

**EFFECTS OF EMPLOYEE CHARACTERISTICS ON QUALITY SERVICE
DELIVERY IN THE BANKING INDUSTRY. A CASE STUDY OF
AGRICULTURAL DEVELOPMENT BANK.**

By

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**A thesis Submitted to the Department of Marketing and Corporate Strategy, Kwame
Nkrumah University of Science and Technology (KNUST), in partial fulfillment of the
requirement for the degree of**

MASTERS OF BUSINESS ADMINISTRATION (MARKETING OPTION)

(Faculty of Humanities and Social Sciences, School of Business)

NOVEMBER, 2015

DECLARATION

I hereby declare that this piece is my own work towards the Master of Business Administration and that, to the best of my knowledge, it contains no material previously published by another person or 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.

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ABSTRACT

The banking industry in Ghana has undergone tremendous change over the years as a result of competition. Changes that have informed a lot of banks into adopting different strategies in order to beat competition. Such strategies include the calibre of employees organizations are hiring in present times to deliver quality service or value for their customers. The purpose of the study was to find out about whether the physical attributes that employees possess such as being male or female, physical appearance or beauty has an effect on the kind of service delivered from the customers point of view hence an investigation into the effects of employee characteristics on quality service delivery at Agricultural Development Bank. The study collected data using questionnaires and interview guide. The study was conducted on a total of 385 respondents out of which 304 responses were received representing 78.96% response rate. The study adopted purposive and convenience sampling techniques in selecting management and customers respectively. The study found that, physically attractive men possess a simple character, are duty conscious and attract full attention from the customers at ADB while physically attractive women were good at managing customer complaints and relationship. The bank also fared positively on all five indicators used in measuring service quality using the SERVQUAL model. Employees are in most cases patient when dealing with customers and willing to respond to customers complaints. Physical beauty and appearance have a positive relationship with quality service delivery. The study recommended periodic workshops and seminars for both management and employees, periodic assessment of both management and employees to check the level of performance, customer oriented strategies and recruitment of young, vibrant and effective employees to steer the affairs of ADB.

DEDICATION

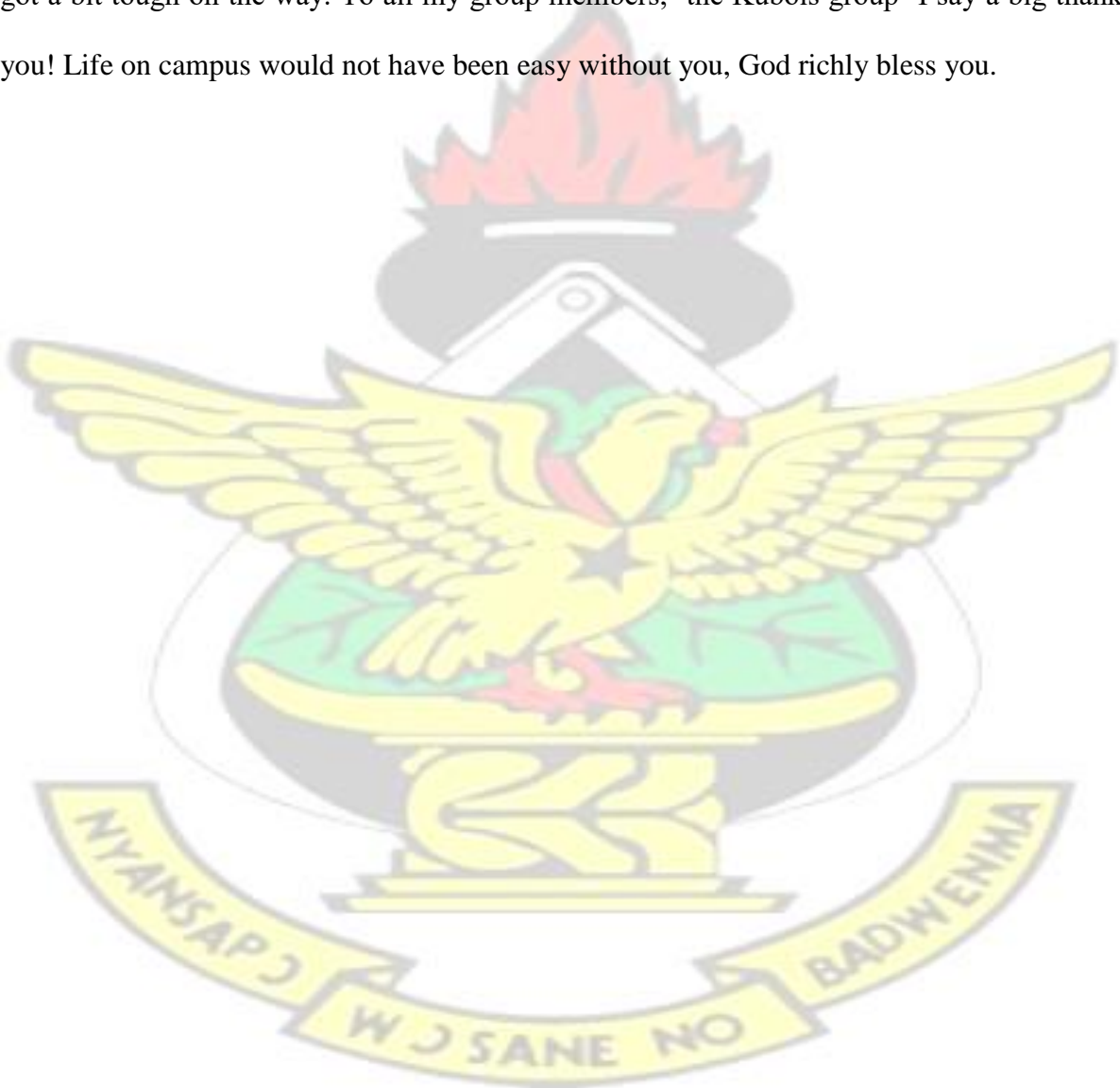
This thesis is dedicated to my beloved daughter Dillish Mampamele Ayadong whom I had exactly a week after my first year first semester registration. You have sacrificed a lot for my sake and I love you.



ACKNOWLEDGEMENT

My profound gratitude goes to God Almighty for His grace throughout the MBA programme and to my supervisor, Miss Mariama Zakari, who took her time to guide me in my research.

I am also grateful to my dear husband Mr. Carlos Ibrahim, my mother in-law, Obaayaa, my parents and siblings, Jerry and Hafisdeen for their motivation love and support when things got a bit tough on the way. To all my group members, 'the Kubols group' I say a big thank you! Life on campus would not have been easy without you, God richly bless you.



LIST OF ABBREVIATIONS

ADB	Agricultural Development Bank
SPSS	Statistical Package for Social Scientist

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CHAPTER ONE

GENERAL INTRODUCTION

1.1 Background of the study

Offering quality service to customers is a prerequisite for a business to survive and be successful as it competes with other firms in the industry (Gilbert and Wong, 2006). Delivering quality service is important whether the firm is offering a product or service as businesses mobilizes its scarce resources to serve customers. All organizations efforts are geared toward satisfying the needs of the customer and ensuring customers stay with the business by giving good services to its customers and employing physically attractive employees to deliver these services could sometimes be a bias. A bias in favor of people who are attractive is apparent, with people who are seen as attractive being seen as sociable to customers than those who are not attractive (Watkins and Johnston, 2000). Studies point to the fact that how attractive people look influence decisions that are made in the employment process, implying that, the more attractive a person looks, the higher the probability that person will be hired (Watkins and Johnston, 2000).

People are faced on daily bases with decision making whereby they are either judging others or are being judged. Physical appearance and how attractive a person looks influences major decision making processes such as hiring, choice of romantic partner and voting pattern of people (Langlois and Kalakanis, 2000). It is important to further elaborate and examine the increasing nature of this attribution bias. The implication of the level of attractiveness on the specific object on focus is an important topic for further research. Increased awareness of things associated with this may reduce the level of biases that are caused by judgmental errors.

Physical attractiveness has a wide spectrum which embodies many varied factors. Research indicates that facial attractiveness is by far the most common of all forms of attractiveness (Pansu & Dubois, 2002). The nature of the facial attribution is also very important. Pliant, clear, smooth and shiny hairs are all signs indicating good health. Facial characteristics that are linked with how attractive people are include color, how smooth the skin is, the clear nature of the eyes are all indications of how healthy a person is (Thornhill and Gangestad, 1999).

Regarding how the face looks, symmetry, femininity or how masculine one looks has effect on increased level of perceived attractiveness of an employee. How people assess facial attractiveness is similar across many different cultures, sexes, and ages (Cunningham, et al 1995).

The question therefore arises whether physical attributes actually influence customer satisfaction when the service is rendered to the clients or whether customers make purchase decisions based on the characteristics of the employees. In a study conducted by Musumeci and Shahani (1996) in examining the “beauty is beastly” effect, “207 experts made up of 96 marketing professionals from a buyer offering company and about 111 secondary school teachers to assess candidates ability to enter a middle level position in marketing. The “beautiful is good” effects for physically attractive applicants were maintained and therefore selected.

It is clear to mention that, there are certain biases in favouring those who are physically attractive and it is a stereotype which is explained by the halo effect. The halo effect is a bias caused when one attributes positive features to attractive employees and negative perception about those who are unattractive (Eagly et al. 1991). The stereotype shows the way that constant human inaccurate judgment and biases impact on consumer service delivery.

It is important to note that, individuals who are attractive physically and who have the same qualification as others who are not physically attractive are more likely to be hired for the same job (Gilmore, Beehr and Love 1986). Further, it is evident that, individuals who are attractive and beautiful have the tendency to get promoted and paid well at the work place (Young 2011). There has been evidence that, when customers develop positive perception of the service quality of an organization, here behavioral intentions are favorable, it goes a long way to strengthen their relationship with the firm (Zeithaml and Bitner 2003). On the other hand, when a customer's perception of the service quality of an organization is negative, the customer's behavioral intentions will also be unfavorable (Koufteros and Alexandris 2005). Services are becoming commodity-like and quality is becoming more critical in a service organization and this explains why it can be seen as a major source of competitive advantage (Chowdhury, et al. 2010).

1.2 Statement of the Problem

The service industry has currently moved towards the use of technologies, mostly the use of the internet, as an additional option for the provision of services to the remote areas instead of

the usual face-to-face delivery (Curran et al., 2003). This has increased the delivery of service to distant places and very remote places in the world. This therefore creates global competition and gives organizations the edge or drive for accuracy, and timely decisions that are relevant.

Pugh (2001) is of the opinion that, outlay of positive emotions by the employees of banks has a reciprocal effect on customers since they tend to give positive reaction after service encounters and their evaluation of service quality. Many financial institutions in current competitive business environments tend to recruit physically attractive young men and women with a view of attracting and retaining customers. There is a challenge that most banks face in recruiting the right employees to serve customers. In the fears of competition, most employers tend to look for beautiful ladies and handsome young men to be at their front desk to attract and retain customers. The desire by banks to recruit attractive employees who would help attract and maintain customers may backfire if the employee does not possess the requisite skills needed for the successful performance of the job. Such lack of skill can cause the organization a great deal through profit reduction, customers switching to other banks and spreading bad word of mouth about bad services they received from a particular service provider.

It is a common phenomenon these days to walk into a service organization here in Ghana and find very youthful charming individuals employed to serve customers on daily basis but sometimes end up not able to solve customers' problem. The study will therefore assess whether customers are satisfied with the service delivery practices at ADB as a result of

employees characteristics and to explore the effect of employee characteristics on quality service delivery at ADB.

1.3 Research Objectives

The following objectives are set to accomplish the study:

1. To examine characteristics ADB as an employer looks for when recruiting.
2. To ascertain customers perception of employee characteristics and service delivery at ADB.
3. To evaluate customers perception of quality service delivery practices at ADB
4. To assess the effect of employee characteristics on service delivery at ADB

1.4 Research Questions

The following research questions listed below are set in order to achieve the objectives of the study:

1. What characteristics do ADB as an employer look for before recruiting employees to join ADB?
2. What are customer's perceptions of employee's characteristics on service delivery at ADB?
3. How do customers perceive quality service delivery practices at ADB?
4. What are the effects of employee characteristics on service delivery at ADB?

1.5 Scope of the Study

The main objective of the study is to evaluate employee characteristics and its impact on service delivery in the banking industry. The research was limited to Agricultural Development Bank Ltd. customers and management in three branches within the central zone namely Sunyani, Kenyasi and Goaso all in the Brong Ahafo region of Ghana.

1.6 Significance of the Study

The following are the significance of the study.

Firstly, the research will help management of Agricultural Development Bank and other organisations in repositioning their practices through building a strong employee base. Identifying the needs and wants of customers are necessary if organisations want to compete in today's competitive business environment and this can be achieved through the delivery of effective customer service. The study will in this case be very useful in customer service and retention strategies through recruiting the right calibre of employees.

Secondly, this research will serve as a guide for future entrepreneurs and organizations that want to invest in the banking industry to know the value of employee characteristics and its effects on service delivery. Many organizations fail not because their products are bad or inferior but rather their inability to effectively position the right calibre of employees at certain areas in order to retain and maintain customers. This study will therefore aid sinking organizations in their competitive efforts of getting the right employees.

Thirdly, this research will be relevant for the purposes of academic work. The study will serve as a foundation for further research for students, consultants, teachers and others who are

interested in studying similar topic. It will also serve as an academic reference in marketing and human resource management disciplines.

1.7 Summary of Research Methodology

The population of this study includes the customers and management of Agricultural Development Bank. The population is estimated to be Ten thousand (10000). For the purpose of this study, a sample of 385 was selected. The study relied on both primary and secondary sources of data. The study adopts purposive sampling method to select both management and convenient sampling technique in selecting customers. Statistical Package for Social Scientist (SPSS) was used to run the analysis. Regression analysis, correlation analysis, mean and standard deviation and simple percentage were used in analyzing the data which were presented in tables and charts.

1.8 Limitations of the Study

Firstly, some of the questionnaires sent out were not received, therefore not accounting for a 100% response rate. However, 304 questionnaires representing 79% response rate was encouraging.

Secondly, most of the respondents were not willing to give a true account of their experience. The researcher however was able to convince the respondent by telling them the benefit of the study.

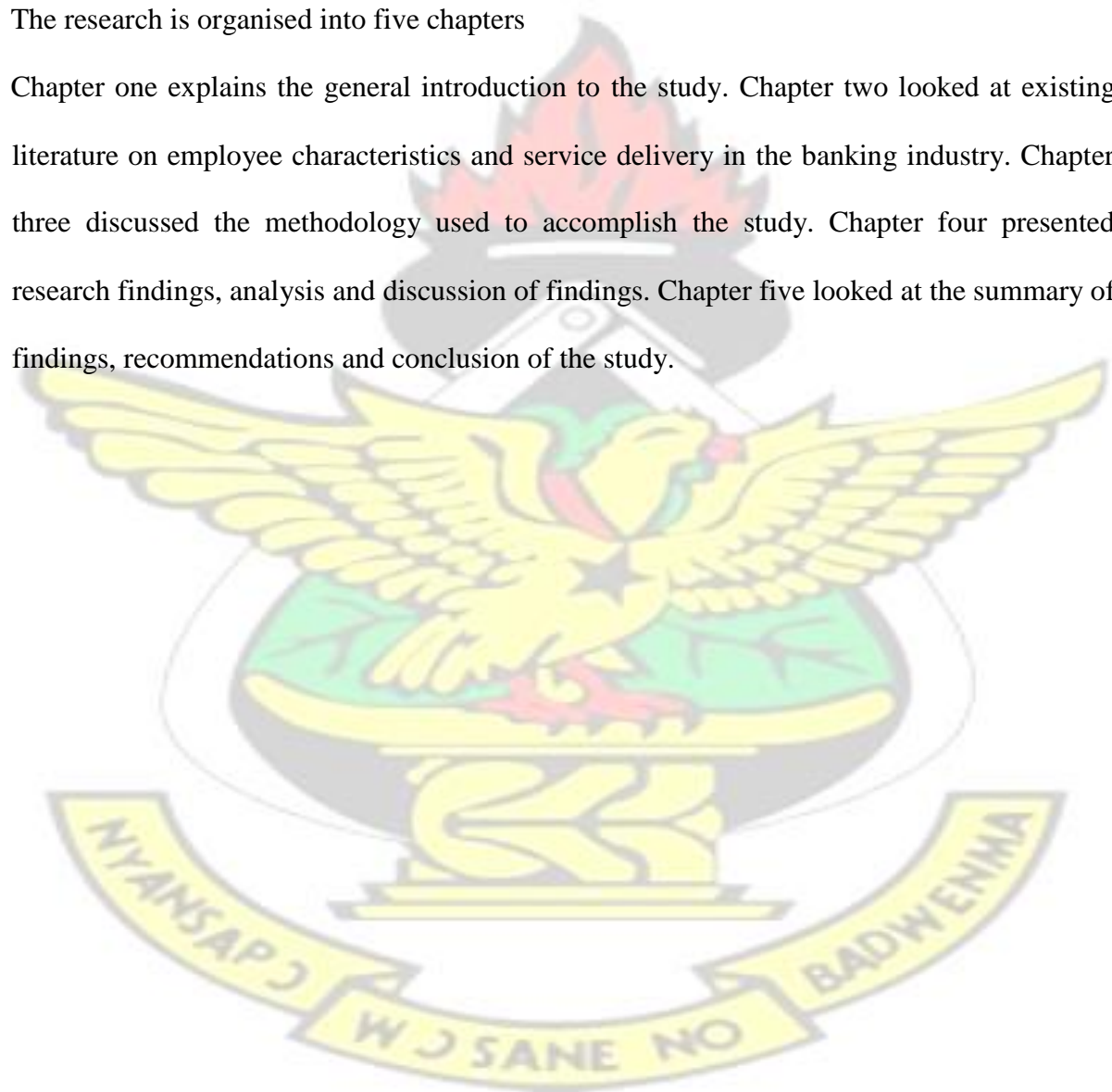
Thirdly, because of the changing and sophisticated nature of customer, recommendations may not be of much relevance for decision making as and when customer needs change.

The researcher was confronted with financial and logistical constraints limitations to this study. The researcher therefore utilised the limited resources available judiciously. Within these constraints, all attempts were made to undertake a valid and comprehensive study.

1.9 Organisation of the Study

The research is organised into five chapters

Chapter one explains the general introduction to the study. Chapter two looked at existing literature on employee characteristics and service delivery in the banking industry. Chapter three discussed the methodology used to accomplish the study. Chapter four presented research findings, analysis and discussion of findings. Chapter five looked at the summary of findings, recommendations and conclusion of the study.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter has reviewed literature on the characteristics of employees and the effects that it has on the delivery of service in an organisation. The literature reviewed were based on the various themes that have been developed from the objectives set.

2.2 Biases in Employee Recruitment

Employers in their quest to achieve the set goals of the organization employs the best of labour who have the know-how to help the organization achieve its objectives and be able to retain and attract customers. However, many employers in the process of recruitment exhibit biases in order for them to satisfy their numerous customers. Employers normally go for individuals with physical attraction. People who are physically attractive are always seen as sociable, happier and successful in everything they do than others who are ugly and unattractive and are mostly favored in the employment process (Eagly, et al 1999). Attractiveness biases have been confirmed in such different areas as employers tend to use it when they want to fill a vacancy (Heilman and Stopeck, 1985).

On one occasions, bank management in their effort to describe a problem to employee who were portrayed as attractive, unattractive or average. The supervisors were asked to help in disciplining these employees. It was observed that being unattractive was a handicap in supervisors evaluating negative performance (Shahani & Plumitallo, 1993). Most at times, employers see employees who are attractive as having failed because of them not putting any

effort. However, those employees who are unattractive are perceived to having failed due bad luck. It seems that unattractive employees only fare better in guilty of misbehavior than good luck. It has also been elaborated in other researches that people who are attractive are free from influences that are external as compared with those who are unattractive and who are easily held responsible for their poor performance (Miller, 1970; Rich, 1975). These forms of biases operate in a similar way for male and female employees of organisations.

2.3 Employee characteristics

A research conducted by Heilman and Saruwatari (1979) and Heilman and Stopeck (1985) suggests that attractiveness can be detrimental. It was also found that “beauty is beastly” effect will however be felt when attractive women apply for masculine sex-typed jobs. However, the support for this finding has been inconsistent in past research. The features that workers show at the work place have significant impact on the quality of service that these employees deliver at the workplace. These features may include gender, age, physical beauty and educational background.

2.3.1 Gender of Employee

The perception of the customer on quality of service delivery is mostly reliant on the values and beliefs of the customer which varies among cultures (Furer et al., 2002). It is found that gender has an effect on the perception of service quality of bank clients and has also showed a varied approach in measuring quality service (Spathis, 2004). Similarly, customers exhibited different forms of satisfaction and behavioral outcomes that are observed among male and female bank customers (Yavas et al., 1997). Findings have also shown that there is a difference

as far as the selections of banks staffs are concerned by both male and female bank customers (Omar, 2008).

There are other demographic issues that affect how well employees deliver service and the desire of banks to employ such applicant. Boyd et al. (1994) conducted their investigation on what constitute the selection criteria of a bank based on demographic characteristics and has come to the conclusion that there are varied differences between high earning jobs and low earning jobs. It has been stated that the roles and responsibilities that gender play are dependent on the social, cultural and religious factors. For instance, in countries where Islam is the dominant religion, the male are charged with the responsibility of taking care of the financial needs of the home while the female take charge of the domestic chores (Iheduru, 2002). Ayadi (1996) explains that female customers of the bank have less engagement with banking activities as a result of their low income as compared with their male counterparts who earn more.

There is also the problem where by employers prefer hiring beautiful individuals to deliver service in the organization as compared to the unattractive. If there is a miss match between the skills of an individual and what set of skills a role in an organization requires. If the organization goes on to employ such an individual, then, such an employee is bound to fail in his role in the organization. As the miss- match between an individual skills, his or her role increases, so does the probabilities of his failure also increases (Heilman, 1983). Therefore, it has been stressed that, there two major factors that influence the lack of fit; these are, the major features of the job and the features of the individual applying for the job.

2.3.2 Physical Beauty of Employee

At the societal level, the physical appearance of a person in terms of beauty gives an individual an advantage over others. Having a nice appearance or being beautiful gives an individual more confidence (Young 2011). It has also been shown in research that, having good physical appearance can give an individual up to ten times chances of getting married as compared with people who are not physically beautiful (Young 2011). Physically attractive individuals applying for a job with the same qualification as those who are not physically attractive are mostly likely to get the same type of job (Gilmore, et al 1986). Further, the physically attractive and beautiful are more likely to get promoted to higher positions and to be paid more at the workplace (Young 2011).

Like any other organization in the service industry, service quality delivery is by far the most important concern. There is evidence that, when customers develop positive perception of service delivery of an organization, their behavioral intentions tends to be favorable, which strengthens their tie with the firm (Zeithaml and Bitner 2003). Beside when the quality of service of an organization is assessed to be negative, it presupposes that the behavioral intentions of the customer towards the organization are unfavorable (Kouthouris & Alexandris 2005). Physical attractiveness is a very difficult dichotomy which embodies many important factors. Research has come out with the fact that facial beauty is a major determinant as far as an individual attractiveness is concerned as it influence the job the employee is likely to get (Pansu and Dubois, 2002). The nature of the facial attribution is also very important. Employees may have pliant skin, clear, smooth shiny hairs which are all symbols of being healthy (Thornhill and Gangestad, 1999).

People who are attractive are always favored in different manners which include evaluative and judgmental. The “what is beautiful is good” stereotype in this case can be given explanation to by the halo effect. This stereotype leads to systematic human perceptual biases and inaccurate judgmental and attribution errors. Hatfield and Sprecher (1986) established that research in psychology has time without number validated the fact that people it likely for people who are attractive more often than possess positive attributes such as intelligence and likeability. Attractive individuals mostly are given lenient sentences in mock trials as compared with unattractive people. Contrary to these findings, Eagly (1991) came out with the fact that although it is difficult to find, negative characteristics are attributed to a person being attractive.

2.3.3 Physical Appearance

One could argue that, in certain situations, the physical appearance of a candidate becomes a necessary determinant for hiring. In jobs such as sales, which involve face-o-face contact with clients, more physically attractive applicant could conceivably perform far beer than those who are less attractive. Indeed, it has been found out that applicants who are attractive are particularly preferred for jobs for which appearance is of paramount interest. Motowidlo et al (1999, 1995) have also established that visual cues may have predictive validity for job performance. They have also found that visual cues also have a positive relationship with the performance ratings of an individual at interview and how such a person is during job supervisory performance.

2.4 Service Quality

Service delivery in organizations all over the world has become so critical that organizations have resorted to the building capacity of their staff in order for them to carry out this function successfully. Hanson (2000) suggested that, in order for organizations to meet the wants and requirements of their customers, they must improve their services. In another study, service quality is considered as a prerequisite for customer satisfaction (Spreng & Machoy, 1996).

Service quality measures degree of inconsistency between customers' expectations for service and how they perceive service performance hence meeting the needs and expectations of the customer is key (Smith, 1998; Parasuraman et al., 1985). It was concluded that specific activities undertaken by the organisation like the rate at which information is processed for the consumption of the customer has resulted in a happy customer. Also, an improvement in how reliable the equipment used in the bank are has gone a long way by reducing the dissatisfaction of the customers (Johnston, 1997). The quality of service delivered in an organization has the capacity to give the organization competitive advantage over other competing industries. It also gives organizations lasting relationship with its customers (Zeithmal et al., 2000). Leeds (1992) stated that the quality of service delivered in the banking system mostly depends on the individual employee who is delivering the service.

Modern banks in their quest to deliver quality of service to the customers have resorted to the use of technology to deliver service to its customers. It is important that banks develop a better understanding of the changing needs all category of customers they serve and adopt effective

information technology system in order for them to compete effectively with organizations all over the world (Malhotra & Mukherjee, 2004). It is also important to identify value in service encounter as vast numbers of studies were used to identify the importance of quality of service. Because the economy of the world has suffered a depression in recent years, it is important for banks to establish robust and loyal customer base to survive in tough economic crisis and more intense competition. Banks that have control over service quality will achieve competitive edge in terms of superior revenue, customer remaining with the organization having positive impact on the company (Kumar et al., 2010).

Identification and satisfaction of needs of customers and requirements are varied explanations of quality service firms deliver (Cronin & Taylor, 1992). It has been argued by Parasuraman et al. (1985) that service quality sought to bring variations between what customer's expectation and what customers perceived about service thus offerings that consumers thinks a service provider should offer. Expectations of customers evaluate consumer's perception of service delivery. The main aim of trying to satisfy customers therefore means measuring service quality to serves as a way to show whether the services can satisfy customers or not and whether the customers will see value in it or not

2.5 Service delivery in Banking

Customers today are faced with the challenge of having to choose from a wide range of products. Understanding the financial services or products poses a challenge to most customers since such products and services are complex in nature and the quality of service is around which these brand names are built. According to Angur et al. (1999), in developing

economies, issues concerning service quality issues have been neglected compared to that of developed economies such as the USA and Europe in relation to the banking industry. A wider scope of further research into quality of banking in Ghana is imperative since Ghana has a wide geographical reach in terms of banking and it falls within categories of developing countries.

Consequently, in improving banks' competitiveness, understanding customers' needs and expectations is paramount (Parasurman, 1985) by providing them with better products and service to satisfy their needs. Quality service endures the customers' trust in services providers' render, since it help in attracting more and new customers, increasing business with current customers, drastically reducing unhappy clients, maximizing the profits of a company's and increasing customer satisfaction. There is therefore a need for banks to build relationship between service quality that is rendered and customer satisfaction strategies. Delivering quality service by banks is deemed important for success and existence in the current trend and competitive banking landscape.

2.6 Service Quality Dimensions

There are various studies that explained what service quality means to the organization and the customer. Identification and satisfaction of needs of customers and requirements are varied explanations of quality service firms deliver (Cronin and Taylor, 1992). It has been argued by Parasuraman et al. (1985) that service quality sought to bring variations between what customers expects and what customers perceived about service, thus offerings that consumers thinks a service provider should offer are expectations while evaluation of consumer's about

a service is their perception. Originally, SERVQUAL framed by Parasuraman et al. (1985) highlighted ten factors which were later collapsed into five different dimensions in 1988, thus Reliability, Responsiveness, Assurance, Empathy and Tangibility to test for service quality. SERVQUAL tool is revered as the most precise attempt to conceptualizing and measuring service quality.

2.6.1 Reliability of Services

This dimension of service quality refers to how the provider of the service is able to provide service to a customer as stated, exercising a high sense of dependability in resolving service problems that customers face, performs service perfectly on the onset, and at the assured time and constantly inform customers when services should be performed (Parasuraman et al. 1985).

A reliable service is the one that is dependably and accurately delivered base on the promise made. Dependability and reputation of banks is seen as a major determinant for customers to select banks for banking need. Customers are always promised maximum level of security when they transact business with the banks. By providing appropriate service to each customer, banking service can build confidence of customers and believe in the services employees render (Parasuraman et al.1985).

2.6.2. Responsiveness of Service

It was found that accurate match between the skills of staff and customers expectation of the service quality is what guarantees customer satisfaction (Gollway & Ho, 1996). Service recovery and the ability to promptly solve problems are recognized as important aspect of

service quality (Dabholkar et al., 1996; Swanson & Kelley, 2001). Responsiveness of service quality represents the ability, readiness and readiness of service provider to undertake prompt services to clients within the shortest possible time. Customers in general expect prompt responds to their request immediately, as they do not want to be kept waiting.

Responsiveness refers to the readiness to assist bank clients by providing them with rapid services. For instance HSBC in its quest to help and respond to customers, has combined the due date of the statement due date sent to cardholders on SMS alerts. Customer satisfaction is enhanced through this personal service (Parasuraman et al.1985).

2.6.3. Assurance of Services

This aspect of service quality shows how knowledgeable employees are, to be able to render quality service requested by clients. Thus, employees' ability to instill in clients they serve thereby giving them a feeling of safety during transactions, showing courtesy continuously towards customers and answering questions posed by customers appropriately. On this, customers more often than not look out for assurance from employees and expect that employees will behave confidently and instill confidence in their clients (Parasuraman et al.1985).

Assurance refers to the ability of employees to inspire trust and confidence through knowledge and courtesy derived. Customers often save huge sums of money at Banks, therefore their commitments is key. To make customers feel confident about services banks provide, employees should make clear meaning about each offering available to customers especially about complex offerings such as margins, insurance and funds.

2.6.4. Empathy

Empathy shows firm's ability to render customer individual attention, handled customers in a caring manner, have customers' best desire at heart and able to accurately know what the customer wants. Commenting on this, Parasuraman et al (1988) said that customers desire to be precious and important to the service providers' firm.

Empathy refers to the attention employees provide customers which are mostly individualized in nature. Success factors for especially the service sector are staff committed to understanding customer's needs and are knowledgeable at solving customers' problems in the service industry are key success factors. When customers walk into a bank, they are pleased by friendly customer service. Purposefully, retaining customers for them to keep consuming the bank service is the meaning of this dimension (Van Iwaarden et al., 2003).

2.6.5. Tangibles

This quality service model stands for the physical representative of service provided by a firm. It is the visible structures and equipment of a firm. These include facilities and equipment used, appearance of employees, related service materials (credit, debit sheets, cheque books etc), decorations and business hours (Parasuraman et al.1985).

This refers to the visible facilities, equipment and staff appearance. Comfortable store lay out, modern equipment available for customer use and enough staff to provide service is related tangible factors peculiar to banks include. Since one on one interaction exist between

customers and employees, these aspects is key to retail banking. Customer satisfaction can therefore be increased by maintaining a professional and comfortable store environment

2.7 Challenges employees face in Service Delivery

In the quest to deliver good customer service, there are challenges that confront employees in their day to day activities having an effect on the service they deliver. Like other employees in other sectors of the economy, employees in the banking sector are also face by challenges in the day to day activities in the delivery of services to their customers. Literature reveals that the major problems faced by employees of many banks are lack of recognition by management, inadequate logistics to work with, poor working conditions and environment, difficult targets to achieve and poor remuneration (Andrew & Kent, 2007). According to Harris (2002) work constraints are a major problem at the workplace that have negative effect on performance and also affect the service delivery by employees. It could be deduced that these factors militate against effective performance and productivity of an organizations employees hence affect service delivery.

Recognizing by rewarding employees in whatever way be it cash or kind have an effect on the kind of service delivery that customer's receive. Nelson (2003) is of the opinion that experience and recognized employees are able to have a better perception of their work, workplace and their employers. Andrew and Kent (2007) further believed that, employees commitment is mostly based on rewards and recognition hence firms must practice this.

Setting targets to employees also goes a long way to affect service delivery.

Gilley et al., (2002) states that performance standard is a target used to measure the quality of employee performance outputs and efficiency and that employee performance and quality can be improved by first identifying performance standards and communicating them to employees. Smith (1998) explains that attempts to raised performance over time rely on raising standards and extrinsic rewards for example additional salary and punishment. To ensure that the majority of employees meet minimum performance standards, managers must try to put measures in place to ensure that this happens. Lawler (2003) is of the view that, prosperity and survival of the organizations are determined through how they treat their human resource.

Employees and customers are very important in the survival of organizations and management must try to create value for them through the minimization of challenge that may hinder quality service delivery. In order to prove the importance of customers and employees in the value creation process, the authors consider some models of value creation that have been proposed for supporting value-based management. Value-based management focuses on defining and implementing management strategies, identifying value drivers and aligning management processes that support value creation (Ittner, Larcker 2001). All considered value creation models involve value drivers in three fundamental categories: people, processes and relationships. People, processes and relationships are viewed as sources of a company's value capacity. People include employees and managers inside the company, and customers and other stakeholders outside the company (Ashton 2007).

2.8 Effects of employee characteristics on Service Delivery

Empowering employees to deliver quality service in an organization is a necessary prerequisite for the satisfaction of the customers most especially in the service industry. Nevertheless it has also been recognized that service encounters are a three-way interface between the firm, the contact personnel and the customer (Ahmed & Rafiq, 2003). The empowerments of employees have had a positive impact on service quality as regards service delivery because employees have significant impact on the perception of customers on the service that is being delivered. With the autonomy and necessary support needed to perform, employees can go a long way to help satisfy the wants of their customers resulting in loyalty and satisfaction (Gronroos, 2001).

Employees' ability to deliver and differentiate good customer service will have impact on how customers will perceive a particular bank's service. In banking organizations, the general offerings are averagely similar even though they engage in different approaches to achieving a differentiation from the others and to be able to gain more market share and customers in the industry. According to Gronroos (2001) almost any retailing bank can provide an individual a retailing service but not every bank manager can treat customers in a way that they will be pleased with. Organizations that provide service always seek to differentiate themselves from other competitors by giving out quality service to their customers. This also gives them competitive advantage over other organizations which provide similar services. Ioanna (2002) further proposed that it is difficult to differentiate products in a competitive business environment such as that of the banking sector. Banks everywhere deliver similar or the same

products to its customers. For instance, there is the range of products that are made available to the customers of the organization.

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CHAPTER THREE

RESEARCH METHODOLOGY AND ORGANISATION PROFILE

3.1 Introduction

This chapter explains the research design, population, the sample size selected, sampling technique adopted, data collection sources employed and data analysis techniques used.

3.2 The Design of Research

Research design refers to general map of how the study questions were answered. Saunders et al, (2008), propose three types of research design; exploratory, explanatory and descriptive. The researcher used exploratory and descriptive study to have an in-depth knowledge as well as explanatory study to assess the relationship between the employee's characteristics and service quality delivery. The survey approach was also used to collect information which was analyzed quantitatively.

3.3 Study population

The entire populations of this study comprised of the entire customers and management of ADB in three branches within the central zone namely Sunyani, Kenyasi and Goaso all in the Brong Ahafo region of Ghana. The population of banks customers and management is estimated to be about 10,000.

3.4 Sample Size

A sample represents the number of respondents in the population that will serve as a representative of the entire group. For the purpose of this study, samples of 385 customers and

a management staff each were selected. Stutely (2003) suggested a minimum number of thirty (30) samples for effective statistical research if the characteristics of the respondents are similar. Hence, for the purpose of this study, the Slovin's sampling method was adopted in determining the sample size. The formula is presented as; $n = \frac{N}{1 + N(e)^2}$ (where n = sample size; N = sample frame; and e = margin of error/confidence level. Using a margin of error of 5%, with a population of 10,000, $n = \frac{N}{1 + N(e)^2} = \frac{10000}{1 + 10000(0.05)^2} = \frac{10000}{26} = 385$

$$\frac{N}{1 + N(e)^2}$$

$$\frac{10000}{1 + 10000(0.05)^2}$$

The sample size selected was therefore 385 people made up 382 customers and 3 management staff.

3.5 Sampling Technique

The study adopted purposive sampling technique method to select management of ADB and Judgment (convenience) sampling method to select customers. Judgment and convenience sampling was used to select customers who do business with ADB and purposive sampling technique was used to in selecting management of ADB. Judgment sample refers to sample that are often used when working with very small samples such as in case study research and when the researcher want to select cases which are particularly informative (Neuman 2005). Convenience sampling also looks at selecting respondents haphazardly and is easier to obtain for your sample and sampling process continued until the appropriate sample size has been obtained.

3.6 Data Collection Method

Data used were both primary and secondary. Sources of primary data comprised of questionnaires to elicit information from customers whiles interview guide was used which collected data from management. The researcher used questionnaires as it was considered as effective data collection means when it comes to field survey. Journals, publications, articles and books were consulted for the secondary data

3.7 Data Analysis

Data collected was subjected to critical analysis and examinations which helps in making appropriate recommendations. The responses were coded into the Statistical Package for Social Sciences (SPSS) software for analysis purpose. Frequency distribution and tables were used to present the data. Cronbach alpha was adopted to ascertain how reliable the variables were. Meanings and interpretations were given through the use of means and standard deviation, correlation and regression analysis tools.

3.8 Profile of ADB

Agricultural Development Bank Ltd. commonly known as ADB is a government-owned development and commercial bank in Ghana which is established by the Government of Ghana in 1965, by Act of Parliament.

ADB serves as financial institution in agricultural financing in Ghana, responsible for 35% of the total bank sector financing. The bank's stock is owned by the Government of Ghana and the Bank of Ghana who holds 51.83 and 48.17 percentages respectively. The Bank maintains

a network of seventy eight (78) branches located in all areas of Ghana. ADB also incorporate other types of banking beyond making agricultural loans such as Development Banking, Corporate Banking, Personal Banking, International Banking, Treasury Management Services and, Money Transfer Services.

Provision of these full ranges of solutions and services to customers across all markets segments is enhanced through the bank's expansive retail distribution network, and remote services through electronic channels such as ADB SMS alerts, Quicknet services. ADB has a full range of electronic products in addition to internet banking for both individual and corporate clients which include QuicAlert and QuicMail which enable customers to check account balances and activity, transfer funds within accounts held at ADB, view and print statement of accounts and to send a secured message to the customer care department. ADB offers the opportunity to purchase electronic cash through all branches nationwide. Merchants and customers have a wider coverage and accessibility to send and receive money through ADB's mobile money services. Customers are also able to pay utility bills such as the ECG bill and DSTV bill through the transflow services. Currently the bank is floating its shares on the stock exchange to raise some more capital to enhance its operations but was bedeviled with a lot of agitations from the local union which had the initial public offering halted due to a court injunction. Thankfully the courts have released the ban on the initial public offering as of the 6th of August 2015 and hopefully things will normalize and business flourishes like never before.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presents the results on data collected from customers and management of ADB on the effect of employee characteristics on quality service delivery at ADB. The findings were presented based on the objectives set for the study. The study assesses demography of the respondents, characteristics employers seeks for before recruiting employees', customers' perception of employee's characteristics on service delivery at ADB, customers perception of service quality practices at ADB and the effect of employee characteristics on service delivery ADB. The survey was conducted on a total of 385 customers within Sunyani, Kenyasi and Goaso branches in the Brong Ahafo region of Ghana out of which 307 responses were received representing 79.74% response rate.

4.2 Demography of Respondents

The study assesses the gender, age, number of years banking with ADB, marital status and educational background of customers who bank with ADB.

Table 4.1 Educational background of respondents

Variables	Frequency	Percentages (%)
Gender		
Male	214	70.4
Female	90	29.6
Age in years		
Under 20	13	4.3

21-30	115	37.8
31-40	119	39.1
41-50	23	7.6
51 and above	34	11.2
Years of banking in years		
Under 2	41	13.5
2-4	112	36.8
5 years and above	151	49.7
Marital Status		
Married	182	59.9
Single	79	26.0
Divorced	43	14.1
Educational background		
PhD	3	1.0
Masters	46	15.1
First degree	181	60.0
HND	54	17.3
SSSCE/MSLC	20	6.6

Source, Field work 2015

The study shows that out of 304 respondents, 214 were males representing 70.4% and 90 representing 29.6 % were females. This information is presented in figure 4.2.1 above. The age distribution reveals distributed respondents. 13 of respondents are under 20years of age, 115 of them are between the ages of 21-30years, 119 respondents between the ages of 31-40 years, 23 of them are between 41-50 years, while 34 of them are 51 years and above. The distribution revealed that 41 of the respondents have been banking with ADB barely under 2 years, 112 of them are between 2-4 years, 151 of the respondents with the highest figure

representing the highest percentage of 49.7% are banking with ADB 5 years and above and a 100 percent valid percent. The survey is conducted on a total of 304 respondents at ADB. The marital status of respondents reveals 182 of them are married, 79 of the respondents are single, 43 of them are divorced which gives a summed total of 304 respondents and a 100 percent valid percent. This information is represented on figure 4.2.2 above. The study also wants to assess the educational qualification of respondents at ADB. Findings revealed 3 of the respondents has PhD, 46 of them have Masters, 181 of them representing the highest figure and a highest percentage figure of 60.0% have First degree, 54 of them have HND, 20 of the respondents have SSSCE/MS, while 24 of the respondents have no education.

4.3 Characteristics employers look for before recruiting employees at ADB.

ADB's long term goal is to be among the top tier banks in Ghana by 2016, with a commitment to building a strong customer-oriented bank run by highly experienced, knowledgeable and well-motivated staff.

In order to achieve this dream ADB is careful in the selection of its employees when hiring. As a matter of fact the bank does not discriminate against gender when recruiting. Both men and women who are deemed to possess the qualities necessary for the performance of the job are given equal opportunity.

There is a preference for young men and women who are not more than thirty (30) years when it comes to the hiring of junior staff who have the grading of B1-B5. Often times these young men and women have direct contact with the cherished population of customers of the bank and as such play front staff roles in retail, corporate and other departments needing services

of junior staff. These young men and women most often are graduates from recognized universities in the country who have finished their national service with little or no employment history. When it comes to recruitment of senior staff however, it really does not matter how old as long as the individual is capable of the task at hand. For middle and senior management positions, experience in a similar role over a reasonable number of years is considered during the hiring process coupled with the individual's qualification.

Qualification covers a minimum of a good first degree from a recognized university, strong numeracy skills, excellent attention to detail, customer oriented, good team player, excellent communication and interpersonal skills, ambition to work learn and succeed and should have completed national service.

4.4 Customers' perception of employee's characteristics on service delivery at ADB

Characteristics that employees have one way or the other affect the perception customers have when a service is delivered to them. Employee's characteristics in a form of gender, age, physical appearance and others have their own consequences on the services they delivered to customers. To discuss the perception of these characteristics, reliability of variables were checked using alpha to determine the confidence one will have in the results.

Variables used to examine perception of employee characteristics gives cronbach alpha value of 0.952 showing that the data is preferable. Table 4.2 and 4.3 shows reliability statistics and mean and standard deviation for perception of employee characteristics at ADB respectively.

Table 4.2 Reliability Statistics measuring employees characteristics at ADB

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.952	.953	13

Source, Field work 2015

Table 4.3 Customers perception of employee characteristics at ADB

Variables	Mean	Std. Deviation	N
I want to be attended to by a handsome young men	2.45	1.289	304
I want to be attended to by a beautiful young ladies	3.42	1.369	304
I don't mind if a man or a woman attend to me	3.69	1.016	304
Physically attractive employees conceivably perform better than those who are less attractive	3.68	1.112	304
Young and beautiful employees help to solve my problems	3.72	1.046	304
Physically attractive employees smiles better than those who are less attractive	3.87	1.103	304
Physically attractive employees are smarter than those who are less attractive	3.76	1.220	304
Physically attractive employees are more confidence than those who are less attractive	3.85	1.066	304

Source, Field work 2015

The results show a mean of 2.45 of the respondents which constitute a percentage rate of 49% attest to the fact that they prefer to be attended to by a handsome young men based on the satisfaction the respondents obtained from handsome young men at ADB. According to the

respondents, handsome young men possess a simple character and are duty conscious. Again, the respondents are of the view that the handsome young men attract full attention from the customers at ADB thereby increasing the customer base of the bank. Further, the above percentage of the respondents prefer handsome young men as compare to their female counterpart because, they exhibit high sense of humility despite the handsomeness. On the contrary, 51% of the respondents hold a different view and believed that increasing the performance and growth of ADB does not depend on whether the men are handsome or not. Instead in some instances, such characteristic features on the part of employees rather retard the actual performance of the employees especially when arrogance and self believes set in. And this was evidenced in the research conducted by Heilman and Saruwatari (1979) and Heilman and Stopeck (1985) suggesting that attractiveness can be detrimental so service organizations should be careful in the kind of employees to hire.

The study shows a mean of 3.42 of the respondents with a total percentage of 68.4% of the respondents perceived that they prefer to be attended to by beautiful young ladies at ADB. At the societal level, physical beauty is an advantage, as being beautiful gives a person much more confidence (Young 2011). Paramount among the reason given was that beautiful young ladies are elegant and smart when discharging duties at various levels hence such can be repeated at ADB. Again the above percentage of respondents also believed that young ladies as tellers at ADB usually put a smile on the faces of customers anytime there is delay in service delivery. Further there is apperception that beautiful young ladies are good at managing customer complain and relationship as compare to their male counterpart and since customers are at the heart of every business it therefore implies that customers at ADB needs to be

attended to by the beautiful young ladies. Further, the physically attractive and beautiful ladies are more likely to get promoted to higher positions and to be paid more at the workplace (Young 2011). But the remaining 31.6% of the respondents truly disagree with the assertion and think that quality performance does not reside in beautiful young ladies but rather dedication and strong mentality is the way forward. Again, there is the tendency of arrogant and total disrespect to both management and customers of ADB if these beautiful ladies are over considered. Most of the researches conducted in this regard has supported “what is beautiful is good” effect rather than for the “beauty is beastly” effect, regardless of job type (Hosoda et al., 2003).

With regard to customer’s perception of employees at ADB, a mean of 3.69 of the respondents with a percentage rate of 73.8% of the respondents remain indifferent and do not mind if a man or a woman attended to them at the bank. This according to them, customers can be attended to by any worker at any point in time if the need arise and what matters to them is if customers are satisfied with services rendered to them by both men and women. Again the respondents are of the view that employees at ADB possess similar skills and knowledge therefore whether male or female employee can attend to them anytime they go to ADB for any transaction. Last but not the least, both men and women are needed for a specific task at the bank hence customer may be served by either men or women based on a particular services required and what matters most is the needed skills and competence. As the lack of fit between an individual’s characteristics and the requirement of the job increases, so does the expectation of failure (Heilman, 1983). Instead, the remaining 26.2% of the respondents believed that customers should concern about whether men or women should attend to them because

customers are usually selective and know a particular employee that they may be comfortable with.

With regards to physically attractive employees, they conceivably perform better than those who are less attractive. The result indicated that a mean of 3.68 of the respondents with a total percentage of 73.6% perceived that physically attractive employees conceivably perform better than those who are less attractive. This according to the respondents, physically attractive employees possess self-confidents and this enable them to feel bold and have courage to perform any specific task assigned to them. Hatfield and Sprecher (1986) argued that psychology research has consistently supported the phenomenon that people believe attractive people are more likely to possess a wide variety of positive qualities, such as intelligence and likeability and even perform better every department. Further, Motowidlo et al (1999) have also demonstrated that visual cues may have predictive validity for job performance. Again, the respondents believes that the physical outlook enable the employees at ADB to compete favorably with their competitors. Meanwhile, the remaining 26.4% of the respondents believed that physical attractiveness of the employees has no role to play and cannot serve as a yardstick in measuring the performance of the employees at ADB or any other organization, physical attractiveness in most cases rather hinder progress of the employees.

Again, perception of employees characteristics at ADB with respect to physically attractive employees are more confidence than those who are less attractive, a mean of 3.85 of the respondents with a percentage rate of 77.0% conceived the fact that physically attractive employees are more confidence than those who are less attractive and also physically

attractive applicant are more likely to be offered opportunities than the unattractive applicant. Physically attractive are more likely to be hired for the same job (Gilmore, Beehr and Love 1986).

Further, the physically attractive and beautiful are more likely to get promoted to higher positions and to be paid more at the workplace (Young 2011). Individuals applying for a job with the same qualification as those who are not physically This the respondent believed that the attractiveness of the employees attract majority of customers to transact business with the bank, most companies especially banks want employees with confidence to occupy some specific position and this explain the reasons why physically attractive employees of most banks are use as tellers. On the contrary and this was evident in the literature. Attractiveness biases have been demonstrated in such different areas as employers tend to use it when the y want to fill a vacancy (Heilman and Stopeck, 1985) the remaining 23% of the respondents believed that an employee can be physically attractive but lacks confidence in discharging duties to the satisfaction of the banks hence attractiveness alone cannot achieve any meaningful result.

Again with the perception of employees characteristics at ADB, with respect to physically attractive employees are smarter than those that are less attractive, a mean of 3.76 of the respondents which constitute 75.2% of the respondents is of the view that physically attractive employees are smarter as compare to employees that are less attractive. This is because the physically attractive employees usually received compliments from the public especially in the work environment and this enable them to look smarter as compare to other employees

that are less attractive. While the remaining 24.8% of the respondents hold a different view and think that physical attractiveness does not necessarily result into smartness and achieving any required outcome.

Again, the study seeks to find out customer perception of employees at ADB with regards to whether young and beautiful ladies help solved my problems in respect to any transaction with the bank, a mean of 3.72 of the respondents which constitute a percentage of 74.4% of the respondents believed that young and beautiful ladies help them solved their problem as and when it arises. According to the respondents, the beautiful ladies are willing and ready to complement their beauty with providing required services to customers with much needed attention. Again, the beautiful young ladies provide good customer care services to the customers of ADB with much needed attention. On the contrary, the remaining 25.6% of the respondents also believe that the beautiful young ladies could not help solve their problems since the beauty alone does not translate into problem solving.

The results shows that, the perception of employees characteristics at ADB in relation to physically attractive employees smiles better than less attractive employees and it found out that a mean of 3.87 of the respondents with a percentage rate of 77.4% believes that physically attractive employees smiles better than less attractive employees. This is because, the attractive employees are has much confident in themselves and are free to express themselves without any intimidation, the physical attractiveness on the other hand give them much needed exposure. Meanwhile, the remaining 22.6% of the respondents hold a different view and thinks

that some employees that are less attractive can smile better than the attractive employees and hence better smiling does not always come from attractive employees.

4.5 Customers perception of quality service delivery practices at ADB

Customers' perception about service delivery quality is very important as it will determine whether customers would want to continue doing business with its service provider or to switch to other service provider. To assess the perception of service quality that ADB provides, the study first checks the reliability of variables measuring service quality so as to have confidence in the data that is being used. The reliability of the variables used to assess service quality was tested using the cronbach alpha which gives alpha value of .942 showing that the data is preferable. Table 4.4 and 4.5 shows reliable statistics and mean and standard deviation for service quality delivery at ADB respectively.

Table 4.4 Reliability Statistics measuring service quality at ADB

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.942	.942	5

Source, Field work 2015

Table 4.5 Perception of service quality delivery at ADB

Variables	Mean	Std. Deviation	N
Service Reliability	3.9178	.80391	304

Service Assurance	3.8980	.77468	304
Service Tangibility	3.9975	.75711	304
Service Empathy	3.9893	.74329	304
Service Responsiveness	4.0304	.72304	304

Source, Field work 2015

The result from table 4.5 shows a mean of 3.92 of respondents which constitute 78.4% actually have a good reliability of services provided at ADB based on the total percentage of respondents. This are in the areas of how employees provide accurate services to customers within the shortest possible time, employees are dependable in handling customers complains, employees take their time to explain issues to the customers and respondents also believes that they trust ADB to keep customers record confidentially. Hanson (2000) suggested that, in order for organizations to meet the wants and requirements of their customers, they must improve their services. This was realized as a result of prudent customer relationship management practices and effective quality service delivery by both employees and management at ADB and educating them to meet today's competitive business environment. Again systems were put in place to meet customers demand and expectations within the shortest possible time hence achieving a successful actual reliability of services provided at ADB. Service quality and reliability enables organizations to gain competitive advantage over other organizations and maintain long- term relationship with customers (Zeithmal et al.2000). But the remaining 21.6% hold a different view on reliability of services provided at ADB and according to them employees are not dependable in handling customers complain. Again there

is too much inefficiency in the part of employees in discharging their assigned duties and responsibilities. Hence personnel with experience can effectively help resolve these challenges as evidenced in the literature review. The challenges in adequately managing service quality delivery at ADB mean that those personnel possessing higher educational qualification and experience may be able to improve their firm performance (Afrifa, 2013).

Assurance given to clients by employees give a mean of 3.9 of the respondents with a percentage rate of 78% observed and believed in the service assurance given by both the management and employees to their respective customers at ADB. These are in the areas of customers been given assurance by both management and employees to deliver a particular service on time. It is crucial for banks to better understand changing customer needs and adopt the latest information technology system in order to compete more effectively with global organizations (Malhotra & Mukherjee, 2004). Employees inspire trust and confidence in customers, employees also create atmosphere for customers to feel safe and relaxed and customers are willing to continue business with the bank. This shows that, this percentage of the respondents value the significant of service assurance in taking critical steps which facilitate the managerial decision of ADB in order to increase customer base of the bank thereby increasing the profitability of the bank, rate of growth and increase productivity. But it is interesting to note that the remaining 22% of the respondents totally or partially ignored the principle of service assurance in managing the customers of ADB and this is a serious challenge. Reasons attributed to this include unwillingness on the part of both management and employees to embrace services as a major component in achieving result of the bank. Moreover, there is a problem of human resource with technical-know how or the requisite

knowledge and techniques in rendering quality services and assuring customers with improved service as and when the need arise. Meanwhile, good quality service is seen as an important way in which customers can be retained and acquire new ones, reduce costs, enhance corporate image, generate positive word-of-mouth recommendation, and improve profitability (Cronin et al, 2000).

Findings revealed a mean of 3.99 of the respondents which constitute a percentage rate of 79.8% based on the tangibles or the physical facilities and equipment at ADB. The physical facilities are in the areas of how well the staff of ADB are well dressed, employees looking professional at all time, the bank have visually attractive look and comfortable chairs and the banks structures are disability friendly. Reasons attributed to the respondents interest in physical facilities and equipment at ADB is that it provide them with physical evidence which is a direct response to customer loyalty. Again in today's competitive business environment, physical facilities especially the bank structures, how employees dressed depict its culture and philosophy thereby assist ADB to compete favorably with its competitors. Whiles the remaining 20.2% of the respondents believe that the banks structures are not disability friendly thereby preventing potential customers from transacting business with the bank.

The results revealed a mean of 3.98 of respondents which constitute 79.6% of the respondents believed that the employees at ADB employ empathy in managing and administering the functions of the bank ranging from every single department. The empathy approach adopted by the employees at the bank includes; employees are in most cases patient when dealing with customers, employees are willing to responds to customers complain with urgent attention, the employees ensures that customers feel good emotionally and psychologically. Customers

are the pivot on which every successful business or organization is built hence there is the need to practice empathy at ADB in order to keep both the existing and potential customers. On the contrary, the remaining 20.4% of the respondents hold different view about empathy and argue that if this empathy is abuse, it can tarnish the corporate image of the bank and this can further degenerate into decrease in profit margin of the bank.

The result shows a mean of 4.03 of the respondents with a percentage rate of 80.6% believes in adopting proper employees' responsive techniques in addressing customer challenges at ADB. The employees responsive techniques approaches use is that employees are ready to receive customers who willing to transact business with the bank at any point in time, the banks on the other hand keep to the time schedule given to customers, the bank also assist customers at odd hours in case of emergency and less time is spent in the banking hall. One prominent reason assigned to the adoption of employees responsiveness is that it will strengthen the relationship that exist between both management and employees at ADB and its internal and external customers since every successful business ride on effective relationship between the business and its customers. Meanwhile the remaining 19.4% of the respondents believes that the employees at ADB in a large extent could not have any well plan or measure in place to respond effectively to customer complain and some employees are also not ready to receive customers and deal with their needs promptly.

4.6 Effect of employee characteristics on service delivery ADB

The ultimate aim of every service provider is impact positively on the satisfaction of customers through delivery of quality service. The use of employees to deliver quality service to

customers is important as the characteristics they pose affect service delivery in the long run. Gender of employees thus been served by a young man or young lady, physical beauty and physical appearance of employees are the independent variables used to evaluate employee characteristics and service quality delivery is the dependent variable use. The result of the effect of employee characteristics on service quality delivery is presented using regression and correlation analysis.

Table 4.6 Regression Results

	Unstandardized coefficients. B (S.E)	T	Sig.	Beta
(Constant)	2.170 (.146)	14.787	.000	
Serve by Male	0.143 (.053)	2.721	0.007	0.213
Serve by Female	0.089 (.064)	1.394	.164	0.127
Physical Beauty	0.257 (.079)	3.240	0.001	0.333
Physical Appearance	0.182 (.081)	2.245	0.026	0.218
R	.606			
R Sq.	.368			
Adj. R. Sq.	.359			
F Statistic	43.433***			
Dependent Variable	Service Quality			

Source: Field survey, 2015

The results show that, the characteristics employees poses in the working in the banking industry has a moderate relationship on quality service delivery. The relationship value is .606. The results also show that, 36.8% of quality service delivery at ADB could be explained using the characteristics the employees poses in a form of physical beauty, physical appearance and been a male or a female.

The results revealed that, customers been served by a young male employee has a positive relationship on quality service delivery at ADB limited recording coefficient value of .143. When the other independent variables thus young females employees serving customers, physical beauty of employee and physical appearance are held constant, quality service delivery will increase by about 14.3% when customers who bank with ADB are been served by a male employees. In assessing if been served by a young man make a unique prediction to explaining service quality delivery, the study shows services by young males employees as statistically significant with a significant value of .007.

The results show that, the coefficient value for a young woman serving a customer is 0.089 showing positive relationship on customer service delivery at ADB. All things being equal, when the other independent variables thus been serve by a young male, physical beauty of employee and physical appearance are held constant, quality service delivery will increase by about 8.9% when customers who bank with ADB are been served by a young female employees. Delivering quality service by young ladies at ADB was statistically not significant recording a significant value of .164.

The results show that, the coefficient value for employees possessing physical beauty has a positive relationship on quality service delivery at ADB. Physical beauty of employees looks at natural handsome young men, natural beautiful attractive lady and a smile from a young man or young ladies during service delivery. The coefficient value is .257 showing that all things being equal, when the other independent variables thus been serve by a young male, been served by a young lady and physical appearance are held constant, quality service delivery will increase by about 25.7% when customers who bank with ADB are been served by a naturally beautiful and attractive ladies and gentlemen. Delivering quality service by a naturally beautiful employee at ADB was statistically significant recording a significant value of 0.026.

Physical appearance the employee possesses refers to a situation where the employee serving the customer is fair in complexion, employees with clear eyes and employees with shiny hair style. The result shows that, there is a positive relationship that exists between physical appearance of employees and quality service delivery with a coefficient value of 0.182. All things being equal when employees been served by a young man, a young woman or possess physical beauty are held constant, quality service delivery will increase by about 18% when employees physical appearance are attractive to customers. Physical appearance is statistically significant and it is making a unique contribution to the prediction of service quality delivery because it has a significant value of 0.001.

Comparing the contribution of employees at ADB been served by young man, young lady, physical beauty and physical appearance of employees, the beta values are used. Services by

young man, young lady, physical beauty and physical appearance of employees have beta values of .213, .127, .333 and .218 respectively. In this case, the largest beta value is .333, which is customers been served by a naturally beautiful young ladies and gentlemen meaning that, this variable makes the strongest contribution to explaining the service quality delivery when the variance explained all other variables in the regression model is controlled for.

Table 4.7 Correlation Results showing relationship between service quality, gender, physical beauty and physical appearance

Variables	Service Quality	Gender of Employees	Physical Beauty	Physical Appearance
Service Quality				
Gender of Employees	.557**			
Physical Beauty	.579**	.869**		
Physical Appearance	.562**	.851**	.859**	

**. Correlation is significant at the 0.01 level (2-tailed).

The results from the correlation table from table 4.7 shows that, there is a positive relationship between service quality delivery and employees gender. This records a correlation value of .557 showing a moderate relationship between the variables. It is also statistically significant. It can be ascertained that, the correlation between service quality delivery and physical beauty is positive and significance because it has two tailed and a significance value of 0.000. The

relationship between service quality and physical beauty is moderate with a value of .579. Findings reveal that, there is a relationship between service quality and physical appearance, gender and physical appearance, gender and physical beauty, physical beauty and physical appearance were significant and have positive relationship between them. There is a strong relationship between gender and physical beauty, gender and physical appearance and physical appearance and physical beauty with a value .869, .851 and .859 respectively.



CHAPTER FIVE

SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

5.1 Introduction

The chapter presents the summary of findings, recommendations and conclusion of the study. The summary of findings is captured under the objectives which are stated below.

5.2.1 Characteristics employers look for before recruiting employees.

ADB is careful in the selection of its employees when hiring. ADB does not discriminate against gender when recruiting. Both men and women who are deemed to possess the qualities necessary for the performance of the job are given equal opportunity. There is a preference for young men and women who are not more than thirty (30) years when it comes to the hiring of junior staff who have the grading of B1-B5. For middle and senior management positions, experience in a similar role over a reasonable number of years is considered during the hiring process coupled with the individual's qualification. As far as recruitment of senior staff is concern, it really does not matter how old the applicant is but rather the ability and capacity to perform the task at hand. It is worth mentioning that, qualification covers a minimum of a good first degree from a recognized university, strong numeracy skills, excellent attention to detail, customer oriented, good team player, excellent communication and interpersonal skills, ambition to work learn and succeed and the applicant should have completed national service.

5.2.2 Customers' perception of employee's characteristics on service delivery at ADB

The perceptions of customers with respect to the characteristic employees' poses have in a way determined quality service rendered to customers. Handsome young men possess a simple character and are duty conscious and attract full attention from customers at ADB thereby

increasing customer satisfaction. Physically attractive female employees are good at managing customer complaint and relationship. Since customers are at the heart of every business, it therefore implies that customers at ADB need to be attended to by the physically attractive female employees. More so, they are willing and ready to complement their beauty with providing required services to customers with much needed attention. Physically attractive employees conceivably perform better than those who are less attractive. Physically attractive employees possess self-confidence and this enables them to feel bold and have courage to perform any specific task assigned to them.

5.2.3 Customers perception of quality service delivery practices at ADB

Customers perceive ADB's service quality delivery as reliable. Reliability are in the areas of how employees provide accurate services to customers within the shortest possible time, employees are dependable in handling customers complains, employees take their time to explain issues to the customers and respondents also believes that they trust ADB to keep customers record confidentially. Assurance given to clients by employees and management at ADB is also encouraging during and after service delivery. The physical facilities are in the areas of how staff of ADB are well dressed, professionalism, nice and comfortable chairs disability friendly structures, which are all satisfactory. The empathy approach adopted by employees at the bank includes; being patient when dealing with customers, willingness to respond to customers plus ensuring that customers feel good emotionally and psychologically. The employees responsive techniques includes readiness to receive customers who are willing to transact business with the bank at any point in time and assistance given to customers at odd hours in case of emergency.

5.2.4 Effect of employee characteristics on service delivery ADB

The study assessed the effect of customers served by physically attractive male and female employees, physical beauty and appearance of employees. The coefficient value for customers served by males show a positive relationship on service quality and was statistically significant. The coefficient value for customers served by ladies show a positive relationship on service quality but was not statistically significant. The coefficient value for beauty of employees shows a positive relationship on service quality and was statistically significant. The coefficient value for physical appearance shows a positive relationship on service quality and was statistically significant.

5.2 Conclusion

The results generally show that, banks are now in competition with each other over the same groups of customers hence adopting quality delivery practices are a necessary evil. The ability of banks especially ADB to satisfy customers through effective customer service delivery practices will help the bank to retain and make customers satisfied hence loyal to the bank. The perception of customers with respect to the physical appearance of employees, physical beauty, and gender plays important role in determining the quality of service that is being rendered by a bank. There is also a strong desire of banks to adopt quality service delivery practices because it helps to improve their overall profitability. There is therefore the need for banks to critically adopt strategies to enhance business operations and this will reflect on how well they will serve customers and become competitive.

5.3 Recommendations

The following recommendations are worth considering

- There should be periodic workshops and seminars for both management and employees at ADB to frequently abreast themselves with the current trend in managing customers and quality service delivery
- To ensure quality service delivery at all levels and departments at ADB, qualified personnel with much needed skills should be the hallmark and considered before any physical features or attribute.
- There should be periodic assessment of both management and employees to check the level of performance of each single individual to enhance output and productivity.
- The management at ADB should incorporate into their policies and objectives customer oriented approach to service delivery in order to achieve customer loyalty.
- There should be a vibrant and effective customer care desk at ADB for managing customer complaints and challenges
- The frontline staff at ADB should be physically attractive employees with a sense of courteousness and friendliness.
- The bank should not always consider physical attractiveness alone but must consider confidence, the required skills, mental capacity and resourcefulness.

- There should be interdepartmental collaboration between workers or employees of the bank.
- There should be a system in place to monitor performance and reward competent and hardworking employees based on performance appraisal schemes.
- Management and directors of ADB should improve and maintain the physical facilities and equipment.

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APPENDIX I

QUESTIONNAIRE ON THE EFFECTS OF EMPLOYEE CHARACTERISTICS ON QUALITY SERVICE DELIVERY IN THE BANKING INDUSTRY. A CASE STUDY OF AGRICULTURAL DEVELOPMENT BANK

Dear valued Customer,

We would like to request that you kindly spare some few minute of your time to participate in this survey that is aimed at establishing effects of employee characteristics on quality service delivery. The result would be used for academic purpose only.

Demography of Respondent

1. GENDER: Male ☐ Female ☐

2. AGE

Under 20 years ☐ 21-30 years ☐ 31-40 years ☐

41-50 years ☐ 51years and above ☐

3. How long have you been banking with ADB

Under 2 years [] 2-4 years [] 5 years and above []

4. Marital Status Married [] single [] Divorced []

5. Educational qualification

PhD [] Masters [] First Degree [] HND [] SSSCE/MSLC [] NO Education []

SECTION B

From the statement below, please indicate your level of agreement or disagreement to the following statements. Please use the scale below

1=STRONGLY DISAGREE 2=DISAGREE 3=NEUTRAL 4=AGREE

5=STRONGLY AGREE

	Customers perception of employees characteristics	1	2	3	4	5
6	I want to be attended to by a physically attractive male employee					
7	I want to be attended to by a physically attractive female employee					
8	I don't mind if a male or female employee attends to me					
9	I prefer being served by a female to a male employee					
10	Physically attractive employees are courteous					
11	Physically attractive employees conceivably perform better than those who are less attractive					
12	The smooth plain skin of the employee makes me feel good during service delivery					
13	The clear eyes of the employee makes me feel good during service delivery					
14	The shiny hair style of the employee makes me feel good during service delivery					

15	Young and physically attractive employees helps solve my problems quickly					
16	Physically attractive employees smile more than those who are less attractive					
17	Physically attractive employees are smarter than those who are less attractive					
18	Physically attractive employees are more confident than those who are less attractive					

From the statement below, please indicate your level of agreement or disagreement to your assessment of service quality delivery at ADB. Please use the scale below

1=STRONGLY DISAGREE 2=DISAGREE 3=NEUTRAL 4=AGREE

5=STRONGLY AGREE

	ASSESSING SERVICE QUALITY DELIVERY AT ADB	1	2	3	4	5
	Reliability of services provided at ADB					
19	Employees provide accurate services to customers					
20	Employees are dependable in handling customers complaints					
21	Employees take their time to explain issues to the customer					
22	I trust ADB to keep my records confidentially					
	Assurance given employees	1	2	3	4	5
23	Employees are courteous and friendly					
24	Employees inspire trust and confidence in customers					
25	Employees create atmosphere for customers to feel safe and relaxed					
26	Customers are willing to continue business with the bank because of the bank's assurance					
	Tangibles (Physical facilities and equipment at ADB)	1	2	3	4	5
27	The staff are well dressed					
28	Employees look professional at all time					
29	The bank has nice and comfortable chairs					
30	The bank's structures are disability friendly					
	Empathy shown by employee	1	2	3	4	5
31	Employees are patient when dealing with customers					

32	Employees are willing to respond to customer complaints					
33	Employees ensure that customers feel good emotionally and psychologically					
34	Employees take their time to listen to customers					
	Employees responsiveness	1	2	3	4	5
35	Employees are ready to receive customers					
36	The bank keeps to the time schedule given to customers					
37	The bank assist customers at odd hours in case of emergency					
38	Less time is spent in the banking hall					

From the statement below, please indicate your level of agreement or disagreement to your assessment of employee characteristics on service delivery. Please use the scale below

1=HIGHLY SATISFIED 2=DISAGREE 3=NEUTRAL 4=AGREE

5=STRONGLY AGREE

	Effect of employee characteristics on service delivery	1	2	3	4	5
	Gender of Employee					
39	I am highly satisfied if I am served by a young man					
40	I am highly satisfied if I am being served by a lady					
41	I am satisfied whether am served by a man or a woman					
	Physical Beauty of Employee					
42	I am highly satisfied if am been served by beautiful women or handsome man to those who are not beautiful					
43	The smiles of beautiful young ladies or young handsome man make me satisfied better than those who are less attractive					
44	Natural beautiful men and women make me satisfied and hence want to continue business with ADB					
	Physical Appearance					
45	I am satisfied when I am serve by a fair colored lady or gentleman					
46	The clear eyes of the employee makes me feel satisfied during service delivery					

47	The shiny hair style of the employee makes me feel good during service delivery					
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APPENDIX II

Interview guide for management of Agricultural Development Bank LTD

Your position

How long have you been working with ADB

What are your criteria for recruiting employees

.....

Do you recruit more males to females

.....

Do you consider beauty of the employees when recruiting

.....

Why do you consider beautiful young ladies and gentlemen when recruiting your staff

.....

What impact does these beautiful and hansom gentlemen on your operations

.....

.....

KNUST

