimize productivity in the early 1900s, Henri Fayol originated the concept of reengineering: to conduct the undertaking toward its objectives by seeking to derive optimum advantage from all available resources (Chen, 2001:70)”.

Galliers (1998) is also cited in Chen (2001) as alluding to the fact that “BPR far from being a new departure is in fact a reversion to the classical school of strategic thinking popularized in the 1960s”. He indicates that it has always been the practice that organizations make such

changes especially out the fear of being out-competed by the pressures that come from competition. In that wise, BPR has over the years been used by organizations to fine-tune their processes to appear innovative in order to maximize profits. Be that as it may, Chen discusses that it is commonly agreed that the popularization of the BPR concept to catch the attention of the academia and corporate world was in 1990 as a result of two maiden papers by Michael Hammer and Thomas Davenport. Subsequent publications in 1993 by Hammer and Champy and Davenport brought widespread attention to the study of BPR. Chen (2001) admits that BPR works by breaking away from the existent company procedures to radically redesign new processes of task management, human resource management and the useful application of Information Technology systems to make the end result of the processes supportive of the aims of the organization.

Vidgen et al (1994) placed the concept of BPR into perspective and distilled four (4) central tenets, “namely Radical Change and assumption challenge, process and goal orientation, organizational restructuring and the exploitation of enabling technologies, particularly information technology” (ibid). BPR is seen more of a radical change than incremental transformation. This is buttressed by Hammer and Champy (1993) thus reengineering is basically about challenging and rejecting the conventional and orthodox understanding and received assumptions of the past. It has to do with the search for new forms and ways of organizing work neglecting tradition and embracing innovation and new novelty. Vidgen et al (1994) adds that the core reason why the process modifications in BPR are fundamentally radical and not only incremental is to circumvent the tendency being limited by the manner in which the organization presently carries out its activities.

2.3 The effects of BPR to customer service

One key consequence of Business Process Reengineering is its capacity to ensure customer retention as a result of improved customer service. Tsang (1993) opines that the focus of reengineering is to radically change the way the activities of an organization are carried out with the aim of improving on customer experience. “BPR’s distinguishing characteristics are radical change, cross functionality, operating across organizational units, breaking outdated paradigms and involves innovative application of technology” with the aim of enhancing the services rendered to customer. The argument therefore is that frequent BPR implementation affects an organization’s policy on customer care. He argues that what drives increased productivity in modern business organizations is not only the motivation employees receive nor the amount of capital injection but largely how customers are treated and served. According to him, the change element offered by BPR emphasizes value-added element for every activity of the organization focusing especially on customer service. BPR ensures that appropriate mechanisms are put in place to ensure that employees not only give individual attention to customers but also provide prompt information to customers. BPR also tremendously affects customer service by guaranteeing a timely delivery of service as well as reliability of service delivery.

Davidson (1992) insightfully admonished that Business Process Reengineering portends so many effects to customer service. According to him, “BPR refocuses company values on customer needs”. This is achieved through the redesigning of core processes, often using information technology to enhance customer experience. Davidson’s assertion is not too distinct from the views expressed by Tsang (1993). Both agree that customer service is always given a phenomenal boost when BPR is implemented in business organizations since it involve a fundamental rethink of organizational and people’s issues. Davidson analyzed

that customer satisfaction is always prime on the agenda of BPR, consequently improved business process in the long run results in improved customer service.

Hammer (1997) gave a practical touch to the relationship between BPR and customer service. He opines that business process reengineering reduces enormously cost and other related difficulties characteristic with processes and transaction in financial institutions. It also eliminates hitherto complex operational difficulties customers go through in getting the required services from their organizations. BPR again decreases the need for management layers and accelerates the flow of information to customers. One critical phenomenon necessary for the growth of businesses in contemporary time is the readily availability of information. Hammer argues that this grey area where customers had to either queue or wait for long hours, sometimes days before core information is released is addressable by BPR. BPR not only ensures the effective transfer of vital information to the doorstep of customers but improves quality by reducing the fragmentation of work hitherto involved prior to the institution and implementation of process reengineering.

Sotiris (2000) points out that customer satisfaction is the ultimate end that drives business organizations to rethink and reengineer their processes. He argues that BPR “involves changes in structure and in process within the business organization aimed at guaranteeing satisfaction for customers”. He outlined several ways in which BPR transforms customer experience and guarantee customer satisfaction highlighted in the following paragraphs.

2.3.1 Empowerment: BPR empowers not only the employees of the business organization but also the customer. Empowerment denotes capacitating people to perform their assigned tasks. This is realized by giving out the right information, the right tools, an enabling environment and the authority they need. When customers are empowered, they receive the right resources and services necessary to ensure their satisfaction.

2.3.2 Eliminating unproductive use of time: The amount of time spent on business transactions has always been a source of worry to customers. This according to Sotiris (2000) is addressable by Business Process Reengineering. “Information systems can reduce the amount of time people waste doing productive work”. Consequently BPR has a high relevance for customer service. This is because better use of information system has the capacity to save much of their “unproductive time performing chores such as collecting product or pricing information, determining order status for a customer, resolving invoice discrepancies and reporting time and expenses”.

2.3.3 Eliminating unnecessary paper: Another way of satisfying customers, according to Sotiris (2000) paper works that eventually lead to delays in services to customers. One common way to improve data processing is to eliminate unnecessary paper processes thereby enhancing efficient customer service. Sotiris admits that paper works can sometimes be convenient for some purposes; it has major disadvantages and leads to customer dissatisfaction. Aside the fact is bulky, it is difficult to move from one place to another and extremely cumbersome when it comes to analyzing large volumes of data. This is difficult to handle in comparative terms with soft copy files. BPR addresses this particular challenge and consequently improves customer service.

2.3.4 Provision of Training: Sotiris (2000) is of the opinion that as part of the components of Business Process Reengineering, most firms choose to further enhance the competence and ability of their staff. When employees are sophisticated and well trained, they tend to serve customers better.

2.4 The benefits of BPR to organizational efficiency

Does BPR contribute anyhow to the efficiency of business organizations? Fitzgerald and Avison (2006) answered this question in the affirmative when they discussed ‘Information

System Development Methodologies, techniques and tools'. They opined that BPR essentially causes fundamental changes in business organizations; hence emphasis is normally placed not only on business processes but also managerial attitudes and behaviors, work patterns and the entire organizational structure. Thus BPR is a holistic shake-up not excluding top management, entire organizational restructuring and a transformation in the organizational strategy. This is essential as it causes a revolution in the organization, challenges old-fashioned strategies and consequently leads to prompt response to customers' enquiries and generally affects rapidity in the service to customers.

Hammer and Champy (2005) concedes that BPR can have a tremendous benefit on the efficiency of organizations that reengineer their processes. They argue that the driving force of every business entity is its vision and mission which define the core rationale of the organization and highlights what distinguishes it from the others in its sector. Again, it is the vision statement that serves as a landmark which defines the future trajectory of the organization, thereby providing a desired position for the firm. It is the argument of Hammer and Champy (2005) that the actual BPR processes begin by first breaking into the mission and vision statements to formulate effective organizational practices that can be further digested into sub-processes. The power of the BPR processes to enter and alter the core mission and vision of an organization portrays its unrivalled capacity to procure efficiency for the organizations that use it. They conclude that evidence are abound to suggest that aside the fact that BPR processes energize employees and make management strong and unwavering, it most importantly improves the overall efficiency of the business organizations by enhancing customer confidence and commitment by making them feel safe in their transactions.

Mukherjee and Chatterjee (2013) agree with Hammer and Champy's (2005) position on the relationship between good customer care and its consequence on productivity. They indicate

that Business Process Reengineering systems help in adhering to various administrative rules, procedures and practices associated with resources and the work. It worthy of acknowledgement that all these reengineering provide fundamental change and optimization of business processes to convenient levels of cost, quality, satisfaction of customers and most importantly higher productivity.

2.5 Customer care; meaning

Customer care is of prime importance to the growth of every business entity. Before attentions would be drawn to the importance of customer care, it is pertinent to place into context the meaning of the concept. Turban et al (2002) opined that customer care connotes a chain of activities systematically designed towards the enhancement of customer satisfaction. According to him, for an organization to be adjudged as providing quality customer care, it must have the capacity to meet the expectations of customers by rendering services that enhance and guarantee satisfaction. This capacity is enhanced by setting a clear cut policy on customer care and communicating same unambiguously to employees.

In their work; Key Dimensions of E-commerce Service Quality and Its Relationships to Satisfaction and Loyalty, Swaid and Wigand (2007) discussed customer service in a very instructive way. Their understanding of customer care is no different from Turban's et al (2002). It means rendering services that lead to the contentment of customers whilst at the same fulfilling their expectations means customer care. According to them customer satisfaction is when the results of services delivered in an organization match the anticipation and expectation of customers. In the words of Zeithaml et al (2003), there is customer care only when a customer deems the evaluation of a particular product or service as good enough to meet his needs or expectation. This places the determination of whether an organization provides customer care or otherwise on the evaluative conclusion of the

customer not the organization. Consequently, customer care is seen by Zeithaml et al as a series of activities an organization embarks on or designs primarily for the enhancement of the satisfaction of its customers.

In defining customer care in their article; Customer Dissatisfaction – The relationship between types of problems and customer response, Levesque and McDaugall (1999) asserts that it has to do with the provision of service to customers, even prior to or during and after transaction. This understanding projects customer care as an all-encompassing activity, not limited to a specific stage in the transaction of the customer but throughout.

Sturdy A. (1998) gave a detailed analysis on the concept of customer care in his article; Customer care in a consumer society: smiling and sometimes meaning it? He preliminarily asserts that a customer's perception of value does not only come from the product or services offered but also in the way it is offered. In discussing what should constitute a good customer care, he gives six top features of customer value namely Attention, Respect, Speed, Quality, Innovation and Reliability. He opines that regardless of whatever services an organization provides, it must be superiorly mindful of the seriousness attached to the enquiries made by its customers since this is an impeccable pillar of customer satisfaction. Again it must at least incorporate these six features in order to ensure effective customer service.

2.6 The Nature of Customer care in financial institutions

What is the nature of customer care in financial institutions? Cina (1990) discusses this theme thoroughly. He posited that the concept of customer care is perhaps more profound in the financial institution because of the competitiveness of the industry more than any other organization. Cina indicates that customer care in the financial industry exhibits distinct characteristics namely “Total staff involvement, support from top management, outlining

customer requirement and obligations, adherence to set down principles and modes of measuring the set goals” (ibid).

2.6.1 Total staff involvement

Total staff involvement, according to Cina (1990) connotes the integration of the entirety of the employees at the bank in the customer care assignment. In this scenario, customer service in the financial institution does not become the sole responsibility of a particular person, group, department or entity but the entire staff of the bank. He distinguished that unlike other organizations, banks in order to be very competitive needs the incorporation of all the staff in its customer care duties. To this end, Cina (1990) counsels that the management need to espouse an in-house marketing strategy and imbibe the payback of their customer care program to the staff to serve as a motivation them to work harder and deliver their best to ensure the success of the program.

2.6.2 Support from top management

Cina (1990) extols the unparalleled commitment of the management of the contemporary banking industry to customer care. According to Cina, top management in the banking characteristically avails so much support to customer care programs by frequently offering training to its staff to give off quality services to its customers.

2.6.3 Outlining customer requirement and obligations

Since customers have differences in their preference for the products and services on offer in a company, customer care strategies and programs in the financial industry need to be tailored in order to suit the individual preferences of the customers. Cina (1990) posits that the meeting the expectations of the customers is what guarantees quality customer care not the mere existence of customer service strategies and programs.

2.6.4 Adherence to set down principles

According to Cina (1990) customer care exists in programs and procedures. Consequently, customer care in the financial industry should exhibit strict adherence to the customer service procedures. There should be a well laid down procedure for receiving customers' concerns and handling same in order to eschew. Again the set down principles must be administered through management and keenly monitored to produce the required results.

2.6.5 Modes of measuring the set goals

The last character of customer care explored by Cina (1990) is the modes of measuring the set goals. It is of prime importance to measure and monitor the quality of service periodically. This is essential to ascertain the flaws as well as the successes of the program and how it can be bettered.

2.7 Customer care and efficiency in the banking institution

There is an inverse relationship between the growth or otherwise in an organization's efficiency and customer care. Bowen and Hedges (1993) analyzed that the improvement of the quality of customer service rendered in a business entity is to a larger extent related to the rate at which the organization grows or expands. It not surprising therefore that the issue of customer service in relation to customer's attitudes towards services has now assumed centrality in business management circles and occupies the topmost priority of most businesses (ibid). Customers are the backbone of every business, consequently the higher the number of customers a company has, the higher its productive returns is likely to be.

Gronroos (1982) corroborated Bowen and Hedges' (1993) position on the unparalleled importance of good customer care on productivity. He asserts that customers consistently compare and make choices between their expected products and services and the actual

services they receive. In consequence, the acceptance of the services rendered by an organization as being good or otherwise is highly dependent on the expected and perceived services. In a situation, according to Gronroos where there is a disparity between the customers' expectation and what he is confronted with in relation to services, the conclusion is that customer service in the entity is deficient. Therefore, a customer's appraisal of an organization's service quality is dependent on the lacuna between the expected and perceived services.

In his work; A national Customer Satisfaction Barometer, the Swedish experience, Fornell (1992) looks at customer service and its innate capacity to guarantee an increment in an organization's productivity. His work insightfully indicates that quality customer care leads to customer contentment which holds the capacity to increase an organization's customer strength. An increment in the customer base of an organization in turn produces an increment in the organization's profit margins. Aside this, quality customer care programs according to Fornell (1992) breed customer loyalty; an attitude exceedingly essential for an increment in productivity. Lastly Fornell (1992) argues that a good customer care practice has the ability to build strong businesses and increase the organization's reputation.

Graham, *et al* (2004) made a strong case for good customer care services in their analysis of customer care. According to them, five compelling reasons explain the need for good customer service to be a "prime directive" for any market-led financial institution. They contend that Good service keeps customers. Customer retention is pertinent given the competitive nature of the financial business in contemporary time. Good customer service can aid an organization deal with unhealthy competitive disadvantages. Again good customer service is easier than many parts of business and good service helps organizations

work more efficiently. All these according to Graham et al (2004) are a necessary guarantee for the growth of an organization.

Swaid and Wigand (2007) contributed instructively to the literature on good customer care and its consequence on productivity in their work; Key Dimensions of E-commerce Service Quality and Its Relationships to Satisfaction and Loyalty. They admit that to be able to increase productivity in a severely competitive banking industry as it is now; customer treatment should not be joked with at all. The urgency of the need to treat customers with utmost respect in order to retain them must be the primary priority of banks. They postulate that commercial banks have launched series of customer search and retention strategies due to the fact that customers more complicated germane to the quality or nature of service they require or expect from their organizations. In fact, the inadequacy of customer satisfaction and the fierceness of the competition in the banking sector have led to most banks losing customers. This simple description shows why banks are concerned about customer satisfaction and retention especially relative to the haste with which customer enquiries are responded to. It justifies also why they must pay attention to understand their customers' preferences and priorities. It is no moot point that customer satisfaction and retention is a crucial element in the quest to increase productivity.

They wrote that Customer satisfaction is an evaluative process and defined it as a judgment that a product of service feature, or the product or service itself, provided or is providing a pleasurable level of consumption related fulfillment, including levels of under or over fulfillment. Customer satisfaction is captured as positive feeling or satisfaction, indifference or negative feelings dissatisfaction and its dependent on any of these that guarantees either prompt commitment to loan or otherwise.

In contributing to the arguments on the productivity implications of good customer service, Churchill (2007) detailed the essence of customer service under two headings; loyalty and retention. He is of the firm conviction that good customer service succeeds in cultivating loyalty among customers as argued by Fornel (1992). He observes that this sort of loyalty permeates in all facets of the company's dealings including loan repayment. Breeding loyalty among customers, Churchill (2007) cited Griffin (1995) as pronouncing that the direct consequence of customer satisfaction is customer loyalty and retention. Therefore customers greatly are attached to a company's products and services due to the treatment he receives. Churchill discussed that a customer is said to be loyal when he repay loans promptly, makes regular purchases, amongst others. All these can be ensured through proper customer care strategies efficiently communicated to employees (*ibid*). Financial and marketing studies have reported that one very important asset of a firm is the extent to which its customers are satisfied. Even if there is not much pragmatic evidence, it seems that through frequent purchases, less price sensitivity and costs reduction, customer contentment will enhance both customer loyalty and retention.

Verhoef (2003) did a detailed study on the relationship between customer care and productivity in their article titled; Understanding the effect of customer relationship Management efforts on customer retention and customer share development. His position on customer satisfaction is distinct from the one espoused by Churchill (2007). According to him, the satisfaction of customers is a breeder of customer loyalty and by extension customer retention. He is of the opinion that when customers are well satisfied, they become more loyal and will increase their level of purchasing from the firm over time directly and remain sincere to all the terms entered in with the company, they will also recommend other customers to consume the firm's products and services. Thus, the positive word of mouth that satisfied customers generate influences other consumers' future purchases and lead to

higher productivity. Another customer service factor that increases productivity discussed by Verhoef (2003) is that satisfied “customers are also expected to be less likely to defect to competing products as a result of lower prices. For this reason, greater customer satisfaction may enable firm to charge higher prices or at least to better resist downward pressure on prices” (Verhoef, 2003: 41). The point of note is that making customers more satisfied renders them less sensitive to price changes and again makes them more prepared to even make higher payments for a service that corresponds to what they require. Again a satisfied customer doesn’t take delight in loan defaulting. Verhoef (2003) concludes that a satisfied customer would not indulge in any activity inimical to the growth of a company and contribute consequently to the productivity of the firm. Hence efforts put into customer care must exude concrete procedures and not left everything to the whims and determination by a group of employees.

2.8 Conceptual framework

A conceptual framework is an imaginary hypothetical structure of suppositions and beliefs that aggregate to form a broad concept. It is an ideal which puts the research problem in its right perspective for analysis. This is usually expressed abstractly through word model or diagrams (Miller, 2003). The conceptual framework is depicted graphically in Figure 2.1. The conceptual framework gives general overview of the impact of Business Process Reengineering on Customer Care. The relationship between BPR and customer care exists in the quality of service customers receive after the rolling out of business reengineering processes. It is in evidence that Radical Change, Assumption challenge, Goal orientation, Organizational restructuring and Enabling technologies lead to prompt response to enquiries, timely delivery of service etc which eventually result in Customer satisfaction and retention,

Customer loyalty and Organizational reputation. When customers are satisfied and retained, the consequent result is an increment in productivity.

The conceptual framework is depicted graphically in Figure 2.1

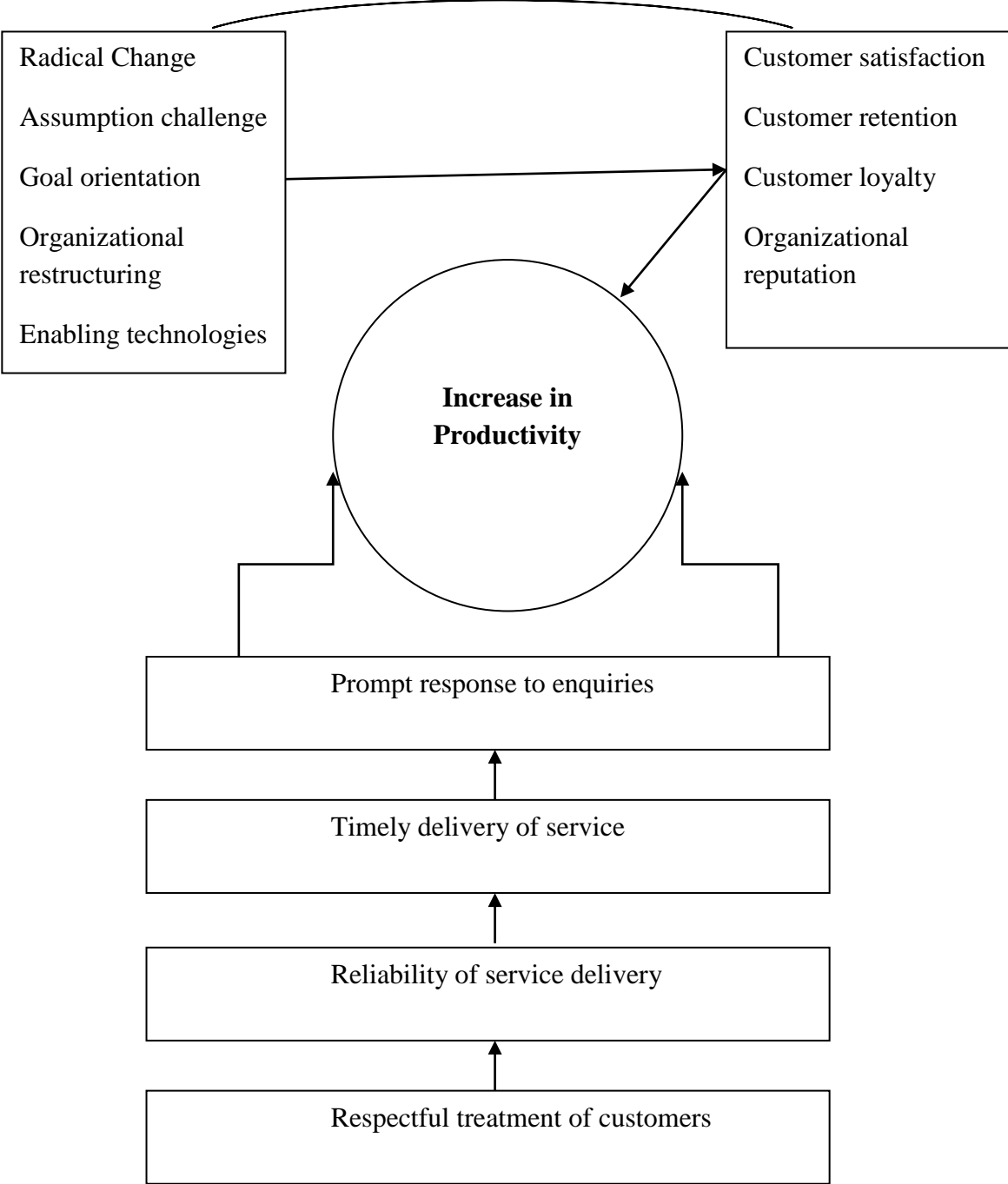


Figure 2.1 Author's own construct

CHAPTER THREE

METHODOLOGY AND ORGANIZATIONAL PROFILE

3.1 Introduction

This chapter places concentration on the methodology and the profile of CAL Bank. Specifically, the discussions are categorized in themes such as research design, purpose of the study, sampling procedures, source of data and methods of data collection. It also considers the statistical tools used to analyze the data as well as some ethical issues that are projected and respected in this study. The final part of the chapter considers the organizational profile of CAL Bank.

3.2. Research Design

This study used both qualitative and quantitative methods of collection and analysis of data. This is designed to resource the work with both the in-depth appreciation of phenomenon that is associated with using the Qualitative method as well as the comprehensive arrival at conclusions associated with the Quantitative method. Particularly, Qualitative method is used due to the nature of the study. An analysis of the implications of Business Process Reengineering on Customer care has everything to do with the study of human emotions, impressions and attitudes; consequently the use of Qualitative paradigm of research. An appraisal of human feelings, sentiment and attitude are better discerned using Qualitative research (Kumekpor, 2002).

Quantitative research paradigm on the other hand is used for the formal objective and arithmetical aspect of the study due to the sample size and the need to obtain objectivity and generalizability of the study to other branches CAL Bank and by extension, all financial institutions. The relevance of this method to this study is that it is possible to use a limited

number of questions to analyse and measure the reactions of a great many people. This does not only aid in arithmetically aggregating data but also guarantees competent comparison which gives a generalizable set of findings presented concisely and sparingly (Zhang, 2000).

3.3 Purpose of the study

Three research types namely Explanatory, Exploratory and Descriptive are in general adopted in studies as this. As the name implies an Explanatory research means that the research in question is largely to explain a social phenomenon rather than simply describing the phenomenon under study (Maxwell and Mittapalli (2008)).

Exploratory design on the other hand is investigative in nature and is appropriate for a research problem or study that has not been clearly defined and designed. To be specific, an Explorative research is normally regarded primary since it always investigates research phenomena for the first time, therefore often relying on already available sources such as the revision of available literature and qualitative methods such as informal discussions and in-depth interviews (Babbie, 1989).

A descriptive research is designed to discover the existing situation of a particular phenomenon of concern. Since this particular study seeks to discover the relationship between BPR and good customer care and how the former portends any relevance to the latter, a descriptive design is best suited and most appropriate for the work. Descriptive design does not involve manipulation of variables. In descriptive research, the researcher essentially selects the relevant variables because the events either already exist or have occurred (Best and James, 1993).

3.4 Sampling procedure

3.4.1 Research population

The population for this work was drawn from the customers and staff of the Nhyiaeso branch of CAL Bank, Kumasi. A research population can be understood as a group to which the researcher wants to study and generalize (Kumekpor, 2002). A population is always of the individuals who have certain essential characteristics a particular study intends to analyze. This study focused on the Nhyiaeso branch of CAL Bank with staff strength of 35 comprising of 4 Management and 31 supporting staff. Again this branch has 4000 customers which would also constitute a great stock of resource this work.

3.4.2 Sample size

A sample is a fraction of a larger class of elements called the population. CAL Bank has customer strength of 4000 that patronize in its products and services. It would be ideal to study each individual within the population but since this is practically impossible given time and resources, the researcher chose a representative sample of 200 respondents from amongst the customers of the Nhyiaeso branch of the bank. This constitutes 5% of the population. Convinced that customer service is a shared duty amongst every of staff at CAL Bank, the entire population of 35 staff at the bank was contacted for data on BPR and its relation with Customer service at the bank. In all, a sample size of 235 was used in the work.

3.4.2 The sampling technique

Influenced by the nature of this study, both purposive and simple random sampling techniques were used. By definition, Purposive sampling purposely selects respondents because of their characteristics or their thorough knowledge in a particular field (Kumekpor, 2002). In this study, purposive sampling was used to select especially respondents from the

staff of CAL Bank. Since this work examines BPR and its relevance on customer care, certain categories of staff or departments were sampled purposively. This includes, but not limited to the Management and the IT and Customer care Departments of the Bank.

The second sampling technique; Simple Random sampling was used to select the customers of CAL Bank to appreciate their attitudes on how BPR has impinged on the quality or otherwise of service delivery. This technique is a set of sample selected from a generously proportioned set where each individual is chosen at random or accidentally and entirely by chance, to the extent that the prospects of selecting each individual remains the same at any stage of the during the sampling process (Yates *et al*, 2008).

3.5 Source of data

The study used both primary and secondary data in order to arrive at a solution to the research problem. Primary data is the type that has been collected from first-hand-experience by the researcher. Primary data has not been published yet and is more dependable and objective (Zhang, 2000). In collecting the Primary data for this study, the researcher used questionnaires to elicit responses from the respondents.

On the other hand, Secondary sources were also contacted for data on BPR and customer care. This is the type of data that has already collected by and readily accessible from other sources. The relevance of this is that it aids in improving the appreciation and understanding of the research problem and provides a basis for comparison for the data that is collected by the researcher (Zhang, 2000). The Secondary data for this study was sourced from relevant Journal articles on Business Process Reengineering and customer care, books, company reports from CAL Bank as well as the internet.

3.6 Data collection methods

Several data collection instruments are available for researchers. For the purposes of this work, the instrument for data collection was questionnaires. This is where the interviewer asks questions and records the answers himself (Kumekpor, 2002). Particularly, the choice of this instrument was influenced by the schedule of the respondents. Due to the busy schedule of the staff of CAL Bank, there is the need to avert the circumstance where respondents would hoard questionnaire and not have enough attention for it, the researcher herself therefore asked the questions and recorded the answers herself. This method provided the study with rich information since it helped to build rapport, created a relaxed and healthy atmosphere in which the respondents cooperated, answered questions and clear misapprehensions about any specific aspect of the investigation. The questionnaire consisted of both closed and open ended questions. After the retrieval of questionnaires from respondents, adequate time was spent to read through all of them to check for consistency and correctness in the responses provided by respondents.

3.7 Data Analysis

Data analysis commenced after the administration of the questions. The structured questions were analyzed using SPSS to generate descriptive statistics, frequency tables and analysis of variance to give the summary of the data gathered for easy understanding and comparison. The unstructured questions were first coded and manually grouped in themes before using descriptive analysis for analyzing the data. SPSS version 16.0 was used to process the data into tables whilst Microsoft excel was subsequently used to generate the charts or figures in the study.

3.8 Ethical Considerations

Strict adherence to ethical practices is crucial to research works as this. Consequently this study holds true to all issues of scientific ethics in research works. One fundamental issue of ethical concern is plagiarism which has to do with using other people's work without acknowledging their contribution (Stuart, 2002). This work tried as much as humanly possible to avoid the use of other people's work without due acknowledgement both in text and at the bibliography. In this connection, the data gathered was safely kept for the purposes of future reproduction.

Again due respect was accorded to the privacy and independence of the respondents. In scientific studies like this, an encroachment on the privacy of respondents must be avoided at all time material. Pursuant, prior consent of all the respondents were sought before the questionnaires were administered. This is necessary to ensure cooperation and a good rapport which is essential for works as this.

The nature of work insecurity in Private firms in Ghana makes cooperation by staff in studies most challenging. In order to get the interest of the staff of CAL Bank to answer the questionnaire without any feeling of insecurity, this work did not inquire into names or any identifiable information from respondents. This is to guarantee confidentiality and security. This is necessary to avoid victimization; the identities of respondents were not inquired into.

3.9 Organizational Profile

CAL Bank has seen a lot of restructuring and name changing since its establishment. The Bank was previously known as Continental Acceptances Ltd and later CAL Merchant Bank. The actual commencement of the banking activities of the bank was in 1990 when it provided world class financial to the banking industry in Ghana. It was in 2004 that CAL

Bank acquired its Universal Banking License and soon commenced providing specialized retail banking services in the country.

The mission of the bank is to “aspire to be a financial services institution of preference through delivery of quality service, using innovative technology and skilled personnel to achieve sustainable growth and enhanced stakeholder value” (CAL Bank, 2013). The Bank has the vision of becoming a leader in the financial industry in Ghana by creating sustainable and strong value for money for its valued customers. On the basis of this, the bank differentiates itself from its contemporaries through its core values. The five core values of the bank namely passionate about service, efficiency and effectiveness, proactive innovation, flexibility and decisiveness and the focus on results drive the activities and operations of the bank.

CAL Bank is a very technology-oriented financial institution with about 19 networked branches and over 60 offsite ATMs spread across Ghana. The bank boasts of highly skilled professional staff who lay strong emphasis on customer satisfaction with the provision of wide range of banking and financials to large corporations, small and medium-sized enterprises, public sector institutions and retail customers.

The bank is well known for mobilizing funds in the world financial markets and channels for investment in the Ghanaian economy. In pursuance of this, the bank plays a formidable role in the economic development of Ghana with particular focus on the manufacturing and export sectors. Upon its acquisition of a Universal banking License in 2004, the bank incorporated into its already existing activities, retail banking specializing in products and services that are in short supply in the Ghanaian retail banking market. It aspires to be among the top three banks in the country.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter concentrates on the presentation and analysis of the data gathered from the field. Data was collected from the employees and customers of the Nhyiaeso branch of CAL Bank. A thorough analysis of the administered questionnaire was done using the software, Statistical Package for Social Sciences (SPSS) for windows, version 16.0. The questionnaire administered to the employees of CAL Bank examined the implications of Business Process Reengineering on customer care. The customers of the bank however answered questions ascertaining the nature of customer care at the bank. The analysis was done in themes and sub-themes, with each theme emphasizing one objective. First, the researcher analyzed the implications of Business Process Reengineering on CAL Bank's customer care policy. Secondly, the nature of customer care in the banking sector in Ghana was analyzed. Thirdly, the effects of Business Process Reengineering on customer care at CAL Bank and finally, the benefits of Business Process Reengineering to both employees and Management of CAL Bank. The researcher retrieved all the 235 questionnaires distributed.

4.2 The implications of Business Process Reengineering on CAL Bank's customer care policy.

The ascertainment of the implications of BPR on customer care policy was preceded by an enquiry into whether or not the employees of CAL Bank were aware at all of the existence of such a policy and what it states.

4.2.1 CAL Bank's customer care policy

From Table 4.1, 30 respondents out of 35 representing 85.7% affirmed their knowledge of such a policy whilst 5(14.3%) had no idea of the company's customer care policy.

Table 4.1 Existence of customer care policy

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	30	85.7	85.7	85.7
no	5	14.3	14.3	100.0
Total	35	100.0	100.0	

Source: Field survey, 2014

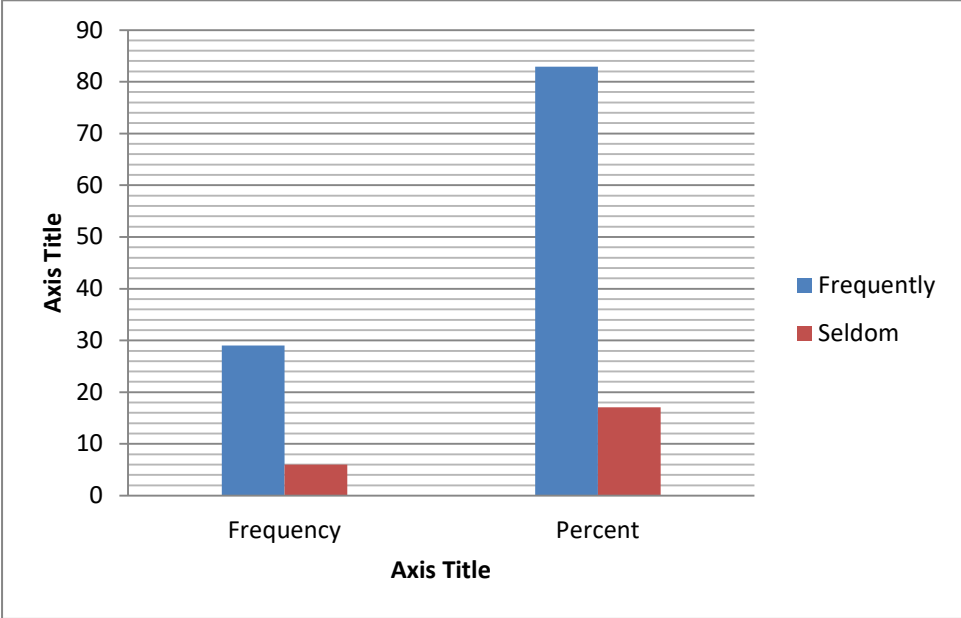
The fact that 85% of the respondents were aware of the existence of a customer care policy at CAL Bank and went ahead to supply portions of it in a follow-up question testifies to the preparedness of the bank to render high quality customer service as contained in the vision statement of the bank. It is always the case that a good knowledge on customer care policy by employees equips them to provide quality customer service. This is the argument of Turban et al (2002) who opined that customer care connotes a chain of activities systematically designed towards the enhancement of customer satisfaction. According to him, for an organization to be adjudged as providing quality customer care, it must have the capacity to meet the expectations of customers by rendering services that enhance and guarantee satisfaction. This capacity is enhanced by setting a clear cut policy on customer care and communicating same unambiguously to employees.

4.2.2 BPR implementation and customer care policy

On the frequency of BPR implementation at CAL Bank and how that impinges on the customer care policy of the bank, 29(82.9%) indicated that BPR is frequently implemented

at CAL Bank. This was against the position of 6 respondents representing 17.1%. This findings is graphically presented in figure 4.1

Figure 4.1 Graph showing the frequency of BPR implementation at CAL Bank



Source: Field data, 2014

From the data gathered, it is clear that BPR implementation is recurrent at CAL Bank and this is responsible for the improvement of the bank’s customer care policy. Studies such Tsang (1993), Sotiris (2000) amongst others have shown a strong correlation between the frequency of BPR implementation and an improved customer care policy. Tsang (1993) opines that the focus of reengineering is to radically change the way the activities of an organization are carried out with the aim of improving on customer policy. BPR’s distinguishing characteristics are radical change, cross functionality, operating across organizational units, breaking out-dated paradigms and involve innovative application of technology with the aim of enhancing the services rendered to customer. Therefore the frequency of this exercise has a far reaching consequence on an organization’s policy on customer care.

4.2.3 The effects of BPR on customer care policy

When the direct question of whether BPR has had any effects over the years on CAL Bank’s policy on customer was asked a decisive majority of 33 respondents out of 35 representing 94.3% indicated that the policy of the bank on customer care has over the years been revolutionized and tremendously changed as a result the BPR programs rolled out in the organizations. An opposing category constituted 2 respondents representing 5.7% who averred that the policy of customer care at CAL Bank has not been affected despite the organization’s BPR programs. Table 4.2 presents the findings.

Table 4.2 Effects of BPR on CAL Bank’s customer policy

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	33	94.3	94.3	94.3
no	2	5.7	5.7	100.0
Total	35	100.0	100.0	

Source: Field data, 2014.

The researcher made a follow up inquisition into the specific effects CAL Bank’s BPR programs on customer care policy formulation, implementation and evaluation. On customer care policy formulation, 89% of the respondents alluded to the fact that BPR has influenced the identification of customer problems using a well structure complaint mechanism. Consequently problems of customers are better articulated and easily cut-out to form the basis of policy formulation. 11% of the respondents however opined that with the implementation of BPR, it becomes much easier when it comes to setting agenda for customer policy formulation which hitherto was problematic. On policy implementation, it was averred that BPR has aided in crafting potent solutions to the problems that hitherto bedevilled the provision of sound customer service. Examples supplied were the quick response to queuing by rolling e-banking facilities, amongst several others. BPR has again

armed the bank with sophisticated tools to aid the evaluation of the potency of the policies rolled out to afford policy fine-tuning in the future.

4.2.3.1 Correlation between BPR and Customer care policy

As can be seen in Table 4.3 below, this study explored the correlation between BPR and CAL Bank’s customer care policy. To do this α -value was assumed at a significance level of 0.01 for two tailed significance test. The analysis established that BPR was in adequate correlation with customer care policy. The effect of the Pearson product moment showed an indication of 0.061. This indicates that BPR correlates to customer care policy at CAL Bank. The result was statistically significant to warrant this conclusion.

Table 4.3 Correlations between BPR and Customer care policy at CAL Bank

		Effects of BPR on customer care policy	BPR affects customer care policy
Effects of BPR on customer care policy	Pearson Correlation	1	.061
	Sig. (2-tailed)		.729
	N	35	35

Source: Field data, 2014

4.3 The nature of customer care in the banking sector in Ghana

Customer care manifests in several characters in various business organizations. The common one having to do with prompt response to customer enquiry, respect for customers, provision of up to date information on customer transaction, inter alia. This portion of the study highlighted the nature of customer care in banking sector. First of all, the researcher found out whether CAL Bank deems it itself as one of the best in Ghana in terms of

customer service. This followed by an overview of the nature of customer from the perspective of the employees and customers of the bank.

Table 4.4 CAL Bank amongst the best in customer care

	Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid yes	35	100.0	100.0	100.0

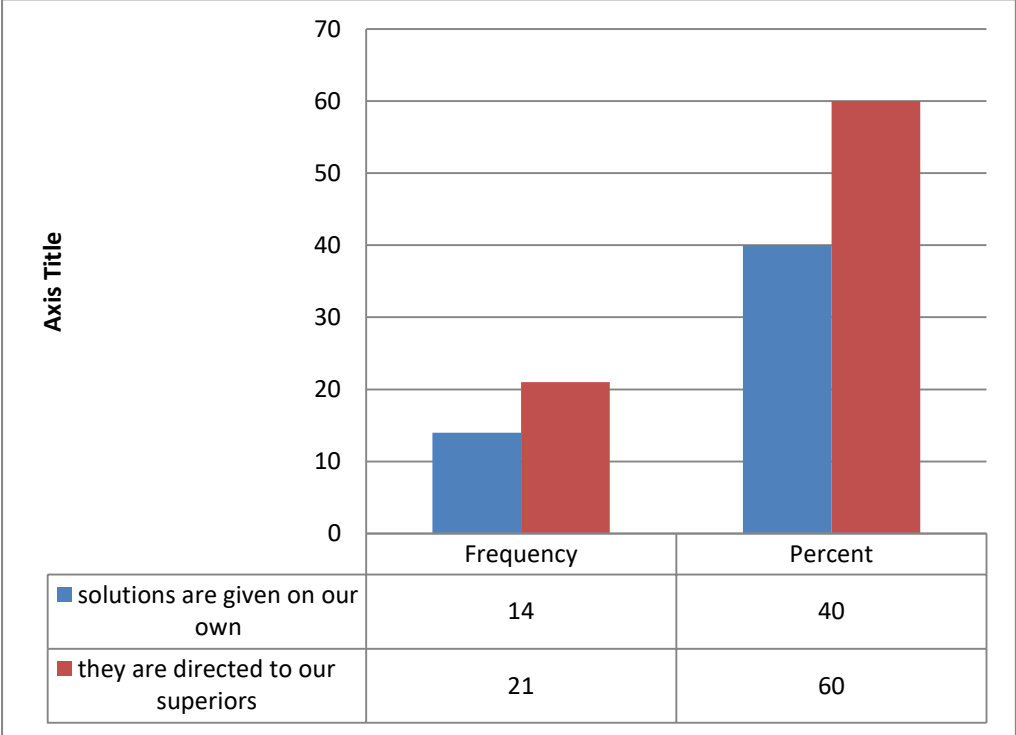
Source: Field data, 2014

It is evident from Table 4.1 that all the respondents representing 100% indicated that CAL Bank is excellent in terms of customer care and thus rated it among the best in the country for that purpose. This confirms the core values of the bank which place premium of passionate customer service (CAL Bank, 2013).

4.3.1 How customer complaints are handled

In assessing the nature of customer care at CAL Bank, this question was asked “how do you handle customer complaints?” Out of the 35 respondents contacted, 14 representing 40.0% indicated that solutions are given on their own. This was contrasted by a majority of 21 (60.0%) who indicated that they direct customer complaints to the Client Service department to be dealt with. It was added that whether or not complaints are handled by superior or otherwise is dependent on the nature and weight of the complaint as well its urgency. The responses are graphically presented in figure 4.2 below.

Figure 4.2 Graph showing how customer complaints are handled at CAL Bank



Source: Field data, 2014

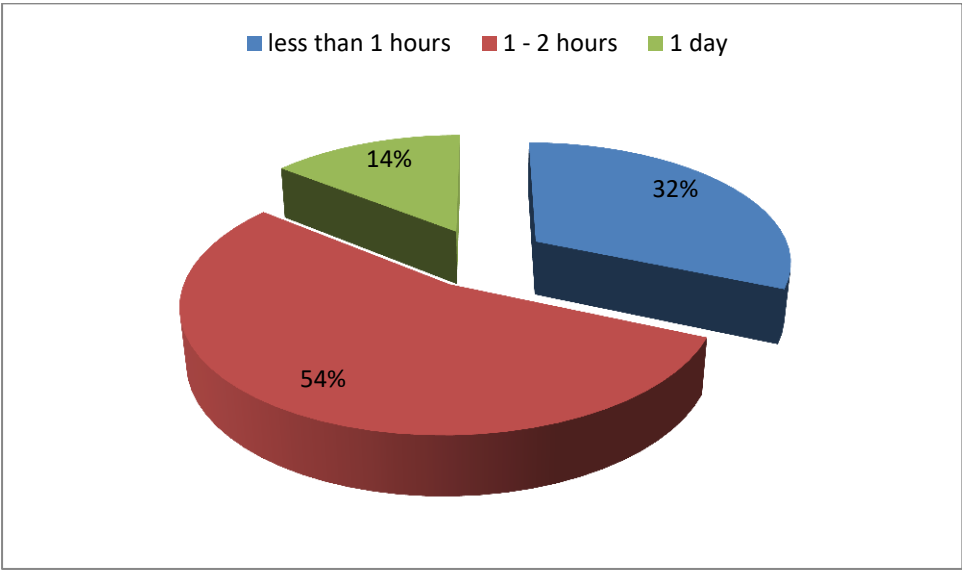
From the presentation, it is realizable that there isn't a coherent mechanism on handling customer complaint at CAL Bank due to the disjointedness in the responses given. It must be reiterated that the employees confused the mode of handling customer complaints and used their prerogative in deciding which complaint was weighty to attract the attention of the Client Service Department. This goes to affect customer service delivery tremendously since there should be a clear cut procedure on ventilating and addressing customer complaints. The practice at CAL Bank is contrast to the position held by Cina (1990) on how customer complaint ought to be handled. According to Cina (1990) customer care exists in programs and procedures. Consequently, customer care in the financial industry should exhibit strict adherence to the customer service procedures and a well-defined program. There should be a well laid down procedure for receiving customers' concerns and handling same in order to

eschew bias. Again the set down principles must be administered through management and keenly monitored to produce the required results.

4.3.2 Duration of handling customer concerns

One key leg of customer care is the duration or how long it takes for a customer to be served or as the case may be, attended to. An organization that promptly responds to the concerns of its customers is adjudged as outstanding in customer care. Against this understanding, the researched asked the question; “How long does it take to address customer concerns? Figure 4.3 presents the findings.

Figure 4.3 Graph showing how long it takes for CAL Bank to respond to the concerns of its customers



Source: Field data, 2014

From Figure 4.3 above, it can be realized that 11(32%) of the respondents indicated that customers spend less than a day to get their concerns addressed. Another category of employees totaling 19 representing 54% stated that concerns of customers take a day to two to be resolved. 5(14%) identified that customer complaints takes a day to be addressed. In a follow question, it was highlighted that some concerns can travel beyond days or even weeks given its nature. Consequently a definite response relative to how long it takes to

resolve customer concerns was problematic. This as well betrays the confusion eminent in the bank’s handling of concerns relative to duration. It must be emphasized that such rough edges can be smoothed if the bank wants to remain competitive in terms of service delivery. Verhoef (2003) had this to say on indefinite use of time when it comes to the resolution of customers’ agitations; the satisfaction of customers is a breeder of customer loyalty and by extension customer retention. Hence efforts put into customer care must exude concrete procedures and as well time-bound and not left everything to the whims and determination by a group of employees.

4.3.3 The nature of customer care at CAL Bank from the customers’ perspective

Prior to assessing how the customers of CAL Bank see customer service at the bank. It was important to establish the number of years they have been customers of the bank. Out of the 200 respondents, 12(6%) stated that they have been customers of the bank for less than one year. This was against a majority of 115(57.5%) who have been customers for one to two years. 73 respondents representing 36.5% indicated that they have been customers of the bank for more than two years. The implication of this is that the customers who constituted the population of this study have been around enough to give this study the kind of information and academic insight it seeks to uncover. This finding is tabulated in Table 4.4

Table 4.5 Years of being a customer

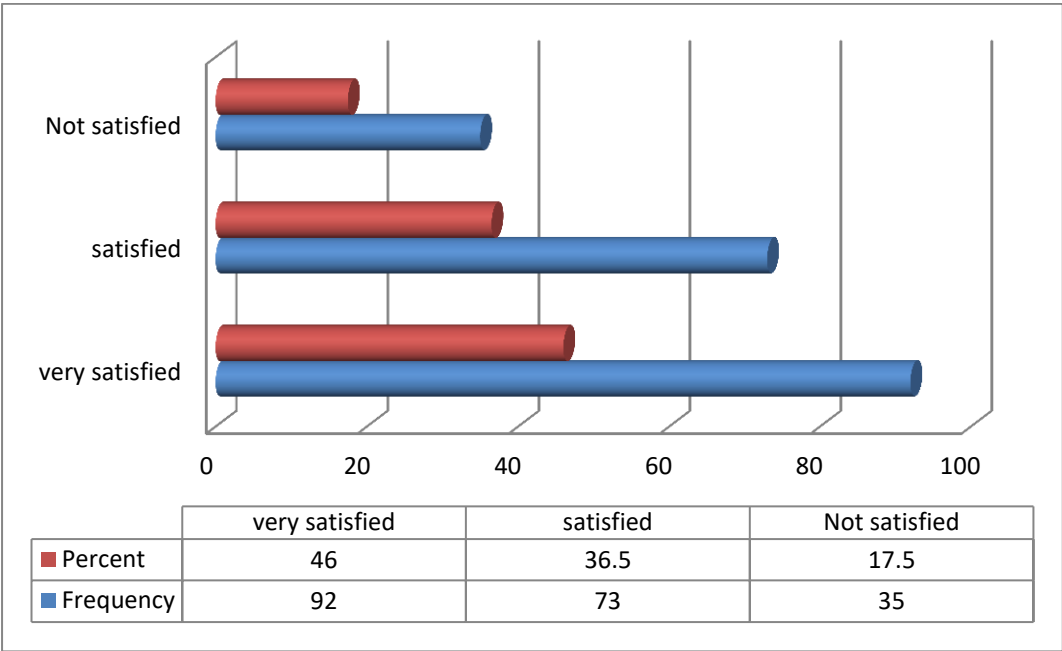
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than one year	12	6.0	6.0	6.0
1 - 2 years	115	57.5	57.5	63.5
More than two years	73	36.5	36.5	100.0
Total	200	100.0	100.0	

Source: Field data, 2014

4.3.4 Rate of customer satisfaction at CAL Bank

The degree of satisfaction of a bank’s services is best determinable by its customers. In the ascertainment of this, the question; “How satisfied are you with the bank’s staff and the procedures of service” was asked. With options; “very satisfied”, “satisfied” and “not satisfied”, 92(46%) of the respondents indicated they were very satisfied with the services of the bank. This response was in opposition with the position of 73 respondents representing 36.5% who averred that they were satisfied with the services provided by CAL Bank. As many as 35 respondents representing 17.5% were not satisfied with the services CAL Bank provides to their customers. In the perspective of the researcher, the combined effects of “very satisfied” and “satisfied” as alluded to by the respondents portrays a sense of confidence they have in the customer service delivery of the bank. It is again worthy to avoid the temptation of generalization since as many as 17.5% shot down the bank’s customer service credentials. Figure 4.4 presents the findings.

Figure 4.4 Graph showing the rate of customer satisfaction at CAL Bank



Source: Field data, 2014

4.3.5 Response to credit enquiries at CAL Bank

In response to whether the respondents agree to the statement that their credit enquiries are promptly attended to at CAL Bank, 133 customers representing 66.5% indicated that they “Agree” that their credit enquiries are attended to quickly. 35 respondents representing 17.5% stayed neutral on the subject whilst 32 representing 16.0% disagrees with the statement to the effect that their credit enquiries are not promptly attended to.

Table 4.6 Prompt response to credit enquiries

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	133	66.5	66.5	66.5
Neutral	35	17.5	17.5	84.0
Disagree	32	16.0	16.0	100.0
Total	200	100.0	100.0	

Source: Field data, 2014

From the findings presented above, it is clear that even though there were dissents, CAL Bank places premium on promptly responding to the credit enquiries. It is worthy of note that one potent element of customer care is the speed at which credit enquiries are attended to. Consequently for the majority of the respondents to agree that credit enquiries are speedily addressed is an indication of how important the bank considers customer care. This position is further enhanced by Sturdy (1998). In his article; Customer care in a consumer society: smiling and sometimes meaning it? He preliminarily asserts that a customer’s perception of value does not only come from the product or services offered but also in the way it is offered. In discussing what should constitute a good customer care, he gives six top features of customer value namely Attention, Respect, Speed, Quality, Innovation and Reliability. He opines that regardless of whatever services an organization provides, it must be superiorly mindful of the seriousness attached to the enquiries made by its customers since this is an impeccable pillar of customer satisfaction.

4.3.6 Employee speed and accuracy at CAL Bank

Speed and accuracy form an important component of customer service delivery. It is the position of Sotiris (2000) that speed and accurate delivery of service are highly essential in customer service. This assertion was tested at CAL Bank to unravel the nature of customer care in the light of speed and accurate service delivery. From the 200 customers interviewed, 118(59%) indicated that they agree that CAL Bank attend to customers with speed and accuracy. 30 respondents representing 15% remained neutral without a position on the subject whilst 52 (26%) respondents stated that CAL Bank customers are not treated with speed and accuracy. The findings are presented in Table 4.6 below.

Table 4.7 Employee speed and accuracy

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	118	59.0	59.0	59.0
Neutral	30	15.0	15.0	74.0
Disagree	52	26.0	26.0	100.0
Total	200	100.0	100.0	

Source: Field data, 2014

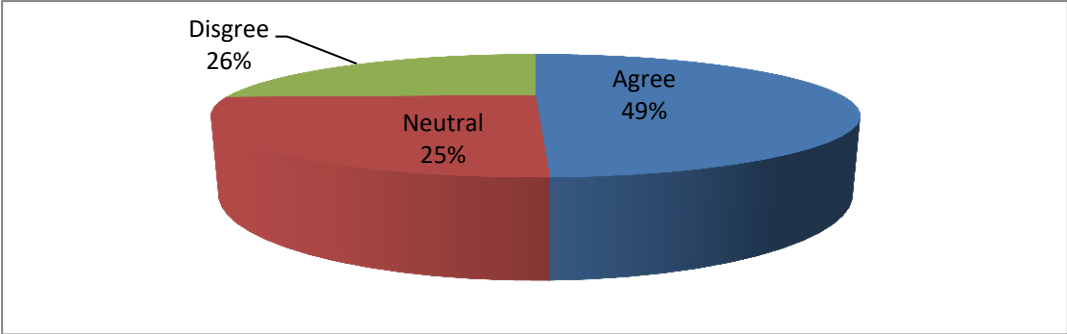
From the data gathered, it is evident from the majority of the respondent that CAL Bank serves its customers with speed and accuracy. The 15% and 26% of the respondents who stayed neutral and disagreed respectively cannot be said to have any vitiating impact on the majority of the respondents who voted for CAL Bank as reputed for speed and accuracy. Consequently, analysing the nature of customer service at CAL Bank on the basis of speed and accuracy, one can posit that the bank has been impressive. This position is confirmed by Sotiris (2000) who has strenuously argued that the attention of business organizations ought to be drawn to the speed with which they carry out customer service. This is so important that it is incumbent on banks to eliminate all forms of impediments to this. A way of

satisfying customers, according to Sotiris (2000) is paper works that eventually lead to delays in services to customers. One common way to improve data processing is to eliminate unnecessary paper processes thereby enhancing speedy attention to customer service. Sotiris admits that paper works can sometimes be convenient for some purposes; it has major disadvantages and leads to delays and consequently customer dissatisfaction.

4.3.7 Sincere interest in problem solution

Another benchmark for assessing the nature of customer care at CAL Bank is how they show sincerity in their interest in solving the problems of its customers. From the data collected and presented in Figure 4.5, 99 respondents representing 49.5% stated that the staff of CAL Bank show sincere interest in solving the problems they encounter in their transactions. 50(25%) of the respondents stayed neutral on the question whilst 51 respondents representing 25.5% indicated that CAL Bank shows no interest in the in the solution of their problems. Indeed a majority of 49.5% agreed that there is a sincere interest in the solution of their problems; the percentage is not decisive enough. The combined effect of the 101 respondents who stayed neutral and disagreed show how CAL Bank does not commit itself wholly to the solution of the problems of its customers. The findings are presented graphically in Figure 4.5.

Figure 4.5 Graph showing whether the staff of CAL Bank show sincere interest in solving the problems of the customers of the bank



Source: Field data, 2014

4.3.8 Customer care rating at CAL Bank

On the basis of the foregone synopsis of customer care at CAL Bank, the study sought to rate customer care at CAL bank using the perspective of the customers. When the question; “In all, how would you rate customer care at CAL Bank” was asked, 161 respondents representing 80.5% gave it the top-most rating; good. 36(18%) stated that customer service at CAL Bank is average whilst 3 respondents representing 1.5% went for “below average”.

Table 4.8 Customer care rating

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid good	161	80.5	80.5	80.5
average	36	18.0	18.0	98.5
below average	3	1.5	1.5	100.0
Total	200	100.0	100.0	

Source: Field data, 2014

This is indicative of the fact that customer care at CAL Bank is adjudged satisfactory and pleasing by the customers of the bank. Such an admission portends so many benefits to the bank including customer loyalty and commitment. Bowen and Hedges’ (1993) endorses this position by asserting that customers consistently compare and make choices between their expected products and services and the actual services they receive. In consequence, the acceptance of the services rendered by an organization as being good leads to customer loyalty and commitment to the organization.

4.4 The effects of Business Process Reengineering on customer care at CAL Bank

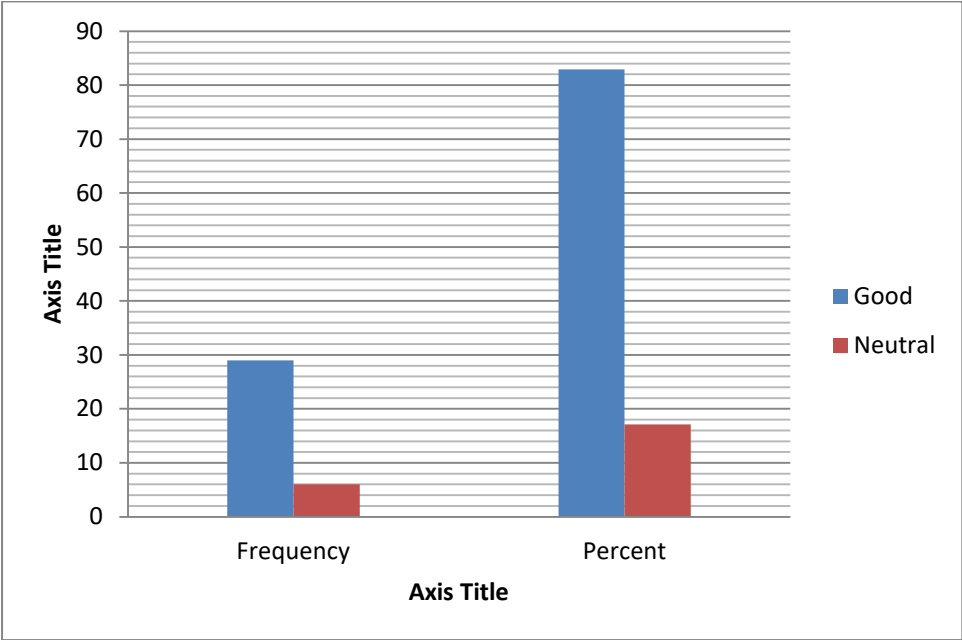
Does BPR have any effects on customer care? From the data gathered, it was established that CAL Bank’s BPR implementation programs have led to the introduction of several key technological advancements. Amongst them are Automatic Teller Machines, Visa cards,

Queue machines, integrated branches, inter alia. This section analyses the responses obtained from the field regarding the effects of these interventions on customer care at CAL Bank. This is done in the several sub-themes below.

4.4.1 Effect of BPR on prompt response to customers

In response to the question; How has BPR affected prompt response to customers, 29 respondents representing 82.9% indicated that the effects of BPR on prompt response to customers have been good. 6 (17.1%) stayed neutral on the subject. None of the respondents went for the last option; bad. The findings are shown graphically in Figure 4.6 below.

Figure 4.6 Graph showing the effect of BPR on prompt response to customers at CAL Bank



Source: Field data, 2014

It is no moot that BPR has far reaching positive consequences on customer care in the area of prompt response to customers. This assertion was given a massive endorsement (82.9%) in this study. This confirms the position of Fitzgerald and Avison (2006) on the capacity of BPR to result in prompt and rapid response to the needs of customers. They alluded to this

assertion when they discussed ‘Information System Development Methodologies, techniques and tools’. They opined that BPR essentially causes fundamental changes in business organizations; hence emphasis is normally placed not only on business processes but also managerial attitudes and behaviors, work patterns and the entire organizational structure. Thus BPR is a holistic shake-up not excluding top management, entire organizational restructuring and a transformation in the organizational strategy. This is essential as it causes a revolution in the organization, challenges old-fashioned strategies and consequently leads to prompt response to the enquiries of customers and affect rapidity in the service to customers.

4.4.2 Effect of BPR on safety transaction at CAL Bank

How has the effect of Business Process Reengineering on safety of the transactions at CAL Bank been?

Table 4.9 Effects of BPR on safety transaction

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Good	33	94.3	94.3	94.3
Neutral	2	5.7	5.7	100.0
Total	35	100.0	100.0	

Source: Field data, 2014

From the data gathered and presented in Table 4.8, 33(94.3%) of the respondents indicated that BPR has had a positive effect on the safety of transactions at CAL Bank. Out of the 35 respondents contacted, only 2 representing 5.7% indicated that they want to stay neutral on the subject. By this huge endorsement of BPR effecting positively on safety transaction, it can be clearly concluded that BPR has influenced customer care at CAL Bank in the positive realms. This goes to confirm the point that BPR leads to enhanced customer care. Hammer

and Champy (2005) confirmed this by writing that evidence are abound to suggest that aside the fact that BPR processes energize employees and make management strong and unwavering, it most importantly improves the overall efficiency of the business organizations by enhancing customer confidence and commitment by making them feel safe in their transactions with the organization.

4.4.3 The effect of BPR on problem solution at CAL Bank

Scholars like Tsang (1993) have opined that BPR is to radically change the way the activities of an organization are carried out with the aim of providing adequate solutions to customer related problems and improving on customer experience. This is done by causing radical changes, cross functionality, operating across organizational units, breaking out-dated paradigms and rolling out innovative application of technology with the aim of enhancing the services rendered to customer. When asked what the impact of BPR on problem solution at CAL Bank has been, 29 respondents out of 35 representing 82% indicated that the effect has been good. A total of 6 respondents representing 17.1% chose to remain neutral on the question. Without any of the respondents going for the option "bad", it can be said that BPR has been positively impactful on problem solution at CAL Bank. The findings are presented in Table 4.9.

Table 4.10 Effects of BPR on Problem solution

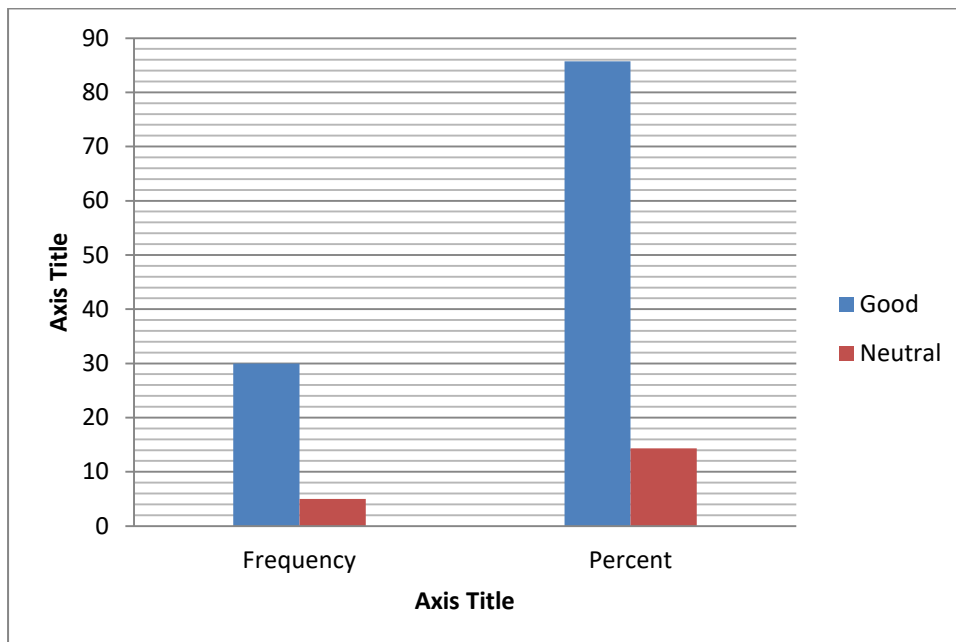
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Good	29	82.9	82.9	82.9
Neutral	6	17.1	17.1	100.0
Total	35	100.0	100.0	

Source: Field data, 2014

4.4.4 Effects of BPR on speedy transaction and accuracy

With the options of “good”, “neutral” and “bad”, the researcher sought to find what the impact of BPR on speedy transaction and accuracy at CAL Bank has been. Out of the 35 respondents interviewed, a decisive majority of 30 representing 85.7% indicated that BPR has had a positive effect on speedy transaction and accuracy at CAL Bank. 14.3% however remained indecisive on the question. Figure 4.7 shows the findings graphically.

Figure 4.7 Graph showing what the effect on BPR on speedy transaction and accuracy at CAL Bank is.



Source: Field data, 2014

From the analysis, it is clear that BPR has positive effect on speedy transaction and accuracy. It confirms the views of Hammer (1997). He gave a practical touch to the relationship between BPR and customer service. He opines that business process reengineering reduces enormously cost and other related difficulties characteristic with processes and transaction in financial institutions. It also eliminates hitherto complex operational difficulties customers go through in getting the required services from their organizations. BPR again decreases the need for management layers and accelerates the flow

of information to customers. One critical phenomenon necessary for the growth of businesses in contemporary time is the readily availability of information. Hammer argues that this grey area where customers had to either queue or wait for long hours, sometimes days before core information is released is addressable by BPR. BPR not only ensures the effective transfer of vital information to the doorstep of customers but improves quality by reducing the fragmentation of work hither involved prior to the institution and implementation of process reengineering.

4.5 The benefits of Business Process Reengineering to CAL Bank

Several empirical studies have highlighted the benefits of BPR to business organizations. In the following sub-themes, this study analyses the benefits of BPR at CAL Bank.

4.5.1 BRP enhancing organizational efficiency

When asked whether in the perspective of the employees of CAL Bank, BPR has the capacity to enhance organizational efficiency, all the 35 respondents representing 100% stated that organizational efficiency can be enhance by Business Process Reengineering.

Table 4.11 BPR enhancing organizational efficiency

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	35	100.0	100.0	100.0

Source: Field data, 2014

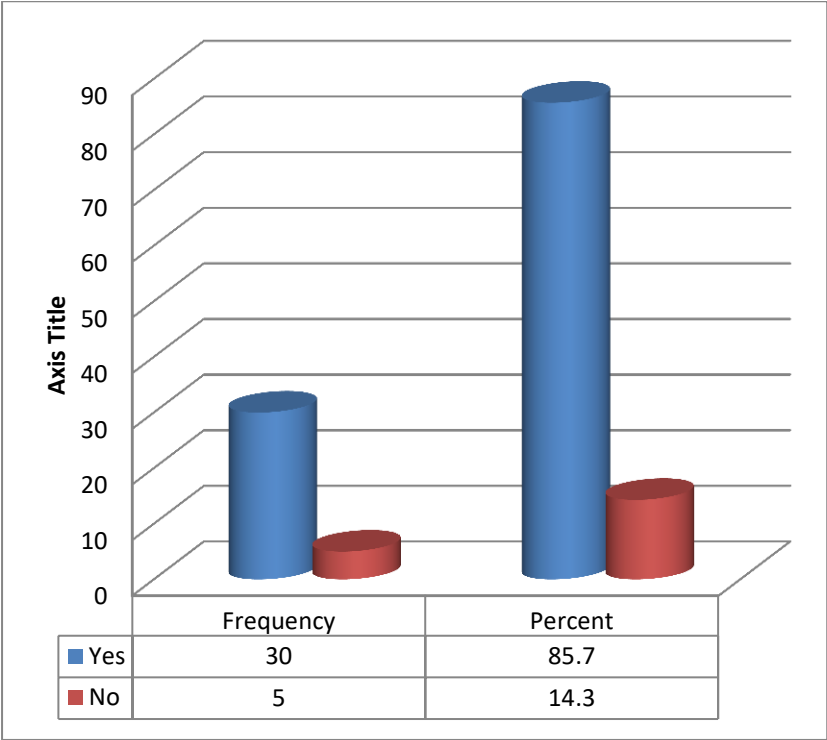
The analysis above confirms the arguments of Hammer and Champy (2005) who concede that BPR can have a tremendously benefit the efficiency of organizations that reengineer their processes. They argue that the driving force of every business entity is its vision and mission which define the core rationale of the organization and highlights what distinguishes it from the others in its sector. Again, it is the vision statement that serves as a landmark

which defines the future trajectory of the organization, thereby providing a desired position for the firm. It is the argument of Hammer and Champy (2005) that the actual BPR processes begin by first breaking into the mission and vision statements to formulate effective organizational practices that can be further digested into sub-processes. The power of the BPR processes to enter and alter the core mission and vision of an organization portrays its unrivalled capacity to procure efficiency for the organizations that use it.

4.5.2 Benefits of BPR to CAL Bank

Has Business Process Reengineering been of any benefits to CAL Bank? 30 out of 35 respondents representing 85.7% answered “Yes”. The rest of the respondents totaling 5 and representing 14.7% ticked “No” meaning BPR has not had any benefits for the bank. The responses are presented in Figure 4.8 below.

Figure 4.8 Graph showing whether BPR has been beneficial to CAL Bank



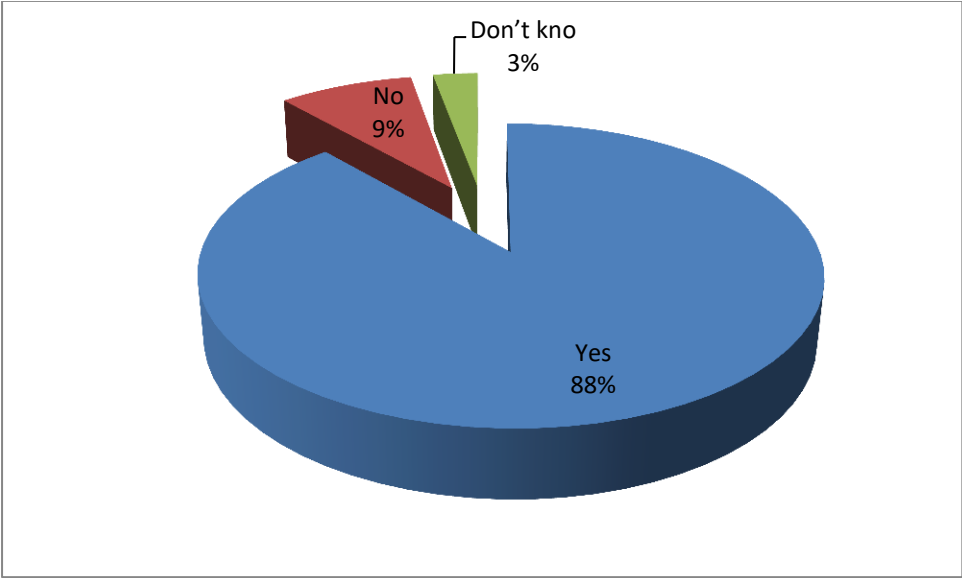
Source: Field data, 2014

The findings revealed a decisive endorsement of the benefits of BPR. Mukherjee and Chatterjee (2013) dealt with the same subject and concluded that Business Process Reengineering systems help in adhering to various administrative rules, procedures and practices associated with resources and the work. These provide fundamental change and optimization of business processes to convenient levels of cost, quality, satisfaction of customers and most importantly efficiency.

4.5.3 Benefits of BPR relative to speed

In response to the question; did you observe any major improvements speed of service after BPR, a majority of 31 respondents representing 88.6% indicated in the affirmative. 3 respondents representing 9% indicated “No” meaning that BPR has not improved upon the speed with which they hitherto attended to customers. 1 (3%) responded “Don’t know” to the question.

Figure 4.9 Graph showing whether BPR has improved upon speed with which CAL Bank attend to its customers



Source: Field data, 2014

From Figure 4.9 it is clear that CAL Bank recorded an improvement regarding the speed with which their customers are served as a result of BPR. It is no moot point that one area in customer service which is most influenced by BPR is service speed. This is made possible by the elimination of the various processes which hitherto were done manually and replacing them with technology. Sotiris (2000) buttresses this argument by admitting that BPR targets the aspects of transactions that delays customer and makes improvements in such areas.

4.5.4 Benefits of BPR relative to cost reduction

As to whether BPR has reduced the cost of transaction at CAL Bank, 31 out of 35 respondents representing 88.6% answered in the affirmative. 1 respondent representing 2.9% responded “No”. The rest of the respondents 3(8.6%) responded “Don’t know” to the question.

Table 4.12 Benefits in terms of cost reduction

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	31	88.6	88.6	88.6
No	1	2.9	2.9	91.4
Dont know	3	8.6	8.6	100.0
Total	35	100.0	100.0	

Source: Field data, 2014

In cognisance of the above analysis, it clearly understood that BPR is an effective cost reduction mechanism. The cost of transaction is reducible with the implementation of BPR. Hammer and Champy (1993) argued that nothing marks out BPR than a fundamental rethinking and radical redesign of business processes to achieve dramatic improvements in critical, contemporary measures of performance such as cost, quality, service and speed.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter dealt with the summary of findings and conclusions drawn from the data analysis done in the previous chapter. On the basis on the conclusions, some recommendations were made. The objective of this study was to consider the relevance of Business Process Reengineering on customer care in the Ghanaian banking industry using CAL Bank as a case study. With inspiration from the general objective, the following specific objectives were derived; to analyze the implications of Business Process Reengineering on CAL Bank's customer care policy, to analyze the nature of customer care in the banking sector in Ghana, to determine the effects of Business Process Reengineering on customer care at CAL Bank and to determine the benefits of Business Process Reengineering to CAL Bank.

The study answered the following questions;

1. What are the implications of Business Process Reengineering on CAL Bank's customer care policy?
2. How is customer care in the Ghanaian banking sector?
3. What are the effects of Business Process Reengineering on customer care at CAL Bank?
4. What are the benefits of Business Process Reengineering to CAL Bank?

5.2 Summary of findings

The summary of the findings of the study are presented below.

5.2.1 The implications of Business Process Reengineering on CAL Bank's customer care policy

Examining the implications of BPR on customer care at CAL Bank, it was preliminarily established that CAL Bank has a customer care policy which was well communicated to its

employees. The employees were found to be pretty familiar with the policy and showed at least an average grasp of same by providing sections of it. Again it was established that BPR implementation is regular at CAL Bank and this is responsible for the improvement of the bank's customer care policy. Studies such Tsang (1993), Sotiris (2000) amongst others have shown a strong correlation between the frequency of BPR implementation and an improved customer care policy. On the implication BPR on customer care, the study indicated that the policy of the bank on customer care has over the years been revolutionized and tremendously changed as a result the BPR programs rolled out in the organization. The study established remarkable implication of BPR on the way customer care policies are formulated. 89% of the respondents alluded to the fact that BPR has influenced customer care policy at CAL Bank by making it easier for customer problems to be identified using a well structure complaint mechanism. Consequently problems of customers are better articulated and easily cut-out to form the basis of policy formulation. BPR has again armed the bank with sophisticated tools to aid the evaluation of the potency of the policies rolled out to afford policy fine-tuning in the future.

5.2.2 The nature of customer care in the banking sector in Ghana

In assessing the nature of customer care at CAL Bank, the respondents were divided on who handles customer complaints. The responses hovered between the Client Service Department or any employee as having the responsibility over customer complaints. It was added that whether or not complaints are handled by the Client Service Department or otherwise is dependent on the nature and weight of the complaint as well its urgency. It was realized that there isn't a coherent mechanism on handling customer complaint at CAL Bank due to the disjointedness in the responses given. It must be reiterated that the employees confused the mode of handling customer complaints and used their prerogative in deciding which complaint was weighty to attract the attention of the Client Service Department. This

goes to affect customer service delivery tremendously since there should be a clear cut procedure on ventilating and addressing customer complaints. Again, how long it takes for complaints of customers to be addressed was in controversy since there was no coherent time-frame within which customer complaints are mandatorily required to be addressed. From the findings, it was clear that even though there were dissents (16.0%), CAL Bank places premium on promptly responding to the credit enquiries. It is worthy of note that one potent element of customer care is the speed at which credit enquiries are attended to. Consequently for the majority (66.5%) of the respondents to agree that credit enquiries are speedily addressed is an indication of how important the bank considers customer care. On accuracy and speedy service, it was evident from the majority of the respondent that CAL Bank serves its customers with speed and accuracy. Again, a majority of 49.5% agreed that CAL Bank always shows a sincere interest in the solution of their problems; the percentage was not decisive enough. Finally, rating customer care at CAL Bank, 80.2% indicated that they are treated satisfactorily by the bank.

5.2.3 The effects of Business Process Reengineering on customer care at CAL Bank

It came to light in the study that new innovations at the bank have resulted in prompt response to customers' enquiries and consequently customer convenience. This assertion was given a massive endorsement (82.9%) in this study. It was established that BPR is a holistic shake-up not excluding top management, entire organizational restructuring and a transformation in the organizational strategy. This essentially causes a revolution in the organization, challenges old-fashioned strategies and consequently leads to prompt response to the enquiries of customers and affect rapidity in the service to customers. Again, from the data gathered 94.3% of the respondents indicated that BPR has had a positive effect on the safety of transactions at CAL Bank. Because of the introduction of new technology, they feel safe in their transactions. It was brought to the fore that aside the fact that BPR

processes energize employees and make management strong and unwavering, it most importantly improves the overall efficiency of the business organizations by enhancing customer confidence and commitment by making them feel safe in their transactions with the organization. In effect, the study unraveled that BPR innovations have made business transactions easier, less costly, accessible and convenient for the customers of CAL Bank.

5.2.4 The benefits of Business Process Reengineering to CAL Bank

In assessing the benefits of BPR to CAL Bank, it was revealed that it has succeeded in improving the overall efficiency of the bank. It was established that BPR processes has over the years entered and altered the core mission and vision of the bank and thus portrayed its unrivalled capacity to procure efficiency for the bank. Again, it was unraveled that CAL Bank recorded improvements regarding the speed with which their customers are served as a result of BPR. It is no moot point that one area in customer service which is most influenced by BPR is service speed. This is made possible by the elimination of the various processes which hitherto were done manually and replacing them with technology. It also became clearly understood that BPR is an effective cost reduction mechanism. The cost of transaction was reducible with the implementation of BPR. BPR was established to have caused a fundamental rethinking and radical redesign of business processes at CAL Bank to achieve dramatic improvements in critical, contemporary measures of performance such as cost, quality, service and speed.

5.3 Conclusion

It is evident that fierceness of the competition in the banking industry in contemporary times requires banks to put in place mechanism to maintain and win additional customers. Effective customer care has therefore evolved as a potent instrument to attract and expand an organization's customer strength. This study interrogated the relevance of Business Process Reengineering on customer care. It was brought to the fore that BPR does not only radically

revolutionize the entire management of financial institutions but also possess the potential to yield an increment in the customer strength of business organization. Innovations such as e-banking, ATM cash deposit, inter alia have made banking easier and more convenient to customers. Customer enquiries and complaints are swiftly attended to as a result of innovative structures put in place for such purposes. Finally BPR established to have an overall effect on organizational efficiency.

5.4 Recommendations

On the basis of the findings made, the researcher makes the following recommendations to CAL Bank in particular and the banking industry in general.

It is recommended that roles in the banking be clearly assigned to specialized departments. More especially customer care should be handled by a well-trained department that takes charge of all customer complaints irrespective of the weight. It was found out in the study that even though the Client Service Department of CAL Bank was in charge of customer care, they only handled customer – related issues upon the determination of the staff to whom a complaint is made on the weight or otherwise of the complaint. Such instances clearly invite people’s whims in the handling of customer issues. In consequence, it is recommended that customer related issues, no matter how weighty or shallow must be handled by the department established in the organization for that purpose.

It is the recommendation of this study that business organizations place much premium on customer satisfaction since it has a proven capacity to lead to organizational growth. In the contemporary banking sector where competition is aggressive, the satisfaction of customers is what should consistently occupy the attention of the Management of banks. In consequence, the innovations of banks must be geared ultimately towards the satisfaction and contentment of customers.

Finally the advent of technology means that banks should constantly evolve internet-driven systems and procedures of banking. It is therefore recommended that banks must be in consistent search for innovations that show focus on customer satisfaction.

APPENDIX

QUESTIONNAIRE FOR THE STAFF OF CAL BANK

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

SCHOOL OF BUSINESS

INTRODUCTION

This questionnaire aims at assessing the relevance of Business Process Reengineering on customer care at the banking sector in Ghana. I would be very much appreciative if you answer the following questions in order to aid in finding solutions to the research problem. This work is entirely for academic purpose and on this basis, assurance is made that any data given would be considered and treated with utmost confidentiality.

INSTUCTIONS

1. Where alternatives have been provided, tick the required one in the boxes.
2. For other questions, write your answers in the spaces provided.
3. Where the answers provided do not match the alternatives, answer in the dotted spaces.

SECTION A

Implications of BPR on customer care Policy

1. Does CAL Bank have customer care policy?

Yes [] No []

2. If Yes, could you state it

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

3. How often does CAL Bank implement BPR?

Frequently [] Seldom []

4. Explain your opinion on the latest implemented system in the bank's BPR

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

5. Do you think the implementation of BPR at CAL Bank has had any implication on the bank's customer care policy?

Yes [] No [] Don't know []

6. What policy mechanism is put in place to give you a clear knowledge of your given working procedure and what is expected?

Manual [] Training [] Meetings []

7. Has this policy (reference to question 6 above) been affected over the years as a result of BPR?

Yes [] No [] Don't know []

8. How has BPR affected CAL Bank's customer care policy in the following ways?

(a) Policy formulation

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(b) Policy implementation

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(c) Policy evaluation

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.....

SECTION B

The nature of customer care at CAL Bank

9. Do you think CAL Bank is amongst the best in Ghana in terms of customer care?

Yes [] No [] Don't know []

10. Give reasons for your answer in question 9 above

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

11. How do you handle customer complaints?

Solutions are given on our own [] they are directed to our superiors [] Other,
please state

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

12. How long does it take to resolve customer complaints?

Less than 1 hour [] 1 – 2 hours [] 1 day [] More than 1 day []

13. Do you have ready access to the information you need to make a good decision and immediate one in service delivery?

Yes [] No []

SECTION C

Effects of BPR on customer care

14. What new services have you added or improved upon as part of your Bank's BPR implementation to facilitate service delivery process

One window service [] ATM [] Queue machine [] Visa cards []
integrated branches [] Others state

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

15. How has BPR affected the following:

- (a) Prompt response to customer; Good [] Neutral [] Bad []
- (b) Safety transaction; Good [] Neutral [] Bad []
- (c) Problem solution; Good [] Neutral [] Bad []
- (d) A speedy transaction and accuracy; Good [] Neutral [] Bad []

16. In general what is the difference you have noticed in the bank relative to customer care after BPR?

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

SECTION D

Benefits of BPR to CAL bank

17. Do you believe BPR enhances organizational efficiency?

Yes [] No []

18. Did the implementation of BPR bring any benefits to the bank?

Yes [] No [] Don't know []

19. Did you observe any major improvement in the following areas after BPR?

Speed of service Yes [] No [] Don't know []

Speed of service; Yes [] No [] Don't know []

Cost reduction; Yes [] No [] Don't know []

Quality customer service; Yes [] No [] Don't know []

20. Do you want to make any further comment?

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

QUESTIONNAIRE FOR THE CUSTOMERS OF CAL BANK

KWAME NKURUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

SCHOOL OF BUSINESS

INTRODUCTION

This questionnaire aims at assessing the relevance of Business Process Reengineering on customer care at the banking sector in Ghana. I would be very much appreciative if you answer the following questions in order to aid in finding solutions to the research problem. This work is entirely for academic purpose and on this basis, assurance is made that any data given would be considered and treated with utmost confidentiality.

INSTUCTIONS

1. Where alternatives have been provided, tick the required one in the boxes.
2. For other questions, write your answers in the spaces provided.
3. Where the answers provided do not match the alternatives, answer in the dotted spaces.

The nature of customer care at CAL Bank

1. How long have you been a customer of this bank?

Less than one year [] 1 – 2 years [] More than 2 years []

2. How satisfied are you with the bank's staff and procedures of service?

Very satisfied [] Satisfied [] Not satisfied []

3. To what extent do you agree with the following pertaining to customer care at CAL Bank?

- a. My credit enquiries are promptly responded to

Agree []

Neutral []

Disagree []

b. Employees work with speed and accuracy to ensure that loan clients receive their loans on time

Agree []

Neutral []

Disagree []

c. CAL Bank shows a sincere interest in solving my problems

Agree []

Neutral []

Disagree []

d. CAL Bank is not reliable in terms of service delivery

Agree []

Neutral []

Disagree []

e. The institution keeps customers informed about interest rate and other service charges.

Agree []

Neutral []

Disagree []

f. I feel safe in my transactions with the CAL bank

Agree []

Neutral []

Disagree []

3. In all, how would you rate customer care at CAL Bank?

Good [] Average [] Below average [] Poor []

Effects of BPR on customer service

4. Have you witnessed any changes regarding customer service in the last five years?

Yes [] No []

5. Can you cite specific examples?

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