

**“EFFICIENT CUSTOMERS’ SERVICE DELIVERY, A VITAL
STRATEGY IN THE BANKING INDUSTRY; A CASE STUDY OF
UNITED BANK FOR AFRICA PLC YOLA”.**

**BY
IBIOK, EKPEDEME UDO
(MBA/MT/02/155)**

**BEING MASTERS PROJECT SUBMITTED TO THE SCHOOL OF
POSTGRADUATE STUDIES, DEPARTMENT OF MANAGEMENT,
SCHOOL OF MANAGEMENT TECHNOLOGY, MODIBBO ADAMA
UNIVERSITY OF TECHNOLOGY, YOLA.**

OCTOBER, 2011

DECLARATION

I declare that this work was carried out in its original form by Ibiok, Ekpedeme Udo of the Department of Management, Modibbo Adama University of Technology, Yola.

Signature

Date

APPROVAL PAGE

This project thesis entitled “**Efficient Customers’ Service Delivery**” A **Vital Strategy in the Banking Industry; A Case Study of United Bank For Africa Plc, Yola**”, meets the regulations governing the award of Masters Degree in Business Administration of the Modibbo Adama University of Technology, Yola and is approved for its contribution to knowledge and literary presentation.

Mal. Ahmed Bello Vincent
Supervisor

Date

Mr. Deva Bello Vincent
Internal Examiner

Date

Dr. Garba Bala Bello
External Examiner
Department of Business Administration
Bayero University, Kano

Date

Mal. A. U. Alkali
Head of Department

Date

Prof. A. Nur
Dean, School of Postgraduate Studies

Date

DEDICATION

This project is specially dedicated to the Almighty God who have been my source of strength and provisions and to my dear wife, Angel and sons Itoro Abbasi-Praise and Emediong.

ACKNOWLEDGEMENT

My appreciation goes to the Almighty God, my great provider, my source of joy. My special thanks goes to my supervisor Bawa Ahmed for his supervision, encouragement, positive contributions and guidance through out the period of this study.

My appreciation also goes to my loving parents, Elder and Deaconess Udo Ibiok Orok for a sound foundation they laid for me making academics a quest for me. I am grateful to Clifford Zira of United Bank for Africa Plc, Yola for his support and encouragement.

Also, all staff and esteem customers of United Bank of Africa Plc, Yola for providing the needed responses and fed back for the success of this study.

I must also put on record the immense positive criticism and support of my colleagues.

You all are so wonderful. Thank you and remain blessed.

TABLE OF CONTENTS

Title page	-	-	-	-	-	-	-	-	-	-	i
Declaration	-	-	-	-	-	-	-	-	-	-	ii
Approval page	-	-	-	-	-	-	-	-	-	-	iii
Dedication	-	-	-	-	-	-	-	-	-	-	iv
Acknowledgement	-	-	-	-	-	-	-	-	-	-	v
Table of Contents	-	-	-	-	-	-	-	-	-	-	vi
List of Tables	-	-	-	-	--	-	-	-	-	-	ix
List of Figures	-	-	-	-	-	-	-	-	-	-	x
Abstract	-	-	-	-	-	-	-	-	-	-	xi

CHAPTER ONE

1.1	Background of the Study	-	-	-	-	-	-	-	-	1
1.2	Statement of Research Problem	-	-	-	-	-	-	-	-	2
1.3	Objectives of the Study	-	-	-	-	-	-	-	-	3
1.4	Significance of the Study	-	-	-	-	-	-	-	-	4
1.5	Research Questions	-	-	-	-	-	-	-	-	5
1.6	Research Hypothesis	-	-	-	-	-	-	-	-	5
1.7	Scope of the Study	-	-	-	-	-	-	-	-	5
1.8	Limitation of the Study	-	-	-	-	-	-	-	-	6

CHAPTER TWO: LITERATURE REVIEW

Introduction	-	-	-	-	-	-	-	-	7
2.1	Definition of Customer Service	-	-	-	-	-	-	-	7
2.2	Definition of Strategy	-	-	-	-	-	-	-	14
2.3	The Role of Service Delivery in Marketing of Organization Products-								15
2.4	Ten Dimensions of Customer Service Delivery	-	-	-					17
2.5	Building Trust and Loyalty in Banks	-	-	-	-	-			20
2.6	Customer Attraction and Retention in Banks	-	-	-					24
2.7	Benefits of Efficient Customers' Service Delivery	-	-	-					30
2.8	Factors Militating Against Efficient Customers Service Delivery	-							32

CHAPTER THREE: RESEARCH METHODOLOGY

Introduction	-	-	-	-	-	-	-	-	34
3.1	Research Design	-	-	-	-	-	-	-	34
3.2	Population of the Study	-	-	-	-	-	-	-	34
3.3	Sample of the Study	-	-	-	-	-	-	-	35
3.4	Sampling Technique	-	-	-	-	-	-	-	35
3.5	Method of Data Collection	-	-	-	-	-	-	-	36
3.6	Description of Instruments for Data Collection	-	-	-					36
3.7	Instruments for Data Collection-	-	-	-	-	-	-	-	37
3.8	Validation of Instrument	-	-	-	-	-	-	-	37
3.9	Method of Data Presentation/Analysis-	-	-	-	-	-	-	-	37
3.10	Instrument of Data Analysis	-	-	-	-	-	-	-	38

CHAPTER FOUR:

DATA PRESENTATION, RESULTS AND DISCUSSION

Introduction	-	-	-	-	-	-	-	-	39
4.0	Data Presentation	-	-	-	-	-	-	-	39
4.1	Test of Hypothesis	-	-	-	-	-	-	-	47

4.2	Interpretation and Discussion	-	-	-	-	-	-	-	50
4.3	Research Findings	-	-	-	-	-	-	-	50
4.4	Discussion or Research Findings	-	-	-	-	-	-	-	51

CHAPTER FIVE:

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1	Summary	-	-	-	-	-	-	-	53
5.2	Conclusion	-	-	-	-	-	-	-	53
5.3	Recommendations	-	-	-	-	-	-	-	54
5.4	Recommendation for Further Studies	-	-	-	-	-	-	-	55
	Bibliography	-	-	-	-	-	-	-	56
	Questionnaire Sample	-	-	-	-	-	-	-	61

LIST OF TABLES

Table 4.1	Is efficient customer service delivery important in attracting and retaining customers of the bank?	39
Table 4.2	Why customers changes their old bank and move to new one?	43
Table 4.3	How does Efficient Customer Service delivery?	44
Table 4.4	Why the need for Efficient Customer Service delivery help the organization to meets the needs and expectations of its customers	45
Table 4.5	What are the major problems facing Efficient Customer Service delivery?	46
Table 4.6	What are the solution to the problems militating against efficient customers service delivery?	47
Table 4.7	Calculation of expected frequencies	49
Table 4.8	Worksheet for calculation of Chi-square (x)	49

LIST OF FIGURES

2.1	The Four (4) major factors of customers satisfaction	13
2.2	Customer service perspective versus traditional perspective	23
2.3	Why customers changes their old bank and move to a new one	41

ABSTRACT

The July 2004 Regulatory Reforms and Real Sector Development policies as announced by the Central Bank of Nigeria (CBN) highlighted among others; minimum equity capitalization requirement by commercial banks raised from through merger and acquisitions of banks, market liberalization, stringent measures to reduce banks toxic assets and aggressive campaign to regain customers confidence. These has made it more imperative for financial institutions to now sought for sound strategies to deliver good services, win customers and increase its market share of business considering the large number of customers who daily approaches the bank for business transaction. This result in few customers getting satisfaction, while many returns unsatisfied. Many banks have created customer care unit to proactively address service issues, but the results is still far from adequately meeting the customers needs and expectations. In order to fully address these issues, that is the contribution of service delivery to customers satisfaction, the impact of service delivery in attracting new customers to the bank and the problems of service delivery in banks, the researcher undertook a study on United Bank of Africa Plc, Yola staff and customers as case study where questionnaire were administered and interviews granted to obtain their candid views and opinion on the correlations between meeting the needs and expectation of the customers and improve banks performance and its acceptance. The findings through responses and interviews reveals that poor staff attitude, obsolete equipments, lack of consistent staff training, poor recruitment policies and lack of motivation by management all contributions to poor service delivery and if corrected will enhance efficient service delivery and impacts on banks performance through customers loyalty, trust and retention.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Over the past decade there have been increasing pressure on banks to adopt sound strategies to bring about the needed change in their asset base, productivity, profitability and other relevant parameters. Most banks engaged in internal restructuring, research and product development. The result was growing financial products and services, making it difficult for banks to differentiate themselves to both its customers and employees alike, Tina (2003). The entry of these attractive products into the market made every marketing manager to develop and co-ordinate marketing strategies to exploit his target market in the most effective and efficient way(s).

The similarity of these product resulted in a total shift from selling of these products to a more rewarding approach. That is, efficient service delivery to the customers Elumelu (2002).

The past decade witnessed an unprecedented technological, economic and social changes world wide. A new order have been created. More so, the century had the emergence of strong and reputable banks. They all have something remarkable in common. They are all service oriented, emphasized efficient service delivery over the sales of its products. These banks have greatly challenged the phase of banking, creating healthy rivalry among banks to the

benefit of the customers whose funds are in their possession. This is value addition.

This later approach has distinguished many banks from others, resulting in classic bank with professionalism, care, humility, customers delight and satisfaction. This has also resulted in higher earning power, excellent corporate image, good performance rating, rapid growth expansion and industry dominance.

It is on this direction that efficient customer service delivery is regarded a vital part of banking that must be access, and review to assert its effectiveness as a competitive marketing tool and vital strategy in modern day banking.

1.2 Statement of Research Problem

For years now customer dissatisfaction have been a long standing issue of debate by managers and organizations during seminars and workshops. Some managers often times are of the opinion that a good service delivery meted to a customer is paramount in running the organization in a long term, whereas some consider marketing of the organizations' products through various advertising out lets as most rewarding.

Many banks operates with poor customers service disposition. These appears in different ways; poor response time, arrogance, dirty banking halls and ambient, obsolete working tools, rudeness by staff, knowledge gap, dishonesty, pride greed, poor leadership and managerial style. This over the years have impacted

negatively, as customers gradually abandon the old bank, opting for a better banker. This results in deteriorating patronage and often times leads to distress; driving the bank out of business.

However, in the midst of poor performance by most banks, few others are doing quite excellently. This calls for a review. This prompted this study to examine the significance of efficient customer service delivery as it impacts on the organization and also as a vital strategy in banking Le Boerf (2005).

Customer service is seen as a strategy that employs approaches that takes care of the customer's expectation, needs and concerns. It is more of the vital force that complements marketing efforts yielding great dividends of customer loyalty and high patronage to the organization Carthart (1990).

This study therefore is intended to investigate, assess and critically analyze the problems associated with service delivery in banks, thus making way for recommendations. These recommendations will enhance service delivery and subsequently impact positively on the service oriented organization(s).

1.3 The Objective of the Study

The objectives of the study are;

1. To assess the extent and impact of customer service delivery in attracting customers to the bank.
2. To ascertain the contribution of customer service to customer satisfaction.

3. To determine the impact of customer service on the banks cooperate image and acceptance.
4. To examine the likely problems militating against customers service delivery in the banks.

1.4 Significance of the Study

The study is of great significance for the following reasons;

It will provide inputs into the continuing debates in seminars and workshops on the importance of good customer service delivery in an organization.

It will reexamine the importance we as individuals, institution and organization places on the concept of delight service to our clients and customers.

To the society, it will address the yearning desire, need and expectations of the customers to be given a fair treatment as regards service.

With many banks encountering poor customers patronage, poor cooperate image, low acceptability, weak asset base, high customers dissatisfaction, poor performance rating by relevant authorities, high labour turn over, and liquidity, this study will readily address these listed problems.

It will elaborate and bring to view the causes of poor service delivery ion organizations.

To the academics, it will bring the need to inculcate the concept of service delight in any business.

To the bank, it will provide effective instrument of assessing/meeting the customers needs and expectations.

1.5 Research Questions

The relevant research questions to this study includes:

- (a) how can bank poor performance, stagnation and loss be addressed?
- (b) What are the numerous benefits to be enjoyed by banks who are customer service oriented?
- (c) Is it possible to attract and maintain customers loyalty and patronage by meeting his service obligations?
- (d) IS the bank growth, expansion and profitability tied to good service delivery to its customers?

1.6 Research Hypothesis

The Hypothesis is (HO): Customers service delivery has no significant impact as a strategy in marketing of United Bank for Africa Plc products and services, thereby having customers retention.

1.7 Scope of the Study

Customer service issue of recent have taken a center role role in the choice of customers as regards which bank to transact business with and achieve satisfaction. The scope of this study is focus on the roles customer service delivery play in United Bank for Africa Plc Yola in meeting the service needs

and expectation of its customers, thus creating a compelling experience that attracts and retains its customers.

1.8 Limitation of the Study

United Bank for Africa Plc Yola is the only bank under examination in this study. The duration approved for this study to some extent affected the coverage of this study, but did not a all influence the conclusions of the study.

The staff and customers of the United Bank for Africa Plc Yola was used. The bank staff were granted interview and also selected customers across the categories of the customers in the bank were administered with questionnaire and their opinion obtained in customer delivery issues in the bank. This is because all customers cannot be reach within the period set out for this study.

CHAPTER TWO

Introduction

This chapter examines the following; customer service, strategy, the role of service delivery in marketing of the organization products, the connection between service rendered and customers trust and loyalty, United Bank for Africa Plc products and services, the role of team work in giving customers compelling experience that transcends transactions, the problems confronting efficient service delivery, and innovations.

2.1 Customer Service

Michael (1988) defined customer service simply as day to day process of meeting the needs and expectations of the customer. He further stated that there are variances in the physical-emotional make up, previous experience for individuals, the idea and knowledge of what service is and that the quality of service differs among people. The implication here is that the organization should identify each customers needs and pattern of attention he desires, and achieves it.

Mckain (2005) defined customer service as that connection with the people and organizations with whom they do business, with the outcome of a compelling experience that transcends mere transactions. Customer desires doing business with organizations they can advocate and recommend to their friends with much passion.

It is worthy of note that the deeper the connection, the more established the loyalty of the customer. Therefore the business, that is the organizations' product and service must be compelling. Mckain (2005) further adds that in order to connect, customers looks out for the following; reliability, responsiveness, assurance, empathy and tangibles.

Whitely (1993) stated that efficient service delivery is achieved with a deliberate, focused and well organized application of resources, time and effort aimed at delighting the customer by meeting their needs and expectations.

Cathcart (1990) stated that efficient service delivery is achieved with a deliberate focused and well organized application of resources, time and effort aimed at delighting the customer by meeting their needs and expectations. He further stated that quality service and delivery pattern is very vital in customers perception of a caring organization. Quality service brings about customers loyalty and also optimum returns to the bank.

The Northern Colleges Network in the United kingdom defined customer service as "activities and programs provided by the seller to make the relationship satisfying one for the customer".

The Five Twelve Consulting Group website defined customer service as "the activities that support orders, including application, advice, configuration, order processing, handling, post-sale communication and special services. The

primary objective of customer service is to increase customer satisfaction, operation efficiency and customer loyalty”.

Folarin (2004) defined customer service as meeting the needs and expectations of the customer on consistent basics with emphasis on promptness, accuracy, reliability, security (secrecy and accountability). Organizations must know and understand the needs and peculiarly of their customers, what they want, what they expect and provide.

McDough (2004) asserted that strategically building a good customer service delivery culture involves four (4) major keys. These includes:

- (i) Evaluating the current customer experience.
- (ii) First thing first: making it predictable
- (iii) Step it up: Build momentum
- (iv) Its all about having good attention to every details

Critically evaluating the current state of customer service delivery in a service oriented organization is the first step towards improvement and subsequent consistency, which enables customers satisfaction. Gilmore and Pine (2003) discovered that customers differs in their needs, expectations, and perceptions, therefore service delivery must be personalized. That is striving to know your customers’ preference with a high degree of precision. Service is to be focused externally on the customer and not internally on the organization. This of course

requires meticulous planning. The organization must develop and capture momentum, that is the power to increase and develop at an ever growing pace, constantly developing the needed strategies necessary and applying them to get positive result.

Whitwam (1994) stated that to gain customer patronage and retain them, organizations must consistently improve and excel in its service delivery providing a compelling reason(s) other than price for customers to repeat calls.

Quarshie (2004) defined customer service as everything a company or organization does to create a Personally Pleasing Memorable Interactions (or PPM) with their customers.

This PPM is of two (2) dimensions namely; the procedural (technology) and the personal/people dimension. Tina (2004) stated that most customers often rate the quality of service offered by companies and organizations from these to dimensions.

That is;

The Procedural Dimension

The procedural dimension consist of the established systems and procedures to deliver products and services provided by the organization (technological dimension).

The Personal Dimension

The personal dimension consists of how service providers engages the attitude, behaviour and verbal skills to interact with the customers (people dimension).

To the numerous customers each dimension is very significant and critical to the delivery of exceptional service.

Whitely (1993) stated that an exceptional customers service provider is expected to have the following attributes:

- (1) Technical skill and competence
- (2) Inter personal skill
- (3) Excellent product and service knowledge
- (4) Adequate knowledge of the customer-full name, address, business, occupation, nationality and family celebrations.
- (5) Organizational objectives of increasing growth, profitability and productivity
- (6) Good team spirit of working as a group

Whitely (1993) stated that customers have two-third expectations as it relates to excellence and quality in service delivery:

- (a) Product Quality
- (b) Service Quality

Product Quality

Product quality is usually quantifiable. It refers to the reliability and general excellence of the tangible item that the organization offers. In organization that is service oriented, product quality of the tangibles are considered of great importance. For instance, the level of error on the banks, statement or the state of neatness of the banking hall.

Service Quality

Service quality refers to the way and manner service is directed or meted on the customer. It is intangible and thus difficult to measure that the product quality. It includes all the feed back or responses provided by the customers to the organization in the course of conducting business. Service quality is the act of how service is delivered to the customers by the providers.

Four Factors of Customer Satisfaction

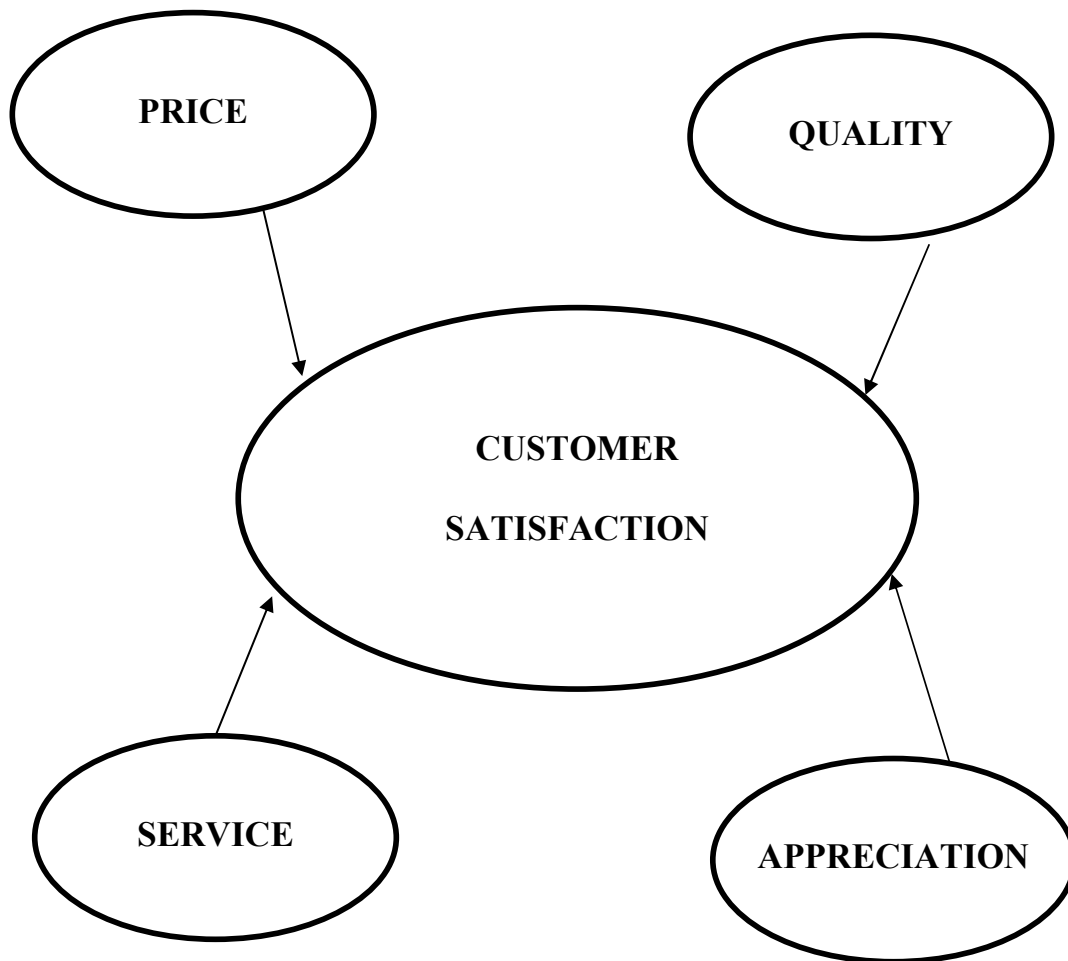


Fig. 2.1 Four major factors of customer satisfaction

Source: Copyright 2000, MCA TRAINING INTERNATIONAL

2.2 Strategy

Ugwuanyi and Ugwuanyi (2000) defined marketing of financial services as the social and managerial processes through which financial institutions such as banks create and attempt to satisfy the various needs and expectations of their customers by offering them different financial products and services at the capital and money market.

Hofer and Schendel (1986) observed that a sound strategy is paramount in the delivery of quality service(s) to customers by organizations. Hofer and Schendel defined strategy as a pattern of present and planned resource deployments and environmental interactions that indicates how the organization will achieve its objectives. They conclude that strategy has four (4) components which includes:

- 1). Scope or domain. That is both past and present resource, and skill environment.
- 2). Resource deployments. That is both past and present resource and skill deployment that help to achieve organization goals.
- 3). Competitive advantages. That is the unique competition position developed by organization through its pattern of resource deployment and scope decisions.
- 4). Synergy. That is the total effect sought by the organization through all its strategic decision-making.

Strategy can also be regarded as a comprehensive plan designed to ensure that the objective of an enterprise or organization is achieved. It is a plan that unifies the running of an organization, which binds all the efforts of the various departments together to achieved a desired goal. It involves the utilization of resources of a business in an effective and efficient way, Cole (1996).

Thompson and Strickland (1990) stated that there are five (5) tasks of strategic management. These includes:

- 1). Defining the overall business and develop a mission.
- 2). Having specific performance objectives.
- 3). Crafting of the strategy.
- 4). Implementing and executing the strategy.
- 5). Evaluating, reviewing and adjusting the implementation activities as necessary.

2.3 The Role of Service Delivery in Marketing of Organization Products

Kotler Philip (1997) defined marketing as a social process by which individual and group get what they need and want through creating and exchanging products and value with others. This definition of marketing anchors on the core concept of marketing which includes wants, needs and demands, exchange and transaction and above all product value and satisfaction to customer. Marketing has brought a dramatic change to the old age traditional banking.

Nwankwo (199) stated that in this new dispensation, the role of the firm becomes that of change maker, innovator and doer in continuous search for new products, new uses for old products, new markets and new segments. Marketing, especially of banks product and services has evolved as an indispensable weapon to tactically address the ever increasing competition among competitors.

Where competing financial products and services are alike, efficient customer service emerge as a vital marketing tool distinguishing competing banks on the platform of customers satisfaction and compelling experience.

Gashinbaki (2000) stresses that apart from enabling effective positioning of the organization in the competitive market, it enhances customer relationship management, creating awareness and consequently improve the customer base of the organization.

The business of maintaining good service delivery to customers have of recent taken a center stage in the operation of most commercial banks in the industry. This become a building share strategy as banks engages in healthy rivalry of offering services as to attract, and maintain customers. The results have been highly impressive as the customer is now treated as a king (Harvard Business Review Nov. 2004).

2.4 Ten Dimensions of Customer Service Delivery

Schneider (1999) in his research observed that customers expectations in terms of consistent quality service delivery in banks can be described using ten (10) dimensions. These ten (10) dimensions are;

2.4.1 Reliability: this involves consistency of performance and dependability. It implies that the banks readiness to honor all its promises. Specifically, it involves issues such as accuracy in billing, proper inventory, prompt and timely services.

2.4.2 Competence: Schneider (1999) refers to competence as the display of required knowledge, skills and techniques in performing a specific task. It involves;

- a). Knowledge and skill of the contact personnel
- b). Knowledge and skill of operation/support personnel.

2.4.3 Access: Access in this context involves the ease of making the needed contact. It includes;

- a). Easy accessibility of service on phone.
- b). Waiting time to receive service is not extended.
- c). Convention hours of operations.
- d). Convention location of service facility.

2.4.4 Responsiveness: This is concern with the willingness or readiness of employers provide service. It refers to prompt services. For instance statement rendition on customers, posting of credit tickets, feed back on customers inquiry and honoring of set appointments.

2.4.5 Courtesy: Courtesy in its simplest definition refers to showing respect, politeness, consideration, empathy, friendly disposition of the contact person. It also includes the appearance and neatness of the contact personnel and its immediate environments. This refers to a disposition of good listening, keeping contact and respecting the view and opinion of each customer without discrimination not considering his status, sex, religion, class and appearance.

It is very important to note here that most rich customer often times appears casual, thus hiding their class. Hence, an attempt to measure a customer informed by his appearance may ring about serious customer dissatisfaction.

2.4.6 Communication: Communication is higher essential in any business organization. It is the act of keeping customers informed in the way and manner they can comprehend and appreciates. This implies that the worker must taken time to study and differentiate as to knowing the kind of attention and care they deserves respectively.

2.4.7 Credibility: Credibility refers to the act of trustworthiness, belief and honesty involves the customers best interest at heart.

- a). Company name.
- b). Company reputation.
- c). Personal characteristics of the contact person.
- d). Degree of openness.

2.4.8 Security and Safety

The importance of security and safety cannot be over emphasized most especially in a place as a bank. That is the reasons that the organization will do all possible to ensure that safety of its staff and its assets. Security refers to safety from danger, risk ore doubt. It includes:

- a). Physical safety as it relates to the use banks' facility.
- b). Financial security for example stock certificate and cash.
- c). Confidentiality of the customers business transaction, unless otherwise deemed by the bank to do so. Exceptional cases are request from the court, police or any regulatory body such as Economic and Financial Commission (EFCC).

2.4.9 Relationship: As part of effort to established and improve upon bank-customers' relationship, there must be a good level of understanding. This calls for a closeness between the two concern parties. Understanding is the act of knowing the customers needs. That is, the customers' specific requirements

providing personalized attention and regular update on the customers' business position.

2.4.10 Identification/Association: More so, the bank must identify itself with the customer. For instance, attendance at any celebration concerning the customer. This includes marriages, birthdays, child's naming, burials and all others. This concern instills a great sense of bonding and loyalty between the bank and customer. The customer feels recognized, honoured, respected and appreciated.

2.5 Building Trust and Loyalty

In a true relationship between individuals, organizations and even nations, there is always a concept of reciprocal loyalty. That is mutual benefiting relationship with demands from each party involved.

The Josephson Institute of Ethics observed that there are "six (6) pillars of character" in making ethical choices and building long lasting relationships.

These includes.

- 1). Trustworthiness
- 2). Respect
- 3). Responsibility
- 4). Fairness
- 5). Caring and
- 6). Citizenship

It further stated that “a hallmark of trustworthiness is someone who understands the importance of loyalty and appreciates that it is a higher calling than merely “looking out for others”.

Scott (2000) stated that “by consistently responding to and acting on their feedback, true value is created in the eyes of the customers, resulting in very satisfied and truly loyal customers who repeat business with the organization and refer others with passion. Further more, when loyalty process extends across the enterprise-to every customer touch point, from the reception desk to senior-level executives-companies glean more insight into what customers value and how the company can better meet their needs-for life”.

Blanchard (2004) observed that “good service oriented organization produces advocates and raving fans; the highest level of customer interaction and loyalty. These rare people are so engaged that they become promoters and referrals of your business. Trusting relationships take time to build and can be destroyed by a single violation.

Cathcart (1990) revealed that customer retention is the most important goal an organization can develop. Organization can find enormous value in enhancing customers loyalty by creating “Continuous Compelling Advantage (CCA). That is, increasing the life span of organization product and services, differentiating

itself among competitors, building long lasting relationship and thereby enhancing customers loyalty.

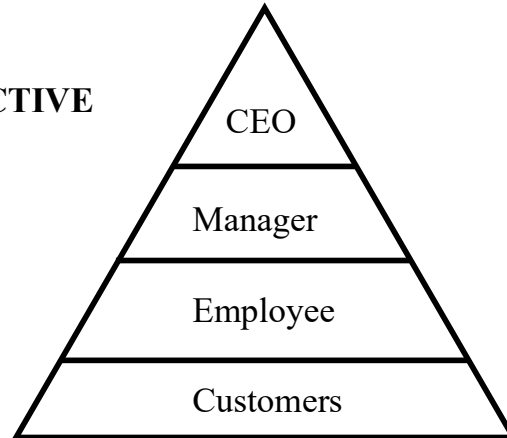
Carthcart (1990) identifies the ten elements that builds trust and enhances customer patronage.

- 1). Personal touch to a customers life and business.
- 2). Friendly disposition of staff towards customers.
- 3). Ensuring confidentiality of customers information.
- 4). Keeping Promises.
- 5). Having an open mind to criticism.
- 6). Expressing concern, empathy and care.
- 7). Keeping appointments and timely.
- 8). Showing Interest in a customers' business such as celebrations and anniversaries.
- 9). Passion for customers' hobbies.
- 10). Finding a common ground of Interest, that is mutual benefiting relationship.

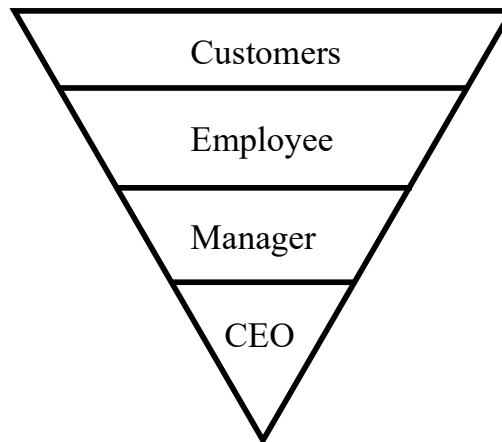
The above are elements when consistently practice will develop strong lasting bond between the customer and the bank.

ADOPTING A CUSTOMER SERVICE PERSPECTIVE

TRADITIONAL PERSPECTIVE



CUSTOMER SERVICE PERSPECTIVE



The customer service perspective holds the view that the basis of existence of our bank is our customers. Service must therefore be designed around our customer whose voice must be the driving force behind all aspect of our decision-making.

Adopting a customer service perspective

Copyright 2000, MCA TRAINING INTERNATIONAL

2.6 Customer Satisfaction Through Effective Customers Classification in UBA Plc

Banks employ sound strategic approach to meeting the customers needs and expectations in order to achieve customers satisfaction and retention as a long term benefit. This involves plan of building loyalty and trust based on established relationship and mutual benefits achieved over time. It is worthy of note that customers are different in their product and service needs, thus warrants different approaches and level of intensity in their dealings.

Ziethaml (1988) stated that customers levels can be developed around different levels of trust and loyalty as reflected in their needs, profit contributions, and sensitivity to variables such as price, comfort of the business place and speed of transaction. In understanding the diversity of its customers and its conscious effort satisfy them, the United Bank for Africa, Yola categorized its customers financial capability as;

- i). High Net Worth Customers
- ii). Average Income Customers
- iii). Low Income Customers

i). High Net Worth Customers: This class of customers made up a small percentage of the total bank customers. They are very active and effective customers who contributes a large share to the bank profits. They are well

informed of the workings of the banks operating systems, are less sensitive but have great expectations of highest level of service delivered.

ii). Average Income Customer: This class of customers constitute a larger percentage of customers cutting across all segments of professions. They form the bulk of the customers base and are often important in maintaining steady deposit position of the bank. They provide optimum profits, but less of the high networth class. They are price sensitive and are the middle class customers.

iii). Low Income Customers: This class of customers includes **students**, market women, artisans, youth corpsers, maids and servants, housewives, and low grade civil servants. They generate very low revenue to the bank, but do expect good service treatment as other class of customers. They are very price sensitive.

2.6.1 Operation Structure of United Bank for Africa Plc

The United Bank for Africa Plc operates and maintains a flat structure built around four (4) directorates with each directorate under the control of Executive Director. These directorates are;

- a). Retail Banking
- b). Corporate and Investment Banking
- c). Public Sector
- d). Risk Management

more so, there are three (3) major divisions not captured in the directorate, with each of the division under the control of the Divisional Head. These are:

- 1). Corporate Services
- 2). Operations and Technology
- 3). Financial Control

2.6.2 Corporate Services

This arm of banking refers to investments transactions initiated and implemented within and or outside the industry by the top management of the bank.

2.6.3 Retail Banking

The business offices of the bank are grouped into regions and further into areas with each under the control of a regional manager. He supervises and coordinates the regions through the areas managers. This reduces turn around time and thus strengthens customer service. For adequate spread and convenience, the business office is divided into Strategic Business Units (SBUs) to offer Personal, Enterprise and Commercial Banking.

2.6.4 Public Sector

This refers to banking relationship with the Government at all levels. That is the Local, State, Federal levels and including parastatals, agencies and other Government establishments. This also extends to Internal Revenue Generation,

Salary Administration, Pension Custodian Schemes and Health Insurance Schemes.

2.6.5 Risk Management

This directorate tasked with the identification, measurement and economic control of any inherent risk that threatens the assets and profitability of the bank. It ensures that the bank engages in business with minimum risk exposure and mitigates against it.

2.6.6 United Bank for Africa Plc Products

The United Bank for Africa Plc Annual Report (2003) reported that the ‘true essence of our relationship with our customers is to deliver value to them and that these values are delivered through her products’ among which are;

1). On Line Real Time Banking

This involves banking on a robust software Finacle 7.09 that enables customers to transact on-line in any of the banks branches irrespective of where the account was opened. This has been a great delight to customers whoa traveled far and wide and can conveniently access and withdraw cash from their accounts nationwide.

2). Automated Teller Machine (ATM)

In 1988 Hogg engineered the purchase of Cirus, the world’s largest automated teller machine (ATM) network. ATMs – electronic machines in public places

that enable users to conduct cash withdrawals and other banking transaction. This had gained widespread popularity among Nigerians, making banking more convenient and secured, A24/7 hours.

3). Tele-Banking

A product that enables a customer access their accounts status through the use of phones anytime, anywhere. This is aided with a secured Personal Identification Number (PIN).

4). Personal Banking

This is a strategic banking unit that caters for the peculiar and special needs of the high net worth individuals who exhibits traits of affluence, busy life style, love for convenience and special treatment. They are treated in the most complete, unique and professional range of high quality banking, investment advisory as well as related services in the most personal and confidential way.

5). Trust Card

This is a smart card capable of carrying any amount to the range of N16 Million digital form. The card can be used to pay for good and services. It is widely accepted in business outlets such as supermarket, petrol stations, hotels, restaurants, hospitals and others.

6). Franchise Services and Revenue Collection

In line with its vision of providing a wide range of quality banking services to its esteem customers, UBA Plc identifies with Federal and State Government by serving as a designated bank for their internal revenue generation schemes.

7). Savings Account

This is a regular savings account that requires as low as N2,000.00 for opening and attracts monthly interest paid on it. It allows for lodgments and withdrawals at any of the banks' office nationwide.

8). Standard Gold

This combines the features of both the savings and current accounts. Interest rates are graduated to reflect volumes and cheque books are issued for withdrawals across the counter, but not to be presented in clearing house.

9). NYSC Corper Savings Scheme

It is a saving account with an initial minimum opening balance of N500.00 with interest rate. Deposit and withdrawals can be effected at any of the business office nationwide.

10). Trust Card

Customer are issued on request with a computer chip having a capacity of storing up to N16 million in a digital form. This card can also be used for

payment for purchases at a super store, hotels, restaurants, petrol stations and hospital. It is very much in use in Nigerian cities.

11). Local Money Transfer (LMT)

Local Money Transfer LMT refer to a swift, fast, convenient way of sending and receiving money by customers and non-customers of the bank.

12). Others Are:

Current accounts (individual, corporate, organization), Standard Care Accounts, Standard Virtual Account, Standard Net PC Banking, Investment Banking Service and Offshore Correspondent Banking Services.

2.7 Benefits of Efficient Customers Service

Gordon Bye (2004), “The customer experience is a blend of a company’s physical performance and the emotions evoked, intuitively measured against customers expectations across all moments of contact. It is a blend. It is the physical things, the comfort of a seat, the suitability of a meal, the cleanliness of a business place; of the floor, walls, furniture, but mixed with the more intangible things, the psychological aspects.

Things like how staff handles customers complains. Do the customers feel valued? “United Bank for Africa Plc (2003), reported that “the true essence of our relationship with our customers is to deliver value to them and that these values are delivered through her products”.

From the afore going, the numerous benefits that efficient customers service offers to an organization who has the foresight to employ this lofty strategy cannot be overemphasized. Below are these benefits;

1). Customer Attraction and Retention

Customers assess the beliefs and shared practices of the people in organization to identify with them. This creates a critical factor in how a customer perceive, and regards an organization.

The ways things are done in an organization influences customers choice in selecting an organization to transact business. A compelling experiences affirms a customer retention.

2). Customers Trust and Loyalty

By ensuring that the activities and programs provided by the bank are satisfying, consistent and of desired quality, a relationship is built, trust and loyalty established Mckain (2005).

3). Organization Corporate Image

This is the way, the belief an organization wants to be seen by the public. It is the overall belief of what the organization stands for, the way it behaves in the eyes of the public.

4). Organization Patronage If you want to create delight customers, you have to consciously plan for it. The treatment and the experience you meted on your customers determines your patronage. That is the customers choice to continue doing business with you.

5). Increase Asset of Organization

Increase in the asset of an organization is a strong indicator of its growth and profitability. Profit is the “applause you get for taking care of your customers and creating a motivating environment for your employees” Blanchard (2004).

6). Organization High Performance

With the right workforce, properly trained on the job functions and inter personal relationship with customers, the organization is deemed for achieving its set target and goals. Developing the right systems and flexible, but ethical processes enhances high performance.

7). Organization Market Dominance

This is increase in numbers of new customers and rise in sales volumes affirming an organization lead in a particular market sector.

2.8 Obstacles to Efficient Customer Service Delivery

Customer service delivery most time comes in intangible forms at the point delivery making it more difficult to be evaluated. As such a fair evaluation of customer service requires sincerity and openness to give out information by the customers who are the recipients of service.

Ugwuanyi and Ugwuanyi (2000), reported that the problem that could obstructs the bank managers or units of financial institutions in Nigeria could be grouped as;

1). The Organizations’ Problems

Most organization are built upon obsolete and weak policy guidelines. They are still holding tight to time wasting, unprofitably and bogus operation processes. This results in clash function, confusion and in efficiency in the system.

2). Effect of Competition(s)

Competitors continually spy on each other to improve upon their service level. A decision by a competitor definitely will have a great impact on its competitors, who also will re-strategize to march the sudden change. The speed of change as regards customer service most times is very short (few months from conception to actualization).

3). Customers Differences

Customer varies in their needs and expectation, likewise, the approach to meeting their needs and desires should be well directed towards their individual differences. Customers taste and preference changes over time.

4). Government Polices and Guidelines

Government at all levels-Federal, State and Local Government always change its policies and regulations to match the prevailing circumstances for a better result.

In addition, absence of good Institutional policies on customer service delivery coupled with lack of effective and consistent staff training, lack of exposure and poor attitude⁴ of staff are among the major problems militating against the organizations themselves.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter considers the method employed in carrying out this research work, the research design, the population of the Study, source(s) of data collection, the sample size, sampling techniques, the administration of the questionnaire and all other relevant parameters. More so the chapter highlights the technique used for data computation and analysis.

3.1 Research Design

For the purpose of this study, it is intended that a case study approach be employed where the questionnaire administered will be used to obtain data from the primary source; that is, the staff and customers of the United Bank for Africa Plc Yola. The data are then analyzed and the instrument of Chi-square will be used to test the hypothesis. Based on the result, conclusions and recommendations as need be will be made.

3.2 Population of the Study

United Bank for Africa Plc, Yola as at the time of this research work (August, 2005) had a staff strength of 42 staff, 10 senior and 32 junior staff. The depositors base was 9,569 customers of which 7,633 were low income customers, 1,476 were average customers and 460 were high net worth customers. In UBA Plc, customers are classified based on their volume of financial activities in their accounts. As such a high net worth customer has its

monthly turnover of N1m (one million Naira) and above; an average customer has its monthly turnover between N100,000.00 (one hundred thousand Naira) and N1m (one million Naira) where as those whose monthly turnover falls below N100,000.00 (a hundred thousand naira) are classified as low income customers.

For the purpose of this study, forty two (42) staff of the branch were selected for the study. Also a total of 500 customers were involved in the study. These includes 290 low income customers, 200 average customers and 100 high net worth customers.

3.3 Sample of the Study

For the purpose of this study the sample will be the forty two (42) staff of the United Bank for Africa Plc, Yola and 549 customers drawn from across the three major classes of the banks customers.

3.4 Sampling Technique

The proportionate stratified random sampling was used for the purpose of this study. This gives a fair representation of all the classes of customers in the bank, that is the high net worth, average and low income customers.

3.5 Method of Data Collection

The method of data collection are in two (2) ways namely;

- a). Primary Sources
- b). Secondary Sources

Primary Sources

Primary data are those data collected in the course of the research study in its original form through the responses from questionnaires administered and interviews granted. In this regards, the staff and customers of the United Bank for Africa Plc, Yola.

Secondary Sources

Secondary data are those which consists of information collected from books and other relevant publications such as related journals.

3.6 Description of the Instruments for Data Collection

For the purpose of this study questionnaires were used. These are documents explicit and simple in design, generally list of open and close ended questions typed and given out to respondents to fill. It is easy, fast and the closed ended questionnaires limit the respondents to some alternatives.

3.7 Instruments for Data Collection

These are questionnaires which will be given to the respondents, and this study the staff and customer of the bank. Their opinion will be obtained through their responses made by filling the questions raised.

3.8 Validation of the Instrument

The adoption of the administration of questionnaire in this study is of great advantage as it is easy to execute as it requires less skill fast as questions are in typed form, has a wider coverage and less expensive in monetary regards. The only challenges is non-return which the researcher should try to guard against.

3.9 Method of Data Presentation/Analysis

For the purpose of this study, the data will be presented in simple percentage in tabular form. More so, the adoption of notes and comments on data obtained from the responses. The opinion expressed by the respondents will be the observed frequency which when the hypothesis is tested will be deduced as to whether the null hypothesis is true otherwise.

3.10 Instrument of Data Analysis

Descriptive statistics would be used to analyse the data collected while the chi-square will be used to test the hypothesis.

The chi-square is expressed to;

$$\chi^2 = \frac{\sum(O - E)^2}{E}$$

Where \sum = Summation Sign

O = Observation Frequency

E = Expected Frequency

CHAPTER FOUR

DATA PRESENTATION, RESULT AND DISCUSSION

This chapter presents the data collected, analyses the data. Also, the findings in relation to the research questions and hypothesis are discussed here with the view of having a conclusion and if necessary make recommendation.

Table 4.1: Is efficient customer service delivery important in attracting and retaining customers of the bank?

Selection Criteria	No. of Response	% Response
Efficient Customer service has no effect on customer patronage	9	3.6
Efficient customer service has a great impact on customers patronage	241	96.4
Total	250	100

Sources: Survey Data 2005

In table 1 above 96.4% indicated that efficient customer service impacts on the banks customer patronage, while 3.6% believes that efficient customer service has no impact on patronage by customers.

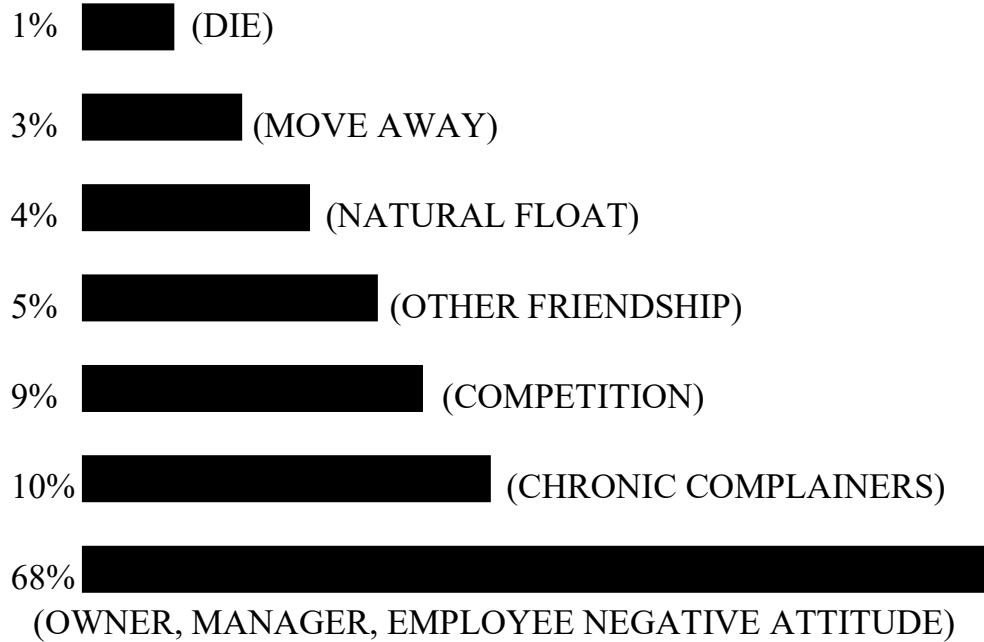
This implies that the 96.4% positive responses agrees with Turban et al (2002) “customer service is a series of activities designed to enhance the level of customer satisfaction, that is the feeling that a product or service has met the customer expectation”. This further emphasized the fact that efficient customers service delivery is major requirement, that which is highly needed to attract and

retain customers. It is also in agreement with Blanchard (2004) and Quarshe (2004) which view efficient customers service delivery as a vital strategy in attracting and retaining customers, thus increasing the acquired market segment of the organization.

It therefore connotes that some banks are doing much better than others by virtue of good customers service delivery to their various customers.

WHY CUSTOMERS QUIT

Fig. 4.2 Why Customers quit and move to another bank?



Source: Strategic Planning Institution, Cambridge, (Survey Date 2004)

The above table illustrate the various reasons of customers migration between banks. From the table, only 1% of customers leaves for another bank due to death, while 3% exist as a result of loss of job, transfer, resignation or redeployment.

Four 4% leaves without any reason. They just like having various experience pressure from peers, friends and relations make 5% to change their bank, while 9% leaves as the competition increase. The 10% exist as they service at the same or even other banks that can provide them the same or better service at the same or even lower cost, hence they not for the better. The larger percentage, 68% abandons their initial bank as a result of staff negative attitude, negligence and poor response to their needs and expectations.

The above therefore supports Quarshie (2004) submission on customer service delivery which he described as everything a company wants and the interaction between a company and customers with long lasting impression most especially in the mind of the customer, be it positive or negative. Quarchie (2004) recommended for the fusion of the procedural dimension and the personal dimension to give total quality and efficient service.

It therefore follows that for any organization to strive well, become more productive, there must be a well planned programme or orientation as to transfer or impact upon the staff the needed technical skill, interpersonal skill, adequate environmental survey and analysis product and service knowledge.

Adair (1986) stated that for an organization to operate effectively and efficiently in its customers service responsibilities, such organization must be ready to work as a team. He defined a teams a “a group in which the individuals share a common aim and in which the job and skill of each member fit in with those of others”.

Margerison et al (1990) defined “team work as a key to modern management, enabling people to work well together. In this regards he emphasized that personal qualities are called into play. These includes communication skill, innovative thinking, problem solving skills, planning skills, motivating skill, supervisory Skill, leadership skill and decision making skill. Knowledge is the whole body of cognition and skill which individuals employs to solve customers problems, thereby resolving any conflict, thus instilling trust and loyalty of the customer.

Table 4.2: Why the need for Efficient Customer Service Delivery?

Selection Criteria	No. of Response	% Response
To have adequate knowledge of the customer.	5	5
To understand the customers needs expectations.	30	30
To meet each customers needs and expectations, thus delighting its customers and creating loyalty	65	65
Total	100	100

Sources: Survey Data 2005

The result of the table data presented above clearly shows that Customer Service issues is very crucial in any service providing organization. Blanchard (2004) observed that good service oriented organization produces advocates; the highest level of customer interaction and loyalty. These rare people are so engaged that they become promoters and referrals of your business.

Table 4.3: how does Efficient Customer Service(s) Delivery help the Organization to meets the needs and expectation of its customers?

Reason	Response	% Response
Increasing the customers patronage base of the organization, that is the bank.	48	48
Does not add any value	2	2

With reference to the above table, 96% agreed t hat the employment of efficient customers service practices has greatly enhance Standard Trust Bank performance in terms of meeting its customers needs and expectations. The staff fully understands its importance and readily offers good services to its teeming customers. Quarshie (2004) describes this as an act of exceptional customer service which is timely, consistent and efficient.

The 96% response is a reflection of the commitment of United Bank for Africa Plc to its core values as contained in its Annual Report and Accounts (2003), “the focus of the bank is to deliver value to her customers, proffer excellent service delivery and practiced profitable solution relationship.

Source: Survey Data 2005.

Table 4.4: What are the major problems facing Efficient Customer Service Delivery?

Reason	Response	% Response
Equipment Obsolesce	3	6
Technical problem (IT related)	4	8
Lack of Management focus on customers service	3	6
Low staff work force to service the customers	40	80
Total	50	100

Sources: Survey Data 2005

From the table above, it was observed that the bank employed up-to-date technology in handling its service delivery in the branches. It was also observed that the major problem encountered in United Bank for Africa Pls is the low number of competent staff employed to service its ever increasing customers base.

This carries 80% of the total respondents. Hence, an efficient service provider requires employing adequate competent staff work force to match the large customers population, meeting their needs and enhancing profitability. It holds that competency of work deliverables and availability of adequate staff force is required to deliver efficient service.

Table 4.5: What are the Solutions to the problems militating against Efficient Customers Service Delivery?

Reason	Respondents	% Response
Competent/knowledgeable staff work force	18	36
Adequate staff fork force	16	32
Up to date IT equipment/service tools	16	32
Total	50	100

Sources: Survey Data 2005

From the table above, it was observed that all the factors stated above are necessary inputs to reduce or completely eliminate problems arising from poor service delivery to customers in United Bank for Africa Plc. Adequate staff service workforce and up-to-date IT equipment and service tools carry 32% each while employment of competent/knowledgeable staff workforce carries 36%.

These observations are in line with United Bank for Africa Plc resolution as contained in her Annual Report and Accounts (2005) as it has made employment of competent staff, periodic training, and upgrading of its IT infrastructure its basic priorities. This is aimed at giving its teeming customers increasing value to their investment and business with the bank.

This result also conforms with Markus (1984) and Kraemer et al (1989) who agreed that competent staff, quick conflict resolutions, up-to-date technology and good customer bank interaction are solutions to customers service and information technology based organizations survival.

It holds that all these factors are necessary inputs to reduce and eliminate problems encountered in the process of delivery efficient service to customers of United bank for Africa Plc.

4.1 Test of Hypothesis

Hypothesis (HO): Efficient Customer Service delivery has no impact in the marketing and sustaining of customers in United Bank for Africa Plc, Yola.

This hypothesis was tested using the interview and questionnaire administered on the customers, manager, operations and marketing staff of United Bank for Africa Plc, Yola.

Table 4.6: The effect of Efficient Customers Service Delivery in Marketing and sustaining UBA Plc, Yola Customers.

No. of Products	The Performance (the effect/result)		Total
	Efficient Customers Service adopted.	Efficient Customers Service adopted.	
Documentation	25	25	50
Account Opened & Active	30	20	50
Total	55	45	100

Sources: Survey Data 2005

Thus using the chi-square (χ^2) to compute the figure above given as:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where \sum = Summation Sign

O = Observation Frequency as tabulated above

E = Expected Frequency

The expected frequency was obtained using the formula below

$$E_{ij} = \frac{\text{Row total}_i \times \text{Column total}_j}{\text{Grand total}}$$

Where I, stands for cells 1,2,3...)

Table 4.7: Calculation of Expected Frequency

No. of Products	The Performance (the effect/result)		Total
	Efficient Customers Service adopted.	Efficient Customers Service adopted.	
Documentation	$\frac{50 \times 55}{100} = 27.5$	$\frac{50 \times 45}{100} = 22.5$	50
Account Opened & Active	$\frac{50 \times 55}{100} = 27.5$	$\frac{50 \times 45}{100} = 22.5$	50

Sources: Survey Data 2005

Table 4.8: Worksheet for Calculated of chi-square (X^2)

Row	Column	Frequency		$O - E$	$(O - E)^2$	$\frac{(O - E)^2}{E}$
1	1	25	27.5	-2.5	6.25	0.23
1	2	25	22.5	2.5	6.25	0.28
2	1	40	27.5	12.5	156.25	5.68
2	2	20	22.5	-2.5	6.25	0.28
						$X^2 = 6.47$

Therefore;

$$\begin{aligned} X^2 &= \frac{\sum(O - E)^2}{E} \\ &= 0.23 + 0.28 + 5.68 + 0.28 \\ &= 6.47 \end{aligned}$$

Hence, the degree of freedom in 2 x 2 table is $(2 - 1)(2 - 1) = 1$. therefore, the degree of freedom is 1. the critical value of X^2 with 1 degree of freedom of 5% level of significance is 3.841.

4.2 Interpretation of the Result and Decision

Since the calculated X^2 value of 6.47 is much greater than the critical value of X^2 , the null research hypothesis which says that there is no significant impact of efficient customer service delivery in attracting and retaining customers of the United Bank for Africa Plc, Yola is rejected.

It therefore holds that the adoption of efficient customer service delivery in United Bank for Africa Plc Yola has greatly impacted on the bank in customers patronage, thereby consistently increasing its market size and productivity.

4.3 Research Findings on the Study

The study clearly shows that;

- 1). Efficient customer service contributes to customers satisfaction in the bank.

- 2). Customer service tools of United Bank for Africa Plc are good, though there is room for improvement. These includes note counting machines, good banking ambient, lighting system, security and safety of customers and valuation, staff attitude and flexible processing systems.
- 3). There are quite some factors militating against the delivery of good services in the bank.
- 4). Customer service if effective and efficient can bring about good customers attracting and retention.
- 5). Banks corporate image and acceptance is a true relationship of its meeting the customers needs and expectations.
- 6). Banks productivity, profitability, increase market share and dominance is a as a result of quality of service rendered.
- 7). Right recruitment policies, staff training, upgrading of software and service tools are panacea to poor service delivery in banks.

4.4 Discussion of Research Findings

The researcher arrived at the findings from the tested hypothesis which is discussed below:

That customer service delivery is a vital factor that needs adequate attention by every business manager and people in service or sales organization for success.

United Bank for Africa Plc have deploy customers Care Unit in all its branches to proactively address service quality, speed of delivery, comfortability of tangibles such a working desks/chairs, functional lighting system, good banking ambient, accuracy of note counting machines and courtesy and respect in staff attitude towards customers.

There are factors obstructing good service delivery, which if properly addressed will enhance the bank performance. It was observed that service should be personalized as customers differ based on their exposure, experience, taste and preferences, business needs and banking choice.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

In order to satisfactorily meet customers' needs and expectation thereby ensuring their patronage and retention, good service delivery is a necessity. Organization must develop an ardor for customers that surpasses mere lip services. It follows that for any service oriented industry to survive and consistently delivers quality service, the staff must be professionals with right attitude to work, the operating system should be flexible for quick decision making, and the provision of adequate and functional service tools to meet the needs of the increasing customers of t he bank.

More so, the bank must recruit qualified and competent staff, organizes periodic customers' service training, upgrade its operational facilities, instill discipline and core service values (both technical and interpersonal) among its staff force towards giving the customer a compelling service experience; meeting customers needs, resolving conflicts, addressing complaints, showing empathy, respect, and care to the customers, the reason for out business existence.

5.2 Conclusion

From the findings and reports, analysis and results, we can conclude that for banks to perform well in the present challenging banking environment amidst stiff competition for market share, instability in government policies and

regulations on capitalization, micro and macro economics dynamics and customer alternatives, banks must inculcate a quality customers' service culture designed towards meeting the needs and expectations of the customers.

An up to date, rather than worn out and obsolete working tools should be provided. There should be proper staff training in the handling and maintenance of these items to achieve maximum results. These items should be confirmed to be original and of required standard and not inferior at the point of purchase.

The staff workforce is the live wire of any organization. Their attitude towards customers issues ranging from the help desk inquiries, complaints, conflicts resolution, attention to transaction details, confidentiality, empathy, respect, timeliness, security of customers items at the bank, and sincere apology where needed are the necessary inputs to customers satisfaction and retention. Recall that negative attitude of staff constitute the highest percentage (68%) why customers quit the bank and move to a new one.

5.3 Recommendation

From the above, it is recommended that the United Bank for Africa Plc, yola should continue to promote its sound recruitment policy of employing competent and dedicated staff to deliver tremendous results.

More so, adequate and functional working tools, computers, tables and chairs, note counting machines, tellers servicing points, multiple help desks, alternative

power source (generator/plant), cleaning items, lightening system, security gadgets, waste disposal bins and signage, and stationeries should be provided to ensure efficient service delivery.

5.4 Recommendation for Further Studies

The scope of this research work did not cover organization rewards for performance of individual staff in their job responsibility as a way to motivate and reward hard work. It is therefore recommended that another research work should be carried out on “**Reward System in Organization for Service Delivery**” towards building a customer-focused, high performing, and passionate team members. This will further enhance work efficiency and career development.

BIBLIOGRAPHY

- Achumba, I. C., (2002) Strategic Management in the 21st Century (1st Edition), U.S.A: Mac Williams and Capital Publishers Inc. pp 407 – 415.
- Adeola, A. (2002) Developing the Nigerian Financial Services Industry: Challenges and opportunities, Nigeria: Longman Publishers Ltd. Pp 34 – 48.
- Akwezuilo, E. O. (1993, Research Methodology and Statistics, Nigeria: Nuel Centenary Publishers Ltd. Pp 27 – 45.
- Anyanwu J. C., Oyefusi A., Oaikhenan, H., & Dimowo, F. (1997) the structure of the Nigerian Economy (1st edition), Nigeria: Joanee Educational Publishers Ltd. Pp 127 – 136.
- Asika, N. M. & Odugbesan A. O. (2000) Understanding Nigerian business Environment, Nigeria: Concept Publications Ltd. Pp 22 – 54.
- Azar, B. & Foley, L. (2004) Your Successful Sales Career: Customer Relations (1st edition) U.S.A: AMACOM Publishers Ltd. Pp 171 – 174.
- Blanchard, K., Ballard, J., & Finch, F. (2004) Customer Mania. New York U.S.A Free Press, Simon & Schuster Inc. pp 127 – 149.
- Blanchard, K. & Bowles, S. (1993) Raving Fans: A Revolutionary Approach to Customer Service. New York U.S.A. pp 40 – 71.

- Capon, N. (2007) *The Marketing Mavens* (1st edition) New York U.S.A. Crown Business. Pp 137 – 147, 153 – 155, 167 – 224.
- Cathcart, J. I., (1990) *The Key to Getting and Keeping Customers*. New York U.S.A. The Putman Publishing Group. Pp 21 – 30.
- Cole, G. A. (2002) *Management Theory and Practice* (5th edition) U. K. Great Britain. Martins the Printers Ltd. Pp 122, 257 – 287.
- Collins, J. (2001) *Good to great: Why Some companies make the Leap and others Don't*. New York U.S.A. Harper Business. Pp 40 – 51.
- Covey, S. (1997) *The Seven Habits of Highly Effective People: Restoring the Character Ethic*. Thorndike: G. K. Hall. Pp 143 – 170, 205 – 225.
- David, C., George, S. & Bill, H. (1999) *Business Strategy* (1st edition) London: Butterworth-Heinmann Publishers. Pp 53 – 96.
- Eboh, E. C. (1998) *Social and Economic Research, Principles and Methods*. Nigeria: Academic Publications and Devt Resources Ltd. Pp 44 – 59.
- Kotler, P. (1990) *Marketing Management* (1st edition) Analysis, Planning, Implementation and Control. India: Prentice Hall Press Ltd. Pp 40 – 66.

Kotler, P. (2003) Marketing Management (11th edition), India: Thomas Press (1) Ltd. Pp 1 – 3, 123 – 139.

Le Boef, M. (2004) How to Win Customers and Keep them. New York: Berkley Publishers. Pp 25 – 37.

Mckain, S. (2005) What Customers Really Want: Customer Service. New York. Thomas Nelson Publishers. Pp 28 – 33, 54 – 58, 183 – 186.

Nnamdi, A. (2002) Research Methodology in the Behavioural Sciences (Revised Edition), Nigeria: Longman Nigeria Plc. Pp 90 – 147.

Osula, E. C. (1993) Introduction to Research Methodology (2nd edition) Nigeria: Africana – Feb Publishers Ltd. Pp 1 – 14, 65 – 104.

Ries, A. & Ries, L. (2002) The Fall of Advertising and the rise of PR. New York: Harper Business. Pp 45 – 62.

Sanders, T. (2002) How to Win Business and Influence Friends. New York: Crown Business. Pp 35 – 68.

Schneider, B. & Bowen, E. (1999) Winning the Service Game U.K. Harvard Business School Press. Pp 47 – 54.

Ugwuanyi, W. & Ugwuanyi, G. (2000) Marketing of Financial Services (1st edition). Nigeria: John Kens & Willy Publishers Ltd. Pp 1 – 8, 30 – 40, 54 – 56.

United Bank for Africa Plc (2002) Annual Reports and Accounts. Nigeria:
Corporate Design Consultant Ltd. Pp 3 – 18.

United Bank for Africa Plc (2003) Annual Reports and Accounts. Nigeria:
Corporate Design Consultant Ltd. Pp 4 – 13.

United Bank for Africa Plc (2004) Annual Reports and Accounts. Nigeria:
Corporate Design Consultant Ltd. Pp 4 – 13.

Whitely, R. C. (1993) *The Customer Driven Company: Moving from Talk
Action*. Reading Massachusetts: Addison – Wesley Publishing
Company, Inc. pp 32 – 81.

Quarshie, T. (2003) *Service Magic: The Art of Amazing Customers*. Tvq
Consulting Group. Customer Service Training Series 5. UBA plc,
Yola Sept. 2003. pp 16 – 21.

Department of Management Technology
School of Management and Information Technology
Modibbo Adama University of Technology
Yola

Dear Sir/Mma,

I am a Post Graduate Student of Masters in Business Administration in the above named institution. I am currently undertaking a research study titled **“Efficient Customer Service Delivery. A Vital Strategy in the banking Indsutry; A Case Study of United Bank for Africa Plc, Yola”**.

I hereby request for your assistance and co-operation in filling the questionnaire and granting of interview regarding my research work.

I assure you that the information received will be treated in strict confidence and solely for the purpose of this research work.

Thank you.

Yours faithfully,

Ibiok, Ekpedeme Udo (Mr)

CUSTOMERS' QUESTIONNAIRE

INSTRUCTION: Please note that you are to pick/tick only an option among those listed for a particular question.

SECTION "A": PERSONAL PROFILE

1. Name.....
2. Sex: (a) Male (b) Female
3. Age Bracket: (a) < 20 (b) 21 – 30 (c) 31 – 45 (d) > 46
4. Marital Status: (a) Single (b) Married (c) Divorced (d) Widowed
5. Level of Education attainment: (a) No formal Education (b) FSLC
(c) NCE/OND/HND (d) B.Sc, M.Sc/MBA. PHD
6. Religion: (a) Christianity (b) Islam (c) Pagan/Traditional (d) Others
7. Occupation.....

SECTION "B": OPERATIONS/SERVICES OF UBA PLC

1. Type of Account(s) with UBA (a) Savings (b) Current (c) F/deposit
(d) Other
2. Length of Relationship with UBA Plc (a) < 2 yrs (b) 2-5 yrs (c) > 5 yrs
3. Average deposit per month (cash/cheque)
(a) <N100,000 (b) N100,000-N500,000 (c) >N500,000
4. Average withdrawal(s) per month (cash/cheque)
(a) <N50,000 (b) N50,000 – N250,000 (c) >N250,000
5. How often do you transact with UBA
(a) Daily (b) Weekly (c) Monthly (d) > monthly

SECTION “C”: FEEDBACK

1. How is the staff attitude to you (a) Friendly (b) Harsh (c) Indifference
2. How fast is your transaction processed
(a) < 10 mins (b) 10 – 30 mins (c) 30 mins – 60mins (d) > 1 hour
3. How attentive are the UBA Plc staff to your needs (a) Very attentive
(b) Attentive (c) Unconcerned
4. What is the level of reliability on the bank-UBA Plc Information systems
(a) High (b) Moderate (c) Low (d) Poor
5. How clean/tidy is the bank ambient (a) Clean (b) Dirty (c) Bad
(d) Obsolete
6. How would you rate timing to resolve your complaints
(a) Excellent (b) Good (c) Fair (d) Poor
7. How satisfied are you after your transactions with UBA Plc
(a) Delighted (b) Satisfied (c) Okay (d) Indifference (e) Hurt
8. How would you rate the charges on the banks services offered
(a) High (b) Moderate (c) Low
9. How effective are the banks system (computers, note counters, help desk)
(a) High (b) Good (c) Fair (d) Poor State
10. How often do you refer your banks services to friends/relations
(a) Always (b) Sometimes (c) Rarely (d) Not at all
11. How often do the bank identify with your family events like birthday
(a) Always (b) Sometimes (c) Rarely (d) Not at all
12. How confidential are your dealing/transactions with the bank?
(a) Highly confidential (b) Moderate (c) Low (d) Poor

13. How do you rate the unity/co-operation among the staff of the bank
(a) Excellent (b) Good (c) Fair (d) Poor (disunited)
14. How do you rate in UBA Plc core values of Humility, Empathy, Integrity
& Resilience in its daily service to its customers
(a) Excellent (b) Good (c) Fair (d) Poor
15. How satisfied are you as a customer of UBA Plc
(a) Highly satisfied (b) Satisfied (c) Unsatisfied

UNITED BACK FOR AFRICA PLC, YOLA STAFF QUESTIONNAIRE

Instruction: Please don't tick more than once on a single question and write when necessary.

SECTION "A": BACKGROUND INFORMATION

1. Name:.....
2. Age:..... Sex: Male..... Female.....
3. Marital Status: Married.... Single.... Divorced.... Widow.....
4. Educational Qualification: FSLC..... WAEC.... OND.... B.Sc/MBA....
5. Religion: Christianity..... Islam..... Pagan.....Others
6. Department: Operation... Marketing.... Internal Control...
Support Services...

SECTION "B": OPERATION & SERVICES

1. How long have you work with the bank?
a. <6 months b. < 6 months – 1 yr c. >1 yr – 5 yrs d. > 5yrs
2. How frequent do you interact with the customers of the bank?
a. Very often b. Often c. Sometimes d. Rarely e. Not at all
3. How long do you take to service a customer?
a. <5 mins b. 5 – 30 mins c. >30 mins – 1 hr d. 1 hr
4. Does the bank have adequate equipment to carry out service delivery?
a. Strongly agree b. Agree c. Disagree d. Strongly disagree
5. How do you rate the bank electronic bank services?
a. Excellent b. Very good c. Good d. Poor
6. Do your customer complain of high Turn Around Time (TAT)?
a. Always b. Sometimes c. Rarely

7. How do you rate the neatness and cleanliness of the bank & the staff
 - a. Excellent
 - b. Very good
 - c. good
 - d. Poor
8. I control my moods when serving my customers
 - a. Always
 - b. Often
 - c. Sometimes
 - d. Rarely
9. I Apologize to customers for any mistake I and my bank makes
 - a. Always
 - b. Sometimes
 - c. Not at all
10. I call most of my bank customers by name
 - a. Always
 - b. Sometimes
 - c. Rarely
11. I am cheerful and smiling while servicing my customers
 - a. Always
 - b. Sometimes
 - c. Rarely
12. Our customers do invite us for their celebrations-naming, marriage, birthday.
 - a. Always
 - b. Sometimes
 - c. Rarely
13. The bank identifies with our customers during festive period (Christmas, Sallah etc)
 - a. Always
 - b. Sometimes
 - c. Rarely
14. The bank staff truly lives to the core values of UBA; Humility, Empathy, Integrity & Resilience (H.E.I.R)
 - a. Strongly agree
 - b. Agree
 - c. Strongly Disagreed
 - d. Disagree
15. How will you rate UBA Plc services to other banks in Jimeta/Yola?
 - a. Excellent
 - b. Very Good
 - c. Good
 - d. Poor