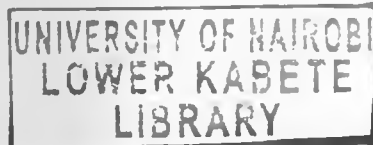


**ADOPTION OF CALL CENTERS AS A SOURCE OF COMPETITIVE  
ADVANTAGE BY COMMERCIAL BANKS IN KENYA**

**BY**

**SUSAN KIMARU**

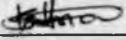


**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF  
BUSINESS ADMINISTRATION, SCHOOL OF BUSINESS, UNIVERSITY OF  
NAIROBI**

**NOVEMBER, 2012**

## DECLARATION

This research project is my original work and has not been presented for a degree in any other university.

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This research project has been submitted with my approval as University Supervisor.

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Last but not least is to my colleagues at Safaricom Ltd for their constructive comments and suggestions and accepting to cover me in my role at different stages of this research project.

## DEDICATION

This is dedicated to the Almighty God for enabling me to complete this research. To my loving husband Apollo and daughter Shanice for their encouragement and support- God bless you.

## **ABSTRACT**

The purpose of this study was to determine the competitive advantage offered by call centers, casing on commercial banks in Kenya. This study was guided by the following research objective: to establish whether call centers give the commercial banks a competitive advantage. The research design was a survey focusing on commercial banks in Kenya. The study was conducted within Nairobi and involved all the commercial banks in Kenya. Three customers and one manager from each bank were interviewed. Data was collected using a questionnaire developed and administered by the researcher. Data was analyzed using Statistical Package for Social Sciences (SPSS) and result presented as per research objective. This study finds that availability of employees in a timely manner, good presentation of product/services and courtesy were of great importance in call centers if the banks have to use call centers to gain competitive advantage.. This study therefore benefits management in commercial banks and academicians looking at the adoption of call centers as a source of competitive advantage. The study will also benefit customer serving organizations who may not realize the advantage of improving customer accessibility as a means of retaining existing and attracting new customers.

# TABLE OF CONTENTS

<b>Declaration .....</b>	<b>i</b>
<b>Acknowledgement.....</b>	<b>ii</b>
<b>Dedication .....</b>	<b>iii</b>
<b>Abstract .....</b>	<b>iv</b>
<b>List of Tables .....</b>	<b>vii</b>
<b>List of Figures .....</b>	<b>viii</b>
<b>CHAPTER ONE: INTRODUCTION.....</b>	<b>1</b>
1.1 Background of the study.....	1
1.1.1 Competitive Strategy .....	2
1.1.2 Challenges of Competition .....	4
1.1.3 Call Center .....	5
1.1.4 Commercial Banks in Kenya .....	7
1.2 Research problem .....	8
1.3 Research Objective .....	10
1.4 Value of the Study .....	10
<b>CHAPTER TWO: LITERATURE REVIEW.....</b>	<b>11</b>
2.1 Competition and its Challenges .....	11
2.2 Competitive Strategy .....	12
2.3 Competitive Advantage .....	15
2.4 Customer centricity.....	17
2.5 Call Centers .....	19
2.6 Call Centers and Competitive Advantage.....	22

<b>CHAPTER THREE: RESEARCH METHODOLOGY .....</b>	<b>24</b>
3.1 Introduction.....	24
3.2 Research Design .....	24
3.3 Target Population.....	24
3.4 Data Collection .....	25
3.5 Data Analysis.....	25
<b>CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSIONS .....</b>	<b>26</b>
4.1 Introduction.....	26
4.2 Demographic Background of Respondents .....	26
4.3 Call Centers and Competitive Advantage .....	31
4.4 Discussions of findings.....	33
<b>CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.</b>	<b>34</b>
5.1 Introduction.....	34
5.2 Summary of Findings .....	34
5.3 Conclusions of the Study .....	35
5.4 Limitations of the Study .....	35
5.5 Suggestions for Further Research.....	36
REFERENCES .....	37
APPENDIX: QUESTIONNAIRE .....	39

## LIST OF TABLES

Table 4.1: Education level of respondents.....	29
Table 4.2: Ownership of the Bank.....	29
Table 4.3: Types of Accounts.....	30
Table 4.4: Call Frequency.....	30
Table 4.5: Bank demographics .....	31
Table 4.6 : Competitive Advantages of Call Centers .....	32



# LIST OF FIGURES

Figure 4.1. Gender of Respondents .....	27
Figure 4.2 : Age of Respondents .....	27
Figure 4.3 : Occupation of respondents.....	28

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the study

The banking industry has experienced tremendous growth within the last 5 years with the number of customers growing annually. With a high number of existing commercial banks in Kenya (43) commercial banks are facing stiff competition and are looking for ways to retain their existing customers and grow their revenues despite the increasing competition.

For a bank to be seen as caring and responsive to customer's needs, they need to have a dedicated customer service section that handles complaints and queries that may arise from their customers. Customer service is often seen as an activity, performance measurement and a philosophy (CSM, 2012). It is how a business looks after its customer's requirements through effective and efficient before and after sales service. These complaints can be handled via different channels which include; telephone support- i.e. through inbound or out bound call centers or via, email, fax and letters.

With this in mind, several banks have now set up call centers to enable their customers access them easily and conveniently and give customers the perception that they are available and ready to assist them with any complaints or queries they may have. Companies use call centers for establishing direct communication with their customers. The primary objective of call center operations is customer care and achievement of high levels of customer satisfaction.

### **1.1.1 Competitive Strategy**

Competitive strategy is the process by which a firm is able to continue operating normally and making money over its competitors. This occurs when a firm is in a position to come up with a strategy that makes it possible to out do its competitors. These strategies can be use of new technologies, access to cheaper natural resources or power, or acquisition of more skilled labor. With all this the firm is in a position to perform at a higher level than most of its competitors. If the strategies are well implemented definitely a firm performance will be uplifted .When a firm starts realizing superiority outcomes and production then there is a reflection of competitive advantage. This means that competitive advantage is the ability to stay ahead of all competitors hence taking market leadership. It's good to note that the resources both in material and in human that a firm has and the strategy employed will have an impact on the competitive advantage generation.

To achieve and maintain competitive advantage, they are three strategies that can be used which are cost leadership, differentiation, and market segmentation (or focus) (Porter, 1980). Market segmentation is narrow in scope while both cost leadership and differentiation are relatively broad in market scope. Cost leadership involves the firm winning market share by appealing to cost-conscious or price-sensitive customers. This is achieved by having the lowest prices in the target market segment, or at least the lowest price to value ratio (price compared to what customers receive). To succeed at offering the lowest price while still achieving profitability and a high return on investment, the firm must be able to operate at a lower cost than its rivals.

A differentiation strategy is appropriate where the target customer segment is not price-sensitive, the market is competitive or saturated, customers have very specific needs which are possibly under-served, and the firm has unique resources and capabilities which enable it to satisfy these needs in ways that are difficult to copy. This may be talented personnel or even innovative processes. Focus is not a separate strategy per se, but describes the scope over which the company should compete based on cost leadership or differentiation. The firm can choose to compete in the mass market with a broad scope, or in a defined, focused market segment with a narrow scope. In either case, the basis of competition will still be either cost leadership or differentiation.

Competitive advantage will ensure that the firm survives and is placed in a prominent position in the market (Allan, 2009). One is by making sure that the firm is able to offer all the benefits that its competitors are offering but at a much lower price. This will enable the firm to have a higher value for the customers and also be in a position to make profit. A firm will be in a position to offer benefits to its customers if it will be in a position to have a cheap source of its raw materials or will have access to cheap power generations, or unmatched service. By this the firm will have low cost production or operation. The other way a firm can create competitive advantage is by making sure it utilizes all its resources well. Resources in a firm will include both the material and the human resource. All the materials should be handled with care in the firm. This will reduce the cost incurred in maintenance and repair. This can be done by making sure that all the materials in the firm are handled by people for example if its machine is able to operate them.

## 1.1.2 Challenges of Competition

Merriam-Webster defines competition in business as "the effort of two or more parties acting independently to secure the business of a third party by offering the most favorable terms". It was described by Adam Smith in *The Wealth of Nations* (1776) and later economists as allocating productive resources to their most highly-valued uses (Stigler, 2008) and encouraging efficiency. Later microeconomic theory distinguished between perfect competition and imperfect competition, concluding that no system of resource allocation is more efficient than perfect competition. Competition, according to the theory, causes commercial firms to develop new products, services and technologies, which would give consumers greater selection and better products. The greater selection typically causes lower prices for the products, compared to what the price would be if there was no competition (monopoly) or little competition (oligopoly).

When services of general interest were provided by state-owned or controlled monopolies, consumers had fewer things to worry about. Somebody else made all of the decisions on their behalf - there was only one provider, a set quality and one price to pay. Now that these services have been privatized, consumers need to think and act differently. In order to get the best value and a good service, they need to be able to search the marketplace for the services they need; gather knowledge about different providers; make decisions about the best deals based on - pricing, accessibility, geographical restrictions; compare the quality of different services; understand terms and conditions of contracts and be able to access after sales services. This brings pressure to

companies offering the services and thus the companies have to lay a strategy on how to win the markets.

However, competition may also lead to wasted (duplicated) effort and to increased costs (and prices) in some circumstances. For example, the intense competition for the small number of top jobs in music and movie acting leads many aspiring musicians and actors to make substantial investments in training which are not recouped, because only a fraction become successful. Critics have also argued that competition can be destabilizing, particularly competition between certain financial institutions (Simkovic, 2011).

Experts have also questioned the constructiveness of competition in profitability. It has been argued that competition-oriented objectives are counterproductive to raising revenues and profitability because they limit the options of strategies for firms as well as their ability to offer innovative responses to changes in the market. In addition, the strong desire to defeat rival firms with competitive prices has the strong possibility of causing price wars (J. & C., 2007).

### **1.1.3 Call Center**

A Call Center is a dedicated operation with employees focused entirely on the customer service function. The employees use telephones and computers simultaneously and calls are processed and controlled by an automatic distribution system (Taylor and Bain, 2002). Call centers are increasingly playing a crucial role in customer relationship management. Most business organizations see call centers services as a potentially

effective way of keeping customers happy and satisfied, and gaining competitive advantage.

Satisfied customers are more likely to concentrate their business with one institution. Customer satisfaction is linked to revenue generation. Companies are increasingly paying more attention to customer-contact employees to achieve the desired profit and market share goals. Companies are also now adopting a people oriented approach as compared to a profit-oriented approach. Call centers facilitate remote human encounters between the end customer and the service firm employee over the telephone. The rapid growth of these call centers can be attributed to technological advances in integrated telephone computer technology, the convenience factor for consumers, and substantial cost reductions achieved by telephone service delivery in contrast to face-to-face contact in branches (Sergeant and Frenkel, 2000).

It is hard to imagine how major businesses would operate without the use of call centers and considerable research is being done to find ways of improving them. A company which has hundreds of thousands of customers who have accounts with the company would, in today's environment, be unable to meet the needs of their customers without the use of call centers.

Companies are quickly learning that service is the key to attracting and maintaining customers, which leads to increased business and revenue. Contact centers are now considered as profit centers, and it can spell the difference between being in business and becoming bankrupt. Having an excellent contact center is an important strategic asset that

will not only improve a company's image, but also improve customer relationships. Through the contact center, companies learn about their clients, and with that knowledge learn how to serve them better, leading to an improved bottom line.

#### **1.1.4 Commercial Banks in Kenya**

Commercial Banks are institutions which accept deposits, make business loans, and offers related services. Commercial banks also allow for a variety of deposit accounts, such as checking, savings, and time deposit. These institutions are run to make a profit and owned by a group of individuals, yet some may be owned by the government. While commercial banks offer services to individuals, they are primarily concerned with receiving deposits and lending to businesses and individuals.

Kenya currently has 43 licensed commercial banks and one mortgage finance company. Of these 44 institutions, 31 are locally owned and 13 are foreign owned. Citibank, Habib bank and Barclays bank are among the foreign-owned financial institutions in Kenya. The government of Kenya has a substantial stake in three of Kenya's commercial banks. The remaining local commercial banks are largely family owned. Commercial banks in Kenya accept deposits from individuals and turn a profit by using the deposits to offer loans to businesses with a high interest rate.

Commercial banks are responsible for adding customer deposits in a safe and liquid form and lending the proceeds to worthy commercial, industrial, governmental and nonprofit institutions. Commercial banks also provide market making activities in municipal,



government and corporate bonds. Banks provide consulting and advisory services to customers as well as safekeeping and trust services.

Commercial banks provide important services as financial intermediaries. Financial intermediaries collect funds from customers seeking safe, liquid and secure investment opportunities. These monies in turn are invested in higher yielding credit borrowers who must meet stringent credit checks. The movement from collector to lender provides an efficient method of moving cash to more efficient usage. The difference between a bank's cost of funds and the rate at which they lend is called the spread.

## **1.2 Research problem**

Within an increasingly competitive environment, a customer focus strategy is an organization's strategic tool for improving product/service quality (Guilding & McManus, 2002). Several studies report a positive relationship between customer focus strategies and performance (Brah, Lee, & Rao, 2002; Hendricks & Singhal, 2001; Kaynak, 2003; Douglas & Judge, 2001). Organizations placing greater emphasis on customer focus strategies will tend to attach a relatively high degree of importance to building closer links with customers, having a management approach of meeting customers' need, finding solutions to poor service, and regularly measuring customer service (Guilding & McManus, 2002; Perera, Harrison, & Poole, 1997). Tarp (1997) notes that service delivery can be a source of significant differentiation between call centers of various financial institutions. Each service interaction forms the basis of consumer's perceptions of the overall quality of an organization. How well a business is

able to manage and implement the service delivery process has a direct effect on retention of existing clients, and can have a significant impact on acquiring new business. The result is that satisfaction is based on how well an institution meets and exceeds a customer's expectations in every interaction.

Regardless of how change is driven in the call center, companies must take outward action to influence their customers' perspectives. A problem is created when call centers take action without really understanding their customers. By acting without understanding the customer, and focusing mostly on tactile and operational attributes, companies are taking a 'shot in the dark' at their customers, often investing big money in call center capabilities that may miss the needs of the customer. Companies ready to move forward with improving their customer experiences have significant challenges ahead of them, but also stand to make significant gains. Creating a call center is a significant and worthwhile. Establishment of a test-bed, one that leverages the strengths, control and flexibility available only in the call center, allows an organization to try out and adjust its customer strategies in an ideal setting, thereby increasing its prospects for a successful enterprise-wide implementation. By employing a rational customer experience framework that prioritizes resources according to the impact of particular customer interactions, the Call Center can build achievable operational models that create customer advocates and, simultaneously, validate strategies and practices that may be replicated throughout the enterprise.

This research therefore tries to seal the gap by investigating the factors that give banks a competitive advantage. It will add to the pool of knowledge about the adoption of call

centers in Kenya, since no studies have been done in Kenya about the same. It intends to answer the questions: what are the challenges of competition for commercial Banks in Kenya, and to what extent are contact centers a competitive advantage to these financial institutions?

### **1.3 Research Objective**

The study sought to establish whether call centers give the commercial banks a competitive advantage.

### **1.4 Value of the Study**

This study will enable commercial banks identify what factors drive customer satisfaction and retention through proper customer service and the role and impact call centers have within the banking industry. It also demystifies the strategic management used by banks to use call centers as a competitive advantage.

Previous studies undertaken have not specifically focused on the role call centers play in commercial banks but have looked at customer service as a whole as a major retention tool to keep bank customers. This study will therefore benefit management in commercial banks and academicians looking at the effectiveness of call centers and customer service in the banking industry. The study will also benefit customer serving organizations who may not realize the advantage of improving customer accessibility as a means of retaining existing customers and attracting new customers.

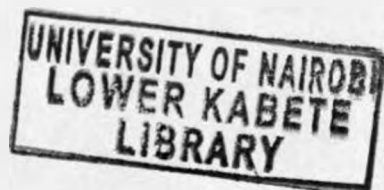
# CHAPTER TWO

## LITERATURE REVIEW

### 2.1 Competition and its Challenges

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When services of general interest were provided by state-owned or controlled monopolies, consumers had fewer things to worry about. Somebody else made all of the decisions on their behalf - there was only one provider, a set quality and one price to pay. Now that these services have been privatized, consumers need to think and act differently. In order to get the best value and a good service, they need to be able to search the marketplace for the services they need; gather knowledge about different providers; make decisions about the best deals based on - pricing, accessibility,



geographical restrictions; compare the quality of different services; understand terms and conditions of contracts and be able to access after sales services. This brings pressure to companies offering the services and thus the companies have to lay a strategy on how to win the markets.

However, competition may also lead to wasted (duplicated) effort and to increased costs (and prices) in some circumstances. For example, the intense competition for the small number of top jobs in music and movie acting leads many aspiring musicians and actors to make substantial investments in training which are not recouped, because only a fraction become successful. Critics have also argued that competition can be destabilizing, particularly competition between certain financial institutions (Simkovic, 2011).

Experts have also questioned the constructiveness of competition in profitability. It has been argued that competition-oriented objectives are counterproductive to raising revenues and profitability because they limit the options of strategies for firms as well as their ability to offer innovative responses to changes in the market. In addition, the strong desire to defeat rival firms with competitive prices has the strong possibility of causing price wars (J. & C., 2007).

## **2.2 Competitive Strategy**

In his book 'Competitive Strategy' in 1980, Porter presented three concepts or competitive strategies that organizations can use. These three advantages mean that an organization can address their strategy to cost management, differentiation or focus

(Price, 2003; Tyson, 1997; Price and Newson, 2003). The focus can further be divided into cost focus and differentiation focus (Mintzberg et al., 1998). Porter (1996) defines competitive strategy as “being different. It means deliberately choosing a different set of activities to deliver a unique mix of value”. Porter further argues that this is the core of strategy and if an organization does not differentiate itself their strategy will not allow the organization to compete in the market.

The point of cost leadership is to be able to sell a product to a lower price compared to the competitors (Tyson, 1997; Price and Newson, 2003). Through a cost leadership strategy the organization is trying to achieve a competitive advantage through offering the customers these lower product or service prices (Skärvad and Olsson, 2006).

This strategy approach will bring benefits like low initial costs, but might result in hostile relationships and not enough respect being given to the value of the product or service life cycle from the perspective of the clients. A simple yet successful strategy is achieved by being able to offer a product that can match the quality of the competitors’ products, but for a lower price. This is possible as long as the organization is increasing the product quantity in order to decrease the production cost (Clegg et al., 2005).

Through a differentiation strategy the organization is trying to offer the customers products with unique qualities and values that the competitors cannot achieve, by adding value or creating a brand name. Also, the product or service needs to give the clients something they need but without knowing that they do (Tyson, 1997; Price and Newson, 2003). An organization in this strategy approach is trying to achieve uniqueness within its

industry. The differentiation can be based on the product that is being sold, the system it is delivered through, the chosen approach of marketing and many other factors. This approach brands products and gives them a unique position on the market. All competitors will struggle with the clearness and uniqueness that the product will bring to the potential customers (Porter, 2004).

A focus strategy implies concentrating, on either cost or product differentiation, within a specific market niche (Tyson, 1997; Price and Newson, 2003). This type of strategy differs from the other types since it rests on a narrow application area. It can either be cost focused which achieves a competitive advantage in its targeted areas of interest, or differentiation focused which seeks deviation in its market segments. Both of these focuses build upon differences between the targeted areas of interest of the focuser and other segments in the industry (Porter, 2004).

Feurer and Chaharbahgi (1995) state that a competitive advantage is factors that make an organization succeeding better than the competitors and the organization needs to create factors which cannot be easily copied by others. There are different types of competitive advantages but all of them should include: the resources and capabilities of the organization; a superior strategy implementation; time; quality; and innovation and creativity. It is further argued by Feuerer and Chaharbahgi that an organization should base their strategy on what they are good at, instead of concentrating on the external environment.

## 2.3 Competitive Advantage

Competitive advantage is defined as the strategic advantage one business entity has over its rival entities within its competitive industry. Achieving competitive advantage strengthens and positions a business better within the business environment.

Competitive advantage seeks to address some of the criticisms of comparative advantage. Michael Porter proposed the theory in 1985. Competitive advantage theory suggests that states and businesses should pursue policies that create high-quality goods to sell at high prices in the market. Porter emphasizes productivity growth as the focus of national strategies. Competitive advantage rests on the notion that cheap labor is ubiquitous and natural resources are not necessary for a good economy. The other theory, comparative advantage, can lead countries to specialize in exporting primary goods and raw materials that trap countries in low-wage economies due to terms of trade. Competitive advantage attempts to correct for this issue by stressing maximizing scale economies in goods and services that garner premium prices (Stutz and Warf, 2009).

Competitive advantage occurs when an organization acquires or develops an attribute or combination of attributes that allows it to outperform its competitors. These attributes can include access to natural resources, such as high grade ores or inexpensive power, or access to highly trained and skilled personnel human resources. New technologies such as robotics and information technology either to be included as a part of the product, or to assist making it. Information technology has become such a prominent part of the modern business world that it can also contribute to competitive advantage by outperforming competitors with regard to internet presence. From the very beginning, i.e. Adam Smith's



Wealth of Nations, the central problem of information transmittal, leading to the rise of middle-men in the marketplace, has been a significant impediment in gaining competitive advantage. By using the internet as the middle-man, the purveyor of information to the final consumer, businesses can gain a competitive advantage through creation of an effective website, which in the past required extensive effort finding the right middle-man and cultivating the relationship.

The term competitive advantage is the ability gained through attributes and resources to perform at a higher level than others in the same industry or market (Christensen and Fahey 1984). The study of such advantage has attracted profound research interest due to contemporary issues regarding superior performance levels of firms in the present competitive market conditions. “A firm is said to have a competitive advantage when it is implementing a value creating strategy not simultaneously being implemented by any current or potential player” (Barney, 1991). Successfully implemented strategies will lift a firm to superior performance by facilitating the firm with competitive advantage to outperform current or potential players (Passemar and Calantone 2000). To gain competitive advantage a business strategy of a firm manipulates the various resources over which it has direct control and these resources have the ability to generate competitive advantage (Reed and Fillippi 1990 cited by Rijamampianina 2003,). Superior performance outcomes and superiority in production resources reflects competitive advantage (Day and Wesley, 1988).

Above writings signify competitive advantage as the ability to stay ahead of present or potential competition, thus superior performance reached through competitive advantage will ensure market leadership. Also it provides the understanding that resources held by a firm and the business strategy will have a profound impact on generating competitive advantage. Powell (2001) views business strategy as the tool that manipulates the resources and create competitive advantage, hence, viable business strategy may not be adequate unless it possess control over unique resources that has the ability to create such a unique advantage. Summarizing the view points, competitive advantage is a key determinant of superior performance and it will ensure survival and prominent placing in the market. Superior performance being the ultimate desired goal of a firm, competitive advantage becomes the foundation highlighting the significant importance to develop same.

## **2.4 Customer centricity**

Customer centricity is defined as creating a positive consumer experience at the point of sale and post-sale. A customer-centric approach can add value to a company by enabling it to differentiate itself from competitors who do not offer the same experience. To a degree we can already see the origins of the thinking behind customer centricity in the seminal articles of the mid 1990s which described the 'service profit chain' for the first time. Sears was described in the Harvard Business Review as having introduced a 'change in the logic and culture of the business' by rebuilding the company around its customers and 'developing a business model' (the employee-customer-profit model) that changed the way managers and employees think and behave. In the same year the

elements of the 'service-profit chain' were further elucidated<sup>4</sup>, describing the 'propositions' in the chain that linked employee satisfaction, loyalty and productivity to customer loyalty in one direction, and to company profitability in the other direction. Already these articles presaged one key aspect of customer centricity - the focus on employee empowerment and flexibility at the front line of service delivery.

Also in the mid 1990s Peppers and Rogers<sup>5</sup> published their concept of 'one to one marketing', the idea that companies should analyse the precise needs of every customer and deliver a product or service personally tailored to those needs, which presages another concept contained in the customer centricity movement; that of mass customization. However, it was in 2000 that an influential academic in the marketing field wrote a paper on the subject of customer centric marketing<sup>6</sup> and the term thenceforth entered the vocabulary of popular management writers. Sheth and his colleagues defined customer centric marketing as 'understanding and satisfying the needs, wants and resources of individual consumers or customers rather than those of mass markets or market segments'<sup>7</sup>. They argued that up to that point, organisations had placed the product at the start of the planning process; customer centric marketing on the other hand places the customers' needs and wants at the start. Drivers for this shift in focus included the low productivity of the marketing department, the increasing diversity of the market, and the advent of enabling technologies. Significantly they also pointed to a consequence of this shift for organization structure and culture, as well as strategy. For them, the customer centric organization would be one in which all the activities of a firm - both customer related and non-marketing functions - are aligned around customer value-

adding work. They also argued that the dominant 'DNA' of the organization may have to shift from its origins (for example engineering or technology) to become customer centric; and the dominant leadership style would be crucial in adopting such a focus.

Their original definition and analysis of the customer centric organization has been expanded by the industry of consulting and expert commentating that has proliferated over the years. Of course in many cases (and an accusation frequently leveled at customer centricity) it has merely become synonymous with timeless management fads around caring for the customer, service quality, and the 'customer is always right'. Hence the perception that the idea is more of a myth, than a movement. When considering what has been written on customer centricity it is clear that the term - like much management jargon - has become used as a cover-all for all types of customer service oriented discourse, and to that extent, the term has been devalued; probably less of a myth, therefore, and more an empty shell devoid of meaning.

## **2.5 Call Centers**

A 'call center' is a generic term for help desks, information lines and customer service centers. The Call Center Association (1999) defines a call center as "a physical or virtual operation within an organization in which a managed group of people spend most of their time doing business by telephone, usually working in a computer-automated environment".

Call centers have become the central focus of many companies, as these centers stay in direct contact with the firm's customers. Call centers are of two basic types: those that

handle inbound calls, where customers call in for service, and outbound call centers, where agents from contact centers call customers to offer services. Call centers not only offer phone-based support, but also support through online chat, SMS and e-mail.

Call centers facilitate remote human encounters between the end customer and the service firm employee over the telephone. The rapid growth of these call centers can be attributed to technological advances in integrated telephone computer technology, the convenience factor for consumers, and substantial cost reductions achieved by telephone service delivery in contrast to face-to-face contact in branches (Sergeant and Frenkel, 2000).

Johnston (2001) states that complaints are a natural consequence of any service activity because mistakes are unavoidable feature of all humans including service delivery. Service recovery is the process of putting the situation right by seeking out and dealing with the failures in delivery of service. With improved accessibility brought about by well run call centers, these complaints can be addressed within the timelines acceptable to the bank and the customers. Prompt effective handling of complaints can increase customer's confidence in a firm, irrespective of where it operates.

According to Kotler (2000), marketing strategies in the maturity stage include consideration of market modification, product modification or changing the marketing mix. These strategies were evident in retail banking. Banks tried to increase their number of customers by entering new market segments. For example, they created alliances with retailers to provide banking services in supermarkets. New cheque account or credit card

products were examples of either enhancement to existing products or changing the marketing mix. However for the strategies to be effective, customers need to have improved access to the banks and to this information. Call Centers have been useful in providing this access as they can be both used as an inbound center where calls are received from customers regarding complaints, queries, compliments etc. They can also be outbound call centers where calls are made to targeted customers on new or existing products and services that is telemarketing.

Call centers are essentially set up to increase the channels customers can access their service providers. Whether a call center is inbound (receiving calls) or outbound (a telemarketing center), the idea is to make customers' interaction with companies seamless and uniform. (Kotler, 2000). Pezullo (1993) quoted the important aspects of what customers considered most valuable in the services they received. Customers value reliable service, courteous treatment, clear and understandable communication, competent staff and responsive service. Call Centers therefore offer a means for quick response to customer queries thus improving customer accessibility to banks.

The benefits of customer service for the customer abound. If done properly, the customer has access to service via the Call Center 24-hours a day, seven-days-a-week without having to repeat his problem to multiple service consultants. A streamlined service center delivers accurate information to the customer quickly with a very personal touch. Customer service consultants "know" the customer, which leads to timely problem resolution and reduces overall call handling time.

## **2.6 Call Centers and Competitive Advantage**

Retail banking financial products has been broadly classified under the following headings: transaction and payment products, such as cheque accounts and debit cards; investment products, such as savings accounts, fixed deposits and unit trusts; credit and borrowing products, such as credit cards, home loans, overdrafts and car finance; and financial planning products such as, retirement annuity plans and education policies.

In an era of mature and intense competitive pressures, many firms are focusing their efforts on maintaining a loyal customer base and this can be achieved through customer satisfaction. Customer satisfaction is not an absolute scenario but very much depends on interactions and comprises of customer feedback, praise and complaints. Improving customer satisfaction, and thereby retention rates, can come from a variety of activities available to the firm. The existing evidence suggests that major gains in customer satisfaction are likely to come from improvements in: Service quality, Service features and Customer complaint handling. This is particularly true in the financial services sector where deregulation has created an environment that allows consumers considerable choice in satisfying their financial needs. In response, many retail banks are directing their strategies towards increasing customer satisfaction and loyalty through improved service quality.

Retail banks are pursuing this strategy, in part, because of the difficulty in differentiating based on the service offering. Typically, customers perceive very little difference in the services offered by retail banks and any new offering is quickly matched by competitor's retail banks.

Elements of quality service include professionalism, courtesy, promptness, thoroughness, proficiency, efficiency and good communication skills. Total quality therefore is the key to value creation and customer satisfaction. Competitive advantage must be viewed by customers as a customer advantage. Companies therefore must build competitive advantages as these deliver high customer value and satisfaction which leads to higher repeat purchases and customer profitability. (Kotler and Keller, 2006).

Parasuraman, Zeithaml, and Barry formulated a service-quality model that highlights the main requirements for delivering service quality. There are 5 gaps identified that cause unsuccessful delivery: first is the gap between customer expectation and management perception- Management does not always correctly perceive what customers want. Second is the gap between management perception and service-quality specification- Management may correctly perceive customer's wants but not set a performance standard. Third is the gap between service-quality specifications and service delivery- Personnel may be poorly trained, or incapable of or unwilling to meet the standard; or they may be held to conflicting standards. Fourth is the gap between service delivery and external communications- Consumer expectations are affected by statements made by company representatives and adverts. Finally the gap between perceived service and expected service- This gap occurs when the consumer misperceives the service quality (Parasuraman, Zeithaml and Berry, 1985)



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter covers the methodology and procedures that were used in collecting and analyzing data in the research. It will provide the research design, population, sampling design, data collection method, and research procedures and data analysis methods.

#### **3.2 Research Design**

This study used a survey research design. A survey is an attempt to collect data from a representative sample of the population in order to determine the current status of that population with respect to one or more variables, and generalize its findings (Mugenda and Mugenda, 1999). The survey was used because the researcher aimed to do comparisons based on the demographic characteristics.

A survey is a good and an easy way to collect data from the point of views or opinions, information on attitudes and reasons for behavior (Nachiamas, 1996). Survey research seeks to obtain information that describes existing phenomena by asking individuals about their perceptions, attitudes, behavior or values (Mugenda and Mugenda, 1999).

#### **3.3 Target Population**

A population is the total collection of elements about which we wish to make some inferences (Cooper and Schindler, 2000). They also define a population as “the total population of the elements upon which inferences can be made. The population is the

larger set of observations while the smaller set is called the sample. (Cooper and Schindler, 2001).

The target population was all commercial bank in Kenya. According to (CBK, 2012), there are currently 43 commercial banks in the country. All banks were sampled and only those in Nairobi were studied. Respondents were customers in those banks since they are the ones giving feedback on the services offered by the banks' call centers. Three customers and one manager were interviewed from each bank.

### **3.4 Data Collection**

Primary data was used to obtain data necessary to realize the research objectives. These data will be collected using a semi structured questionnaire (see appendix). The questionnaire consisted of two parts. Part A consisted of the demographics and part B consisted of questions relating to the use and perceived advantages the call centers brings to the banks, from the customers perspectives. Bank demographic questionnaire was also designed and used to get feedback from bank managers. Customers were chosen randomly at a banking hall of each of the banks, three from each bank.

### **3.5 Data Analysis**

Data was analyzed using exploratory factor analysis and descriptive analysis in accordance with the objective of the study. Factor analysis was used to rank factors considered in order of importance. These factors are specific call center aspects. Descriptive analysis used frequency distribution and percentages. This was used to group the respondents with regard to their demographic background.

## **CHAPTER FOUR**

### **DATA ANALYSIS, RESULTS AND DISCUSSIONS**

#### **4.1 Introduction**

This chapter covers the demographic background of respondents which include gender, age, and occupation and education level of respondents, call centers and competitive advantage and discussions of findings. It also includes the bank demographics.

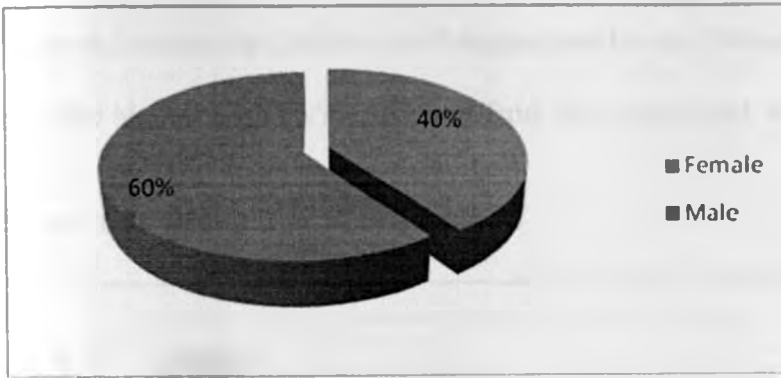
#### **4.2 Demographic Background of Respondents**

This study mainly stands from the customer's point in understanding the influence call centers have on a bank's competitive advantage. Questionnaires were used to gather the information. The statistical distribution of background information of the responsive questionnaires is summarized in this section.

##### **4.2.1 Gender of Respondents**

From figure 4.1, 40% of respondents were female while 60% were male. This indicates that more male are banked than female.

**Figure 4.1 Gender of Respondents**

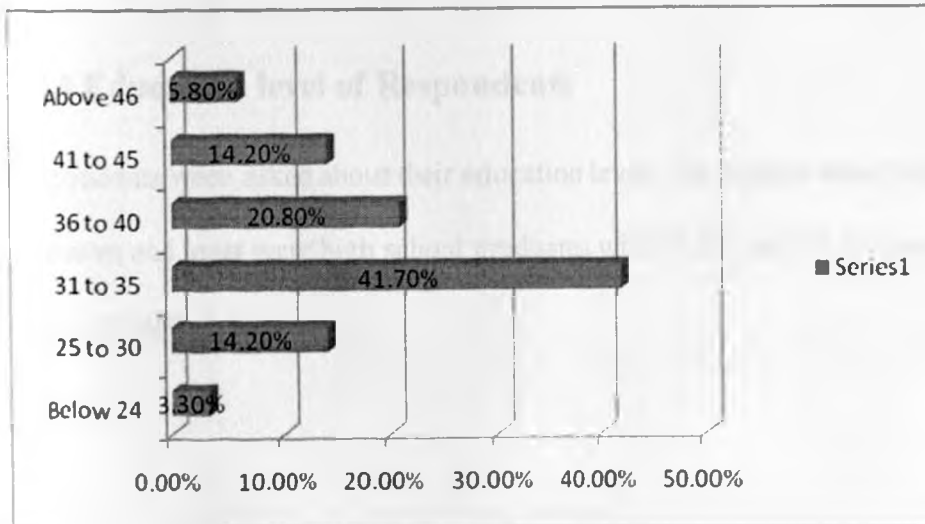


Source: Author's Computation

### 4.2.2 Age of Respondents

Figure 4.2 shows the distribution of respondents by age. The highest number of respondents was aged between 31-35 years with 41.7%, followed by those aged between 36-40 years with 20.8%. The least were aged below 24 years of age with 3.3%.

**Figure 4.2 : Age of Respondents**

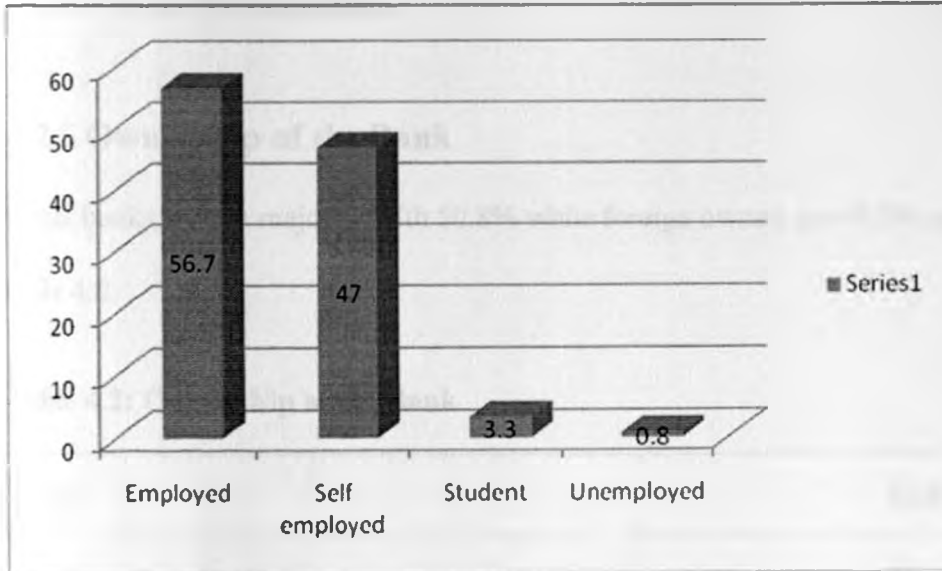


Source: Author's Computation

### 4.2.3 Occupation of Respondents

Figure 4.3 shows the distribution of respondents by age. Responses from those employed were the highest with 56.7% and least from the unemployed with 0.8%.

**Figure 4.3 : Occupation of respondents**



Source: Author's Computation

### 4.2.4 Education level of Respondents

Respondents were asked about their education level. The highest were University graduates and least were high school graduates with 49.2% and 16.7% respectively as shown by table 4.1.

**Table 4.1: Education level of respondents**

University	59	49.2%
College	41	34.2%
High school	20	16.7%
<b>Total</b>	<b>120</b>	<b>100%</b>

Source: Author's Computation

### **4.2.5 Ownership of the Bank**

Local banks are the majority with 50.8% while foreign owned are 49.2% as indicated in table 4.2.

**Table 4.2: Ownership of the Bank**

Local	61	50.8%
Foreign	59	49.2%
<b>Total</b>	<b>120</b>	<b>100%</b>

Source: Author's Computation

### **4.2.6 Types of Accounts**

There are various accounts run by respondents. Those running current accounts are 22.5%, Savings account is 54.2%, and fixed deposit accounts are 19.2%. Table 4.3 shows the accounts distribution.

**Table 4.3: Types of Accounts**

Current	27	22.5%
Savings	65	54.2%
Fixed deposit	23	19.2%
Others	5	4.2%
<b>Total</b>	<b>120</b>	<b>100%</b>

Source: Author's Computation

#### 4.2.7 Call Frequency

Customers were asked how often they call their bank for assistance. Responses were summarized in table 4.4. Ten percent of customers call their banks daily, 15% call their banks weekly, 23.3% call their bank after a fortnight, while 4.5% of customers call their bank at least once a month.

**Table 4.4: Call Frequency**

Daily	12	10.0%
Weekly	18	15.0%
Fortnight	28	23.3%
Monthly	57	47.5%
Others	5	4.2%
<b>Total</b>	<b>120</b>	<b>100%</b>

Source: Author's Computation

## 4.2.8 Bank Demographics

Bank managers were interviewed to get the bank demographics and level of customer satisfaction rising from call center as per the bank perception. Table 4.5 shows the summary statistics. The mean number of bank branches is 51 while the mean number of years the banks have been in operation is 32.85 years

**Table 4.5: Bank demographics**

<i>Statistic</i>	<i>branches</i>	<i>type of owner</i>	<i>years</i>	<i>24hrs</i>	<i>level of satisfaction</i>
Mean	50.75	1.48	32.85	1.03	1.58
Standard Deviation	122.03	0.51	21.48	0.16	0.50
Kurtosis	28.50	-2.10	3.92	40	-2.00
Category	-	L=52.5% F=47.5%	-	Y=98% N=2%	Y=57.5% N=42.5%
Skewness	5.10	0.10	1.77	6.32	-0.32

Source: Author's Computation

Ninety eight percent of banks operate a 24 hour call center. Call centers offer a 57.5% level of satisfaction to customers as per the bank perception.

## 4.3 Call Centers and Competitive Advantage

The objective of the study sought to establish whether call centers given commercial banks a competitive advantage. They were to rate on a five point scale where 1= Not at all and 5=Very great extent. They were scored such that Not at all was = 1, Little extent was =2, Moderate was = 3, Great extent was =4 while Very Great extent was given 5. This



was analyzed through mean scores and the higher the mean score, the greater was the competitive advantage. The scores were presented on the table 4.6 as shown below.

**Table 4.6 : Competitive Advantages of Call Centers**

<b>Competitive Advantages Variables</b>	<b>N</b>	<b>Mean</b>	<b>Std. Dev.</b>
Bank employees are available in a timely manner.	120	3.76	0.61
Bank employees greet you and offers to help you.	120	3.92	0.50
Bank employees are friendly and cheerful throughout.	120	4.04	0.56
Bank employees answer your questions.	120	4.50	0.59
Bank employees show knowledge of the products/services.	120	4.53	0.58
Bank employees are Courteous throughout.	120	4.23	0.57
Bank employees are thorough in their presentation of product/services.	120	4.18	0.55
Grand Mean		4.17	

Source: Author's Computation

As shown on table 6 above, the grand mean score is relatively high at 4.17 which indicate that call centers were performing well in terms of competitive advantage. The table shows that bank employees show knowledge of the products/services has the highest average of 4.53 while the lowest mean at 3.76 was for bank employees are available in a timely manner. It also shows the highest standard deviation was at 0.61 for bank employees are available in a timely manner while the lowest was bank employees great you and offers to help you. This shows that customers believe employee's availability can greatly change.

## **4.4 Discussions of findings**

Adoption of call centers has been found to be a source of competitive advantage for commercial banks. This is in agreement with Reed and Fillippi 1990 cited by Rijamampianina (2003) that to gain competitive advantage, a business strategy of a firm manipulates the various resources over which it has direct control and these resources have the ability to generate competitive advantage. Superior performance outcomes and superiority in production resources reflects competitive advantage (Day and Wesley 1988 cited by Lau 2002). Hence competitive advantage is a key determinant of superior performance and it will ensure survival and prominent placing in the market. Superior performance being the ultimate desired goal of a firm, competitive advantage becomes the foundation highlighting the significant importance to develop same. Showing good knowledge of products or services, ability to answer questions and bank employees being courteous throughout were found to be of great importance in call centers if banks have to use call centers to gain competitive advantage.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

This is the final chapter of this study. It highlights the summaries of findings, the conclusions of the study, limitations of the study, suggestions for further research and recommendations for policy and practice.

#### 5.2 Summary of Findings

The objective of the study was to establish whether call centers give the commercial banks a competitive advantage. Quantitative primary data was collected using structured questionnaires. Data collected was first edited in order to check for completeness. Thereafter, it was coded and formatted before being analyzed to obtain percentages and frequency distribution tables and other statistics. All the banks were considered for the study where three customers and one bank manager were interviewed from each bank.

Forty percent of respondents were female while 60% were male. Majority of respondents (41.7%) were aged between 31-35 years while 82.5% were aged above 30 years. Respondents who were in employment were 56.7% and 49.2% had at least a university degree. Ten percent of respondents were found to be calling the call centers at least once a day while 47.5% called at least once a month. The research found that call centers offer customer satisfaction up to 57.5%.

Call centers have been found to have a competitive advantage to banks and used as a competitive strategy. Availability of employees in a timely manner, good presentation of product/services and courtesy were found to be of great importance in call centers if the banks have to use call centers as a competitive strategy.

### **5.3 Conclusions of the Study**

The following conclusions were made. First, factors contributing to call centers competitive advantage were identified. These factors are availability of employees in a timely manner, good presentation of products/services and courtesy. These factors need to be optimized by every call center if the bank has to remain competitive. The other factors were not found to contribute much to call centers gaining a competitive advantage, but are not to be under looked. They can as well be utilized by the call centers to retain customer loyalty.

Bank employees being thorough in their presentation of products or services and being friendly and cheerful throughout were also found to offer a competitive advantage to the banks. These factors need to be adopted by every call center if the bank has to remain competitive. The other factors identified, though had no much weight, can as well be used to give a competitive edge.

### **5.4 Limitations of the Study**

This research did not go without challenges. The research was marred by various unexpected interferences which sometimes ended into premature discontinuation. These interferences were caused by respondents who needed to attend to their businesses like

serving customers. Some respondents opted not to respond to some questions, increasing the number of missing values. Some respondents treated me with suspicion because they thought perhaps we were to use the information given for own use or to fraud them. This may have led us to lose some important information.

Language barrier was one of the limitations. Questions had to be interpreted to some customers which sometimes took a lot of time to get information from the respondents. It was very evident that some respondents expected compensation for the information they divulged. Some even asked openly whether they would get 'something' for their information.

## **5.5 Suggestions for Further Research**

To sum up this research, we look into areas that may need further research. The factors contributing much to competitiveness of call centers in the banks need to be further studied to see whether they interrelate. The other factors not contributing much to competitiveness of call centers need also to be studied and see how they can be used to put banks in a competitive edge.

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# APPENDIX

## QUESTIONNAIRE

The questions are very simple and straightforward and will not take more than 10 minutes of your crucial time. Please tick the right choices wherever applicable and provide your opinions for questions where choices are not provided. Please present your honest view through this questionnaire. All the given details will only be used for research purposes and will be kept confidential.

### PART A

**In this section, kindly answer all questions either by ticking in the boxes and/or writing in the spaces provided.**

#### 1. Your Gender

- Female
- Male

#### 2. Age

- Below 24 years
- 25 to 30 years
- 31 to 35 years
- 36 to 40 years
- 41 to 45 years
- Above 46 years

#### 3. Occupation

- Employed
- Self Employed/Business
- Student
- Unemployed



**4. Marital Status**

- Married
- Single
- Divorced
- Widowed
- Other (Please specify) \_\_\_\_\_

**5. Highest level of education**

- University
- College
- High School
- Primary

**6. Monthly Income Bracket**

- Below 50,999/-
- 51,000/- to 100,999/-
- 101,000/- to 150,999/-
- 151,000/- to 200,999/-
- 201,000/- to 250,999/-
- Above, 251,000/-

**7. Current Bank** \_\_\_\_\_

**8. What account do you operate in the bank selected in question 7?**

- Current Account
- Savings Account
- Fixed Deposit Account
- Other (Please specify) \_\_\_\_\_

**PART B**

**Commercial banks using call center as a competitive advantage**

To what extent do you find call centers helpful to you in each of the following ways? (Use a five point scale where: 1=Not at all, 2= little extent, 3=Moderate 4=Great extent and 5=Very great extent.

	1	2	3	4	5
Bank employees are available in a timely manner.					
Bank employees greet you and offers to help you.					
Bank employees are friendly and cheerful throughout.					
Bank employees answer your questions.					
Bank employees show knowledge of the products/services.					
Bank employees offer pertinent advice.					
Bank employees are courteous throughout.					
Bank employees are thorough in their presentation of product/services.					

What other advantages do you gain from using call centers? (Please specify below).

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**Thank you for taking your time to complete this questionnaire.**

## BANK QUESTIONNAIRE

The questions are very simple and straightforward and will not take more than 10 minutes of your crucial time. Please tick the right choices wherever applicable and provide your opinions for questions where choices are not provided. Please present your honest view through this questionnaire. All the given details will only be used for research purposes and will be kept confidential.

1. Name of Bank \_\_\_\_\_
2. Number of branches \_\_\_\_\_
3. Is the bank foreign or locally owned?
  - Local
  - Foreign
4. Number of years the bank has been operational \_\_\_\_\_
5. Is there a 24-hour customer service number in case I have a financial emergency?
  - Yes
  - No
6. To your own opinion, what is the level of customer satisfaction for the customers who call your call center?
  - Very good
  - Good
  - Moderate
  - Poor
  - Very poor

**Thank you for taking your time to complete this questionnaire.**