

**AN ASSESSMENT OF THE EFFECT OF STAFF TRAINING ON CUSTOMER
SERVICE DELIVERY**

(A CASE STUDY AT BARCLAYS BANK GHANA LIMITED)

by
KNJUST

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**A COMMONWEALTH EXECUTIVE MASTERS OF PUBLIC
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DECLARATION

I, hereby declare that this submission is my own work towards the CEMPA 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.

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DEDICATION

This study is dedicated to the Almighty God and my wife who helped and encouraged me throughout this course.

KNUST



ACKNOWLEDGEMENTS

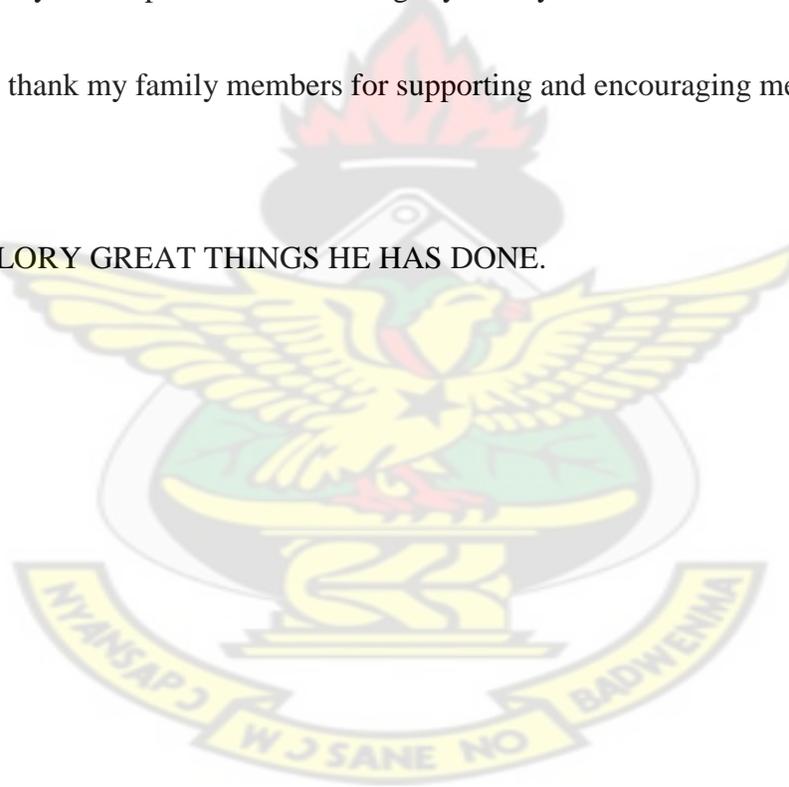
I am heartily thankful to my supervisor Mr. S. K Enniful whose encouragement, advice, support and guidance from the initial level enabled me to develop an understanding of the subject.

I would also like to show my gratitude to Mr. Richard Plange Rhule for his guidance and suggestion during the period.

To all my friends and loved ones whom I may not have acknowledged here, you are always at heart and never forgotten. May God replenish all the strength you may have lost.

Lastly I would like to thank my family members for supporting and encouraging me to pursue this master's programme.

TO GOD BE THE GLORY GREAT THINGS HE HAS DONE.



ABSTRACT

This study brings understanding to the issue of the effect of training on customer service delivery based on a contextual analysis of a limited number of training sessions held for staff of Barclays bank. The general objective of the study was to access the effect of staff training on customer service delivery at Barclays Bank. The study was a case study. Primary data was obtained from a survey conducted using questionnaires among the staff of the bank and its customers. One hundred and fifty staff members and customers, each, of Barclays bank was selected by simple random sampling method to collect information. Two separate questionnaires were developed and administered to all the staff and customers of Barclays Bank. The study revealed that all the staff had special training towards improving customer service delivery and 75% of the bank's customers perceived its service delivery as good. The study concluded that training received by bank staff on improving customer service delivery resulted in improving the performance of staff which resulted in improving the performance of staff which was perceived as good by the customers of the bank. It is recommended that the human resources department of Barclays Bank Ghana Ltd should train their staff on how to meet customer expectations, increase assertiveness, and deal with stress and how to maintain good customer service delivery. These are training areas recommended by the customers of the bank. The study significantly shows the effect of staff training on customer service delivery at Barclays Bank Ghana Ltd and provides information on training which can be used to improve the capacity, capability and performance of Barclays Bank Ghana Limited staff in customer service delivery.

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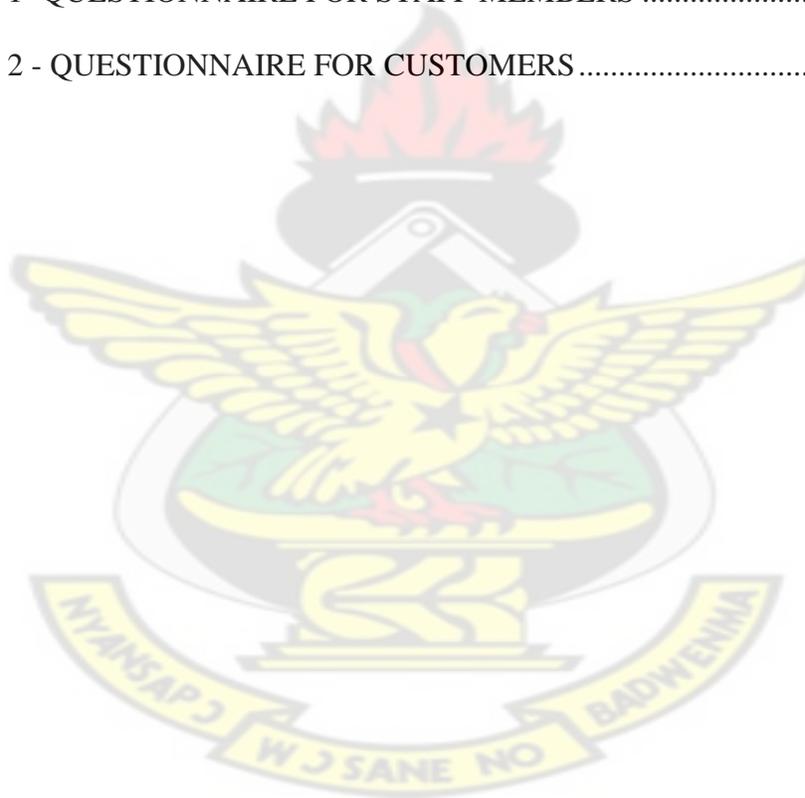
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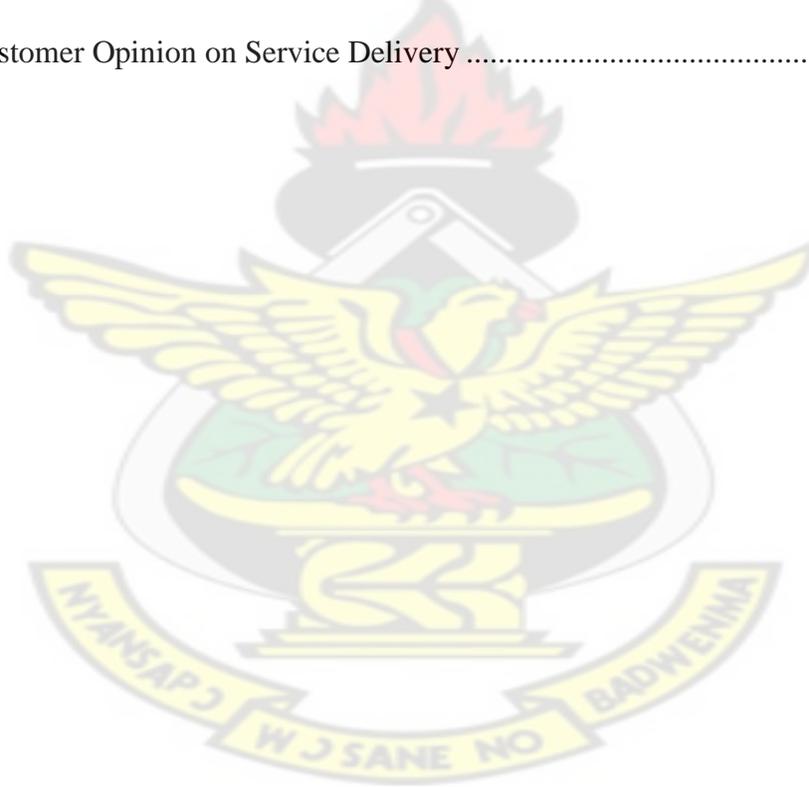


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CHAPTER ONE

1.1 BACKGROUND TO THE STUDY

Pamela and Lwakama's (2010) research informs that a satisfied customer is one whose expectations are met, or exceeded, who experienced good service delivery, who felt they were treated equitably, and who thinks that he/she got good value for money. The key drivers of customer satisfaction (and future intention) are core service delivery (the promise), relational service quality (how the service is delivered, staff attitude/professionalism) and perceived value for money, (the difference between perceived benefits and costs). The relative importance of each of these varies across services but the two main drivers of overall customer satisfaction are core service delivery (what is delivered) and perceived value (a perception by customers that they got value).

The effect of staff training on customer service delivery has not attracted that attention of banks, although they acknowledge it as the means to generate revenue. But, customers experiencing poor service are likely to tell up to 20 people out about their experience which is not good advertisement for a business. This may deter others from trying the products or service of the company (CIM, 2010).

Many industries are paying greater attention to service quality and customer satisfaction, for reasons such as increased competition and deregulation (Reichheld & Sasser, 1990; Schlesinger & Heskett, 1991). Customer service training creates a customer centered culture, empowers staff to provide solutions, makes a commitment to customers, promotes consistency to create a service brand, offers professional development and allows for continued service improvement.

Benefits of training on customer service delivery are creating a service driven culture within an organization, monitors effective customer service levels and compliance with policies and procedures. It increase employee performance abilities and praises and recognizes staffs who add value. In addition, human resource staffing practices and service delivery by including proved selection strategies for hiring top quality service. However, the effect of staff training on customer service delivery needs attention.

1.2 STATEMENT OF THE PROBLEM

Many training sessions have been held for the Barclays Bank Ghana Limited staff but it appears that the effect of these training sessions on customer service delivery has not been felt much. The feedback approach from customers does not bring out the true perception of customers as the formal feedback received differs from the informal feedback often received. Thus, it is not clear if training provided for staff members at the Barclays Bank Ghana Limited is requisite for excellent customer service delivery.

There is the need to bring understanding to the issue of the effect of training on customer service delivery based on a contextual analysis of limited number of training sessions held for the staff of the Barclays Bank Ghana Limited and their relationship with customer service delivery.

This research therefore assesses the effect of staff training on customer service delivery at the Barclays Bank Ghana Limited.

1.3 OBJECTIVES OF THE STUDY

MAIN OBJECTIVE

The general objective of the study is to assess the effect of staff training on customer service delivery at the Barclays Bank Ghana Limited.

SPECIFIC OBJECTIVES

- To find out the training policies existing at the Barclays Bank Ghana Limited.
- To examine the perception of customers on service delivery, after staff training at the Barclays Bank Ghana Limited.
- To find out the effect of training on customer service delivery at the Barclays Bank Ghana Limited.

1.4 RESEARCH QUESTIONS

- What training type of training is given to the staff of the Barclays Bank Ghana Limited?
- What is the perception of the Barclays Bank's Ghana Limited customers on service delivery, after staff training?
- What is the effect of staff training on customer service delivery at the Barclays Bank Ghana Limited?

1.5 SIGNIFICANCE OF THE STUDY

The study is significant in that it shows the effect of staff training on customer service delivery at Barclays Bank. It provides the bank with information on areas to focus training on, in order to improve the capacity, capability and performance of their staff in customer service delivery. It will help Barclays Bank reset their policies in relation to strengthening

customer service delivery. Moreover, the study provides an in-depth understanding of some perception of customers on service delivery, after training. This complements other research work on customer service delivery and training.

1.6 SCOPE AND LIMITATION OF WORK

The study focused on Barclay Bank Ghana Limited. It concentrated on Accra only and was limited by inadequate time for the researcher to do the study: This research was constrained because of the short time period within which data was collected; on the other hand, the researcher was constrained with the high demand of conducting this study and performing duties at work. Altogether, this may affect the number of people to be used for the study meaning that findings may not be applicable to a much larger sample size. Limited reference materials on the topic of study: The inaccessibility of some high rated articles and research works especially both in the global context imply that the study may lack a bit of international depth.

1.7 ORGANIZATION OF WORK

The study is presented in five chapters. This first chapter presented an introduction of the study. This chapter focused on the research objectives, the significance of the study, and the statement of problem and research methodology that was used for the conduct of the study.

The second chapter presented a review of related literature on training and delivery of excellent customer service. The third chapter dwelt on how the research was conducted. Chapter four presented and analysed results obtained from a survey of respondents and the

discussion of the findings. The concluding chapter, chapter five provided the summary, conclusions and recommendations of the research.

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CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter presents the general overview of training and customer service, critical elements ensuring positive customer experience, training on excellent customer delivery, effects of training on customer service delivery, perceptions of customers on service delivery and reviews the literature of other researches on customer service delivery.

2.2 GENERAL OVERVIEW OF TRAINING AND CUSTOMER SERVICE

The term training refers to the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. Training has specific goals of improving one's capability, capacity and performance at the work place or off the place.

Work place development is a term use for work place learning to improve performance. These forms of training have been categorized as on-the-job or off-the-job training. On-the-job training takes place in a normal working situation, using the actual tools, equipment, documents or materials that trainees will use when fully trained. On-the-job training has a general reputation as most effective for vocational work. Off-the-job training takes place away from normal work situations — implying that the employee does not count as a directly productive worker while such training takes place. Off-the-job training has the advantage that it allows people to get away from work and concentrate more thoroughly on the training itself. This type of training has proven more effective in inculcating concepts and ideas (Harris et al, 1998).

2.3 CUSTOMER SERVICE

Customer service is the practice of providing customers with a positive helpful experience when they enter a business, throughout the time they stay at the business, and even after the customer leaves, should they have additional questions or products to return (Thompson and Kolsky, 2004). Customer service, especially in the shape of a call-centre is to customers one of the most visible and significant aspects of organizational performance (Flanagan & Fredericks, 1993).

This important resource contains strategies and tactics to improve and manage service delivery and offers illustrative case examples of how organizations have successfully improved and managed customer service. Examples are the use of websites or calls by customers to draw the attention of ways to improve services (Skrabeck and Quentin, 1993).

2.3.1 CUSTOMER SERVICE DELIVERY

Customer service delivery taps into business, marketing, and psychological research and practices to provide a wealth of knowledge about customer service. It embrace exploring human resource staffing practices and service delivery by including proven selection strategies for hiring top quality service workers, an analysis of the personality correlates of service performance, and a comprehensive review of assessment instruments that predict customer service performance. It also provides a framework for customer service as a process and an outcome (Grassel & Zeidler, 1993). In addition, this important resource contains strategies and tactics to improve and manage service delivery and offers illustrative case examples of how organizations have successfully improved and managed customer service. Examples are the use of websites or calls by customers to draw the attention of ways to improve services (Skrabeck and Quentin, 1993).

2.4 CUSTOMER SERVICE TRAINING

2.4.1 DEALING WITH CUSTOMERS

Dealing with customers involves the appreciation of the time of customers and tolerating their behaviors. The provider must always convey to the customer that he or she appreciates the time it takes them to do business with the company. Respecting the customer's time implies that members of an organization should always work at peak efficiency and stay focused on the customer. Respecting the customer's time by not imposing bad or negative mood on anyone else, recognizing regular customers, avoiding destructive remarks and showing initiative are tips to creating challenging customers (Thompson and Kolsky, 2004).

2.4.2 TRAINING ON CUSTOMER MOOD

Although everyone has a bad day once in a while, customers service providers should try not to be moody or neglect interactions with internal customers as a results. Rather they should avoid insulting their customers because they may assure that the service provider and the entire organization he or she works is made generally customer expect to work with someone with initiative and willing to do business with someone who will go the extra mile for them. The customer service provider must deal with customers as individual human beings. Each customer must be respected for their time, circumstance and priorities (Harris et al, 1998).

2.4.3 PERSONALITIES AND COMMUNICATION STYLES

Personalities and communication styles of customers make it difficult for staff of an organization to interact with them. Customers become difficult to deal with through their various ways and attitudes. Various characteristics of customers which make them

challenging include being old, talkative, immature, impatient, angry, difficulty with English and their attitude of using abusive or vulgar language. They become challenging to deal with because they do not speak the same language and do not have the expertise or an understanding of the product or situation (Harris et al, 1998).

2.4.4 CAUSE OF CHALLENGE BEHAVIOURS

The critical elements in ensuring a positive material customer experience are:

- Mapping the service delivery processes
- Evaluating critical success points in the process
- Defining service standards and objectives for these essential points
- Establishing service delivery procedures to optimize material service
- Creating service level agreements to smooth internal service delivery
- The positive experience gained by that customer results in the retention of that customer.

Interestingly, even though managers have recognized this fact, very few have created an active approach to keeping customers. In present time, most businesses are focused on finding new customers, not on maintaining existing ones (Harris et al, 1998).

Numerous businesses send sales people out to make the initial sale and then leave the customer maintenance to the customer service department. The best is to recognize the importance of those customers who have already made the commitment to do business with us and to create an environment that encourages those customers to continue to work with the organization.

2.4.5 CRITICAL ELEMENTS ENSURING POSITIVE CUSTOMER EXPERIENCE

By asking the customer questions concerning what is being done well and what could be improved, an organization will be measuring customer's satisfaction. It is essential that an organization monitors the satisfaction level of its customers (Mercer, 1998).

Measuring customer satisfaction involves asking the customer questions. It also involves setting aside the hearts and heads of customers (Cannon; Perreault & Carthy, 1997; Bovee & Thill, 1992) and looking beyond the customer base of an organization. While customer satisfaction is not the easiest outcome to measure, the manager and all employees of the marketing department can continuously improve methods for receiving feedback from customers (Churchhill & Peter, 1995).

For example, all employees may be trained to observe and report feedback from customers. Packaging for customer goods may display a toll free customer hotline. Publishers of computer software often include in their manuals a toll free number for help (Churchhill & Peter, 1995). Occasional communicating with customers results in an opportunity to provide exceptional service (Church chill & Peter, 1995).

2.5 TRAINING ON EXCELLENT CUSTOMER SERVICE DELIVERY

2.5.1 SOLVING CUSTOMER PROBLEMS

Knowing the customer also leads to ability to help solve the problems of customers, provide them with current information, create a pleasant customer experience and reduce much of the customer's stress as possible. Because customers have many concerns, the job of the customer service provider is to reduce as much of the customers stress as possible and to create a pleasant customer experience while also providing current information.

Quality customer service training requires quality professional training in appropriate skill and calls for commitment on behalf of the organization as a whole starting from the top. Main skills taught during today's training are: telephone skills, customer service and retention, telemarketing, problem solving capabilities, maintaining customer satisfaction and effective use of technology (Mouawad & Kleiner, 1996).

Most companies provide their employees with a combination of in-house and external training session. These tend to emphasize courtesy and patience as well as promoting a genuine effort to solve problems of customers' problems and respond to their enquires, while often at the same time becoming familiar with new software designed to ease and aid their work (Mouawad & Kleiner, 1996).

Training for customer's service skills and behaviors has become a necessity because of the increased complexity of duties performed by a company's representative in his area (Mouawad & Kleiner, 1996). For example the most common training tools of telephone calls emphasize attitude, courtesy, ability to help (or refer the caller to someone else who can), message handling and managing voice message systems (Mouawad & Kleiner, 1996).

These and other developments on the horizon will force many services firms to redefine what they do. For example, fax mille machines have diminished the need for overnight delivery of document, causing FedEx to reinvent itself as a supply-chain management company rather than a delivery service (Etzcel, Walker, & Stanton, 2007).

2.5.2 TECHNOLOGY AND INFORMATION

What has been widely acknowledged is that use of technology and current information greatly facilitates the provision of excellent customer service because we live in age of technology in which it impacts. Technology reduces paper work and requires only a direct

computer link between supplier and customer and now being conducted via the internet (Etzel, Walker, & Stanton, 2007). However, training may have some impact on customer service delivery, but the effect of training on customer service delivery has not been given attention.

2.5.3 PLANNING

To work at peak efficiency, the organization must have a plan. The idea that plans contribute to greater effectiveness has wide spread support. Despite this, large numbers of firms either fail to plan or miss the chance to use planning to gain real competitive advantages.

2.5.4 CUSTOMER INTERACTION

Effective processes and procedures provide the foundation for smoothing or inhibiting the material service element of the customer interaction. On the other hand, efficient service delivery systems appear transparent to the customer. Poor systems create those 'speed bumps' that necessitate personal intervention in order to satisfy the customer requirements.

2.5.5 CUSTOMER FAMILIARITY

Techniques for exceeding the expectations of a customer include being familiar with the customers of the organizations, asking customers what their expectations are, telling customers what they can expect, living up to their expectations, maintaining consistency and communicating with customers using the method they want to use. By becoming familiar with customers, an organization gets to know who they are and why they do business with that organization. It entails likes and dislikes about the organization (Institute of Commercial Management, 2010).

Building mutually beneficial relationships with customers requires that everyone in an organization work together to achieve customer satisfaction before and after each purchase. If there is a problem with customer's bill, the accounting people can't just leave it to the sales person to straighten it out or even worse, act like its "the customer's problem". Rather, it's the firm's problem. The long term relationship with the customer and the lifetime value of the customer's future purchases is threatened if the accountant, the sales person and anyone else who might be involved don't work together quickly to make thing right for the customer (Cannon; Perreault & Carthy, 1997).

2.5.6 LONG TERM CUSTOMER RELATIONSHIP

Information about customers can be used to create strategies that develop and sustain desirable long term customer relationships (O.C.Ferrell, Hint, & Ferrell, 2008). In most organizations, especially those operating in industrial markets, investment in relationships is made personally by the sales personnel. However, this title covers a wide range of staff who might not think of themselves as being in this category: from telephone operators who are the first point of contact, through to service personnel (who often have the most frequent contact, and set the standards the customer or client sees (Mercer, 1998).

2.5.7 BARRIERS TO EXCELLENT CUSTOMER SERVICE DELIVERY

In order to meet the expectations of customers, staff of an organization must become familiar to barriers to customer service, recognize the power of customer perception, understand expectations of customers and maintain their own credibility and sense of values.

Some of the most common barriers to excellent customer service are laziness, poor communication skills, poor time management skills, attitude, moodiness, lack of adequate training, inability to handle stress, and inadequate staffing. Internal customers (Staff) are

important to the efforts of meeting the needs of external customers. They ought to complete their work promptly and treat customers with respect and so it is best to deliver a consistent service.

2.6 EFFECT OF TRAINING ON CUSTOMER SERVICE DELIVERY

2.6.1 IMPROVED STAFF BEHAVIOR AND ORGANIZATION VALUES

It has been established that the effect of training is improved behavior of staff, in an organization. Meeting the expectations of a customer maintains the credibility and sense of values of an organization ((Mercer, 1998).

2.6.2 APPROPRIATE WAYS OF DEALING WITH CUSTOMERS

An understanding of the behaviors and attitudes of customers by customer service providers results in the use of appropriate ways to deal with them. A customer service provider is expected to be firm to immature customers. Otherwise, they will complain that they do not have enough money to pay for the service because they barely have enough to pay for food. They may not appreciate enforcing of company policies, but they need a reality check. For an organization to avoid failure, complaints should be encouraged, positively and complaints must be handled well and must be seen to be well handled by the complainant and the organizations own staff (Mercer, 1998).

An appropriate way is for the customer service provider to allow an old customer to figure how to use technological equipment's such as computer, by giving then assistance. It is also appropriate for a customer service provider to find out from an impatient customer, if he or she is calling at the right time before proceeding to what he or she wants to communicate. This is important because impatient customers may complain that the customer service provider is disrupting their work or bothering them.

2.6.3 EXCEEDING CUSTOMER EXPECTATION

An organization can exceed the expectation of a customer by communicating with that customer using a method that the customer wants. Some customers prefer online ordering or assistance. The internet offers firms in the travel, accommodations, recreation, and insurance industries, cost effective ways to bypass intermediaries (Ettel, Walker, & Stanton, 2007).

2.6.4 CUSTOMER RETENTION

Any organization should be highly motivated to make certain its customers are satisfied. If they are not, the brand once more becomes vulnerable (Mercer, 1998). Customers are retained when they are satisfied. Customer satisfaction is the customer's overall feeling of contentment with a customer's interaction. Happy customers attract new customers at virtually no cost.

2.6.5 STRUGGLE DURING RECESSION TIMES

Customer service has a direct effect on whether your company will struggle or thrive during economic slowdowns and recessionary times (customer service training.com, 2011). Consistency is maintained if customers are not promised what cannot be delivered to them. Customers must be told what to expect and assured of the commitment of the organization which serves them. Customer satisfaction can be measured by asking customers questions.

2.7 PERCEPTIONS OF CUSTOMERS ON SERVICE DELIVERY

2.7.1 CUSTOMER EXPERIENCE AND PERCEPTION

Providing a good experience is important because it affects customer satisfaction (Liljander and Strandvik, 1997), delivers customer loyalty (Yu and Dean, 2001; Pullman and Gross,

2004; Mascarenhas et al., 2006), influence expectations (Johnson and Mathews, 1997; Flanagan et al., 2006) install confidence (Flanagan et al., 2005), support the brand (Grace and O'cass, 2004; Berry and Carbone, 2007) and also create emotional bonds with customer. Customer perceived quality is the customer's judgment of the quality of service; their experience and perceived benefits (Courseware Company, 2011). Operational service quality is the operations assessment of how well the service was delivered to its specification (Pinto and Johnston, 2004).

2.7.2 POSITIVE PERCEPTION AND APPRECIATION

Excellent customer service delivery creates in the mind of a customer, a positive perception or experience. Customers are more likely to remember such a nice ending interaction than the beginning. Also they will remember an enthusiastic bid of fare well as a professional approach to their problem. If every customer is seen as a valuable asset who is difficult to replace, they are more likely to be cherished. It is always necessary for the customer provider to end on a positive note. He or she should thank customers for their understanding.

Customers expect to have the same positive experience every time they interact with the staff of an organization. Demands of excellent customer service provision also requires not only losing sight of little things that the customers would appreciate.

2.7.3 PERCEPTION OF BANK CUSTOMERS

In the banking sector, only few studies examine differences in perceived service quality across countries (Lewis, 1991; Malhotra et al, .2005). Lewis (1991) finds out that, respondents record higher expectations for locations, opening hours, parking, and personal characteristics of bank staff. Respondent were concerned about privacy, interiors and staff appearances.

2.7.4 NEGATIVE PERCEPTION OF CUSTOMERS

Poor customer service delivery and lack of focus on customer service delivery causes negative perceptions of customers. It also creates negative perceptions of the organization for the customer. These negative perceptions of customers are based on prior interactions. Negative perception of customers, based on prior interactions, does not cause an organization to lose money but the reputation of the business and consequently the future business of the organization is also affected. For most businesses to be successful, it requires a commitment to retain customers since studies show that it costs more to retain a customer than to gain a new one. Thus, a negative perception a customer has about a business affects the profitability of that business organization.

2.7.5 ENSURING CUSTOMER EXPERIENCE

The critical elements in ensuring a positive material customer experience are:

- Mapping the service delivery processes
- Evaluating critical success points in the process
- Defining service standards and objectives for these essential points
- Establishing service delivery procedures to optimize material service
- Creating service level agreements to smooth internal service delivery

2.8 TRAINING EFFECTS ON CUSTOMER SERVICE DELIVERY AT A BANK

Towards improving service in the financial sector, a case study was conducted in November and December 2009 in Kiggali the capital city and financial center in Rwanda. The case study revealed that challenges to customer service delivery in Rwanda include external factors that impinge ability to deliver quality service.

The aim of the study was to gain a greater understanding of the diverse service delivery in Rwanda to support the development of policy recommendations for improving quality and standards.

The problem of customer service delivery in Rwanda can be addressed by reducing the burden of administrative requirements. According to Twagira (2009) there is the need to improve customer care and stream line service delivery by reducing the administrative requirements and burden, and to have an enforceable client charters. Research inform that the key to developing world class service delivery in Rwanda is the transformation of service providers, in the private and voluntary sectors as well as the public sector, so that they are customer centric, customer focused. This requires a commitment by the service provider to service delivery as central to the organization. Quality services will only be delivered by quality organizations that have a vision and mission that encompasses world class service delivery (Institute of Policy Analysis Research, 2010).

2.8.1 EXTERNAL FORCES THAT IMPINGE ABILITY TO DELIVER A QUALITY SERVICE

From the study it was noted that External factors also impinge on the ability of banks to deliver a quality service. Internet connectivity is a major factor; it is not only slow but also unreliable. Some few government institutions have improved especially immigration, police and Rwanda Revenue Authority but problems persist at local government administration levels. The supply of water and electricity has improved although concerns about the reliability of the electricity supply remain. Suppliers of other logistical need are very unreliable, unprofessional and violate contracts of supply. Employees thought that the major

barrier to providing an improved service was internet connectivity and customers also highlighted this as a major constraint (Institute of Policy Analysis Research, 2010).

2.8.2 GOOD CUSTOMER SERVICE PRACTICE

The study provides examples of Good service delivery. It shows the various good customer services. Respondent of the study provided various example of good customer service delivery. Respondents of the study noted that good service delivery include: Restaurants and coffee shops that greet customers on arrival and show you to a table; staff in restaurants and hotels who recognize repeat customers and welcome them back; Front- of- house staff who are appropriately dressed, and polite and helpful; A customer satisfaction questionnaire handed out with the bill; A government office that was able to deliver a Green Card with no delay and with a minimum wait; Immigration officers at the airport who behave appropriately and work quickly; Inexpensive computers; Internet cafes that provide a good inexpensive service, hotels that provide wireless networks and free wireless internet access at Kigali International Airport; Banks that provide personal support when a customer is doing something complicated; Inter-town buses that run on time in accordance with the timetable; Traffic police who are polite (to white expatriates); Helpful but slow medical services; Taxi drivers who are helpful and work hard to use their limited foreign language skills to communicate with visitors and expatriate customers; A taxi driver who returned a mobile ‘phone left in his taxi; A bank that provides a cash machine on a University campus and issues students with cash cards; Helpful and well informed pharmacists (Institute of Policy Analysis Research, 2010).

A range of methods, including interviews, focus groups and observations or participant observations were employed in the study. In depth interviews dwelled on understanding the views of service providers, key informants and customers of the quality of the service provided by financial institute in the country. Observations were made in the ways customers were handled. Interviews and focus group discussions was used to obtain information on the standard and quality of the delivery of financial service in Rwanda.

Informants were thirty five, from financial and non-financial sectors including heads of co operations, and firms and government bodies such as the Rwanda Revenue and international co-operations. A total of thirty managers were included. Focus groups with bank employees are in each of 19 branches covering seven commercial banks. Eight user focus groups were also held in 3 districts of Umuganda. Generally, respondents included doctors, farmers, civil servants, students, businessmen and women, employees of insurance companies, NGO workers, mechanics and employees of security firms.

The study did not emphasize quality customer service as a competitive differentiator. Thomas K. Brown, writing in Bank Director Magazine says, "Quality customer service can be a powerful competitive differentiator." Brown advocates selecting, training and investing in your staff so they can effectively meet all your customers' needs. He suggests you hire employees for their attitude, make certain they know the expectations, provide them with the technology and tools they need for quality customer service and reward the employees who excel--all because it gives your bank a powerful competitive differentiator (Customer Service in banking, 2011).

2.8.3 SUPERIOR CUSTOMER SERVICE

Beautiful, functional banks with superior customer service win customer loyalty. Genesys Telecommunications surveyed bank customers and found that "48 percent of customers indicated that customer service was the primary factor in choosing to stay with an organization." Therefore, a bank garners a great competitive benefit when it optimizes customer service. According to Genesys, banks who create this sort of positive customer experience have earned "a tremendous competitive advantage." Superior customer service spurs customer loyalty in banking (Customer Service in banking, 2011).

2.8.4 AWARENESS OF CUSTOMER SERVICE DELIVERY

There is little awareness of customer service delivery as a business imperative, little evidence of top team clarity and no evidence of policies, practices and procedures for ensuring quality service delivery. There was little evidence of listening to customers, no systematic collecting of feedback from customers or formal complaints procedures in place. There was little evidence the interests of customers were prioritized and certainly none that targets for service delivery were in place. While there was recognition that training was important, few institutions had a budget for this and the priority for training was front-of-house staff with little recognition that senior managers needed training. While some institutions rewarded staff for good service, customer service delivery was not a key criterion and there was little recognition of competency in service delivery as criteria for recruitment or appraisal (Institute of Policy Analysis Research, 2010).

2.8.5 EFFECT OF CUSTOMER SATISFACTION BASED INCENTIVE SYSTEM ON SALES PERSONNEL CUSTOMER SERVICE RESPONSE: EMPIRICAL STUDY, 1995.

This study explores the impact of customer satisfaction based system on sales personnel's customer service response. It examines the effects of training on customer service response of sales personnel as well as the effect of incentives on their performance. This research is similar to that conducted among US Bank point on sales men techniques (Futrell, Berry & Bowers, 1984).

The objective of the research was to examine the relationship between providing sales personnel with incentives based on customer satisfaction and sales personnel's behaviour. The study informs that training increased customer service response of sales personnel. The study of Sharma & Sarel (1995) showed that training increased the customer service response of sales personnel. Sales personnel may have a proclivity toward returning customer service calls late because they do not consider returning customer service calls one day late as improper customer service behavior. In general, the studies demonstrated that sales personnel who were compensated on customer satisfaction ratings demonstrated a higher level of customer service activity than sales personnel who were compensated on sales volume.

Respondents were made up of fifty-three graduate students and managers. Respondents were provided with six messages related to customer service, in the context of a scenario, related to incentive satisfaction. Experience of the study manipulated compensation structure in terms of 3 incentive types namely: sales, mixed and satisfaction incentive group.

Principal contribution of the study is that it highlights the effect of incentive system based on customer satisfaction on sales personnel customer service response. The primary limitation of the study is that the respondents were managers and graduate students and not active sales personnel.

Companies sensing the need for improved customer service have implemented broad based training seminars ("College offers attitude adjustment for cabbies," 1998), while others have focused on assessing characteristics required to succeed in service-oriented jobs. For example, the Customer Service Skills Inventory (CSSI) was developed on the premise that people who have personality traits such as concern, empathy, and conscientiousness will be more adept at customer service than people who do not possess these traits (Sanchez & Fraser, 1993).

A research conducted among US. Bank point out focus on sales man techniques. Futrell, Berry, & Bowers (1984) show that relatively little time is devoted to specific salesmanship techniques. Approximately half of total training time concerns product information (the bank's services and the competitor's). The purpose of this study was to examine the extent and level of sales training among U.S. banks. Allocation of Time in Training Respondents indicated the proportion of time devoted to different skill and knowledge areas in contact personnel training. The main aim of the research was to investigate whether organizational learning could be achieved through the use of simulation exercises.

Finally, respondents were asked to indicate the most important priorities for improving sales training in their banks. However, over one-third of the respondents from both sub-samples referred to improving the training curriculum, e.g., product knowledge training, sales skills

training, sales management training. Training enhances sales personnel customer service. The study shows that training increased the total number of service calls for all incentive plans or training increased the customer service response of sales personnel. The study also shows that a more specific and detailed training may lead greater emphasis on service calls.

2.9 PERCEPTION OF CUSTOMERS ON SERVICE DELIVERY

2.9.1 EMPLOYEE AND CUSTOMER PERCEPTION OF SERVICE BANKS (1980).

Schneider, Parkington and Buxton (1980) discover employee and customer perception of bank services towards evaluating practices and procedures. In addition the research on customer service delivery and bank practices. The study identifies that there is a relationship between customer and employee perception of branch service across 23 branches. This correlation was in the area of the employee views of the general level of quality of service received. It is clear from the study that not only are customers perceptions of general quality of service significantly related to employee perceptions but many of the service issues described to various facets of branch service as perceived by employees. Over 20 percent of both samples mentioned improving the support of training, which would include increasing the training budget. Priorities were similar for both samples (Futrell, Berry, & Bowers, 1984). Two of the bank's crisis management groups were recorded on video throughout the exercises and during the initial briefings.

The study focused on enacting a research strategy for evaluating the practices and procedures of retail service organizations. This stems from the assumption of the study that providers of service are sensitive to customer requirement and organizational practices in relation to provision of service because of their boundary position.

The study of the Institute of Policy Analysis Research (2010) shows that bank practices affected involvement with the customer. The study was to diagnose branch practices and procedures relating to service to customers, not those relating to employee needs for rewards, pay, promotion, supervision, and so forth. The results show the effectiveness of branch practices and procedures in meeting customer needs. The interviews with employees suggested a complex set of issues involved in the service orientation of branches. At a general level of abstraction, employees spoke about an enthusiastic versus a bureaucratic orientation to service. The kinds of issues mentioned for the enthusiastic orientation had reference to the philosophy of the branch regarding a flexible and interpersonally open form of involvement with the customers of the branch and the community in the delivery of service.

Perception on Bank Practices: Schneider, Parkington, & Buxton (1980) revealed some strong relationships between employee perceptions of branch practices and procedures in relation to service and customer perceptions of service practices and quality. A representative design for diagnosing effectiveness in retail service organizations is presented and operationalized in a study of the employees and customers from twenty-three bank branches.

The design builds on some boundary spanning theory and on some practical realities which suggest that data should be collected from both employees and customers when diagnosing and evaluating service organizations. The research process assumes that the providers of service, because of their boundary position, are sensitive to customer requirements and organizational practices in relation to the provision of service. This study enacted a research strategy for evaluating the practices and procedures of retail service organizations.

Data was collected from ten (10) bank branches. Three employees from each branch were interviewed: the branch manager, a teller, and a non-teller/non manager. Customers were interviewed from each branch were randomly selected from customer mailing lists, contacted by telephone, and asked to participate in an interview, for which they would be paid fifteen dollars. Interviews were held in the branch bank nearest the customer's home. All customer interviews were conducted individually.

Thirty of these interviews (from ten branches) were conducted individually. The rest of the interviews of branch employees were conducted in groups of three to five persons each. The groups were always composed of similar types, that is, all managers, all tellers, or all non-tellers/non managers, in an attempt to encourage their freedom in responding, to prevent interviewees from feeling dominated or constrained by the presence of branch employees with higher status (Schneider, Parkington, & Buxton, 1980).

The interviews that were conducted served to orient the researchers to the general class of issues salient to the employees and customers and to the language of the respondent population, facilitating the wording of questions for the survey. All interviews were tape recorded with permission of the interviewee(s). Behavior, specificity about branch service was a goal in the interview. The authors listened to the tapes of all customer interviews and wrote the survey items from notes made while listening to the interviews (Schneider, Parkington, & Buxton, 1980).

The perception of customers on bank service delivery is not obvious from the study. The study does inform as to whether respondents who were customers generally perceived the services of the bank as good or bad. Such research question has not attracted that attention of

most scholars. Rather their attention has not been on efficient service delivery systems such as order fulfillments, ignoring ability to communicate effectively, tolerating behaviors of customers, considering short term complaints and relationship management which affords superior service performance (Schneider, Parkington, & Buxton, 1980).

2.9.2 RESOURCE, SERVICE QUALITY AND PERFORMANCE TRADE. A FRAMEWORK FOR MEASURING EFFICIENCY OF BANKING SERVICES

The study concentrated on a two-stage cascaded efficiency model combining financial figures with intangible measures of service quality. The study's approach of integration of quality service measures with quantitative financial performance figures. It relates to a study conducted on customer service orientation in managerial and non-managerial employees: An exploratory study done by Martin & Fraser (2002).

Mukherjee, Nath & Pal, (2003) establish the linkage between superior service delivery and better firm performance using a quality efficiency overall efficiency matrix which has four quadrants.

The sample was 1200 customers of 27 Indian banks, though significantly large, were selected in a non-probabilistic convenient manner; since they did not get the customer list from each bank for drawing a random sample. Data development analysis was used to measure transformation of efficiency. Bank efficiency was measured in terms of converting their resource expenditures to serve delivery for their customers.

Their findings reveal that almost 60% of the banks performing excellently on the quality efficiency dimension perform well in the resource to service quality to performance

transformation (stars and top half of the dogs). Only 10% of the banks, which have high overall efficiency, fail to deliver high service to their customers (sleepers) and improvement in their service delivery can bring better performance for them.

Mukherjee, Nath & Pal, (2003) explains that Banks lying in the upper right quadrants can be considered as star banks with high perception of service quality among its customers and also superior performance as demonstrated from their financials. Banks with low-quality efficiency but high on overall efficiency can be called sleepers. These banks are strong on other business fundamentals but poor on service.

Another study shows that customer service leading to increases in profit can be caused by employee of financial service. Previous studies show that in service related industries, individual employees can have an impact on individual customers. Management at the Tallahassee Democrat newspaper made changes in customer service and were able to show that increases in profit were due to improved customer service. Employees from two offices of a large financial services organization participated in the study.

There were 94 employees who held managerial positions and 105 employees who held non-managerial positions. All employees had the responsibility for at least some customer contact as a part of their job duties (Martin & Fraser, 2002). According to Schneider, Parkington, & Buxton (1980) improving customer service delivery involves keeping a sense of "family" among branch employees, involving the branch in community affairs, and giving customer service in new and creative ways. In contrast, the bureaucratic orientation was viewed in terms similar to those used by Bennis (1970) and Blau (1974): stress on rules, procedures, and system maintenance, which often divert energy away from providing services to clients

in order to maintain the status quo. These items tapped into such issues as strictly following rules and procedures, doing one's job in a routine fashion, and using only established methods for solving customers' problems.

2.9.3 CHANGES IN CUSTOMER SERVICE AND PROFIT INCREASES

Managers scored higher than non-managers on the scales. Pressure Tolerance, Independent Judgment, and Responsiveness are consistent and have intriguing implications for the importance of managers as a source of quality control for customer service.

This study was conducted to allow a comparison of managerial and non-managerial employees in one organization with respect to their customer service skills. Typically, those in managerial positions deal with more pressure and a greater number of competing demands than do lower-level employees. They are often required to make decisions on their own, and they are accountable for the performance of their departments or divisions and therefore must respond to problems in a timely manner (Martin & Fraser, 2002). Previous studies show that in service related industries, individual employees can have an impact on individual customers.

CHAPTER THREE

METHODOLOGY

3.1 RESEARCH DESIGN

The research design used for the study was exploratory and descriptive in nature to understand the effect of staff training on customer service delivery. Exploratory research is a systematic investigation of relationship among two or more variables to describe relationships, to predict the effects of one variable on another and to test relationships.

Exploratory studies are generally better served by single a case that is where there is no previous theory. A single case can also be used to test an existing, well-formed theory. Multiple cases are preferable when the purpose of the research is to describe phenomena, develop and test theories. Multiple cases also permit cross-case analysis, a necessary feature for widespread generalization of theories. The research design was adopted for qualitative results.

3.2 POPULATION

The population of the study comprise of workers and customers of Barclays Bank. The population of employees at each branch was averagely twenty, except at the Head office. At the Head office of Barclays bank (BBG), two hundred and seventy one were recently called for training. Risk management department has 4 employees which were called for training. Forty six (46) employees were in the corporate department. Those called for training in the operations and IT department were hundred and ninety-eight employees. The department responsible for change had five people called for training. The department of corporate affairs had two people called for training. Three people were selected for training from the

finance department. The human resource and treasury department has six and seven employees selected for training, respectively.

Customers of the bank are more than five thousand. However, the number of customers dealt with was one hundred and fifty. One hundred and fifty customers were selected due to the limited time frame to carry out the research.

3.3 SAMPLING AND SAMPLE SIZE

The simple random sampling technique was used for the study. The sampling method was used to select a total of hundred and fifty staff and customers each from a total of ten branches of Barclays Bank. From each of the branch fifteen customers were randomly selected to serve as respondents. In the same way, fifteen staff members were selected from each of the ten branches. Together a total of three hundred respondents served as the sample size of the study.

The ten branches of Barclays Bank were in Accra; namely Spintex branch, Airport branch, Ring Road branch, Ridge branch, Osu branch, Makola Square branch, Circle branch, Nima branch, North Kaneshie branch and Adabraka branch. The ten locations were chosen because the researcher noticed that those locations were the hub of most businesses in Ghana and therefore will be easy to have the number of respondents needed for the research.

Staff members that were selected included marketing officers, customer service officers and team members providing customer service and their supervisors. This category was chosen because they had more contact with the customers in terms of the provision of various services.

3.4 DATA COLLECTION PROCEDURES

Primary data was collected through questionnaires. The responses served as the main source of data for the study. The Primary data was collected by visiting ten branches of the Barclays Bank Ghana Limited and administering the questionnaire to them directly. Data collection tools that were used to gather data from respondents were questionnaires. A questionnaire was designed and administered to the staff and customers of Barclays Bank Ghana Limited.

3.5 DATA COLLECTION DIFFICULTIES

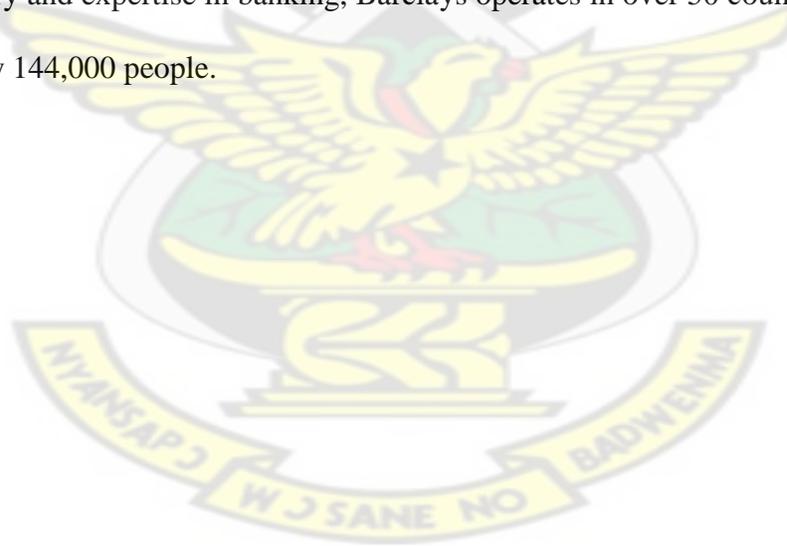
Difficulties with the collection of the data were in two fold. One challenge was that most of the customers were unwilling to fill the questionnaires since they felt they were wasting their time. The researcher had to plead with most of them to fill the questionnaire. In some cases the researcher had to wait for them to attend to their banking needs before filling the questionnaire. It was also difficult to retrieve questionnaires from the managers and non managers of the bank. For example, it took about a week for a questionnaire to be collected from a staff due to his busy schedule.

3.6 DATA ANALYSIS

Data was collected from the respondents, through questionnaires, and analyzed using Statistical Package for Social Sciences (SPSS) software. The version of SPSS software version used was 14.0. This software was used because it facilitated quick analysis of data compared with Microsoft Excel. The SPSS software enabled the generation of descriptive statistics which was used to produce tables, graphs and charts.

3.7 PROFILE OF THE BARCLAYS BANK GHANA LIMITED

Barclays Bank Ghana Limited has operated in Ghana for ninety five years. It is a wholly owned subsidiary of Barclays Bank PLC. Barclays Bank of Ghana limited has an extensive retail and corporate banking network in the country, comprising 59 branches, 7 agencies, 10 Premier Life Centres, 2 Premiers suites and 8 Local Business Centres. Barclays has 135 ATMs spread across 90 locations nationwide. Barclays Bank of Ghana limited is part of the Barclays Retail and Business Banking (RBB) group under Barclays PLC. Barclays is major global financial services provider engaged in retail banking, credit cards, corporate banking, investment banking, wealth management and investment management services, with an extensive international presence in Europe, the America, Africa and Asia. With over 300 years of history and expertise in banking, Barclays operates in over 50 countries and employs approximately 144,000 people.



CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION OF RESULTS

4.0 INTRODUCTION

This chapter presents the results of the study. The chapter provides information on the demographic characteristics of respondents and training received by staff of Barclays Bank. Other findings such as attitude of customers influencing service delivery, effects of training on service delivery is also presented in this chapter.

4.1 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

4.1.1 AGE

Thirty of the staff had their age between 26 and 30 years and 23 within 46 -50. The former represent 20% of the entire staff and the latter 15.33%. Staff with ages falling between 15-19 were three (7.33%). None of the staff were above 50 years but 23 (15.33%) of the entire staff had their ages falling between 46 - 50 years old.

Customers whose ages fall within 36 – 40 years were 23 (15.33%). Thirty four (22.67%) of the customers had their ages within 20 and 25 years. Majority thus, 41 customers have ages within 31 – 35. The least number of customers thus 18 were within 20 -25 years while 19 were also of 41-45 years. This shows that, the relationship of both customers and staff is affected by the lifestyle of young individuals. This infers that the customer will expect more in terms of satisfaction while the staff will also expect an appropriate attitude or behavior from the customer.

Table 1: Age of Respondents

Age of Respondents	Staff	Percentage	Customers	Percentage
15-19	11	7.33	0	0.0
20-25	18	12.00	18	12.00
26-30	30	20.00	34	22.67
31-35	34	22.67	41	27.33
36-40	34	22.67	23	15.33
41-45	0	0.0	19	12.67
46-50	23	15.33	0	0.0
50 above	0	0.0	15	10.00
Total	150	100.0	150	100.0

Source: Field Data, 2012

4.1.2 SEX

Males formed a majority of the staff and customers. Seventy nine (52.67%) of the staff were males and the remaining 47.33% were females. On the other hand, ninety four of the customers, representing 62.67% of the entire respondents were males. The rest, fifty six customers, were females (Table 2). This indicates that majority of males prefer the services of the Barclays Bank Ghana Limited as compared to females.

Table 2: Sex of Respondents

Sex	Staff	Percentage	Customers	Percentage
Male	79	52.67	94	62.67
Female	71	47.33	56	37.33
Total	150	100.0	150	100.0

Source: Field Data, 2012

4.1.3 RELIGION

All the staff were Christians. In contrast, not all the customers were Christians (Table 3). Hundred and thirteen (75.33%) of the customers were Christians in addition, thirty seven (24.67%) the customers belonged to the Islam religion. None of either the staff or customers belonged to the traditional religious background or other religions backgrounds. This will go a long way to show how each category of persons will perceive customer satisfaction. This is reflected in Table 3.

Table 3: Religion of Respondents

Religion	Staff	Percentage	Customers	Percentage
Christianity	150	100.0	113	75.33
Traditional	0	0.0	0	0.0
Islam	0	0.0	37	24.67
Other, specify	0	0.0	0	0.0
Total	150	100.0	150	100.0

Source: Field Data, 2012

4.1.4 LEVEL OF EDUCATION

Majority of the respondents were educated to the tertiary level. These include eighty two (54.67%) of the staff and sixty eight (44.67%) of the customers. Other educational level attained by the respondents was SHS and diploma/HND education, respectively. In the same vein, thirty four (22.67%) and forty nine (32.67%) of the customers had SHS and diploma or HND education, respectively (Table 4). This indicates the degree of maturity that both customer and and staff expects in dealing with each other. In view of this, any negative

perception especially on the part of the customer will go a long way in forming an opinion about the Bank.

Table 4: Respondent's Level of Education

Level of Education	Staff	Percentage	Customers	Percentage
Primary school	0	0.0	0	0.0
SHS certificate	30	20.00	34	22.67
Diploma/HND	38	25.33	49	32.67
Tertiary	82	54.67	68	44.67
Other	0	0.0	0	0.0
Total	150	100.0	150	100.0

Source: Field Data, 2012

4.1.5 MARITAL STATUS

Only a few of the customers were separated, but most of the respondents were single (Table 5). Sixty four (42.67%) of the staff were single as sixty eight (45.33%) of the customers. Forty one (27.33%) of the staff were married like fifty six (37.33%) of the customers. Forty five (30.0%) of the staff were widowed and twenty six (17.33%) of the customers were separated (Table 5). Aside the case of maturity, the attitudes of singles as compared to that of married couples will be different and as such widowed as well as separated persons will also prefer a different understanding to issues related to customer delivery services.

Table 5: Marital Status of Respondents

Marital status	Staff	Percentage	Customers	Percentage
Married	41	27.33	56	37.33
Single	64	42.67	68	45.33
Divorced	0	0.0	0	0.0
Widowed	45	30.00	0	0.0
Separated	0	0.0	26	17.33
Co-habiting	0	0.0	0	0.0
Total	150	100.0	150	100.0

Source: Field Data, 2012

4.1.6 OCCUPATION AND NATIONALITY OF CUSTOMERS

Accountants, business women and business men were the major customers. The customers were grouped according to their occupation. Among the groupings were seven groups with eight members. The occupations for these seven groups are administrators, statisticians and carpenters, fashion designers, sales personnel, consultants and sales girls. Fourteen (9.33%) were public servants. Two of groups with seven members in each group, undertake civil engineer and trader individuals (4.67%) were civil engineers and traders while the business women and men were eighteen (12%) each. However, Accountants were 22 (14.67%).

This was a result of the simple random method of selection as applied by the researcher, thus, the researcher chose people based on their willingness to fill the questionnaire. This is evident in Table 6.

Table 6: Occupation of Customers

Occupation	No.	Percentage
Accountant	22	14.67
Hairdresser	0	0.0
Fashion designer	8	5.33
Consultant	8	5.33
Carpentry	8	5.33
Statistician	8	5.33
Administrator	8	5.33
Consultant	8	5.33
Business woman	18	12.00
Sales personnel	8	5.33
Business man	18	12.00
Sales girl	8	5.33
Public servant	14	9.33
Civil engineer	7	4.67
Trader	7	4.67
Total	150	100.0

Source: Field Data, 2012

4.2 DEPARTMENT AND POSITION OF STAFF

4.2.1 DEPARTMENT

Most of the staff came from the operations department of Barclays Bank. They were eighty two (54.67%) of the staff. Those from the department of customer service were thirty eight

(25.33%). The rest of the staff came from marketing department (Table 7). This was also as a result of availability on the part of staff members to fill the questionnaires presented to them.

Table 7: Department of Staff

Department	No.	Percentage
Marketing	30	20.0
Customer Service	38	25.33
Operations	82	54.67
Other, specify	0	0.0
Total	150	100.0

Source: Field Data, 2012

4.2.2 POSITION IN DEPARTMENT

The position of most of the staff was customer service officers. An accounts opening officer, a driver and a bank officer each formed part of the staff. Twenty three (15.33%) of the staff were customer service officers. Eleven (7.33%), each, of the staff were clerks or tellers, operations officers and relationship officers (Table 9). Nineteen (12.67%) of the staff were security officers and branch operations managers. Eight (5.33%) of the staff were head tellers. The rest were fourteen (10.0%) assistants.

Table 8: Position in Department

Position in Department?	No.	Percentage
Back officer	4	2.67
Accounting opening officer	4	2.67
Driver	4	2.67
Head teller	8	5.33
Officer	11	7.33
Security officer	19	12.67
Teller/clerk	11	7.33
Operations officer	11	7.33
Relationship officer	11	7.33
Customer service officer	23	15.33
Branch operations manager	19	12.67
Manager	11	7.33
Office Assistant	14	9.33
Total	150	100.0

Source: Field Data, 2012

4.2.3 NUMBER OF YEARS AT CURRENT POSITION

Majority of the staff had spent either 1 or 2 years at their current position. An equal number of staff mentioned that they had spent a year and two at their current position. There were twenty two (14.67%) staff which had spent two years at their current position. Another twenty two (14.67%) staff had also spent a year on their current position. The minimum

period spent by a staff at a current position was six months. Table 9 shows the number of years spent by the rest of the staff at their current position.

Table 9: Number of Year at Current Position

Years /Period	No.	Percentage
	8	5.33
6 months	8	5.33
4 years	8	5.33
7 Months	8	5.33
2 and 1/2years	8	5.33
7 months	18	12.00
2 years	22	14.67
1 year 6months	7	4.67
less than 2 years	7	4.67
1 year	22	14.67
6 years	7	4.67
3 years	8	5.33
4 years	18	12.00
Total	150	100.0

Source: Field Data, 2012

4.3 STAFF TRAINING

4.3.1 FORMS OF TRAINING

Workshops were the dominant form of training received by the staff. Seventy one (47.33%) Of the staff indicated that workshops was a form of training. Weekend training was

mentioned as the form of training received by sixty (40.0%) of the staff. Nineteen (12.67%) the staff acknowledged that their form of training was seminars (Table 10).

Table 10: Form of Staff Training

Forms of training	No.	Percentage
Work shops	71	47.33
Weekend training	60	40.0
Seminars	19	12.67
Total	150	100.0

Source: Field Data, 2012

4.3.2 TRAINING FOCUS, PROGRAMS AND CONTENT

Majority of the staff noticed that focus area of training was customer service delivery thus, hundred and one (67.33%). Human resource development was stated by the rest of the staff. They were forty nine of the staff. None of the staff mentioned financial management or welfare of staff as the focus of training (Table 11).

Table 11: Focus areas of Staff training

Which of the following are the focus areas of training	No.	Percentage
Human Resource Development	49	32.67
Customer Service Delivery	101	67.33
Financial Management	0	0.0
Welfare of Staff	0	0.0
Total	150	100.0

Source: Field Data, 2012

4.3.3 CUSTOMER HANDLING

Sixty four (42.67%) of the staff mentioned that customer service training included a topic on effective customer service (Table13). Twenty six (17.33%) of the staff mentioned that they treated a topic on becoming good brand ambassadors during customer service training. Handling complains and making customers feel good by mentioning his or her name was stated by thirty (20.0%) of the staff. This implies that effective customer service is key.

Table 12: Customer Service Training

Customer service training received includes:	No.	Percentage
Effective Customer Service	64	42.67
Becoming good brand ambassadors	26	17.33
Handling complaints	30	20.0
Making the customer feel good by mentioning his/her name	30	20.0
Total	150	100.0

Source: Field Data, 2012

4.3.3.1 TOPICS ON CUSTOMER HANDLING

Topics the staff had training on were on handling customers that do not speak English, short term complaints, and dealing with challenging attitude of customers. Seventy two (48.0%) of the staff were trained on how to handle customers that do not speak English. Those who had not treated the topic were seventy eight (52.0%). Handling short term complaints have been treated by seventy eight (52%) of the staff. All the staff had received training dealing with a topic on challenging attitude of customers (Table 13). This implies that language and complaints need to be given attention in customer service training.

Table 13: Topics on Customer Handling

Response	Yes	%	No	%	Total
Handle customers that do not speak English	72	48.00	78	52.00	150
Handle short term complaints	78	52.00	72	48.00	150
Challenging Attitudes of Customers	150	100.0	0.00	0.00	150

Source: Field Data, 2012

4.3.4. SERVICE OPERATION TRAINING

All the staff had special training towards improving customer service delivery. They also mentioned that they had been trained on how to use word, excel etc. in service delivery (Table 14).

Table 14: Training on Operation

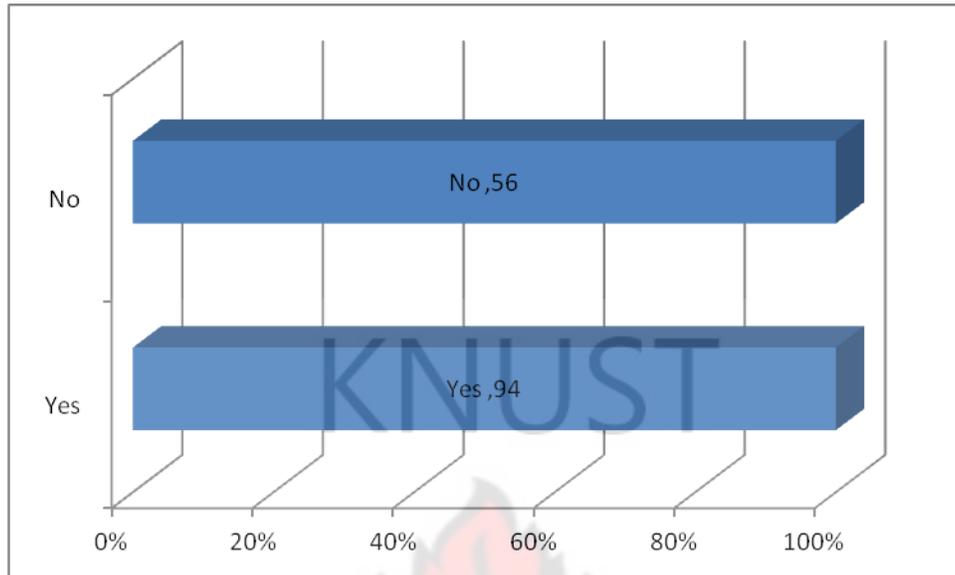
Response	Yes	%	No	%	Total
Have special training to improve service delivery	150	100	0	0	150
Trained on how to use word excel etc.	150	100	0	0	150

Source: Field Data, 2012

4.3.5 MEASURING SATISFACTION

A few of the staff mentioned that they received training focused on how to measure the satisfaction level of customers. However, ninety four (62.67%) of the staff expressed that training they received did not focus on how to measure the satisfaction level of customers. Marked difference of expression was shown by fifty six (37.33%) of the staff as shown in Figure 2. This shows that most bank customers want satisfaction.

Figure 1 Customers Response on Service Delivery



Source: Field Data, 2012.

4.3.6 COMPUTER SKILLS

All the staff (100.0%) informed that they received training associated with computer technology such as software's to meet the wants of customers.

4.3.7 TRAINING INITIATIVES

The staff mentioned that senior management in department and branch managers were responsible for training initiatives. Seventy nine (52.67%) of the staff knew that the HR department was responsible for encouraging and supporting training initiatives. Branch managers and senior management were known as persons responsible for encouraging and supporting training initiative by thirty seven (24.67%) and thirty four (22.67%) as indicated by Table 15 respectively. In this regard, the HR department is highly noted for training

initiatives, thus it becomes the core responsibility of the HR department when it comes to training initiatives and activities.

Table 15: Person’s Responsible for Training initiatives.

Person responsible training	No.	Percentage
Senior Management	34	22.67
HR Department	79	52.67
Branch Managers	37	24.67
Total	150	100.0

Source: Field Data, 2012

4.3.8 RATE OF TRAINING

Training was not conducted every weekend or once in a month. Rate of training was not the same for every staff (Table 16). Twenty six (17.33%) of the staff mentioned that rate of training they received was once in a while. Those who received training when the need arise were eleven (7.33%). Once every three months was the rate of training rate mentioned by eleven (7.33%) of the staff. Another eleven (7.33%) of the staff received training yearly. Fifteen (10.0%) of the staff received training twice a year. Another more eleven (7.33%) of staff received training quarterly. Similarly eleven (7.33%) of the staff received training very often. Eleven of the staff received training very often. Eleven (7.33%) of the staff stated that they received training very often. Eight (5.33%) of staff receive training in first quarter. The same number of staff mentioned that training is conducted in the first quarter of the year. Another Eight (5.33%) of the staff stated that training was conducted three times yearly. Staff who received training every six months were also eight (5.33%), therefore majority of them recognized that training was very useful and important.

Table 16: Rate of conducting training

How often is training is conducted	No.	Percentage
Once in a while	26	17.33
Yearly	11	7.33
When the need arise	11	7.33
Once every 3months	11	7.33
When training needs are identified	11	7.33
As often as the need arises	19	12.67
Twice a year	15	10.0
Quarterly	11	7.33
Very often	11	7.33
Conducted in first quarter	8	5.33
Three times yearly	8	5.33
Six month	8	5.33
Total	150	100.0

Source: Field Data, 2012

4.3.8.1. WEEKEND TRAINING

Most of the staff wanted training to be conducted as and when it was needed but not every weekend. Twenty-three (15.33%), each, of staff wanted training to be conducted at least twice in a month and twice in a year (Table 17). Fifteen (10.0%), each, of the staff thought training should be conducted once in a month. Another fifteen staff (10.0%) each suggested training should be conducted once in a while and quarterly. Similarly, eleven staff (7.33%)

wanted training to be conducted six times in a year, at least every quarter and on request thus, most of the respondents wanted training to be organized at least twice in a month.

Table 17: How training should be conducted

Response	No.	Percentage
Every weekend	0	0.0
Once in a month	15	10.0
At least twice in a month	23	15.33
Twice a year	23	15.33
Once in a while	15	10.0
As and when needed	26	17.33
Six times in a year	11	7.33
At least every quarter	11	7.33
On request	11	7.33
Quarterly	15	10.0
Total	150	100.0

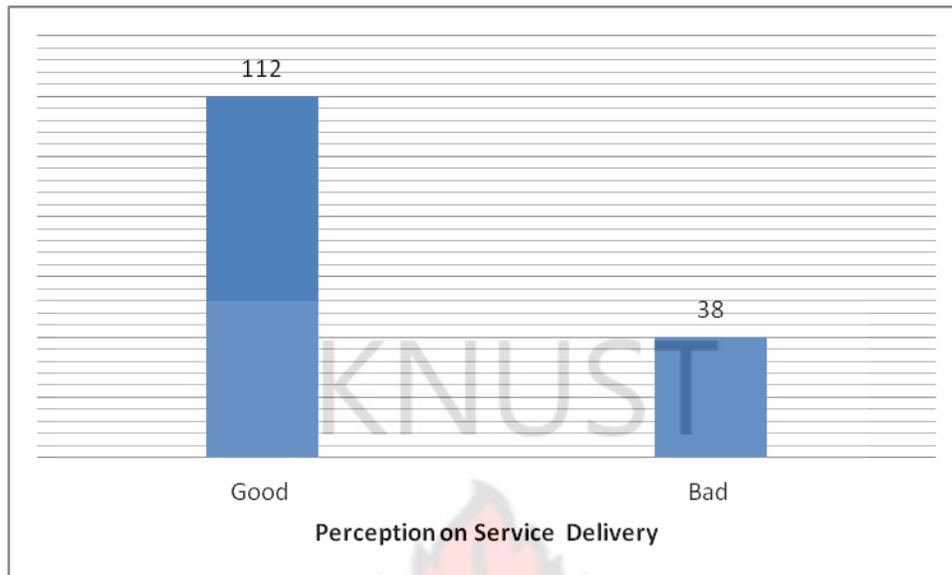
Source: Field Data, 2012

4.4 CUSTOMER SERVICE DELIVERY

4.4.1 PERCEPTION ON SERVICE DELIVERY

Service delivery was perceived as good by hundred and twelve customers (74.67%). The remaining thirty-eight (25.33%) customers noticed that the service delivery of the bank was bad (Figure 2).

Figure 2: Perception on Customer service delivery

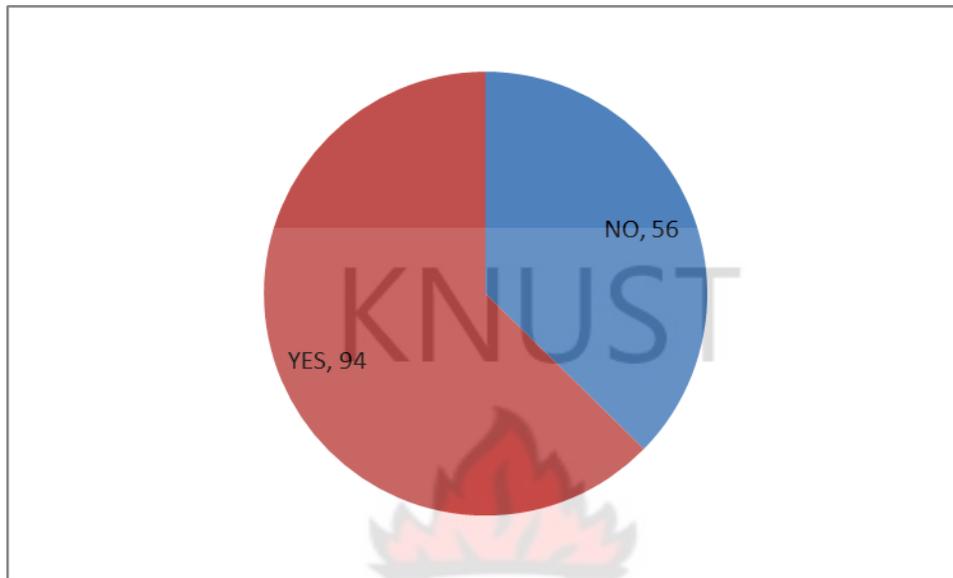


Source: Field Data, 2012.

4.4.2 COMPLAINTS

Most of the customers stated that their complaints were well handled by the bank. Ninety-Four (62.67%) of the customers stated that complaints were well handled by the organization (Figure 3). On the other hand, Fifty-six (37.33%) of the customers thought complaints were not well handled by the bank. However, all the customers were Ghanaians. This implies that handling complaints was crucial for excellent customer service delivery.

Figure 3: Showing that staff handles complaints of customers well

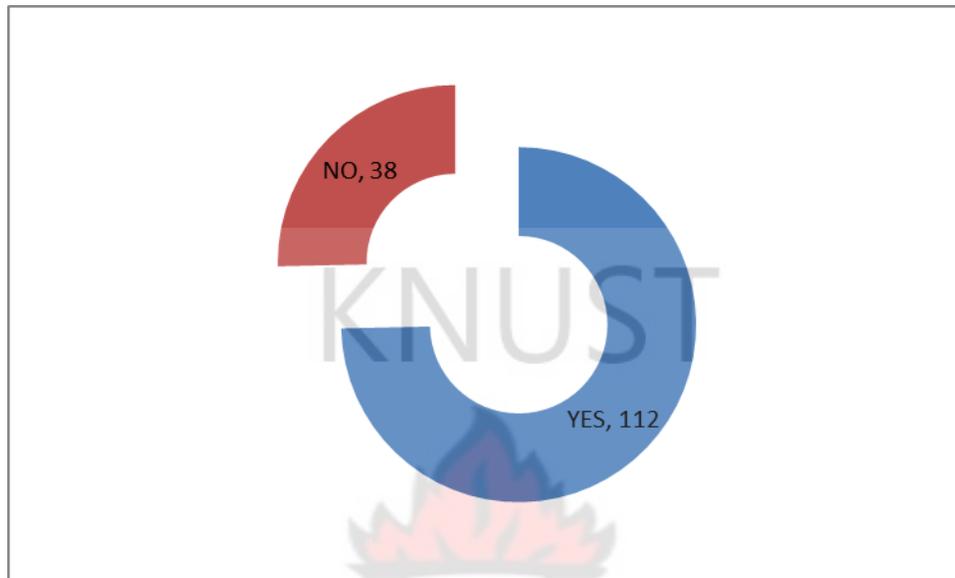


Source: Field Data, 2012

4.4.3 MAKING THINGS RIGHT FOR THE CUSTOMER

Thirty-Eight customers stated that staff of the bank did not make things right for a customer. They formed 25.33% of the entire customers. In contrast, hundred and twelve (74.67%) of the entire customers mentioned that things were made right for them or customers by the bank staff (Figure 4). Thus, most of the respondents agreed that things were made right for the customer.

Figure 4: Making things right for the Customer



Source: Field Data, 2012

All the customers (100.0%) wished that staff at all the branches of the bank speak the same language.

4.4.4 INFLUENCING ATTITUDE OF CUSTOMERS

Impatient customers were the most mentioned challenging attitude of customers. Fifty three out of the hundred and fifty stated that they were confronted by the attitude of impatient customers. Faced by the staff were angry customers (30.0%) and older customers that do not know how to use technology (14.67%) as visible in Table 18. That management must evaluate and develop relevant services and products that require less or formalities, bureaucratic systems, tapism, and complex packages, forms, interfaces, with the required assistance and supervision.

Table 18: Attitude of customers

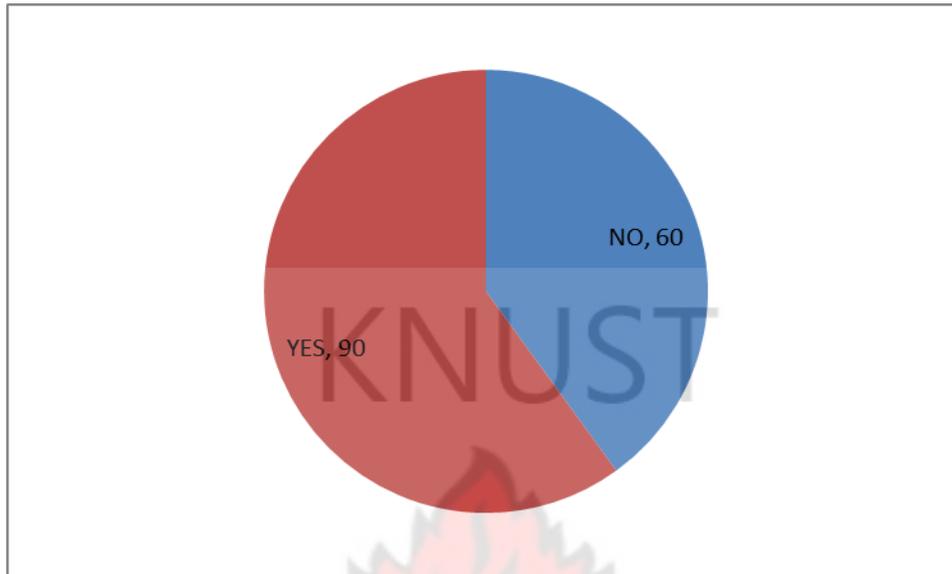
Some of the challenging attitude of customers	No.	Percentage
Older customers that do not know how to use technology	22	14.67
Impatient Customers	53	35.33
Angry customers	45	30.00
Customers that are not fluent with English	30	20.00
Other	0	0.0
Total	150	100.0

Source: Field Data, 2012

4.5 IMPROVING CUSTOMER SERVICE DELIVERY

Majority of the customers stated that the staff needed more training to improve their service. Twenty four (60.0%) of the customers were of the view that the staff of the bank needed training to improve their service delivery. However the rest of the customers forming 40.0% of the entire respondents felt the staff did not need training to improve customer service delivery (Figure 5). From the provided information, most customers demand better customer care from staff this might not necessary mean more training but could mean better communication channels, improved systems and equipment from management.

Figure 5: Customer opinion on training to improve service delivery



Source: Field Data, 2012.

4.5.1 TRAINING CONTENT TO IMPROVE CUSTOMER SERVICE DELIVERY

Training content to improve customer service delivery recommended by customers include stress, delivery assertiveness and meeting customer expectations. Half of the customers recommended that the bank staff should receive training content on meeting customer expectations. They were twenty (50.0%) of the customers. Customers that suggested the need for the staff to receive training on increasing assertiveness were thirty four (22.67%) of the customers, respectively, twenty two and nineteen of the customers (Table 20). as visible in Table from customers acknowledge that the staff's duties are stressful and yet they can increase assertiveness in the workplace.

Table 19: Recommendation on training content

Which of the following training content will you recommend for Bank staff	No.	Percentage
Meeting customer expectations	75	50.0
Increasing assertiveness	34	22.67
Presenting themselves	0	0.0
Telephone techniques	0	0.0
Dealing with stress	22	14.67
The delivery is already good	19	12.67
Total	150	100.0

Source: Field Data, 2012.

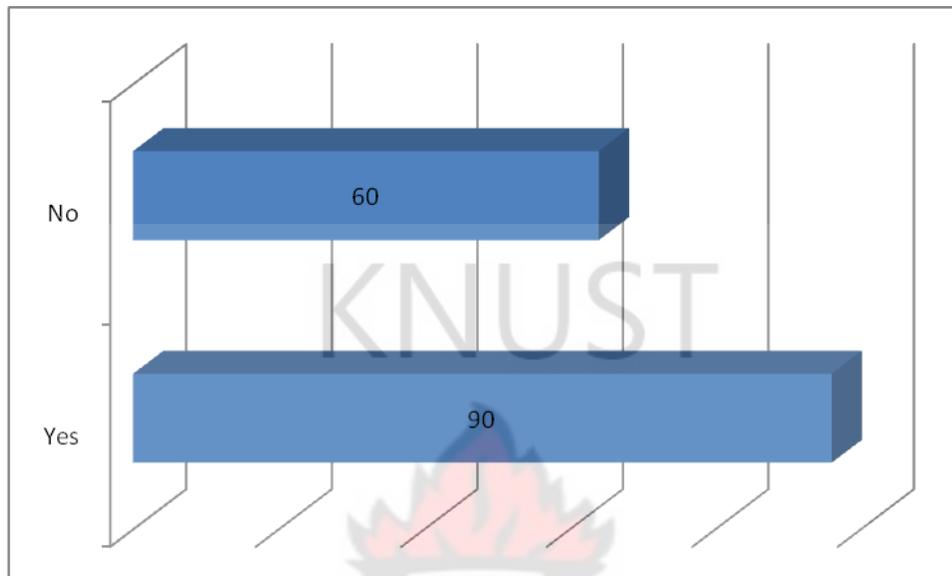
4.5.2 SERVICE QUALITY

Towards improving quality of service customer complaints are received and a feedback report is sent to the quality service department of the bank. This was done by all (100.0%) of the staff.

4.5.2.1 STAFF OPINION ON SERVICE QUALITY

Twenty four (60.0%) of the staff wished that staff members fill a feedback report to quality service department on their complaints. On the contrary, sixteen (40.0%) of the staff, the remaining staff, did not want to report their feed back to the department (Figure 6). as visible in the figure below staff on the contrary would like to justify and explain to management and customers quality of service rendered and recommend several measures and systems to be put in place for better customer servicing.

Figure 6: Staff opinion on Service Quality

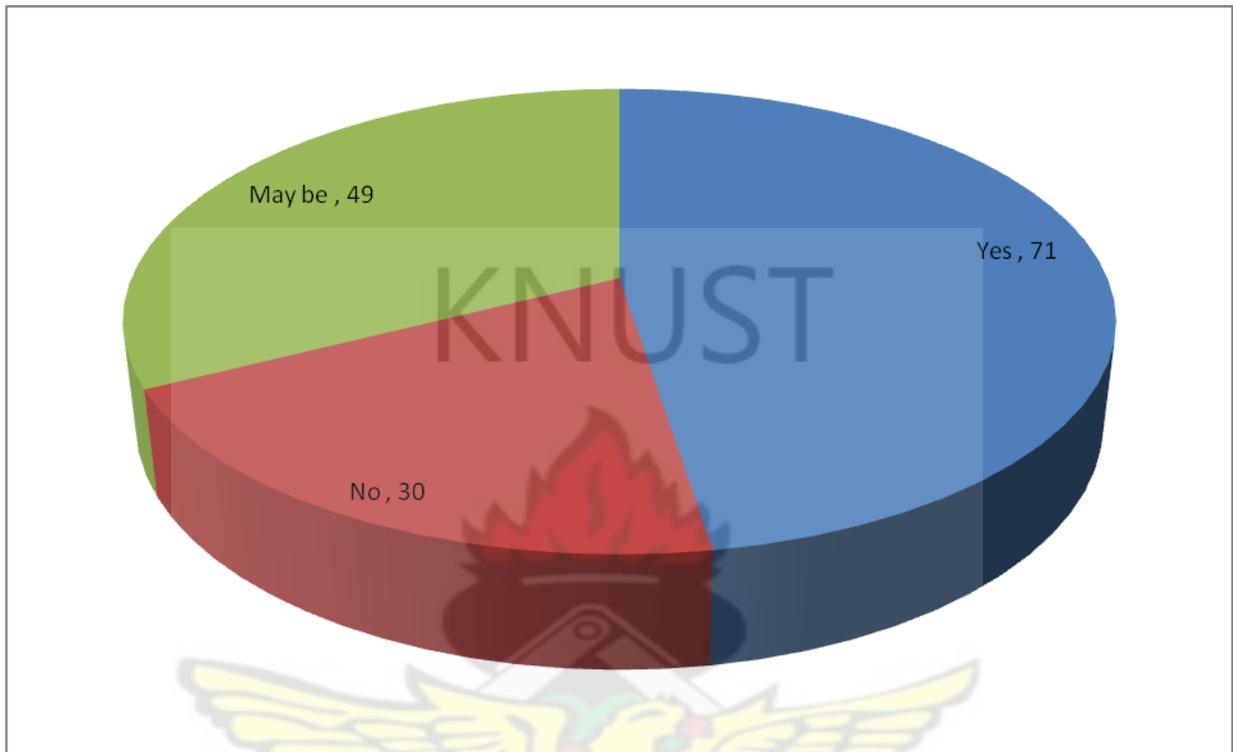


Source: Field Data, 2012.

4.5.2.2 CUSTOMER INFORMATION AND SERVICE DELIVERY

Nineteen (47.5%) of the customers had provided information on how to improve the bank services to the bank customers (Figure 7). The chart suggests that customers being major stakeholders in the bank beyond their complaints and dissatisfaction might have numerous and practical recommendations just as the staff on improving customer service delivery in the bank.

Figure 7: Customer's Opinion on Service Delivery



Source: Field Data, 2012.

Nineteen (12.67%) of the customers, each, had provided information to bank staff by way of staff communicating with them on phone. Printed customer suggested card meeting customer expectation with required skills, filling customer feedback and launched customer day, customer service application forms feedback form and by providing customer feedback (Table 20).

Table 20: Ways Customers provided information to the bank

Response	No.	Percentage
They communicate with me on phone	19	12.67
By printing customer suggestion card	19	12.67
By meeting customer expectation with required skills	19	12.67
By filling the customer feedback and also customer day being launched once every month	19	12.67
Customer service application forms	19	12.67
Feedback cards	19	12.67
Feedback form	18	12.00
By providing customer feed back	18	12.00
Total	150	100.0

Source: Field Data, 2012.

Nineteen (12.67%) of the customers wrote down what they think should be done to improve the service of the bank. However, eighteen (12.0%) of the customers stated that may be they will provide the bank with information on how to improve its services by writing down what they think should be done.

4.6 BARCLAYS BANK STAFF TRAINING

Today's trend is recognizing the importance of encouraging customer service. Recognizing this has come with the need to train staff in Banks. About 50% of the staff of Barclays Bank had received training on measuring customer satisfaction, handling short term complaints, and customers that do speak English. The findings show that measuring customer satisfaction was treated by 62.5% of the staff. Handling short term complaints was treated by 57.5% of the staff. Handling customers that do not speak English was treated by 55.0% of the staff.

Half of the staff, which received training on handling short term complaints were given such training in order to handle customer complaints well (Mercer, 1998). Moreover, the way complaints are handled is often seen by customers.

Staff was trained on handling customers that do not speak English. This was aimed at equipping them to handle customers with English speaking difficulty very well. However, training should equip customers who prefer to use their first language for ease of communication (Fernandez et al., 2004, Morales et al., 1996).

Staff that was trained on measuring customer's satisfaction became equipped with the knowledge that measuring customer satisfaction involved setting aside the hearts and heads of customers (Bovee & Thill, 1992).

Less than 50% of the staff had attended training on handling complaints, making customers feel good by mentioning their names and experience effective customer service. Making customers feel good by mentioning their names was learned by 20.0% of the staff, through training offered by the bank. Handling complaints was treated by 20.0% of the staff, and training on effective customer service was received by 42.5% of the staff. These are tactics to improve and manage service delivery.

Training received by the staff was in the form of workshops, weekend training and seminars. Workshops were attended by 47.5% of the staff. However, weekend training was attended by 40.0% of the staff, but a seminar was attended by 12.5% of the staff.

4.7 CUSTOMER PERCEPTION, AFTER TRAINING

The customer service delivery at Barclays Bank was perceived as good by 75.0% of the customers. This show the impact of training the staff received on improving customer service

delivery, dealing with challenging attitude of customers and computer software's. Knowledge of staff on computer software improved bank operations such that services became expedient. The finding also suggests that all the staff strived to provide good customer service as observed by the customers.

4.8 EFFECT OF TRAINING ON CUSTOMER SERVICE DELIVERY

More than half of the customers perceived the service of the bank as good (75.0%), noted that things were made right for them (75.0%) and that their complaints were appropriately handled by the bank staff (62.5%). The customer's response suggests that they were satisfied with the opening hours, prompt service and other activities of the bank including handling of complaints.

The perception gained by these respondents is as a result of Barclays Bank culture of empowering customers. At every branch of the bank, customers have been provided with the number of the CEO and a customer dissatisfied with the services of any staff is at liberty to call and inform the CEO about it. This culture ensures that staffs are responsible to the customer. The bank staff listens attentively to their customers, they do things such that it does not waste the time of the customer, meet the customer half way and implementing practices of Customer Relations Management. This in effect, the staff of Barclays Bank makes banking easier for the customer.

It is possible that the perception of majority of the customers that the bank service of Barclays Bank is good was gained based on their experiences in other banks. Increasingly, most customers are saving in more than one bank. Perhaps these customers realize that Barclays Bank is doing twice what they have seen in other banks.

Impact of training received by the staff on customer service training made them do things right for the customer and also handle complaints of customers well. The customer indicated that things were made right for them. These were 75.0% of the entire customers. Their response indicates the extent of impact training on measuring customer satisfaction and dealing with challenging attitude of customer, received by 62.5% and 100.0% of the staff respectively, and had on customer service delivery.

Customers also stated that their complaints were well handled by the bank staff. These customers were 62.5% of the entire customers that participated in the study. This finding show the effect of training received by 57.5% and the 20.0% of the staff respectively, on handling short term complaints and handling general complaints, respectively.

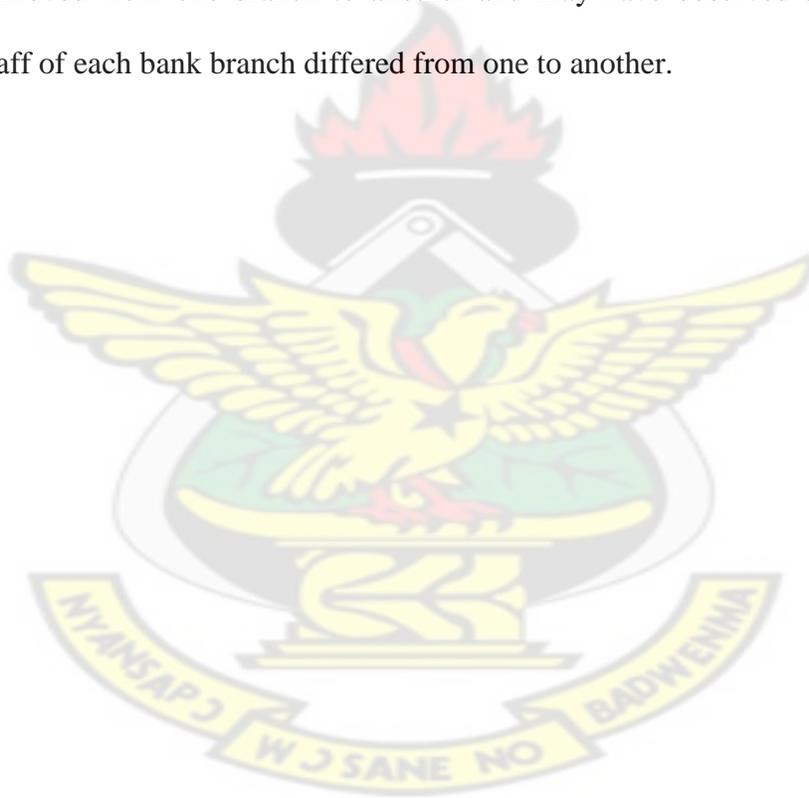
Thus, the effect of staff training on customer service delivery at Barclays Bank was good service delivery, customers getting things made right by staff, and staff well handling of complaints.

4.9 AREAS FOR TRAINING

Areas recommended for training, by the customers were language, ways to meet customer expectations, dealing with stress, increasing assertiveness and good delivery. Customers that wanted the bank to improve its customer service delivery were 60.0%. Generally, 22.5% of the customers wanted bank staff to increase assertiveness. Customers that emphasized on need for good delivery were 12.5%. Customers who wanted bank staff to deal with stress were 15.0%. The staff of the bank gets stressed because they have less time to relax. For example, at the airport branch, staff tries to meet the expectations of customers to the extent

of closing at 7pm instead of their normal closing time of 4pm. The stress may be explained by the fact that staff becomes stressed due to staff commitment to schooling and family responsibility. The study shows that respondents that wanted the bank staff to meet their expectations were 50.0%.

In addition, 100% of all customers wanted all the branches of the bank to speak the same language. This implies that to meet the expectations of customers, all the staff of the bank should be trained to communicate in a particular language. It is probable that these respondents moved from one branch to another and may have observed that the language spoken by staff of each bank branch differed from one to another.



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 SUMMARY

The purpose of the study was to discover the impact of training on customer service delivery at Barclays Bank. The staff of Barclays Bank had been receiving training since 2010 yet effective training on customer service delivery was not clear. To discover the impact of training on customer service delivery, the researcher sought to document the training given to staff of Barclays Bank, discover the perception of customer service delivery among the customers of the bank, after training sessions has been held for the staff.

Majority of the respondents had their ages falling between 31 and 35 years old. None of the staff members had age between 41 and 45 years old and most of the respondents were Christians. Majority were educated to the tertiary level. But only a few of the customers were separated, but most of the respondents were single.

Whereas most of the customers were accountant's, business women and business men were key major customers, most of the staff came from the operations department of Barclays Bank and held most were customer service officers. And majority of the staff had spent either 1 or 2 years at their current position.

Questionnaire was the data collection tool used. This was used to collect data from all the respondents that formed part of the study. The collected data was analyzed appropriately using the appropriate statistical software's.

The following are a summary of the main findings:

- A workshop was a dominant form of training received by the staff; and majority of the staff noticed that focus area of training was customer service delivery. The staff mentioned that senior management in department and branch managers were responsible for training initiatives.
- Training was not conducted every weekend or once in a month. Rate of training was not the same for every staff.
- Sixty-four (42.67%) of the staff mentioned that customer service training included a topic on effective customer service. Other topics the staff had training on were on handling customers that do not speak English, short term complaints, and dealing with challenging attitude of customers.
- All the staff had special training towards improving customer service delivery.
- All the staff (100.0%) informed that they received training associated with computer technology such as software's to meet the wants of customers.
- A few of the staff mentioned that they received training focused on how to measure the satisfaction level of customers.
- Most of the staff wanted training to be conducted as and when it was needed but not every weekend.
- Service delivery was perceived as good by 75.0% of the customers and most of the customers stated that their complaints were well handled by the bank.
- An impatient customer was the most mentioned challenging attitude of customers.
- The customers of the bank will be willing to provide information on how to improve the services of the bank.

5.2 CONCLUSIONS

The study has documented the training given to the staff of the Barclays Bank Ghana Limited. Staff of the bank received training on handling complaints, handling customers that do not speak English, and dealing with challenging attitude of customers. They also received training on measuring customer satisfaction, computer software's, improving customer service delivery and effective customer service. In addition, the study showed that these training were given to staff by way of workshops, weekend training and seminars.

Apart from documenting the training received by staff of Barclays Bank, it has discovered the perception of the bank's customers, following training of bank staff. The findings indicate that perception of the customers was largely positive. This is suggested by response of majority of the customers that things were made right for them by the bank staff and that their complaints were well handled by bank staff.

More importantly, seventy five percent (75%) of the customers stated that customer service delivery at the bank was good, during periods of staff training. Thus, the perception on customer service delivery was largely positive among the respondents, after staff had received training on.

The study has also shown the effect of training on customer service delivery at Barclays Bank. Clearly, training received by bank staff on improving customer service delivery resulted in improving the performance of staff which resulted in improving the performance of staff which was perceived as good by the customers of the bank. Moreover, training received by staff on computer software's and measuring customer satisfaction is directly related to the positive impression majority of the customers has that the bank made things right for them. Therefore, impact of training staff on customer service delivery was a positive

perception of service delivery and a feeling that things were made right for them (customers of the bank).

Finally, the study brings out areas for staff training. Respondents of the study identified that bank staff needed training on meeting customer expectations, increasing assertiveness and dealing with stress. They called for continued staff training on good delivery and improving service delivery. However, majority of the customers suggested that staff training aimed at introducing a common language among employees found at the various banking halls and branches.

5.3 RECOMMENDATIONS

The human resources department of Barclays Bank should train their staff on how to meet customer expectations, increase assertiveness, and deal with stress and how to maintain good customer service delivery. These are training areas recommended by the customers of the bank.

Bank staff should be trained to meet the expectation of some customers of the bank who requested that bank staff should conduct business with speaking the same language. It is also recommended that that bank should have customer service personnel who can speak Twi, English, Ga and Hausa.

Training for banks staff should equip them with ways to deal with the attitude of customers.

The study shows that attitudes of customers influencing customer service delivery were their impatience and angry mood. This training will help the staff to better understand customers, create a customer centered culture and increase employee performance. Other areas of training that should be given attention are market training, technology, especially those used

by their competitors that make them stay on the edge, and unique ways of applying it for competitive advantage.

It is also recommended that training sessions should not be held during weekends. This is because it affects that ability of staff to rest and attend to other matters related to their home.

There should be constant effort towards measuring customer satisfaction and providing training to meet needs of customers. This requires that a survey of customer's opinions on service delivery is done regularly. This will inform persons planning training sessions to provide relevant training sessions.

The customer service department should focus on customer relations as a strategy to retain the existing customers of the bank who perceive their service delivery as good. This strategy should include the activity of visiting bank branches and talking to customers on their needs and offers available in the bank.

Angry customers should be empowered to communicate their grievances. They should be given a list of telephone numbers from which they can call to register their complaints towards ensuring quality service delivery. The bank should randomly select and call some of its customers and ask questions and note down feedback from the customers.

5.3.1 FUTURE RESEARCH

This research has detailed the training given to staff of Barclays Bank. It has also provided information on perception of customers on customer service delivery, after training was given to staff of Barclays Bank. These findings has revealed that training given to staff of Barclays Bank touched on improving customer service delivery as evidenced by positive perception of customers. Further studies should be directed at comparative study of noted best banks in Ghana to investigate the role of customer service training in their performance.

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APPENDIX 1

QUESTIONNAIRE FOR STAFF MEMBERS

This research is being conducted by a Masters student. You are to provide answers on questions about staff training in Barclays bank. Any information you provide will be treated with utmost confidentiality. All the information provided will be used for academic exercise only.

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Please fill in the spaces provided or tick where appropriate.

Section A: Demographic Characteristics

1. Age

- 1) 15-19 above 2) 20-25 3) 26-30 4) 31-35 5) 36-40 6) 41-45 7) 46-50 8) 50

2. Sex

- 1) Male 2) Female

3. Religion

- 1) Christianity
2) Traditional
3) Islam
4) Other, specify.....

4. Level of Education

- 1) Primary school
- 2) SHS certificate
- 3) Diploma/HND
- 4) Tertiary
- 5) Other, specify.....

5. Marital status

- 1) Married
- 2) Single
- 3) Divorced
- 4) Widowed
- 5) Separated
- 6) Co-habiting

6. Department

- 1) Marketing
- 2) Customer Service
- 3) Operations
- 4) Other, specify.....

7. Position in Department?

.....

8. Number of years at current position?

.....

Section B: Training

9. Do you have special training towards improving customer service delivery?

- a) Yes
- b) No

10. If yes, what are the forms of training?

- a) Workshops
- b) Weekend training
- c) Seminars
- d) Other, please specify.....

11. Which of the following are the focus areas of training?

- a) Human Resource Development
- b) Customer Service Delivery
- c) Financial Management
- d) Welfare of Staff

12. Are you trained on the benefit of using technological device to reducing paper work?

- a) Yes
- b) No

13. Do you receive any training associated with computer technology such as software's to meet the wants of customers?

- a) Yes
- b) No

14. If yes, have you been trained on how to use word, excel etc. in service delivery?

- a) Yes
- b) No

15. Do your training touch on dealing with the challenging attitudes of customers?

- a) Yes
- b) No

16. Are you trained on how to handle customers that do not speak English?

- a) Yes
- b) No

17. What is the content of training programs?

- a) Computer skills
- b) Office operations
- c) Human resource
- d) Customer service

18. Mention a subject that was treated in the training program (for example Banking operations).

.....
19. Does training focus on how to measure the satisfaction level of customers?

- a) Yes
- b) No

20. How often is training conducted?

- a) Every weekend
- b) Once in a month
- c) Other specify

21. How often do think training should be conducted?

- a) Every weekend
- b) Once in a month
- c) Other specify

22. Do you receive training on how to handle customer complaints?

- a) Yes
- b) No

Section C: Customer Service

23. Which of the following are some of the challenging attitude of customers?

- a) Older customers that do not understand banking procedures
- b) Impatient Customers
- c) Angry customers
- d) Customers that are not fluent with English
- e) Other, specify.....

24. Customer service training received includes:

- a) Effective Customer Service
- b) Becoming good brand ambassadors
- c) Handling complaints
- d) Making the customer feel good by mentioning his/her name

25. Who is responsible for encouraging and supporting training initiatives?

- a) Senior Management

- b) HR Department
- c) Branch Managers

26. Do you send a feedback report to Quality Service Department on customer complaints?

- a) Yes
- b) No

27. Do you wish that staff members fill a feedback report to Quality Service Department on their complaints?

- a) Yes
- b) No

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APPENDIX 2

QUESTIONNAIRE FOR CUSTOMERS

This research is being conducted by a master's student. Any information you provide will be treated with uttermost confidentiality. All the information provided will be used for academic exercise only.

Please fill in the spaces provided or tick where appropriate.

Section A: Demographic Characteristics

1. Age

- 2) 15-19 2) 20-25 3) 26-30 4) 31-35 5) 36-40 6) 41-45 7) 46-50 8) 50
above

2. Sex

- 1) Male 2) Female

3. Religion

- 5) Christianity
- 6) Traditional
- 7) Islam
- 8) Other, specify.....

4. Level of Education

- 6) Primary school
- 7) SHS certificate
- 8) Diploma/HND
- 9) Tertiary
- 10) Other, specify.....

5. Marital status

- 7) Married
- 8) Single
- 9) Divorced
- 10) Widowed
- 11) Separated
- 12) Co-habiting

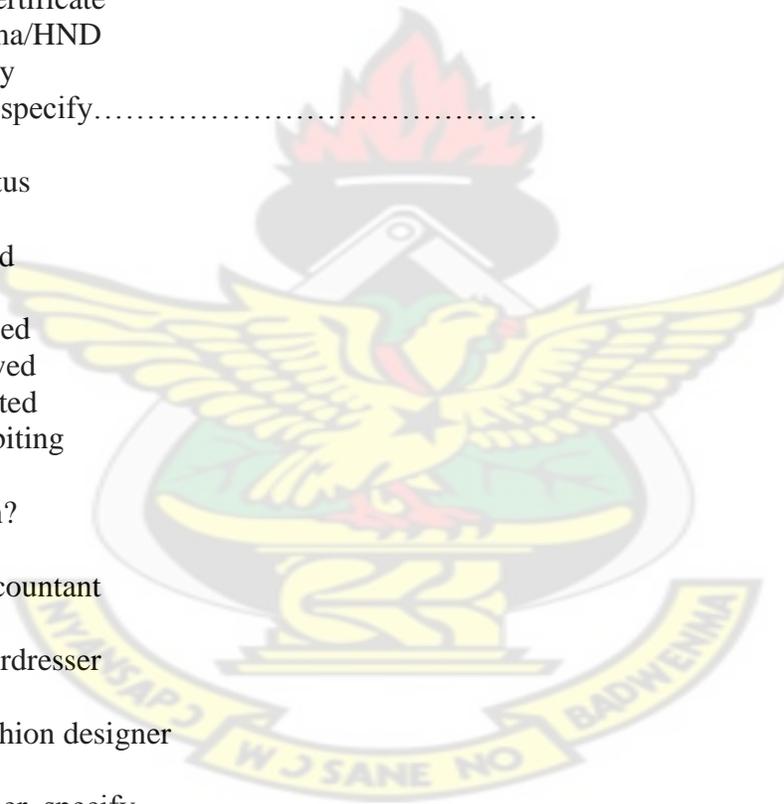
6. Occupation?

- 1) Accountant
- 2) Hairdresser
- 3) Fashion designer
- 4) Other, specify.....

7. Nationality?

- 1) Ghanaian
- 2) Nigerian
- 3) Other, specify.....

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Section B: Training

8. Do you think staff needs training to improve customer care delivery?

- a) Yes
- b) No

9. Which of the following training content will you recommend for Bank staff?

- e) Meeting customer expectations
- f) Increasing assertiveness
- g) Presenting themselves
- h) Telephone techniques
- i) Dealing with stress

10. What is your perception on service delivery at Barclay's BANK?

- a) Good
- b) Bad

11. If Good, why.....

12. If bad, why.....

Section B: Customer Service

12. Rank the attitude of some customers who influence customer service delivery:

- f) Unnecessary complaints of Older customers 1. Bad [] 2. Good [] 3. Average []
4. Very Good [] 5. Excellent []

g) Impatient Customers
] 1. Bad [] 2. Good [] 3. Average []

4. Very Good [] 5. Excellent []

h) Angry customers
] 1. Bad [] 2. Good [] 3. Average []

4. Very Good [] 5. Excellent []

13. Do the staff of Barclays bank do things together to make things right for you?

- a) Yes
- b) No

14. If no, what do you think should be done to make things right for you?

- a)
- b)
- c)

15. If you are given a form to write down what you think should be done to improve the services of the bank, will you sincerely write all you thoughts down?

- a) Yes
- b) No
- c) May be

16. Are complaints well handled by the organization?

- a) Yes
- b) No

17. Did the organization solicit information from you on how to improve their service?

- a) a Yes
- b) b No

18. If yes how did they do it?

.....

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