

**Assessing bank services in Ghana: perspective of the physically challenged people in  
the Kumasi Metropolis**

**BY**

**Genevieve Owusu Hemeng,**

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**DECLARATION**

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

<b>Genevieve Owusu Hemeng (PG 9641113)</b>	.....	.....
<b>Students' Name &amp; ID</b>	<b>Signature</b>	<b>Date</b>

**Certified by:**

<b>Mr. Samuel Akomea</b>	.....	.....
<b>Supervisor</b>	<b>Signature</b>	<b>Date</b>

**Certified by:**

<b>Dr. Ahmed Agyapong</b>	.....	.....
<b>Head of Department</b>	<b>Signature</b>	<b>Date</b>

## **DEDICATION**

This thesis is specially dedicated to my lovely parents Mr. & Mrs. Owusu-Hemeng

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I would like to express my deepest appreciation and gratitude to all and sundry that made it possible for me to successfully complete this study. My first and foremost gratitude goes to the Almighty God for his guidance and protection throughout every step I encountered in putting together this study.

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## ABSTRACT

This study aimed at analyzing the bank customer services from the perspective of the physically challenged in the Kumasi Metropolis. Banks usually have large number of customers which includes persons who are physically challenged. The initial motivation for this research came from the experiences shared of difficulties supporting the physically challenged access to banking services. The study was based on both qualitative and quantitative approaches using questionnaires and interview protocol as instruments of data collection. Questionnaires were administered to 115 persons who were physically challenged, and interviews were conducted with two physically challenged persons as well as the chairman of the physically challenged association in Kumasi. Findings from the study indicated that most persons who were physically challenged managed and operated their own personal accounts. It was also revealed that most banking halls were disability unfriendly and this to them was their greatest barrier to accessing banking service. However, some banks in the likes of CAL bank, ACCESS bank, HFC bank and Ghana Commercial Bank had disability friendly banking halls. The study also brought to light from the perspective of the physically challenged association that most bank buildings in the Kumasi Metropolis were disability unfriendly as result of poor implementation of the acceptable standards for construction projects. The Regression analysis results ( $R = 0.891$ ) from the study also shows a strong relationship between the difficulty in assessing banking services and service dissatisfaction among the physical challenged in the Kumasi Metropolis which also statistically significance. Also, 79% variance of customer dissatisfaction is explained by the difficulty of the physically challenged in assessing banking services. As a result, this study provided some recommendations towards improving the bank customer service relation for persons who are physically challenged and to make banking more accessible and easy for them.

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## **LIST OF ACRONYMS**

**CRPD-** United Nations Convention on the Rights of Persons with Disabilities

**DDA-** Disability Discrimination Act

**DRC-** Disability Rights Commission

**GFD-** Ghana Federation of the Disabled

**GHDS-** Ghana Human Development Scale

**GSS-** Ghana Statistical Service

**MCA-** Mental Capacity Act

**SPSS-** Statistical Package for Social Science

**WHO-** World Health Organization

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Background to the Study**

The Banking sector industry is considered a service oriented industry (RaoBhaskara, 1997). It has to render manifold services to the people who visit the banks. Customer service refers essentially to counter level inter face or through other modes with the customers.

The issue of proper customer service is central to all business operations. That is why management experts have for long, considered customer service as an integral part of the growth strategy of their businesses.

The leader of an organization should live and breathe customers' needs and should communicate this across the organization. Hence, the major component of customer service is related to the involvement and commitment of the staff rendering such service. Since the marketing of financial service offered by bank very much depends on the quality of customer service and the satisfaction that customers derive from the services they receive the important criterion to judge the benchmark of a bank is customer satisfaction in terms of good service.

Today the relationship between the banker and customer has come under sharp focus both at the banker's as well as at the customer's ends. Many customers are expecting better service. The dominant questions which are bothering the minds of bank management today are how to improve customer service and competitive advantage.

Nonetheless, not all bank customers are physically able; some are but a few are not. According to [www.worldreport.com](http://www.worldreport.com), one billion people, or 15 percent of the world's population, experience some form of disability. One-fifth of the estimated global total, or between 110 million and 190 million people, encounter significant disabilities. Persons with disabilities on average as a group are more likely to experience adverse socioeconomic outcomes than persons without disabilities, such as less education, worse health outcomes, less employment, and higher poverty rates.

In 2011, they were estimated to be 1,191,000 people with a learning disability in England alone (Emerson, E., Hatton, C., Robertson, J., Roberts, H., Baines, S., Evison, F. & Glover, G., 2012). This makes them a significant customer group that the financial services should be engaging with, particularly in the context of welfare reform and direct payments for care and support, which increasingly require people to have their own bank account to receive and spend money. Today, exclusion from financial services, of which bank accounts are a central part, is a serious limitation on someone's independence, choice and control (Mitton, 2008).

Government and banking industry initiatives, such as the Financial Inclusion Taskforce and Money Advice Service, show that financial inclusion is high on the agenda. Despite this, the need has not gone away, with fewer disabled people accessing basic financial products such as current accounts and savings than non-disabled people, suggesting that financial exclusion is still a real concern. Furthermore, analysis shows that people with a learning disability tend to fare worse than disabled people in general. For example a poll conducted by Ipsos MORI in 2013 in association with Scope found that 23% of people

with a learning disability found it physically difficult to access their bank or building society, compared with only 12% of people across all disabilities. In addition, 71% of people with a learning disability are confident with managing their personal finances, compared with 84% of people across all disabilities (Scope/Ipsos MORI, 2013).

It is also important to note that the DDA 1995 gave rights to disabled people in each of these areas, covering access to goods, facilities and services, buying or renting land or property, employment, education and transport. 'Discrimination' occurs when a disabled person is treated less favourably than others because of impairment and this treatment cannot be justified (for example on health and safety grounds) or when an organization fails to make a 'reasonable adjustment' to accommodate a disabled person and that failure cannot be justified. 'Reasonable adjustments' may take different forms: changing practices, policies and procedures; providing auxiliary aids and services or overcoming a physical feature by removing, altering or avoiding it, or providing the service through alternative means (DRC, 2002).

However, little attention has been paid to the needs of people who are physically challenged especially in the banking sector. There is uncertainty as to how far service providers in banks are aware of their responsibilities to people with disabilities and what they are doing to meet these responsibilities.

The banking industry in partnership with both their employees and customers with disabilities can help to build a truly accessible service.

## **1.2 Statement of Problem**

In recent years, government policy has strived towards enabling people who are physically challenged to lead their lives like other people and to have the same opportunities. This vision has been driven by four guiding principles: rights, independence, control and inclusion (DH 2001, 2009). These principles are all central to financial issues for people who are physically challenged. Therefore, customers with physical disabilities should have the same rights as the rest of society in relation to their finances.

Nonetheless, the dilemma is that just like their able-bodied counterparts, physically challenged people have little choice and control about how they spend their money and more importantly how they are served in the banking arena.

Secondly, despite the magnitude of the issue as explained above, both awareness of and scientific information on disability issues are lacking. It is expedient to note that there is little information in this area of study which leads to a gap in literature. To date, only two articles dealing with the disabled have appeared in the marketing literature (Stephens & Bergman, 1995; Vezina et al., 1995). Since it takes only a few incidents and direct experiences for the knowledgeable customers to form an opinion about the quality of the services and the quality of the product offered, banks need to take a second look at the services rendered to the physically challenged. It is in the light of the foregoing that this study sets out to unearth banking services from the very perspective of the physically challenged people.

### **1.3 Research Objectives**

The main aim of the study was, therefore, to assess bank service from the perspective of the physically challenged people in the Kumasi Metropolis.

Specifically the study sought to:

1. Investigate whether or not the physically challenged in the society make use of banks in the Kumasi Metropolis.
2. Determine the barriers that affect the smooth access of the physically challenged customers in banking in the Kumasi Metropolis.
3. To find out the disabled-friendly banks in the Kumasi metropolis and what they have provided to attract them
4. To elicit from the Physically Challenged Association official position on bank physical structures in Ghana.

### **1.4 Research Questions**

Within the context of the background information and problem statement of the study, this research sought to answer the following research questions;

1. Are the physically challenged in the society making use of banks in the Kumasi Metropolis?
2. What are the barriers that affect the smooth access of the physically challenged customers in banking in the Kumasi Metropolis?
3. Are there disabled-friendly banks in the Kumasi metropolis and what have they provided to attract them?



4. What is the official position of the Physically Challenged Association on bank physical structures in Ghana?

### **1.5 Significance of the Study**

This research is important because financial advocates are of the view that many of the people who are physically challenged are having problems with banking. This study aims at capturing their stories and their experiences. It is also to understand the root of the problems they experience by looking at the relevant laws and regulations. This would allow us understand the different perspectives and issues involved and thereby provide a foundation upon which we could then build a common understanding and framework for further work.

In summary, the relevance of the study will serve as a reference document for policy makers in the banking sector on the realities of the physically challenged. It is also hoped that knowledge from the study about the situation of physically challenged will help reconstruct the image of these disables from a negative one to a more positive one.

The study will also bring to the notice of the public, the various barriers that constrains people with disabilities in their access to banking and it is hoped that outcome of the research creates mutual understanding and practical solutions to promote the banking rights of people with physical disability.

Finally, the outcome of the research may serve as a source of literature to help advance the cause of knowledge.

## **1.6 Scope of the Study**

This study covers the customer services rendered by banks in the city for the physically challenged people. As the study is an empirical study to identify the attitude and experience of the disable customers towards the services rendered by the banker, the study focused towards disabled customers who are the recipient of services and bank employees who are the agencies of delivery of services. However, specific attention as such, was projected from the point of view of bank employees to the point of view of bank customers who are physically challenged and analyzed with reference to their experiences. Increased knowledge was obtained on factors that constrain the physically challenged in managing their accounts and taking bank decisions in the Kumasi Metropolis.

## **1.7 Overview of Methodology**

A cross-sectional design with quantitative data collection was employed among persons who were physically challenged in the Kumasi Metropolis of Ghana. Random sampling and purposive sampling technique were employed to enroll a total of 115 physically challenged people to participate in the study. A structured question was administered to the physically challenged people while a structured interview was conducted with the head of the Disability Association in Kumasi. Also, descriptive and statistical inference tools were used to analyze the data with the aid of SPSS v.20.

## **1.8 Organization of the Study**

The study is organized as follows; Chapter One is the introduction which covers the background to the study, objectives of the study, research questions, justification of the study, scope and limitations of the study. In Chapter Two we put into perspective the relevant literature for the research. Chapter Three presents a profile of the study area as well as the researcher's chosen methods and procedures adopted in collecting, analyzing and the presentation of the report. Chapter Four consists of data analyses and interpretation. The Final Chapter outlines the summary, conclusions and recommendations of the study.

## **CHAPTER TWO (2)**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

According to the Dosh Financial Advocacy Report (2014), more people now need a bank account to spend their money, get their benefits and manage direct payments for their personal budget. This means that access to banking is important. This chapter presents pertinent literature about Bank physical evidence with special reference to how people with disabilities get access to banking and the problems they have with banks and societies.

#### **2.1 What is Disability?**

Disability is complex, dynamic, multidimensional, and contested. Over recent decades, the disabled people's movement (United Nations Economic and Social Commission for Asia and the Pacific, 2004) – together with numerous researchers from the social and health sciences (United Nations Economic and Social Council, 1994) – have identified the role of social and physical barriers in disability.

The transition from an individual, medical perspective to a structural, social perspective has been described as the shift from a “medical model” to a “social model” in which people are viewed as being disabled by society rather than by their bodies (United Nations Economic and Social Council, 2010).

The medical model and the social model are often presented as dichotomous, but disability should be viewed neither as purely medical nor as purely social: persons with disabilities can often experience problems arising from their health condition

(Washington Group on Disability Statistics, 2008). A balanced approach is needed, giving appropriate weight to the different aspects of disability (Washington Group on Disability Statistics, 2008).

The ICF, adopted as the conceptual framework for this *World Report on Disability*, understands functioning and disability as a dynamic interaction between health conditions and contextual factors, both personal and environmental (Washington Group on Disability Statistics, 2008). Promoted as a “bio-psycho-social model”, it represents a workable compromise between medical and social models. Disability is the umbrella term for impairments, activity limitations and participation restrictions, referring to the negative aspects of the interaction between an individual (with a health condition) and that individual’s contextual factors (environmental and personal factors) (WHO, 2001).

The Preamble to the CRPD acknowledges that disability is “an evolving concept”, but also stresses that “disability results from the interaction between persons with impairments and attitudinal and environmental barriers that hinder their full and effective participation in society on an equal basis with others”. Defining disability as an interaction means that “disability” is not an attribute of the person. Progress on improving social participation can be made by addressing the barriers which hinder persons with disabilities in their day to day lives.

Disability therefore in a socio-cultural context can be defined as "a barrier to participation of people with impairments or chronic illnesses arising from an interaction of the impairment or illness with discriminatory attitudes, cultures, policies or institutional practices" (Booth, 2000).

## **2.2 Conceptualizations in Disability Research**

In Michailakis' perspective, three conceptualizations in disability research focuses on individual's physical and intellectual defects, relativization of individual preconditions and disregarding individual preconditions. The traditional view of disability often focuses on the individual, highlighting incapacities or failings, a defect, or impairment. This focus creates obstacles to participation on equal terms since an individual who seems to lack certain capacities may not be able to attain autonomy (Michailakis, 2003:210).

Society often does not take into account the ways in which impairment is part of humanity. Instead, it views the effects of impairment as obstacles. This emanates from the interaction between persons with disabilities and society. Society desires that a person with a disability fit into societal structures, rather than structures fitting into the person's with disability needs. This can be facilitated through legislations that take into account impairments as well as promoting new attitudes towards disability in all areas of society. If society was willing to adapt to impairment through the removal of architectonic hindrances while making laws that recognize human rights, then the effects of disability would be greatly reduced. The solution could be attained through special education, law, and architectural considerations tailored to persons outside the norm of the able-bodied persons.

From time to time, contemporary society has regarded impairment as a handicap. In essence, the idea of a "handicap" is a form of discrimination that has social origins (Tossebro, 1997; Michailakis, 2003:211). This creates disadvantages that persons with disabilities experience not necessarily as emanating from some biological determination but rather from socially, culturally, economically, and politically constructed obstacles.

Disability becomes equivalent to social oppression within which government policies, state authorities, and institutions (including educational systems) are all key factors in the formation of structures that oppress persons with disabilities. The solution, however, is to give persons with disabilities citizenship rights and change society's material structure, since the oppressive mechanisms that transform impairments to disabilities are enhanced by structures that are embedded in ideas and attitudes of non-disabled persons.

According to Metts in the World Bank Report (2000), a country's economic, legislative, physical, and social environment may create or maintain barriers to the participation of people with disabilities in economic, civic, and social life. Barriers include inaccessible buildings, transport, information, and communication technology; inadequate standards, services, and funding for those services; and too little data and analysis for evidence-based, efficient, and effective policies. Poverty may increase the risk of disability through malnutrition, inadequate access to education and health care, unsafe working conditions, polluted environment, and lack of access to safe water and sanitation. Disability may increase the risk of poverty, through lack of employment, lower wages, and increased cost of living with a disability. Global awareness of disability is increasing.

The United Nations Convention on the Rights of Persons with Disabilities (CRPD) promotes the full integration of persons with disabilities in societies. The CRPD specifically references the importance of international development in addressing the rights of persons with disabilities. To date, 182 countries have signed the CRPD and 151 of these have ratified it, which carries the force of national law. In recent years, an

increasing number of bilateral donors have also developed disability policies to guide their international aid.

### **2.3 Bank Physical Evidence**

Physical Evidence is the environment in which the service is delivered and where the firm and customer interact, and any tangible commodities that facilitate performance or communication of the service (Zeithaml & Bitner (2003) cited in Thusyanthy & Senthilnathan (2011)).

They also indicate that service is intangible and therefore, customers initially look for „tangible cues“, or „physical identity/appearance“ to assess the potential service available to them for the satisfaction expected. They also define the physical evidence as “Servicescape”. They also indicate that physical appearance is the combined effect of the exterior appearance (outside building design, external signage, parking, colour/paint, surrounding environment/ location, and overall exterior appearance), interior appearance (noise, furnishing, internal signage, interior light, layout, front line office setting, cleanliness, temperature, air quality, and overall interior appearance), and other tangibles (web site, employee dress, leaflets, network, display banners, and gifts show to customers).

Physical appearances significantly improve positively mental set up of customers towards satisfaction about quality service (Ryu and Jang (2008), Bitner (1992), Brady and Cronin (2001) and Parasuraman *et al.* (1988) cited in Buttle (1996). Wakefield and Blodgett (1996) as finds that customer’s perception on attractive physical appearance, leisure

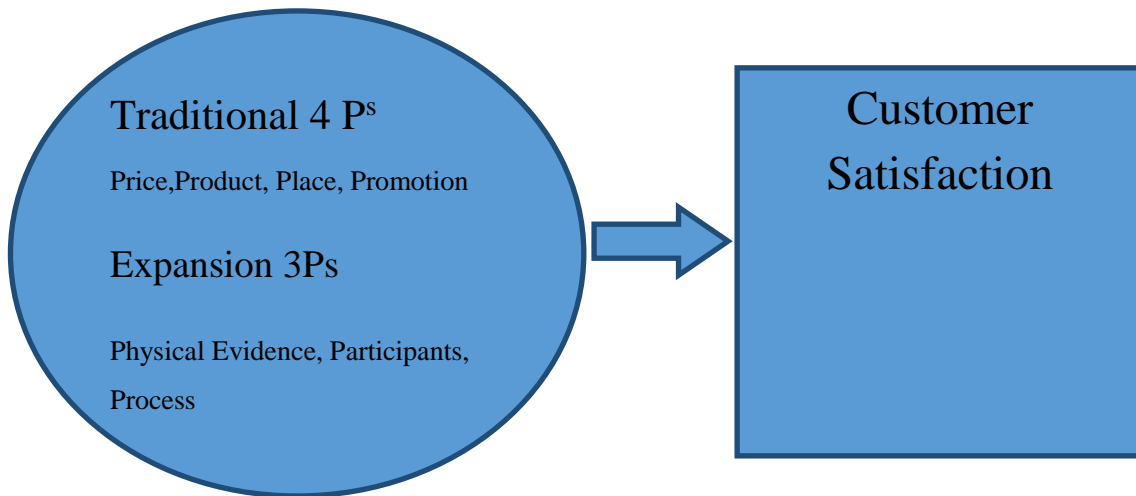


service settings in particular, considerably contributes to satisfaction of customers in service delivery organizations

## **2.4 Customer Satisfaction**

Customer satisfaction is a key aspect not only in marketing but also in other areas like consumer research and economics (Akbar and Parvez, 2009). Zeithaml and Bitner (2003) terms satisfaction as an evaluation by customers on a product or service in relation to the extent to which the product or service meet their needs and expectations. Customer satisfaction is one of the main objectives of every business. Good customer satisfaction has an effect on the profitability of a business. Hoyer (2001) indicates that satisfied customers are the base for any success in business, since customer satisfaction makes repeat purchasing, and creates brand loyalty and positive word of mouth. According to the Thusyanthy & Senthilnathan (2011), the firms use elements of marketing mix in order to satisfy the customers. She also states that service has the distinguishing characteristics such as intangibility, heterogeneity, produced and consumed simultaneously, and perishable. Accordingly, Booms and Bitner (1981) as cited in Goi (2009) explores that service firms use additional variables (3Ps – physical evidence, participants and process beyond the traditional 4Ps (product, price, place and promotion) in order to satisfy the target market.

**Figure 2.0 Conceptualization Customer Satisfaction**



Source: Authors Construct, 2015

## **2.5 Customer Service Quality**

“Service” is something that is intangible, used to satisfy heterogeneous needs, and is inseparable, meaning that the different aspects of it, that is the inputs, the process and the output of a service cannot be separated (Morgan & Murgatroyd, 1994). Services are performances where the production and consumption are interdependent. Unlike tangible goods, services vary from person to person, and from place to place.

In addition, they also indicated that the application of the concept of “quality” to services started in the arena of service marketing during the 1970s and it focused on raising quality standards in order to gain more customers in the private companies. As product quality and Total Quality Management gained popularity, conceptual models were sought to apply the concept of quality to services.

In service organizations, at the time of delivering the service by its employees, the customers understand the quality of service by the organizations. This quality service is the final outcome of the employees' interactions with customers who need its services from the organizations. When employees interact with customers, quality of services is created. While employees have been delivering service to customers, they perceive these employees as the service they get, the organization itself, and the brand of/and marketers of the organization (Zeithaml and Bitner, 2003).

During the service delivery in an organization, the employees represent the organization. These employees are the key personnel to directly influence the customers and to make customer satisfaction. In expanded marketing mix, though people is referred as employees, customers, and other customers of the firm (e.g., Zeithaml and Bitner, 2003), this study indicatively considers only the employees of a service organization (particularly in the banking service) in place of people.

The employees "interaction with customers is the combined effect of (1) customer-employee relationship (e.g., Gronroos, 1994), (2) emotions of employees (e.g., Tan, *et al.*, 2004) and (3) service recovery by employees (e.g., Zeithaml and Bitner, 2003).

As the customers' perception on service quality is the outcome of interactions between customers and employees (e.g., Rust *et al.*, 1996; Hartline and Ferrell, 1996), Gremler and Gwinner (2000) and Heskett *et al.* (1997) indicate that higher the positive employee interactions with customers can yield higher customer satisfaction. This implies that there is a positive impact of employee interaction on customer satisfaction.

## **2.6 Barriers to Banking Services**

Most of the existing research and the efforts underway focus on country case studies that aim at measuring and analyzing access to financial services at the household or firm level (see Claessens, 2006 and Claessens and Demirguc-Kunt, 2006). Few papers study this issue by focusing directly on banking services providers. Recently, Beck, Demirguc-Kunt and Martinez Peria (2007) present aggregate cross-country data on banking sector outreach (such as branch and ATM penetration, deposits per capita, and loans per capita) and show that these indicators closely track more difficult and costly to collect micro-level statistics of household and firm use of banking services.

Access to basic banking services in Sub-Saharan Africa remains limited, and lags far behind even other parts of the developing world. Chaia et al. (2009) combine a number of data sources to estimate that only about 20% of households in Sub-Saharan Africa were banked in the early 2000s (Allen et al, 2011).

While there has been some progress in recent years, Kendall et al. (2010) obtain similar results using more recent data. While developing countries have only 28% as many bank accounts per adult as do developed countries, the figure in Sub-Saharan Africa is far lower (only 16%). Lack of access is particularly acute in rural areas: representative household survey data we collected between 2009 and 2011 suggest that only between 15 and 21 percent of households are banked in rural areas of Kenya, Malawi, and Uganda, respectively (Santosh & Udry, 2006).

Such limited access could potentially have important repercussions on people's lives. If lacking a formal bank account makes it more difficult for people to save, they will be unlikely to have enough saved up to cope with unexpected emergencies such as

household illness. When such shocks occur, rather than withdraw money or take a loan from the bank, people might have to take much costlier actions (Siwan & Baland, 2002).

Lack of banking access might also make it difficult for people to save up large sums or obtain credit for lumpy purchases such as start-up costs for a business, agricultural inputs, or even preventative health products like anti-malarial bed nets.

Given this, expanding access to even very basic savings and credit services could have large effects. The existing evidence on this issue is somewhat mixed, however. Recent studies suggest that expanding access to microloans alone has only modest effects on most outcomes (i.e. Banerjee et al 2010; Crépon et al 2011; Karlan and Zinman 2010). In contrast, studies of programs that increased access to both credit and savings services have found important welfare impacts (see Burgess and Pande, 2005 in India; and three studies in Mexico by Aportela, 1999, Bruhn and Love, 2009, and Ruiz, 2010). Expansion of saving services alone also appears to have the potential to be beneficial. In an earlier experimental study in Kenya, Dupas and Robinson (2009) provided small-scale entrepreneurs access to accounts in a local Village Bank, and found large effects on business investment and income among a subsample of the study population (market vendors, who are mostly female). In a similar experiment in Nepal, Prina (2011) also finds large impacts of expanding access to savings accounts for women.

From a policy standpoint, in addition to understanding the impact of financial inclusion, a critical question is how to achieve it. This is an area that has seen a lot of innovation in the last five years. These recent innovations ultimately amount to either reducing barriers to access to existing financial institutions (e.g., reducing fees); or bringing banking options geographically closer to people (Fernando, 1999).

According to the Dosh Financial Advocacy Report (2014), four main problems that people with a learning disability have with banks. They are: mental capacity, proof of identity and proof of address, access to money and always getting a good service and good information.

### **2.6.1 Mental capacity**

It means being able to make a decision about something, for example deciding to open and manage a bank account. The Mental Capacity Act is a law that says that everyone should be supported to make decisions for themselves if they can. Banks must follow this law, but sometimes they do not do everything they should.

For example, we have found that banks sometimes say that someone does not have the capacity to open a bank account. They say this before they have supported the person to understand and decide to open a bank account. The banks have information on what to do if someone does not have the capacity to manage a bank account. They do not have a lot of information on how to support someone to have capacity or what to do if you are not sure.

### **2.6.2 Proof of identity and proof of address**

When you open a bank account you have to prove who you are and where you live. Most people use a passport and a driving license to do this. Some people do not have these documents. The banks have lists of what other documents people can use. The problem is that the banks do not always tell people about the other documents. The banks have lists

of what other documents people can use. The problem is that the banks do not always tell people about the other documents.

### **2.6.3 Access to Money**

The report found problems with people getting money from the counter and from cash machines, using a card and PIN (a security code of 4 numbers that you have to remember), accessible information, banks giving support in the branch, banks working with support workers, advocates and families who are supporting the person.

If people get the right support to access and understand a bank account then they can be more independent. They will be able to use their money in the way they want. They need the bank's help to do this. The Equality Act is a law that says that banks have to make changes to their services so that people with a disability can access them. Banks make some changes, but we have found that they do not always make all the changes they should. Banks are worried about the bank accounts not being safe enough if they make too many changes. Banks need support with this so that they know what changes they can make.

### **2.6.4 Always getting a good service and good information**

The Report also found that some banks and some people are very good at supporting people with a learning disability with their money. The problem is that this does not always happen. This means that some people are stopped from managing a bank account by themselves. They do not get information that they can understand or they do not get the right support.

## **2.6 Policy and research about financial issues for people with learning disabilities**

In recent years, government policy has strived towards enabling people with learning disabilities to lead their lives like other people and to have the same opportunities. This vision has been driven by four guiding principles: rights, independence, control and inclusion (DH 2001, 2009). These principles are all central to financial issues for people with learning disabilities. Therefore, people with learning disabilities should have the same rights as the rest of society in relation to their finances, which means that they have choice and control about how they spend their money.

In research terms, a scoping study to establish the research priorities in the field of learning disabilities (Williams et al. 2008) identified work and personal finance as one of six priority areas. However, it is only relatively recently that paid employment has been acknowledged as a possibility for people with learning disabilities. This is reflected in a small proportion of people with learning disabilities who are in paid work, which is generally estimated at approximately 10% (Hensel et al. 2007) despite the fact that 65% would like a paid job (Emerson et al. 2005).

Irrespective of paid employment, there is an increasing need for people with learning disabilities to have bank accounts, as a consequence of changes in the systems for benefit payments. However, people with learning disabilities have reported difficulties in accessing and using banking services. The most major piece of research around financial services for people with learning disabilities identified specific barriers in using banks and building societies (Livingstone 2007). This research was conducted in collaboration



with researchers with learning disabilities and found that some of the buildings were physically inaccessible for people and there was a dearth of accessible information.

## **2.7 Control, support and decision-making**

There is evidence that a large number of people with learning disabilities do not have control over their budgets, with many reporting that somebody else is responsible for deciding how much money they can spend weekly (Emerson et al. 2005). This is likely to reflect the finding that many people with learning disabilities struggle to understand the concept of money and even those who are living more independently can still find themselves under tight budgetary control (Williams et al. 2007). Although people with learning disabilities may need assistance in managing their financial interests, it is vital that this should not supersede their right to decide how they wish to spend their money (Hart et al. 2007). The dependence of many people with learning disabilities upon others in relation to their finances can make them vulnerable to financial abuse. Research has shown that caretakers and family members are concerned about this, and yet there is a lack of systematic evidence around the level of financial abuse suffered by people with learning disabilities (Williams et al. 2008).

A series of studies (Suto et al. 2005a, b, 2006) used semi-structured interviews and vignettes to explore the ability of people with learning disabilities to make financial decisions.

Their evidence suggests that people with learning disabilities made their decisions in the same way as non-disabled people, and both groups found that understanding the relevant

information and reasoning with it were the most problematic aspects. They concluded that cognitive abilities only had an indirect role in financial decision-making abilities.

The Mental Capacity Act (2005) provides a statutory framework to protect people who do not have the capacity to make their own decisions. The underpinning principles include a presumption of capacity, and it states that people have to be assessed separately for each decision.

Therefore, it may be that an individual is deemed not to have the capacity to agree a mortgage, but this does not mean they are unable to have control over smaller amounts of money. Equally, the Mental Capacity Act also acknowledges the right of an individual to make what others may regard as unwise decisions (including presumably, unwise spending or amassing debt).

We know that there is a link between better levels of financial capability and improved psychological well-being and mental health (FSA 2000, 2009; Taylor et al. 2011). For people with learning disabilities, the combination of lack of income and lack of control often has a particularly negative impact on general mental health, and on social functioning, as Northway (2001) points out.

In addition to the need for better support for people with learning disabilities, there is also evidence that professionals who provide support to these people would benefit from clear guidance on how to support people with money management (CSCI, 2007).

## **2.8 Use of Language and people with Disabilities at the banks**

Critical disability theory also addresses how language affects the concept of disability and the status of people with disabilities (Hosking, 2008). Kress-White (2009), posits that

the language used for persons with disabilities and the definitions that attach to societal lexicon can be significant disabilities for persons in society. Language as used in critical disability theory is seen as inherently political and includes both the words used to describe people with disabilities (Hosking, 2008). In essence, most of these words or images portray negative attributes which invariably influences societies attitudes towards people with disabilities. For instance, Hosking (2008) points out that regardless of one's cultural context, people with disabilities are portrayed as "deficient, pitiable, helpless or malign". Negative attitudes are revealed through a discourse of personal tragedy with disability rendering individuals powerless, vulnerable and dependent. For example, words like "blind", "deaf", "midget" among others are seen as inappropriate and offensive to use when describing people with disabilities. Rather words like the "visually impaired", "hearing impaired", and "little people" can be used respectively to describe people with disabilities.

Other acceptable names such as "mentally impaired, "slow learners" or "mental impairment" are used instead of "idiots", "morons" or "mad people" when talking about disability. Hence, these unacceptable attributes or tags given to people with disability portrays discrimination and stigmatization against them and as such prevents them from advocating for services that may ultimately have an impact on their lives positively.

## **2.9 Service Failure**

The optimum strategy in dealing with service failure is to ensure quality standards at the first time however service failures are investable. The service industry entails a high level of interaction between employees and customers, which is bound to create an avenue for

service failures to occur (Lewis & McCann, 2004). Therefore this idea implies that the human resources especially the front-line employees have a significant role to play in the success of the business. Hoffman et al (2003) defined service failures as specific events or occurrences that lead to dissatisfying service encounters from the customer's perspective. Unlike goods, services are heterogeneous in nature and therefore changes from customer to customer. This makes it difficult to have an equal, level ground with regards to consistency in service delivery. Every customer has peculiar need that has to be satisfied by the organization and therefore the services provided to one customer may not be duplicated for another.

### **2.10 Service Recovery**

Service recovery involves the actions that companies take to resolve problems encountered with dissatisfied customers, with the intention to retain these customers (Lewis & McCann, 2004). Hoffman et al also refer to it as the actions of a service provider to mitigate and/or repair the damage caused to a customer that results from the provider's failure to deliver a service as designed (Hoffman et al, 2003). Sometimes a customer might be dissatisfied with a company's service delivery but may fail to complain due to a lot of reasons. One of the reasons may be recurrence of the same problem over and over again for several attempts have been made by the customer to seek redress and have proven futile. Another is when the customer has any form of recognized disabilities which makes it impossible or difficult to complain. The customer becomes fed up and simply begins to identify a different service experience from another company who would go to the extra length to meet the demands and expectations of customers.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter provides the processes of how this research was completed scientifically. Research methodology is understood as an embodiment of the various steps that are generally adopted by a researcher in studying his/her research problem along with the logic reason behind their adaptation (Babbie, 2004).

#### **3.2 Research Design**

The design for the study includes an outline of what the researcher will do from writing the hypothesis and its operational implications to the final analysis of data. It constitutes the blueprint for the collection, measurement and analysis of data (Babbie, 2004).

The research design was a non- experimental cross sectional design with quantitative data collection method was employed among persons with disabilities in the Kumasi Metropolis. Cross sectional designs are a convenient, relatively inexpensive and effective way of obtaining a broad ‘snapshot’ view of peoples’ perceptions and opinions, but usually need to be followed up with case-based methods when issues require exploration in greater depth.

#### **3.3 Sources of Data**

The study made an extensive use of both primary and secondary sources of information. The primary sources of information were gathered from the questionnaires that were administered to the respondents and structured interviews that were conducted with two

physically challenged persons and the president of the disability association in Kumasi Branch. The advantage of using primary data was that, they were more reliable since they came from the original sources and were collected especially for the purpose of the study. The secondary sources of data included World Bank annual reports, brochures and manuals for the extensive review of literature. A number of both published and unpublished materials on customer service in the banking industry and persons with disabilities from articles in journals were also used to facilitate the analysis of the primary information obtained. Data collected from the secondary sources significantly complemented primary data and enhanced the interpretation of the results.

### **3.4 Unit of analysis**

Unit of analysis relates to a single member of a sampling population or in cluster sampling a collection of sampling units. According to Babbie, (2004), generally, units of analysis have numerous attributes, one or more of which are relevant to the research problem. With regards to the study, the unit of analysis was men and women who were physically challenged and were 18 years and above to represent those who were old enough to make financial decisions and have the capacity to manage a personal account.

### **3.5 Population and Sample Frame**

Population relates to the total number of cases in a study (Babbie, 2004). The first step in developing any sample design is to clearly define the set of objects, technically called the population universe to be observed. This can be finite or infinite. From the study, the population universe was finite since the number of items to be observed was certain. The

target population for the study represent all persons with disabilities However, the sample frame for the study is 32,283 (GSS, 2010) which represent persons who are physically challenged.

### **3.6 Sample Size**

This refers to the number of items to be selected from the population universe to constitute the sample. In a research study, it is difficult to study the entire population. Therefore an estimate of the population was made. The study enrolled a total of 115 persons with disabilities- physically challenged.

### **3.7 Sampling Technique**

In any study, the sample cannot be obtained without the sampling technique (Babbie, 2004). It refers to the technique or the procedure the researcher adopts in selecting items for the sample. For the purpose of this study, both probability and *non-probability sampling technique* were chosen. With probability sampling, all persons have a chance of being selected, and results are more likely to accurately reflect the entire population. Specifically, a random sampling technique was used to select ten (10) different banking halls in the metropolis. The questionnaires were therefore left with colleagues in other banking halls for them to administer to the physically challenged over a period of six weeks.

Moreover, for convenience and for effectiveness in trying to generate ideas and getting feedback, the non-probability sampling technique was employed. The aim and procedures of the study were explained to all the physically challenged persons approached and they

were free to decide whether or not to participate. The inclusion was partly based on those who were accessible and could provide information on the topic of interest.

### **3.8 Data Collection Instrument**

The main instruments that were used to collect information for the study were the questionnaire and interview schedule (structured). Questionnaires were given out to the persons who were physically challenged while the structured interviews were conducted with two physically challenged persons and the president of the disability association in Kumasi. The questionnaire was developed in English. The questionnaire was structured to consist mainly of both opened and closed-ended as well as Likert-type of questions in order to draw out feedback from respondents about what their experiences with banking service were. Nevertheless, the administration was done in the respondents' preferred dialect.

### **3.9 Pilot Studying**

After the questionnaire was designed, it was imperative to pre-test it to see if there were difficulties in answering the questions so they could be corrected. Therefore a pilot study was done in banking halls which were not part of the ones selected for the study. The necessary corrections were made thereof.

### **3.10 Data Analysis**

The data was edited to detect and correct, possible errors and omissions that were likely to occur, to ensure consistency across respondents. The data was then coded onto the



SPSS Version 20 software to enable the respondents to be grouped into limited number of categories. Data was analyzed using descriptive and analytical statistics. It also involved the estimation of percentage of socio-demographic characteristics of respondents of respondents. The correlation analysis of association between variables was computed. Significance was set at p-value of less than 0.05.

### **3.11 Brief Profile of the Study Area**

The study was conducted in the Kumasi Metropolis of Ghana located in the forest zone and covering a total land area of 254 square kilometers (25, 415 hectares). The metropolis is divided into 10 sub-metros, namely, Asokwa, Asawase, Bantama, Suame, Manhyia, Oforikrom, Tafo, Nhyiaeso, Subin and Kwadaso. As of 2010, the resident population was 2 million with an inter-censal growth rate of 5.4%.

The physically challenged in Ghana are current members of the Ghana Federation of the Disabled which was established in 1987 as a national umbrella organization of persons with disabilities. According to the 2010 statistical survey, the population of people in the Kumasi Metropolis without disability is 4,655,879 while population with disability constitutes 124,501. Nonetheless, for the physically challenged, they constitute a population of 32,283.

It is however, surprising that there is no available data on the total number of physically challenged who benefit from banking services across the country.

## CHAPTER FOUR

### DATA ANALYSIS AND DISCUSSION

#### 4.1 Introduction

This chapter presents and discusses the results obtained from the study; *assessing banking services: perspective of the physically challenged*. To facilitate understanding, descriptive statistical tools such as tables, percentages and charts were employed with the aid of SPSS version 20 and Microsoft excel to analyze relevant responses provided. The implications of certain response pattern are further explained to aid understanding. Apart from using the questionnaire to solicit for information two persons who were physically challenged were interviewed, as well as the chairman of the disabled association in Kumasi. Inferences were widely used to deepen explanations given by the respondents. Out of one hundred and fifty questionnaires sent to respondents, all were retrieved representing 100%. The data was presented according to the research questions.

#### 4.2 Socio-demographic Characteristics

No accurate national survey has been carried out to determine the disability rate in the country. The World Health Organization (WHO) estimates the disability rate of Ghana to be between 7 and 10 per cent, which equates approximately 1.55 – 2.2 million people in the country. Earlier surveys of individual districts by the Ghana Human Development Scale (GHDS) in 1993 and the Norwegian Association of the Disabled (NAD) in 1998 and 1999 indicated that the disability rate is the same for males and females. However, results from the study in table 4.1 below indicate otherwise. From the survey, out of the 115 respondents who were physically challenged, 63.5% were males as against 36.5%

who were females. This indicates that there are lots of male persons who are physically challenged than females in the Kumasi Metropolis which explains why significant number of them participated in the study.

Earlier surveys of individual districts by the Ghana Human Development Scale (GHDS) in 1993 and the Norwegian Association of the Disabled (NAD) in 1998 and 1999 indicated that the rate of disability is lowest in the 0 to 5 years age group, moderate in adolescents and young adults and highest for persons who are 50 years of age or older but from the study, majority (31.3%) of respondents were between the ages of 39-49 followed by those who were between 28-38 and 17-27 respectively as indicated in table 4.1 below. Respondents who are physically challenged in the Kumasi Metropolis are however in their youthful ages and this contradicts earlier studies.

With regards to educational status, the study revealed that 37.4% majority had the tertiary level of education but 8.7 had never been to school at all. A correlational analysis of  $R=0.209$  shows a weak relationship between level of education and level of satisfaction. That is, only 4.4% of high level of education explains the service dissatisfaction of the physically challenged. Therefore there is a no significant relationship between high level of education as noted from the table 4.1 below and service dissatisfaction on the part of the physically challenged.

According to the Ghana Federation of the Disabled (GFD), a quota system was in effect so that employers with a certain number of employees were obliged to have a percentage

of persons with disabilities employed. However, the system was poorly monitored and has been dropped. According to an administrative directive, persons with disabilities employed in the public sector are entitled to a disability allowance of 48 cedis (less than 50 USD) every 3 months. The allowance was previously paid out of the monthly payroll by the government but since this practice has been decentralized, the institutions where persons with disabilities are employed are responsible for paying the allowance. From the study, 32.1% were self-employed. The implication is that majority of the respondents are doing their own businesses. This elicits that the insufficient allowance of the quota from the GFD has caused most of these persons to establish their own businesses instead of working for or with other employers. Moreover, a correlational analysis between the employment status and the level of difficulty in assessing bank accounts in table 4.3 below shows a weak relationship between the two variables. That is, with  $R = 0.448$ , only 20% variation in difficulty in assessing bank account is explained by employment status. In other words, the employment status of the physically challenged does not necessarily determine the difficulty in accessing bank account.

In relation to marital status most persons with disabilities according to the Ghana Statistical Service find it difficult to find partners unless the union is with their fellow persons with disabilities (GSS, 2012). This confirms the study's result as most of the respondents representing 41.7% were single. Nonetheless, 26.1% out of the 115 respondents were married. But the type of partner married was not ascertained in the study. Moreover, a significant number of persons with disability in the Kumasi Metropolis were separated from their spouse.

**Table 4.1: Respondents' Socio-demographics**

Categories	Frequencies	Percent
<i>Gender</i>		
Male	73	63.5
Female	42	36.5
<i>Age Group</i>		
17-27	31	27
28-38	32	27.8
39-49	36	31.3
50-60	10	8.7
Above 60	6	5.2
<i>Educational Status</i>		
None	10	8.7
Basic	21	18.3
JHS	21	18.3
SHS	20	17.4
Tertiary	43	37.4
<i>Marital Status</i>		
Single	48	41.7
Separated	31	27.9
Married	30	26.1
Widowed	5	4.3
<i>Employment Status</i>		
Self Employed	37	32.2
Unemployed	30	26.1
Student	27	23.5
Employed Full-Time	11	9.6
Retired	10	8.7
<b>Source: Field Survey, 2015</b>		<b>N=115</b>

**Table 4.2: Correlational analysis of level of education and level of satisfaction**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.209 <sup>a</sup>	.044	.035	1.320

a. Predictors: (Constant), Educational Status

**Source: Field Survey, 2015**

**Table 4.3: Correlational analysis of employment status and level of difficulty in assessing bank account**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.448 <sup>a</sup>	.201	.193	.717

a. Predictors: (Constant), EMPLOYMENT STATUS

**Source: Field Survey, 2015**

### **4.3 The Physically Challenged and the use of Banks**

Managing an account can pose challenges for people with physical disability and for the banks. Opening accounts, and taking money out of and depositing money in an account have raised a number of issues. Most Banks commonly have suggested some mechanisms for people with physical disability to manage their own accounts. However, some researchers with persons with disability found them difficult to use (Livingstone, 2001). The study therefore was interested in ascertaining whether or not persons who were physically challenged could manage their own personal account.

From the survey in table 4.3 below, 60.9% of the respondents in spite of the difficulties had a bank account of their own. However, 39.1% had no personal account but gave reasons such as having a joint account. In an interview with Ama she confirmed that;

*“I set up a joint account with my daughter because of my condition.*

Other reasons from table 4.3 are; no regular jobs and some restrictions placed on them by banks. But from these reasons, respondents’ inability to have regular jobs was paramount as indicated by Akosua;

*“I do not need bank accounts since I am jobless.”*

**Table 4.4: Personal bank account**

<b>Categories</b>	<b>Frequencies</b>	<b>Percent</b>
<i>Do you have a bank account on your own?</i>		
Yes	70	60.9
No	35	39.1
<i>If No, Why?</i>		
Have a no regular job	20	17.4
Have a joint account	15	13.0
By the bank's policy I'm incapable	10	8.7
Non-Applicable	70	60.9
<b>Source: Field Survey, 2015</b>	<b>N=115</b>	

In the Kumasi metropolis, there are numerous banks with their branches who offer banking services to all and sundry. But especially for the physically challenged in the Kumasi Metropolis, CAL BANK, ECOBANK, GCB, HFC, UBA, UT BANK and ACCESS BANK were their preferred choice of banking. In the table 4.4 below, 21% majority preferred to have their banking transactions with Ghana Commercial Bank (GCB). This was followed by HFC (16%), UT Bank (15%), ACCESS Bank (12%), ECOBANK (11%), CAL Bank and UBA (10%). Only, 17.4% of them did not have any bank for transaction. Reasons probably attributed to the fact that they no jobs to earn them regular income or per some bank policies, they are incapable of managing an account.

**Table 4.5: Preferred bank for banking transaction**

<b>Type of Bank</b>	<b>Frequency</b>	<b>Percent</b>
GCB	21	18.3
HFC ECOBANK	16	13.9
UT BANK	15	13.0
ACCESS BANK	12	10.4
ECOBANK	11	9.6
UBA	10	8.7
CALBANK	10	8.7
N/A	20	17.4
<b>Total</b>	<b>115</b>	<b>100.0</b>

**Source: Field Survey, 2015**

Meanwhile, for participants who had a preferred bank choice, they indicated that their most preferred method of accessing one's bank account was through mobile phone banking (67.8%) as indicated in table 4.5 below, specifically, the kind being operated by some of the telecommunication industries in the Metropolis-Mobile Money Transactions.

From respondents interviewed, they also explained that mobile phone banking was their preferred method of banking. The following statement from a respondent attests to this fact:

*“In my home, my personal assistant helps me with mobile phone banking. If I queue at my bank, the staff is not quite helpful in getting my transactions done. Seldom, do I access the ATM with my caregiver's assistance.”*

This contradicts findings in other studies (Munday, 2013 & Livingstone, 2010) that most preferred method of accessing one's bank account is Auto Teller Machines. Additionally, counter service banking (59.1%) followed mobile phone banking as the preferred method of accessing banking services.

Furthermore, participants who were physically challenged in the Kumasi Metropolis indicated that their main purpose of assessing bank account were savings, withdrawal and deposit. Nonetheless, savings (54.8%) in table 4.6 below was noted as the main purpose followed by withdrawals (30.4%). Participants did not consider applying for statement of account, investments and making payments as methods of assessing their bank accounts. Bank transactions were basically for savings and withdrawals.

*“My son normally sends me money through my account. The only time I go to bank is when I need money for my hospital bills and for my upkeep.”*



**Table 4.6: Preferred Method of Accessing Banking Services**

<b>Method</b>	<b>Frequency</b>	<b>Percent</b>
Counter Service	78	67.8
Mobile Phone	68	59.1
ATM	41	35.7
N/A	20	17.4

**Source: Field Survey, 2015**                      **N= 115**

**Table 4.7: Purpose of Assessing Bank Account**

<b>Purpose</b>	<b>Frequency</b>	<b>Percent</b>
Saving	63	54.8
Withdrawal	35	30.4
Deposit	12	10.4
N/A	5	4.3
<b>Total</b>	<b>115</b>	<b>100.0</b>

**Source: Field Survey, 2015**

More often than not, persons with disability especially the physically challenged require assistance in order to carry out their banking transactions. From the study in table 4.7 below, 77.4% sought assistance in order to fully conduct a bank transaction while 18.3% sought no assistance to access their bank accounts. Also, for those who sought assistance, majority of 44.3% were helped by family members followed by 23.5% who were aided by bank staff. The fact that most of them were helped by family members confirms why some respondents (15.0%) had joint accounts.

Moreover, when asked how they were helped, 27.0% majority out of the 89 participants indicated that they were assisted to have a safe transit to the counter. A significant number (19.1%) also indicated that they were helped with the filling of savings and withdrawal booklet. Below is a response from Akosua, a respondent;

*“I am assisted by bank staff or security officers when transferring and receiving funds”.*

Other assistance included caregivers queuing on their behalf (13.9%), spouses (8.7%) and children (8.7%) doing the transaction on their behalf. An instance of children doing bank transactions is indicated by a respondent below.

*“My daughter goes to the bank for me as I find the queuing system frustrating. I had to wait in the queue for a long time.”*

**Table 4.8: Assistance during banking transaction**

<b>Categories</b>	<b>Frequencies</b>	<b>Percent</b>
<b>Do you normally require assistance?</b>		
Yes	89	77.4
No	21	18.3
N/A	5	4.3
<b>If yes, Who provides the assistance?</b>		
Family	51	44.3
Bank staff	27	23.5
Other customers	6	5.2
Friends	5	4.3
N/A	26	22.6
<b>If Yes, how were you assisted</b>		
My spouse does the transaction	10	8.7
My children do the transaction	10	8.7
Caregiver queues on my behalf	16	13.9
Filling withdrawal and deposit forms	22	19.1
N/A	26	22.6
Helping me to the place	31	27.0
<b>Source: Field Survey, 2015</b>	<b>N=115</b>	

### **4.3 Disabled friendly banks in Kumasi Metropolis**

There are so many reasons that justify customers’ choice for a bank against all others in response to the question of why they prefer its services despite many competitors. These reasons may include the following; good products and services, security & loan purposes,

many branches nationwide which makes it accessible, well-known bank, low interest rate on loans etc. However, for the physically challenged in the Kumasi Metropolis, most of them (43.5%) opined that the banks are not disability friendly. This is how Ama expresses her displeasure;

*“On several occasions, I got complaints from my daughter. The customer service officer insisted my daughter was not allowed to do transactions on behalf of an account holder due to confidentiality. My daughter was extremely angry and had banter with the officer”.*

However, others were of the view that CAL Bank (19.1%), ACCESS Bank (18.3%), HFC Bank (13.9%) and GCB (5.2%) were to them the disabled friendly banks.

To the question of measures put in place to excite customers by banks, the respondents indicated their excitements were derived from ramps for free transition, friendliness and politeness of staff and helpfulness of staff. The following statement from a respondent is indicative of the view above.

*“I changed my bank because the ramps were not accessible but with my new bank I think I am comfortable. The officers are quite friendly especially the security officers”*

However, ramps for free transition and helpfulness of staff respectively were the majority representing 23.5% in table 4.8. That is, these banks had some mechanisms such as

slopping stairs, special entry for the physically disabled, a designated staff to assist these customers, and stand-by staff to promptly assist the physically challenged.

Although these banks have begun to tackle issues of physical access, and many have built ramps or made doors easier to open, particularly for wheelchair users, majority of them are yet to make these changes.

**Table 4.9: Disabled friendly banks in Kumasi Metropolis and what they have done to attract you?**

	Frequency	Percentage
<i>Disabled friendly banks in Kumasi Metropolis</i>		
CAL BANK	22	19.1
ACCESS BANK	21	18.3
HFC Bank	16	13.9
GCB	6	5.2
None	50	43.4
<i>What have they done to attract you?</i>		
Ramps for free transition	27	23.5
Helpfulness of Staff	27	23.5
Friendliness and politeness of staff	11	9.6
None	50	43.5

**Source: Field Survey, 2015**

**N=115**

#### **4.4 Barriers to Banking**

In as much as banks provide services for the physically challenged, there are some mechanisms at the bank that limit their access to bank. Participants were asked to talk about their experiences of using bank services and facilities. The study concluded unfriendliness of bank facility (96.8%) as the greatest limitation to banking services followed by difficulty in assessing money (68.7%), lack of service information (67.0%),

long time service period (67.0%), and banks willingness to trust their decisions (66.1%) as described in table 4.9 below. Akosua, a respondent expresses her opinion thus;

*“The principal barrier is accessing ATM machines. Since the security screen is over the numbers, it is difficult for me in a wheel chair to enter my pin independently. I normally go with my assistance but the banks keep on telling us to be discreet about our security numbers.”*

The results from the study show that there are still lots of bank premises in the Kumasi Metropolis that have old buildings, sometimes listed for their historical significance and this pose a great challenge for the physically challenged to access bank services.

**Table 4.10: Limitations to access to banking**

<b>Category</b>	<b>Frequency</b>	<b>Percentage</b>
Unfriendliness and impoliteness of staff	26	22.6
Unhelpfulness of staff	41	35.7
Proof of identity	46	40.0
Inefficiency and reluctance of staff in handling complaints	57	49.6
Banks willingness to trust their decisions	76	66.1
Long service time period	77	67.0
Lack of service information	77	67.0
Difficulty in assessing money	79	68.7
Unfriendliness of bank facility	109	94.8

**Source: Field Survey, 2015**

**N=115**

Based on the challenges that limit the physically challenged, participants were asked to rate on the level of difficulty in accessing their bank accounts. Summation of responses concludes that most of them (70.3%) rated their access to bank services as difficult as against only 28.7% who opined it was easy.

To be fully convinced about the excitement of customers in respect of the mechanisms put in place by banks in the Kumasi Metropolis, the respondents were given the opportunity to show their satisfaction. Consideration was expected to be given to variables such as friendliness and politeness of staff, helpfulness of staff, promptness and efficiency of staff in handling complaints, and service time period. Aside these, the choices of words by the frontline staff during communication with customers were equally looked at. After all the considerations, 67.0% majority claimed dissatisfaction whilst 33.0% said they are very satisfied. The entire statistic is summarized in table 4.10 below.

**Table 4.11: Level of difficulty and satisfaction of bank service provided**

	Frequency	Percentage
<i>Level of difficulty</i>		
Easy	33	28.7
Difficult	42	36.5
Very Difficult	40	34.8
<i>Level of satisfaction</i>		
Very satisfied	10	8.7
Satisfied	28	24.3
Unsatisfied	37	32.2
Very Unsatisfied	40	34.8

Source: Field Survey, 2015

N=115

**Table 4.12: A Regression analysis showing the relationship between difficulty in assessing bank services and service satisfaction**

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.891 <sup>a</sup>	.794	.792	.613
a. Predictors: (Constant), Level of difficulty in accessing bank account				

Source: Field Survey, 2015

From the correlation analysis results above, there is a strong relationship between level of difficulty and service satisfaction among the physically challenged since R (0.891) is greater than 0.5. Moreover, 79.4% ( $R^2 = 0.794$ ) of level of service satisfaction is explained by the level of difficulty in assessing one's account. This means that for the physically challenged in the Kumasi Metropolis, difficulty in assessing banking services was the major predictor of their dissatisfaction. Nonetheless, 20.6% of their service dissatisfaction is explained by other factors apart from difficulty in assessing banking services.

The significance level recorded in the ANOVA table below shows that the regression model predicts the dependent variable significantly well. From the table, the Sig value recorded was .000. This indicates the statistical significance of the regression model that was run. Here,  $p < 0.0005$ , which is less than 0.05, and indicates that the regression model is a good fit for the data. This is based on the fact that overall, the regression model statistically significantly predicts the outcome variable (i.e. Level of Service Satisfaction).

The table labeled **Coefficients** gives us the needed information to predict "Level of Service Satisfaction" based on difficulty in accessing bank account, and also helps us to determine whether Level of difficulty in accessing bank account contributes statistically significantly to the model. This can be determined by analyzing the value under the "Sig." column, and the values in the "B" column under the "**Unstandardized Coefficients**" column, as shown below:

Based on the two values, the regression equation can be presented as:

$$= -1.011 + 1.501 (\text{Level of Service Satisfaction})$$

**Table 4.13: The ANOVA table predicting the significance level between difficulty in assessing bank service and customer dissatisfaction**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	163.474	1	163.474	434.738	.000 <sup>a</sup>
Residual	42.491	113	.376		
Total	205.965	114			

a. Predictors: (Constant), Level of difficulty in accessing bank account

**Table 4.14: The Coefficients table showing significance level between difficulty in assessing bank service and customer dissatisfaction**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1.011	.228		-4.443	.000
Level of difficulty in accessing bank account	1.501	.072	.891	20.850	.000

a. Dependent Variable: Level of Service Satisfaction

b. Dependent Variable: Level of Service Satisfaction

#### **4.5 The Physically Challenged Association's official position on bank physical structures and services in Ghana**

##### **4.5.1 Legislations or policies on banking services for the physically challenged**

According to the UNICEF Ghana Country Report (2000) supported by the Ministry of Employment and Social Welfare estimate that the number of persons living with disabilities is 10%. Again, roughly one in six individuals in the Ghana has some limiting long-term illness, impairment or disability. With an ageing population the number looks



set to increase (www.ghanaweb.com). These people therefore represent a large section of any financial services provider's customer base and it is in the banks' interest to provide for them.

In the United Kingdom, the Disability Discriminating Act 1995 which was passed described disability as someone with a physical or mental condition that has adverse effect on his ability to carry out normal day-to-day activities. The study also aimed at ascertaining the legislations or policies on banking services for the physically challenged in the Kumasi Metropolis.

In an interview with the chairman of the Disability association in Kumasi, he noted there were a lot of policies or legislations that advocate the rights of persons with disability especially the physically challenged. But specifically, he mentioned that;

*“In 1996, the Government of Ghana crafted the National Disability Policy which facilitated the passage on the National Disability Law, Act 715 of 2006”.*

He also reiterated that there were twelve (12) objectives of the Act which had been summarized in addressing issues of educating Ghanaians on the rights, potentials and responsibilities of both society and persons with disabilities, generating and disseminating relevant information on disability, creating an enabling environment for the full participation of persons with disabilities in national development, and ensuring access of persons with disabilities to education and training regardless of gender, age or type of disability at all levels.

Apart from the National Disability Law, Act 715 of 2006, he also noted that:

*“The Equal Status Act, 2000 makes it illegal to discriminate against anyone on the basis of disability. That is, in providing a service for the general public you must, by law, make*

*it accessible to persons with disabilities also. Ignorance of the law will not be accepted as a defense”.*

Although, the process of developing a policy on disability had been long and tedious in Ghana, these Acts aim to assist banks comply with their obligations under the Act by offering guidance on ways services can be made accessible to customers who are with some form of disabilities especially the physically challenged.

However, advocacy, implementation and supervision of disability programmes, he noted were severely lacking. According to him;

*“Accessibility is one of the key elements addressed in these policies and laws. Due to limited enforcement, disability and laws, absence of national accessibility standards and lack of knowledge about the rights of persons with disabilities, laws and policies on accessibility have been largely overlooked”.*

Areas that are often overlooked are access to services, information and communication which is an integral part of making a barrier-free society and address the accessibility needs of persons with all kinds of disability.

#### **4.5.2 Association’s official position on banking structures in the Kumasi Metropolis**

For banks, there are lot of mechanisms that have been put in place for the physically challenged to ensure that their premises are disability friendly. They may include sloppy path at the entrance, sloppy stairs at entrance, and inclined plain for disabled at the entrance among others. Nonetheless, for the association, the environment in Ghana itself is not barrier-free. It does not allow easy and safe movement, function or access for all,

regardless of age, sex or condition. Access to physical space and to services is not possible without obstacles which lead to loss of dignity and independence.

The chairman further lamented that;

*“Despite the efforts of the government to establish a conducive environment for participation of Persons with disabilities in all spheres of life, there is a difficulty in terms of accessing the physical infrastructure as most banking premises in Kumasi do not have ramps, lifts and so on”.*

That is, most facilities are not designed according to the required standards which pose great threat to persons with disability in the form of leading to discrimination, violation of the rights of persons with disability and deliberately putting impediment to the disabled to exhibit their full potential and contribute to the development of Ghana and Africa.

From the association’s perspective, one of the principal reasons why it has been very difficult to implement the legal provisions on accessibility is the absence of accessibility standards to guide architects, property developers, policy makers and implementers on the accessibility requirements in the physical environment during the design and implementation of the construction projects.

For disability-friendly banks in the Kumasi Metropolis, the association noted that they could not explicitly mention them. However, it was noted that new buildings of bank premises are quite disability-friendly than the old and historical ones.

### **4.5.3 Complaints from association members with regards to banking service**

As to whether the association received complaints of difficulty with accessibility of bank services, the association confirmed they do. This was noted during association meetings and programmes. Some of the challenges mentioned included, difficulty entering the bank coupled with the high tellers' counter, difficulty in filling forms, difficulty in communicating with staff at the bank for understanding, the sloppy entrance being very steep, very poor physical structure, no assisting device to climb upstairs among others.

Unfortunately, the association pointed out that they had been disappointed at some point when they approached some banks in the Metropolis. The banks affirmed they hardly receive complaints from their members about the challenges they faced due to their disabilities. Conversely, the association expressed that at some occasions their members had been assisted by the staff of the bank, especially the security man, to overcome some of their disabilities. In order to liquidate these challenges, the association noted that they normally invited all financial institutions to their workshops so they could note these complaints and address them effectively.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

A study of the data collected and the examination of the outcome revealed certain significant concerns. The focus of this chapter therefore is to highlight the major findings that the study discovered. These findings are outlined in direct response to the objectives and research questions of the study which sought, among other things, to assess the bank customer services provided to persons who are physically challenged in the Kumasi Metropolis.

Also captured in this chapter is a summary of recommendations prescribed to help improve bank customer services provided to persons with disabilities. Some of these findings and recommendations are presented below.

#### **5.2 Major Findings**

##### **5.2.1 Socio-Demographic Characteristics**

Majority of the respondents who participated in this research were young males between the ages of 39-49 years which debunks earlier studies (NAD, 1998; 1999) that disability for both males and females are the same and particular for old age. Many of them were self-employed and single and separated from their spouse although the type of partner married was not ascertained. As such, most of them fortunately had gone through the tertiary level of education.

### **5.2.2 The Physically Challenged and the Use of Banks**

With regards to managing an account, most of them had their personal accounts in spite of the numerous difficulties. For those who had no account, joint accounts, no regular job and restrictions from banks were reasons provided by respondents as limitations for not having personal accounts.

In the Kumasi Metropolis, it was revealed that, CAL BANK, ECOBANK, GCB, HFC, UBA, UT BANK and ACCESS BANK were their preferred choices of banking, nonetheless, Ghana Commercial Bank was paramount. Meanwhile, for participants who had a preferred bank choice, mobile phone banking, counter service and ATM were their ideal methods of accessing one's bank account. Here again, mobile banking was principal. Additionally, participants who were physically challenged in the Kumasi Metropolis agreed that the most important purpose of assessing bank account were savings and withdrawal. Ideally, the physically challenged cannot fully conduct a bank transaction without obstructions. Apart from the few who did not sought for assistance, majority of respondents sought assistance to adequately conduct a bank transaction. The study brought to the fore that assistance was basically from family. Other aids were from bank staff, friends, and other customers respectively.

### **5.2.3 Barriers to Banking**

The study on barriers to banking concluded that there are still lots of bank premises in the Kumasi Metropolis that have old buildings, sometimes listed for their historical significance which posed a great challenge for the physically challenged to access bank services. Due to this, the study brought to the fore that experiences of bank limitations

included unfriendliness of bank facility as the greatest limitation to banking services followed by difficulty in assessing money (for instance, ATM machines since the security screen is over the numbers and it makes it difficult for people in wheel chairs to enter their pin independently), lack of service information, long time service period and banks willingness to trust their decisions.

#### **5.2.4 Disability Friendly Banks in Kumasi Metropolis**

In connection with disability-friendly banks in the Kumasi Metropolis, it was revealed that most participants described the banks as not disability unfriendly and to them this was their utmost barrier. Conversely, only a few confirmed that CAL Bank, ACCESS Bank, HFC Bank and GCB in the Kumasi Metropolis were disability friendly which made bank accessibility possible for the physically challenged by providing ramps for free transition, friendliness and politeness of staff and helpfulness of staff. Though these banks were noted as disability friendly, most respondents rated the access to their bank accounts as difficult and therefore were not satisfied with the services provided to them.

#### **5.2.5 The Position of the Physically Challenged Association on Banking Services**

Finally, from the perspective of the physically challenged association in Kumasi, the environment in Ghana they concluded was not disability friendly and this applied to most bank premises. They association also confirmed that the unfriendliness of bank facilities is as a result of the difficult to execute the authorized requirements on accessibility standards to guide architects, property developers, policy makers and implementers on

the accessibility requirements in the physical environment during the design and implementation of all bank construction projects in particular.

### **5.3 Conclusion**

The findings in this study have implications for practical applications in all corporate financial institutions, particularly with regards to customer service. In addition, with the findings in this study, all financial institutions could have a general sense of the nature of modern bank customer service in the financial industry or otherwise. This has the potential of providing a basis for analyzing competition in the operating industry and an opportunity for organizational policy reviews aimed at providing a competitive edge through effective bank customer services.

In the operation and management of personal accounts, the study concludes that in the midst of difficulties, the physically challenged in the Kumasi Metropolis operate and manage their own accounts.

Regarding the barriers, it can be concluded that there are still lot more disability unfriendly banks in the Kumasi Metropolis which most probable because most bank premises bank premises in the have old buildings, sometimes listed for their historical significance. This is therefore the greatest barrier for the physically challenged in the Kumasi Metropolis to access banking services. Other limitations are lack of service information, inefficient handling of complaints and long service time period among others.



Concerning the disabled friendly banks in the Kumasi Metropolis, the following conclusion is drawn; CAL Bank, ACCESS Bank, HFC Bank and Ghana Commercial Bank Limited are the disabled-friendly banks in the Metropolis according the study.

Moreover, the study concludes that findings on the position of banking service accessibility from the physically challenged corroborate that of the association for the welfare of the physically challenged. Thus, inability to implement the legal provisions on accessibility standards to guide architects, property developers, policy makers and implementers on the design and implementation of the construction projects.

On a whole, this study concludes that bank service accessibility towards customers who are physically challenged is difficult, unsatisfactory and needs urgent attention.

#### **5.4 Recommendation**

Based on the findings of the study and the study's limitation notwithstanding, it is recommended for the banks to consider keenly the following suggestions.

First of all, to improve service delivery, bank branches should be accessible for people with mobility problems. Priority service should be rendered for people who are physically challenged whiles account holders' special needs should be stored with their general information and easily accessible by all staff, records should show account holders' preferred method of banking service. There should also be collaboration among banks to explore the possibility of one-stop service for common banking transactions.

Additionally, banks should keep an up-to-date record of all the customers who are physically challenged so that it can help in the planning and implementation of policies

and programmes to assist them. The bank should restructure the building to have other assistive devices such as elevators, automatic doors other than only the sloppy stairs to make entry into the building more comfortable and easy.

Also, the management of the banks should continuously consult the physically challenged customers on how the bank services benefit and find out if there are any identified challenges and develop policies out of that to make banking easier and accessible to people who are physically challenged. The frontline staff should be given training on customer relations because most bank staff had no such training and as such there should be at least one staff assigned to assist these person's at the bank with the requisite skills in communicating with these customers. It will also be appropriate if banks lower counters including deposit counters at branches to a height where wheelchair users can communicate with tellers comfortably.

Finally, with the help of technology, ATMs can now be made accessible to the physically challenged by installing talking software on it to speak to these individuals. There have to be accessible ATMs where wheelchair users can reach the screen and keypad comfortably. It is therefore recommended that banks in Ghana begin to install this software on their ATM machines and demonstrate how to use it to physically challenged customers so that they can also cash money easily at any time convenient to them.

### **5.5 Areas for Further Studies**

The current study could be extended in future studies by assessing and investigating how effective bank customer service to persons with disabilities help to improve the performance of an organization. Also, future studies can investigate what peculiar bank customer services are good predictors of an organization that would be able to successfully manage its stakeholders.

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## APPENDIX

### SAMPLE QUESTIONNAIRE

#### PARTICIPANTS INFORMED CONSENT

You have been selected for a study on **Assessing bank services in Ghana: Perspective of the physically challenged people in the Kumasi metropolis**. I would highly appreciate if you wish to participate in this study. The study has a number of questions relating to your bio data and other issues on accessing bank services.

Information that you share with us will be kept absolutely confidential and no one other than concerned people at the Department of Marketing and Corporate strategy (KNUST) will have access to this information. The questionnaire should take approximately 20 minutes to complete.

This study does not carry any risks or discomfort for you, except your time taken for this survey. There is no financial compensation for your participation; however we do hope that you will participate as your opinions and experiences are very important to us. Thank you.

**INSTRUCTIONS: Please complete this questionnaire by ticking and completing where appropriate**

#### **SECTION A: Socio-Demographic Characteristics of Respondents**

##### **1. Gender**

A. Male [  ]            B. Female [  ]

**2. Age Group**

- A. 17 - 27 [ ] B. 28 - 38 [ ] C. 39 - 49 [ ] D. 50 - 60 [ ] E. above 60 [ ]

**3. Employment Status**

- A. Student [ ] B. Employed Full time [ ] C. Employed part time [ ]  
D. Self Employed [ ] E. Retired [ ] F. Unemployed [ ] G. Others (specify).....

**4. Educational Status**

- A. Basic [ ] B. JHS [ ] C. SHS [ ] D. Diploma [ ]  
E. Bachelor's Degree [ ] F. Others (specify).....

**5. Marital Status**

- A. Single [ ] B. Married [ ] C. Separated [ ] D. Divorced [ ] E. Widowed [ ]

**SECTION B: BANK SERVICE**

6. Do you have a bank account with your own name? A. Yes [ ] B. No [ ]

7. If No, indicate the reason

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

8. Which bank do you use for your main bank account?

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

9. What is your preferred method(s) of accessing your bank account (please tick all those applicable)

- A. Counter Service Telephone Banking [ ]    B. Online Banking [ ]
- C. Auto-Teller Machine (ATM) [ ]                      D. SMS Banking Mobile Banking [ ]
- E. Other (please explain) .....

10. Please state the main purpose (s) of accessing your bank account (please tick all those applicable)

- A. Saving [ ]    B. Deposit [ ]    C. Withdrawal [ ]    D. Cashing Cheque [ ]
- E. Make Payment [ ]    F. Investment [ ]    G. Other (please explain) .....

11. Do you normally require assistance when you access your bank account?

- A. Yes [ ]    B. No [ ]

12. If yes, please tell us who provide you with this assistance?

- A. Family [ ]    B. Friends [ ]    C. Bank staff [ ]    D. Other customers [ ]

13. If yes, please tell us how you were assisted?

.....

.....

.....

14. In your opinion, please mention some of the disabled-friendly banks in the Kumasi metropolis?

.....

.....

.....

.....

15. What have these banks provided to attract you?

.....

.....

.....

.....

.....

**SECTION C: *BARRIERS TO BANKING***

16. Which of the following mechanisms at the bank limits your access to banking (please tick all those applicable)

- A. Unfriendliness and impoliteness of Staff [    ]
- B. Banks willingness to trust their decisions [    ]
- C. Unhelpfulness of Staff [    ]
- D. Proof of identity [    ]
- E. Inefficiency and reluctance of Staff in Handling Complaints [    ]
- F. Long Service Time Period [    ]
- G. Difficulty in assessing money [    ]
- H. Lack of service information [    ]
- I. Unfriendliness of Bank facility [    ]
- J. Others please indicate

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17. Please rate the level of difficulty in accessing your bank account

A. Very Easy [ ] B. Easy [ ] C. Difficult [ ] D. Very Difficult [ ]

18. Please rate your satisfaction with the services your bank provide to you in relation to your disability

A. Very Satisfied [ ] B. Satisfied [ ] C. Indifferent [ ] D. Unsatisfied [ ]

E. Very Unsatisfied [ ]

## **INTERVIEW GUIDE**

**Dear Sir/Madam**

You have been selected to respond to this interview on the study of “**Assessing Bank Service; Perception of the physically challenged in the Kumasi Metropolis**”. You are assured that any information you provide is solely meant for the research and nothing else. Your response to the questions will be kept confidential.

Thank You.

### **Questions**

1. Are there any legislations or policies on banking services for disables in Ghana? If Yes, What are they? If No, which of them are yet to be passed?
2. What is the association’s official position on banking structures in the Kumasi Metropolis?
3. In your opinion, which of the banks in the Kumasi Metropolis are disabled friendly?
4. Have you received complaints from association members with regards to banking service? If yes what are they?
5. What measures have the associations put in place to liquidate those challenges?