

**CUSTOMER SATISFACTION THROUGH END-TO-END SERVICE
MANAGEMENT STRATEGY: A STUDY OF LARGE COMMERCIAL
BANKS IN KENYA**

BY

ELISHIBAH MUTHONI MURIGI

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SUPERVISOR

MARTIN OGUTU



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THE REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS
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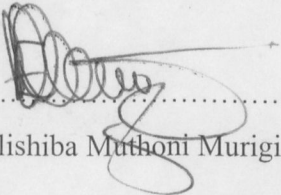
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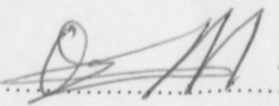
DECLARATION

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

Signed:  Date: 10th Nov' 03

Elishiba Muthoni Murigi

This project has been submitted for examination with my approval as the university supervisor.

Signed:  Date: 10th / 11 / 2003

Prof. Martin Ogutu
Department of Business Administration

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To my parents Mr E.G.Murigi & Mrs E.N.Murigi who taught me to value and honour truth.

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I am also indebted to all the academic staff in the MBA programme, Faculty of Commerce, for their advice and guidance at one time or another during the whole course. The relevant Faculty support-staff are also acknowledged for their assistance of one kind or another.

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Satisfaction measures continue to reflect an increasing gap between the quality of service offered by the banks in general. Despite the public relations efforts of the major banks to improve their image, banking customers are increasingly dissatisfied with the service they receive from banks. In particular, customers are disgruntled over higher fees and charges, reductions in staff and branch closures.

This research focuses on customer satisfaction through end-to-end service management strategy. The objectives of the study are identify the activities constituting end-to-end Service Management for the major banking services and to determine end to end service activities that create customer satisfaction and loyalty.

A survey study on the 8 large banks. The Population of this study was all commercial banks operating in Kenya, which are currently 43 in number. Data was collected by use a structured questionnaire consisting of both open-ended and closed questions.

The findings of the study were such that all customers consistently lack for three specific types of attributes in virtually all service products: ease of use, time responsiveness, (consistency, accuracy, reliability, etc.) Further research could be conducted to investigate how banks have implemented the end-to-end service strategy through information technology.

Access to reliable data across an enterprise means valuable intelligence for strategic decision-making. When it comes to retail banking, competition to attract and keep customers is fierce. Deregulation of the banking industry has lowered competitive entry barriers and competition is coming from both within and outside the industry. Technological advancements and the growth of the Internet have lowered geographic barriers and brought information to customers' fingertips.

Changing lifestyles and technological sophistication have heightened customers' expectations and lowered their loyalty. Speed of information transmission has led to commoditization of banks' products and services—thus eroding profits from product and services. To survive and succeed, banks are looking for ways to increase customer satisfaction and retention— while containing costs, improving efficiency and maximizing return on their technology investments. Satisfaction measures continue to reflect an increasing gap between the quality of service offered by the banks in general. Despite the public relations efforts of the major banks to improve their image, banking customers are increasingly dissatisfied with the service they receive from banks. In particular, customers are disgruntled over higher fees and charges, reductions in staff and branch closures.

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CHAPTER ONE: INTRODUCTION

1.1 Background of this study

A bank is an institution that deals largely in money. It receives deposits from investors. It also creates money by offering long-term loans and advances to customers, which get repaid at future pre-agreed dates. According to Central Bank's classification a large bank commercial bank is one whose asset portfolio is Kes 10 billion and above (See Appendix II)

The banking industry is a major factor in the Kenyan economy. Although it has grown at a moderate rate over the last two decades, the most significant changes in this period concern its character rather than its size. For most of its history, banking has been subject to extensive federal and state regulation. However, partial bank deregulation in the late 1970s and early 1980s led to a sharp increase in the variety of services and products offered by commercial banks (National Research Council, 1994). Driven by both technology and competition from non-bank financial institutions, increasing product diversification continues today in commercial banking, although it is still constrained to some extent by current regulations. An example can be quoted from Barclays of Kenya, which was stopped from venturing into insurance products (Bank assurance) in 2002.

The banking sector was liberalized towards the end of 1980s, heralding a new era of intensive competition resulting from many new entrants. This was an eye opener for the existing banks, as they fought for their survival and strong defence of their market share. This saw the computerization of banking services and new pace of change. The pace of competition became too tough for most of the entrants due to inadequate economic mass and inexperience. The new entrants did not also bring in new concepts and hence could win the hearts of the contented customers.

Competition post liberalization was left to the big banks, of which constituted three of the sample group (BBK, SCB and KCB). SCB came out very strong, after implementing a battery of changes and was admired for its appetite to adopt new technologies to meet high customer expectations. Despite its low market share compared to the other three banks, it garnered high profits and was awarded the number 1 bank for two consecutive years in 1998 and 1999.

The Banking industry faces higher hurdles than ever before. The challenges facing banking industry have never been greater. Regulatory change, global risk management are all putting pressure on major banks. Demands exist for higher shareholder return, cost reductions, increased customer retention and acquisition, all within an environment where there is increasing competition and differentiation is becoming more difficult to attain. Meyers & Mullins (1997).

There has been a product-centric to customer-centric shift. Historically banks have been organised around their product lines. The philosophy however has changed over the last twenty years. The focus now is on customers rather than products. Customer Relationship Management has now become a commonly used acronym within banking circles Colgate (1997). Banks are committed to placing customers firmly at the centre of their activities whilst delivering value added services in a cost effective framework. Banks have attempted to utilize the concepts of value chain identifying activities that add value. Satisfied customers guarantee the banks high income and consequently increased shareholder value. However the challenge remains to provide customers with the products they require, through their channels of choice, at a price they are willing to pay. The end-to-end service management creates accountability in terms of service cost and risk from the point of customer request to the time the customer is satisfied.

End-to-End Service Management is a new activity gaining momentum in the bank. It is a concept based on the value chain principles. It is aimed at creating accountability for making sure that the whole service chain works from end to end with the result being that the customer receives a better and more consistent service. It utilises the value chain concept as it appreciates the fact that organisations resources are of no value unless deployed into activities which ensures that products or services are produced and valued by customers.

A firm is a collection of discrete but interrelated economic activities such as products being assembled, salespeople making sales visits and orders being processed. A firm's strategy defines its configuration of activities and how they interrelate. Competitive advantage results from a firm's ability to perform the required activities at a collectively lower cost than rivals or perform some activities in unique ways that create buyer value and hence allow a firm to command a premium price.

End to end Service management strategy is geared towards ensuring that a firm performs activities in a unique way to create buyer value and hence offer customer

satisfaction. This study focuses on evaluation of the practice of end-to-end service management in banks.

End-to-end strategy helps to develop a customer profile. Customer satisfaction is what drives repeat business and continued advertising through individual referrals. End-to-end helps businesses develop a customer service process and performance criteria's to measure for continuous improvement throughout in organizations.

Customer Care Goes End-To-End

Customer-relationship management is evolving from a technology-centric project to a business-value effort as companies move from viewing customers as exploitable income sources to assets that have to be nurtured.

To bring services closer to a customer and to guarantee the opportunity to use them anytime a customer wants to, have been the most important targets in banking during the last twenty years. The continuing development of more and more complicated back-office systems would not have been possible without information technology. In many cases, computers have replaced banking personnel and they have become the most important factor behind the decreasing amount of working places. This new information technology led to savings in labour costs, but it also originated a process of saving in other categories of capital as well, like buildings (de Wit, 1990).

According to de Wit (1990) a bank office would be more technology based. He further noted that a bank office in the future is going to look like a department store, where customers can make their daily "purchases" with help of machines. The personnel would be needed to make the most complicated tasks and to give some advice and information to customers. From my point of view, what de Wit envisaged over fifteen years ago, have now become almost a reality.

1.2 Statement of the problem

Banks are currently facing challenges due to the changing business environment and their survival greatly depends on customer satisfaction. According to value chain analysis (Porter 1985) a business's basic purpose is to create value for users of its products or services. For organizations to deliver value they must concentrate on high margin activities. The banks are no exemption to the utilisation of the value chain principles. It is actually a chain of value creating activities with inbound logistics being customer's requests and posting of the transactions. Operations are the value-creating activities that transform the inputs into the final product and outbound logistics being the service availability, convenience, functionality, price and trust with the organization offered to the customer.

Every organization must execute the activities in the value chain, which create value and satisfaction for customers. Porter's Value Chain is a tool to help identify these value drivers. Each of these activities can add value as well as costs. Depending on the margin viz the difference between value added and cost added an activity could be a source of competitive advantage.

The banking industry has had problems in the application of the value chain because separate areas within the organisation manage different parts of the service chain. This has sometimes resulted in misunderstandings between these areas leading to poor service and customer dissatisfaction.

In response to this problem, the bank has introduced the end-to-end service management strategy. End-to-End Service Management is a new activity gaining momentum in the bank. It is a concept based on the value chain principles. It is aimed at creating accountability for making sure that the whole service chain works from end to end with the result being that the customer receives a better and more consistent service. It looks at customer service as a supply chain with the customer at the start and the end. The end-to-end service management strategy has not been evaluated to determine whether it is operating effectively.

Studies on the banking industry have been done in the U.S.A and Europe. Local studies have also been conducted on the same. No studies have been done on management of bank services end to end yet this is very vital to service management

and could give a bank a sustainable competitive advantage. This appears to be one of the very first studies done on bank's delivery of service. Shimba (1993) did some research work on aspects of planning in the financial sector. Shimba set out to document strategic planning practices within the financial sector in Kenya. The study did not focus on all aspects of strategy or changes in the environment. Bett (1992) looked at financial performance in the banking sector focusing on Kenyan banks and financial institution. In his study he used mainly accounting measurements to measure performance.

Ndegwa (1996) looked at the commercial banks and financial institutions from a marketing point of view. He set out to assess the quality of service. Warucu (2001) did some research on competitive strategies applied by Kenyan banks. In her study she looked at factors such as pricing, service mix, service offering but not the management of services end to end.

The few studies in the banking industry have focused aspects that have little or nothing to do with service delivery. As can be seen nothing has been done on end- to -end service management.

The questions this study will address is how adequately does the practice of end to end deliver customer satisfaction.

1.5 Scope of the study

The study will focus on the end-to-end service management strategies in banking sector, which result to competitive strategies formulation in the industry. The sector is characterized by changing customer needs and industry trends hence the need to analyse the importance of customer satisfaction in strategic decision making in the sector. The study is intended to cover all the commercial banks in Kenya but due to geographical location, time and the nature of the research (academic), only big commercial banks from Nairobi will be surveyed and the results generalized to represent the entire sector.

1.3 Objectives of the Study

The overall objective of this study will be to determine how banks and in particular major commercial banks of Kenya have used end-to-end service management strategy to achieve customer satisfaction.

More specific objectives will be as follows:-

1. To identify the activities constituting end-to-end Service Management for the major banking services.
2. To determine end-to-end service activities that create customer satisfaction and loyalty.

1.4 Importance or significance of the study

The study will help managers build a framework to help manage the end to end service chain across functional boundaries, deliver exceptional customer service by improving quality, consistency, cost and operational risk of services in the banks portfolio, create clear accountability for service performance and help to identify opportunities to improve services.

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CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature on the concept of strategy, value chain, customer relationship management, satisfaction, role of human resource development in meeting customer satisfaction and loyalty of bank customers and banks refining of online strategy which will enable us place the subject in the right perspective, the value chain analysis which will help us understand the concept the topic of our study translates to in practice. We will also review competition and how organisations respond to it.

2.2 The Concept of Strategy

The origin of the concept of strategy is said to be from the Greek word 'stratego' meaning 'to plan destruction of one's enemies through effective use of resources' (Bracker, 1980). The concept was purely developed on the basis of war. It remained military until in the nineteenth century when it began to be employed to the business world. Some scholars think however, that the time that the term began to be employed in business is untraceable (Burnes, 1996).

There is no single universally accepted definition of strategy.

According to Ansoff & McDonnell (1990) strategy aligns the organisation with its external environment. Strategy seeks to bridge the gap between current position of the organisation to its future intended direction.

Porter (1996) asserts that strategy is creating a fit among company's activities. The success of strategy depends on doing many things well not just a few-and integrating them. If there is no fit among activities, there is no distinctive strategy and little sustainability. The company's activities include its effective interaction with the environment in that these activities are geared towards serving the external environment.

Aosa (1998) defined strategy as solving a strategic problem which is a mismatch between the internal characteristics of an organisation and its external environment.

Johnson (1999) defined strategy as a direction of scope of an organisation on the long term, which achieves advantages for the organisation through its configuration of resources within a changing environment.

Mintenzberg & Quinn (1991) observed that strategy itself is really about continuity and not change. Also noted that to manage strategy is to frequently manage change to recognize when a shift of a strategic nature is possible, desirable and then to act.

2.3 'End to End'

'End to End' means that we are accountable for the service performance (in terms of service, cost and operational risk) from the point of customer request to the point at which the customer's request is satisfied. The services in E2E Service Management are defined as "I want" services reminding us that each service has a customer at the beginning and end of it.

Examples of such services include:

- I want to open an account
- I want a Loan
- I want a chequebook / paying in book
- I want an ATM / debit card / PIN
- I want cash
- I want a statement

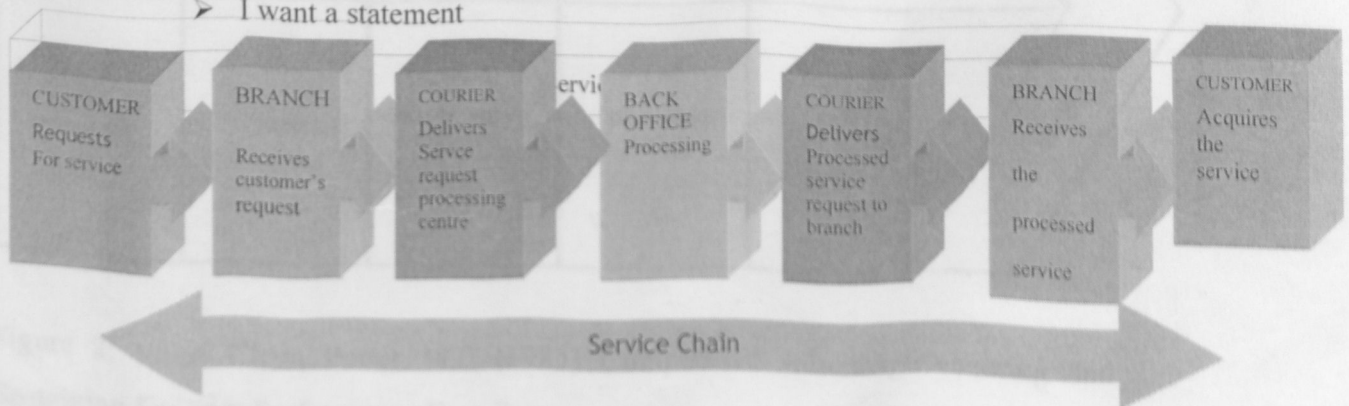


Figure 1: Service Chain Colgate, M. (1997). Personal Bankers and Relationship Marketing: A New Zealand Case Study

2.4 The Value Chain

The value chain is an important tool for understanding how a company positions itself against its competitors. McKinsey initially developed these tools and Porter made them popular.

The value chain is a tool to analyze the value of what a company the idea in the value chain does was to capture the fact that a company does a series of functions (e.g. operations, technology development, etc...). Analyzing how these functions are done relatively to their competitors can provide useful insights (Porter 1996). To analyze the specific activities through which firms can create a competitive advantage, it is useful to model the firm as a chain of value-creating activities. Michael Porter identified a set of interrelated generic activities common to a wide range of firms. The resulting model is known as the value chain and is depicted below:

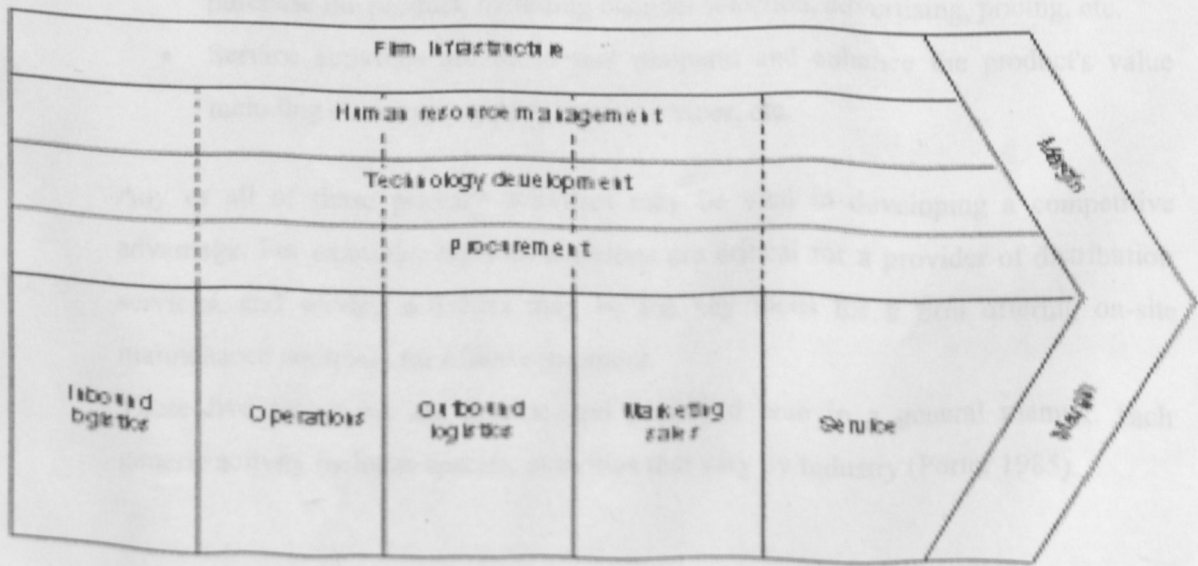
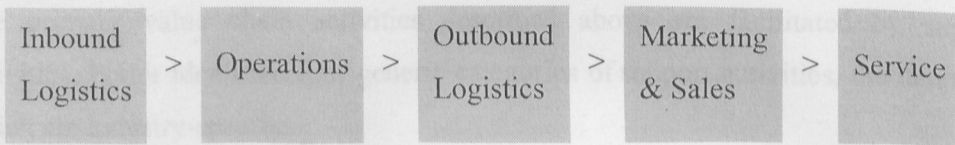


Figure 2: Value Chain Porter M.E (1985) Competitive Advantage Creating and Sustaining Superior Performance Free Press

2.4.1 Primary Value Chain Activities



The goal of these activities is to create value that exceeds the cost of providing the product or service, thus generating a profit margin.

- Inbound logistics include the receiving, warehousing, and inventory control of input materials.
- Operations are the value-creating activities that transform the inputs into the final product.
- Outbound logistics are the activities required to get the finished product to the customer, including warehousing, order fulfillment, etc.
- Marketing & Sales are those activities associated with getting buyers to purchase the product, including channel selection, advertising, pricing, etc.
- Service activities are those that maintain and enhance the product's value including customer support, repair services, etc.

Any or all of these primary activities may be vital in developing a competitive advantage. For example, logistics activities are critical for a provider of distribution services, and service activities may be the key focus for a firm offering on-site maintenance contracts for office equipment.

These five categories are generic and portrayed here in a general manner. Each generic activity includes specific activities that vary by industry (Porter 1985).

2.4.2 Support Activities

The primary value chain activities described above are facilitated by support activities. Porter identified four generic categories of support activities, the details of which are industry-specific.

- Procurement - the function of purchasing the raw materials and other inputs used in the value-creating activities.
- Technology Development - includes research and development, process automation, and other technology development used to support the value-chain activities.
- Human Resource Management - the activities associated with recruiting, development, and compensation of employees.
- Firm Infrastructure - includes activities such as finance, legal, quality management, etc.

Support activities often are viewed as "overhead", but some firms successfully have used them to develop a competitive advantage, for example, to develop a cost advantage through innovative management of information systems.

2.4.3 Value Chain Analysis

In order to better understand the activities leading to a competitive advantage, one can begin with the generic value chain and then identify the relevant firm-specific activities. Process flows can be mapped, and these flows used to isolate the individual value-creating activities.

Once the discrete activities are defined, linkages between activities should be identified. A linkage exists if the performance or cost of one activity affects that of another. Competitive advantage may be obtained by optimizing and coordinating linked activities. The value chain also is useful in outsourcing decisions. Understanding the linkages between activities can lead to more optimal make-or-buy decisions (Porter 1985).

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2.5 Customer Relationship Management

According to Colgate (1997), Customer-relationship management (CRM) is a major part of many companies' E-commerce strategy. Customer-relationship management is a business and technology discipline that helps companies acquire and retain their most profitable customers. Ideally, Customer-relationship management systems help companies provide end-to-end customer care, from acquisition through product delivery. But Customer-relationship management is rapidly evolving from being a technology-centric project to a business-value effort. And companies are moving from viewing customers as exploitable income sources to treating them as assets to be nurtured. This is a critical trend that represents the use of knowledge-management practices to build long-term customer relationships.

Companies need a Corporate Relationship Management strategy because it helps them understand their customer-acquisition and retention goals. On the back end, Customer-relationship management helps companies retain customers and increase profitability. This strategy also helps companies coordinate the management of customer relationships across systems and business units.

Customer-relationship Management software can bring together data from disparate systems and business units to provide a holistic view of customers and the company's relationship with them. It can help coordinate customer contact and relationships across channels by presenting a unified message regardless of the contact point. Customer-relationship management strategies can be a defence against commoditization or a differentiator. For example, if you manufacture a generic product such as blank CD-ROMs, you can differentiate yourself through better customer-relationship management and customer service. CRM is most effective when companies deploy active strategies to support the whole sales process through acquisition, retention, and development (Crosby 1979).

2.6 Satisfaction and loyalty of bank customers

“Does improving bank customer satisfaction and loyalty really make a difference? Research from around the world suggests it does. Increased levels of customer satisfaction and loyalty are frequently linked to positive outcomes for a firm,” says Colgate.

“For example, Anderson, Fornell and Lehmann (1994), when investigating over 25,000 customers of 77 Swedish organisations in a variety of industries, noted that the firms with higher reported satisfaction levels also show significantly higher returns. They say an annual 1% increase in customer satisfaction is worth an 11.4% improvement in current return on investment.”

“Researchers have also argued that increasing customer loyalty helps to create future revenues (Fornell 1992; Danaher and Rust 1996); decrease price elasticities (Anderson 1996), and reduce the costs of future interactions (Reichheld and Sasser 1990).”

2.7 Human Resource Development (HRD) and bank customer satisfaction

By now it is recognized worldwide that (HRD) is a tool for business improvements. Organisations do not any more talk of for its own sake, but use it as an essential requirement for business development.

Researches show a good Human Resource Development strategy supported by appropriate personnel policies can do a lot in terms of increasing customer, employee and stakeholder satisfactions. I would like to highlight some Human Resource Development priorities for banks in this direction.

Business improvements of banks depend to a large degree on customer satisfaction. Every time a customer encounters any situation in which he has to deal with any part of the bank or encounters any form of transaction, his satisfaction or dissatisfaction gets multiplied. Dissatisfaction gets multiplied at a much higher rate than satisfaction. For example, if the customer has to wait in a long queue for getting any of the various services, his dissatisfaction is likely to increase. The longer the wait, longer will be the dissatisfaction Nader, G, Johnson M & Buhler, h 1995).

Enhancing customer satisfaction should be the first focus of human resources development. Human Resource Development staff sitting in the headquarters office

can do very little directly to enhance customer satisfaction, as they have very little understanding of customers' encounters. For them, bank employees are the only customers. Even their own encounters with bank employees often lead to dissatisfaction. The first and foremost task of the Human Resource Development staff, therefore, is to be in touch with the real customers first and then with the internal customers. Most banks have not realized this, and that is the reason why the Human Resource Development departments are unfortunately located in the headquarters rather than the field offices. They derive power from the rules and systems they develop and not from the services they render. Human Resource Development should promote technology for improving customer service and satisfaction. This is because, from the time you open a bank account, till the time you close it, you have to meet any employee only twice - while opening the account and again while closing it. The closing can be done by mail also. You can get the cash from the ATMs and get all details you need like the statement of accounts, etc from ATMs. Life is much simpler with such systems. The Human Resource Development staff should work with unions and associations for enhancing customer and employee satisfaction. Customer dissatisfaction is also enhanced by the number of times a bank is closed due to strikes. Not merely the closure, but the threat of closure itself adds to dissatisfaction (Fornell, C 1992).

Banks have taken good care of their employees and they should continue to take even better care. Banks live on the customer's money and their duty is first to serve the customer. The Human Resource Development has a role in this - to put the customer first in the minds of employees. This could be done through a number of strategies starting with induction training. The very unions and associations may become the agents of Human Resource Development if they are helped to recognize the importance of customer satisfaction and support. Employee satisfaction is a very important aspect of customer satisfaction.

Satisfied employees are likely to serve the customers better and create more positive encounters. The least a human resources development department can do is to conduct employee-satisfaction surveys. The time has come for unions and associations to work hand-in hand with the Human Resource Development staff for improving the work culture and image of banks (Fontenot, G. Behara R. & Gresham A. (1994).

2.8 Banks refining online strategy

According to Khatri S.S (2003), Time is indeed money these days, thanks to enhanced online banking services that are making it possible for banks and their customers to save more of both. Customers' demand for convenience in conjunction with banks' profit motive are spurring the latest wave of changes in online banking, with experts predicting more ripples to follow in the next two years. But fierce competition and recent studies are prompting many banks to drop online service fees. Financial institutions can absorb the surcharges because of savings from redirecting simple customer inquiries such as reordering checks from branch offices to the Internet, said Christopher Musto, vice president of research at Internet consulting group Gomez.com. Research shows "that customers that use Web banking to pay their bills, tend to stay with their banks longer, tend to be happier with their banks and tend to keep more money in their accounts.

"But free bill payment and real-time information services are fast becoming industry standards. A lot of customers have access to statements and checks online. What we see coming in the next year is two other services," the ability to move money between banks online and the choice to receive e-mail alerts about certain account activity. Check imaging, a popular service that provides a complete online picture of cashed checks, is presently being offered by some of the nation's largest banks (Edwards, Susan and Mauread B.1995). Online banking has grown exponentially since it first hit the Web in May 1995. The number of households using Internet services to manage money has nearly doubled in the last few years, from 15.5 million in 2000 to 28 million by year-end 2002, according to the Online Banking Report, which tracks industry trends. The growth is expected to continue as more and more people start logging on to the Internet.

But the popularity of Internet banking services hardly signifies an end to brick-and-mortar financial services establishments. "Technophobic customers who are scared of the Internet shouldn't worry. New electronic bank services are options and complement the banking industry. "Most customers use multiple channels. You may use online banking, but you may also use an ATM or a teller." Still, as long as the segment stays convenient for customers and profitable for banks, Internet banking services are here to stay, experts say. "For the vast majority of banks, online banking is part of a broader relationship. But "it's getting close to the point where taking away online banking is like taking away ATMs" (Edwards, Susan and Mauread B.1995).

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Research Design

A case study of 8 large commercial banks operating in Kenya.

3.2 Population

The Population of this study was all commercial banks operating in Kenya, which are currently 43 in number. A list has been obtained from the Central bank of Kenya and is attached as Appendix 2.

3.3 Sample

The sample was eight large commercial banks operating in Kenya with an asset base of over 10 billion Kenya shillings. Also three (3) customers from each of these banks were sampled randomly.

3.4 Data Collection

Data was collected by using a structured questionnaire consisting of both open-ended and closed questions. A choice of banks from Nairobi area is preferred because in Nairobi there is high competition and business transactions, which renders the banks operating in the region to be competitive. The End-to-End Service Management has also not been fully rolled out to branches outside Nairobi thus the concentration on Nairobi branches.

Data was collected in two stages. The first stage of data collection will comprise data collection from the banks to come up with activities and services that they undertake to satisfy their customers. Questionnaires will be given to the following people

- a) Front office staff
- b) Back office staff

The second stage will involve data collection from customers to determine whether the activities and services offered by the banks fully satisfy their needs. Questionnaires will be given to customers after collecting data from banks on the services and activities offered by banks.

Both drop-and-pick later method and interviews will be used.

3.5 Data Analysis

Descriptive statistics such as frequency, measures of central tendency (mean, mode, & median) was used to summarise and present data in graphical and cross-tabulation forms.

To determine the levels of customer satisfaction perceived by banks, data was collected using a 5 point scale where 5= strong and 1= weak. Data was analysed using percentages.

TABLE 4.1.1

Level (Rating)	Frequency	Percentage
1	0	0%
2	1	13%
3	2	25%
4	4	50%
5	1	13%
Totals	8	100%

Source: Research data

The survey showed that banks have a high perception of customer satisfaction of having a rating of 4 i.e. 50% of the respondents.

4.2 VIEWS ABOUT END-TO-END SERVICE MANAGEMENT STRATEGY

To determine views about end-to-end service management strategy, data was collected using a 5 point scale where 5=Very good strategy and 1= Poor strategy. Data was analysed using percentages.

TABLE 4.2.1

Views	Frequency	Percentage
1	0	0%
2	1	13%
3	2	25%
4	3	38%
5	2	25%

Source: Research data

Banks responded by citing end-to-end service strategy as a good strategy as shown by 61% of the respondents.

4.1 LEVEL OF CUSTOMER SATISFACTION PERCEIVED BY BANKS.

To determine the levels of customer satisfaction perceived by banks, data was collected using a 5 point scale where 5= strong and 1= weak. Data was analysed using percentages.

TABLE 4.1.1

Level (Rating)	Frequency	Percentage
1	0	0%
2	1	13%
3	2	25%
4	4	50%
5	1	13%
Totals	8	100%

Source: Research data

The survey showed that banks have a high perception of customer satisfaction of having a rating of 4 i.e. 50% of the respondents.

4.2 VIEWS ABOUT END-TO-END SERVICE MANAGEMENT STRATEGY

To determine views about end-to-end service management strategy, data was collected using a 5 point scale where 5=Very good strategy and 1= Poor strategy. Data was analysed using percentages

TABLE 4.2.1

Views	Frequency	Percentage
1	0	0%
2	1	13%
3	2	25%
4	5	63%
5	0	0%

Source: Research data

Banks responded by citing end-to-end service strategy as a good strategy as shown by 63% of the respondents.

4.3 AGE OF CUSTOMERS

TABLE 4.3.1

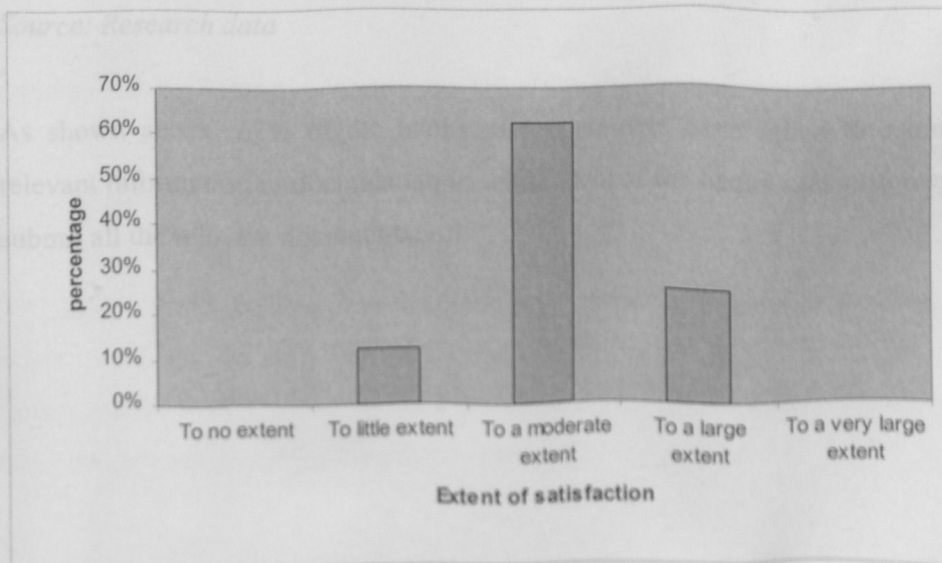
Age	Frequency	Percentage
Below 25 years	1	4%
26-30	4	17%
31-35	10	42%
36-40	6	25%
Over 41	3	13%
Totals	24	100%

Source: Research data

As illustrated by the above table, majority of bank customers fall in the age bracket of 31 – 35 years as indicated by 42% of the respondents. 25% of customers fall in the age bracket of 36 – 40 years. Only 4% of the respondents said to be below 25 years. At this age most people are in college and hence not in a stable job which can enable them to maintain bank accounts.

4.4 EXTENT OF CUSTOMER SATISFACTION THROUGH INTRODUCTION OF E2E SERVICE MANAGEMENT STRATEGY

FIGURE 4.4.1 Extent of customer satisfaction through E2E strategy

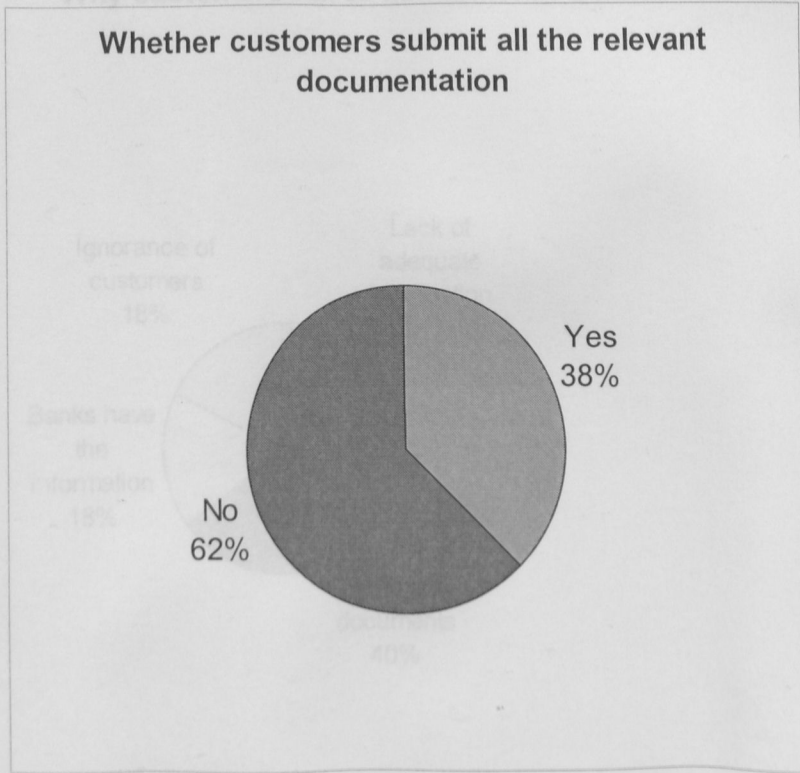


Source: Research data

13% of the banks responded by saying that E2E SM strategy has resulted to customer satisfaction to a little extent, 25% of the banks said the strategy has a large extent of satisfaction while 63% of the banks said that the strategy has achieved customer satisfaction to a moderate extent.

4.5 WHETHER CUSTOMERS SUBMIT ALL THE RELEVANT DOCUMENTATION

FIGURE 4.5.1

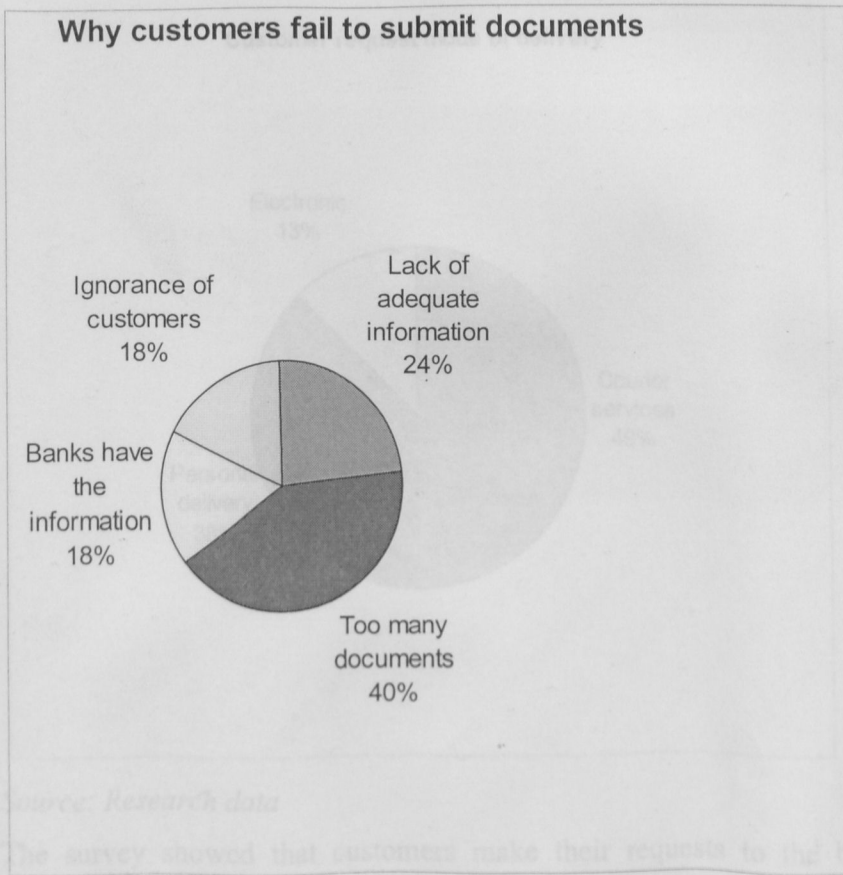


Source: Research data

As shown above, 62% of the banks said customers have failed to submit all the relevant information or documentation while 38% of the banks said customers usually submit all the relevant documentation.

4.6 REASONS FOR NOT SUBMITTING RELEVANT DOCUMENTATION

FIGURE 4.6.1

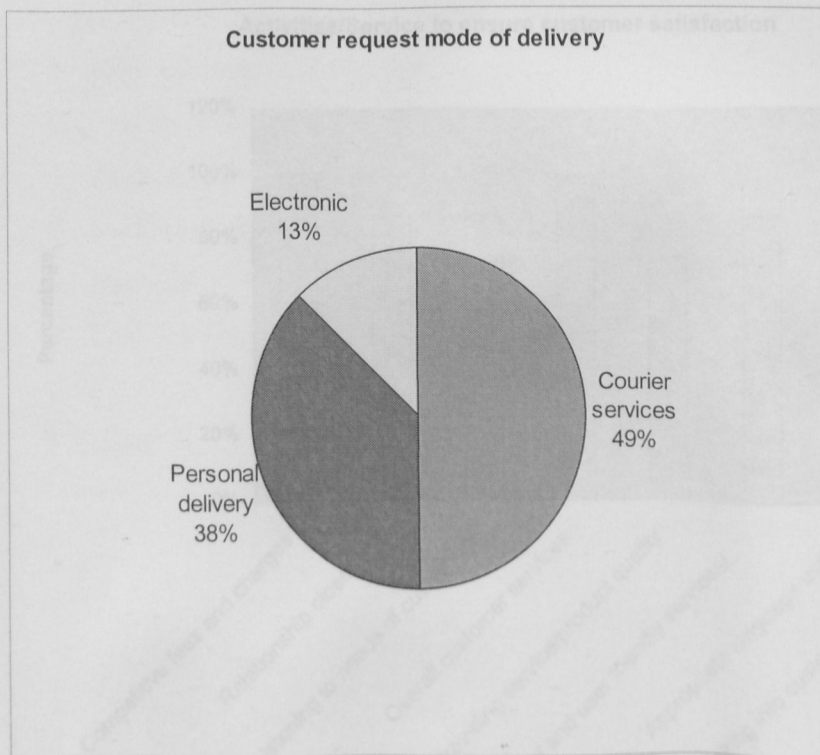


Source: Research data

As illustrated in the above figure, 25% of the banks said that customers fail to submit all the relevant information/documentation because they lack adequate information of the requested documents. Majority of the banks (50%) said that customers fail to submit all the relevant information because they (banks) request for too many documents. 13% of the respondents said that banks have the information elsewhere and also customers are ignorant in submitting the documents.

4.7 MODE OF DELIVERY OF CUSTOMER REQUEST

FIGURE 4.7.1



Source: Research data

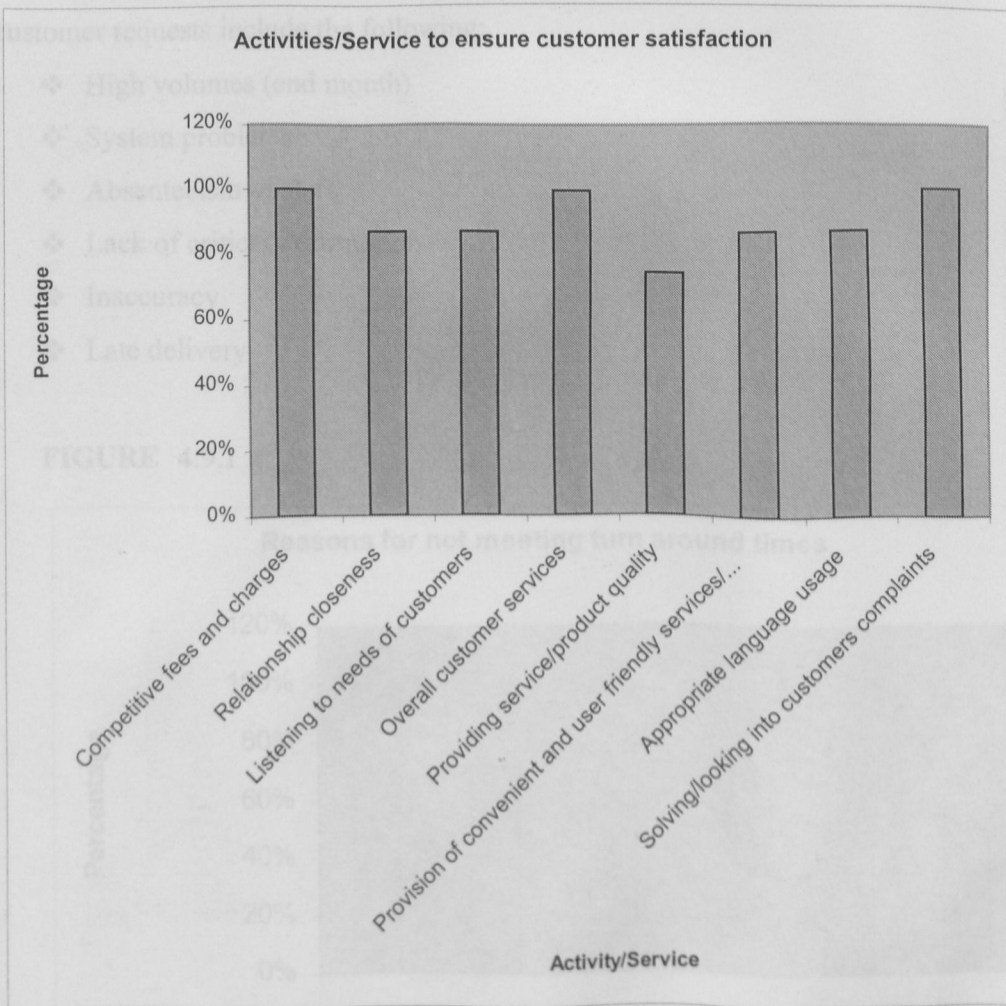
The survey showed that customers make their requests to the banks via courier services as illustrated by 50% of the respondents. Only 30% of the respondents cited personal delivery method as being used by customers.

4.8 ACTIVITIES UNDERTAKEN BY BANKS TO ENSURE CUSTOMER SATISFACTION

The following activities featured from the banks as important in ensuring customer satisfaction is met. They include:

- ❖ Competitive fees and charges
- ❖ Maintaining close relationships
- ❖ Listening to needs of customers
- ❖ Overall customer services
- ❖ Providing service/product quality
- ❖ Provision of convenient and user friendly services/products
- ❖ Appropriate language usage
- ❖ Solving/looking into customers complaints

FIGURE 4.8.1



Source: Research data

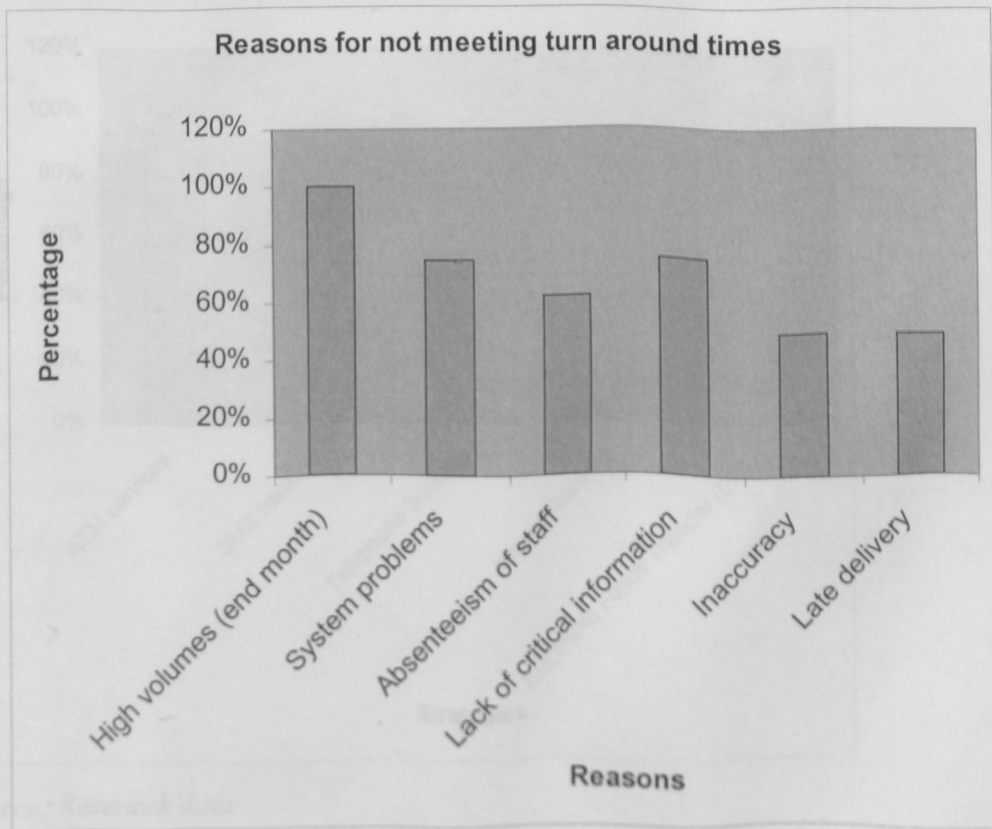
As shown in the above figure, competitive fees and charges, overall customer service and solving/looking into customer complaints featured as the most important activities/services as indicated by 100% of the respondents, that banks need to undertake in order to meet customer satisfaction.

4.9 REASONS FOR NOT MEETING TURN AROUND TIMES

Reasons cited by banks for failing to meet the turn around times for processing customer requests include the following:

- ❖ High volumes (end month)
- ❖ System problems
- ❖ Absenteeism of staff
- ❖ Lack of critical information
- ❖ Inaccuracy
- ❖ Late delivery

FIGURE 4.9.1



Source: Research data

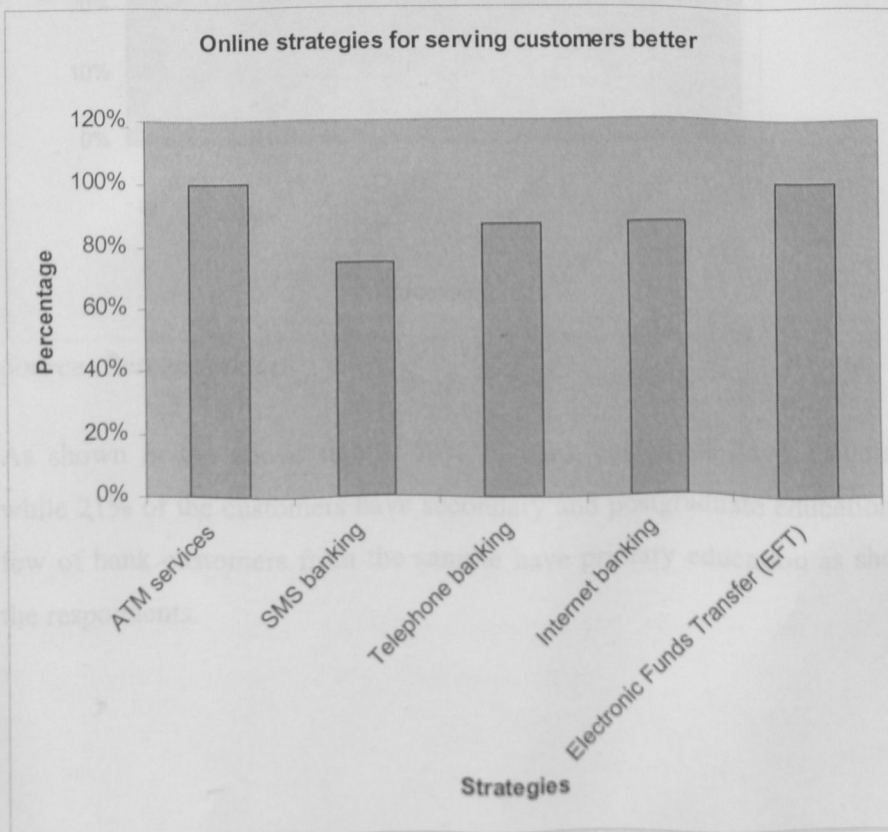
As shown in the above figure, high volumes of transactions usually during end month was the most reason for failing to meet the turn around times as indicated by 100% of the respondents. Other critical reasons are system problems and lack of critical information as shown by 75% of the banks.

4.10 ONLINE STRATEGIES FOR SERVING CUSTOMERS BETTER

The following online/technological strategies were cited by banks as being implemented in order to serve customers better.

- ❖ ATM services
- ❖ SMS banking
- ❖ Telephone banking
- ❖ Internet banking
- ❖ Electronic Funds Transfer (EFT)

FIGURE 4.10.1



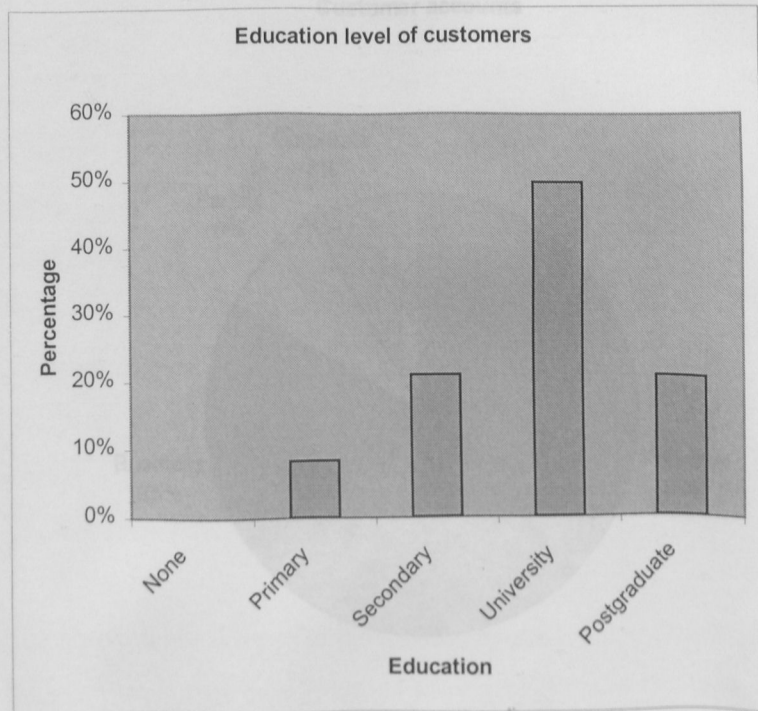
Source: Research data

100% of the respondents cited ATM services and Electronic Funds Transfer as the most important strategies being implemented to meet customer needs.

Internet and telephone banking was cited by 88% of the banks while SMS banking got 75% response. It is therefore important for banks to implement these strategies as they are all important.

4.11 EDUCATION LEVEL OF BANK CUSTOMERS

FIGURE 4.11.1

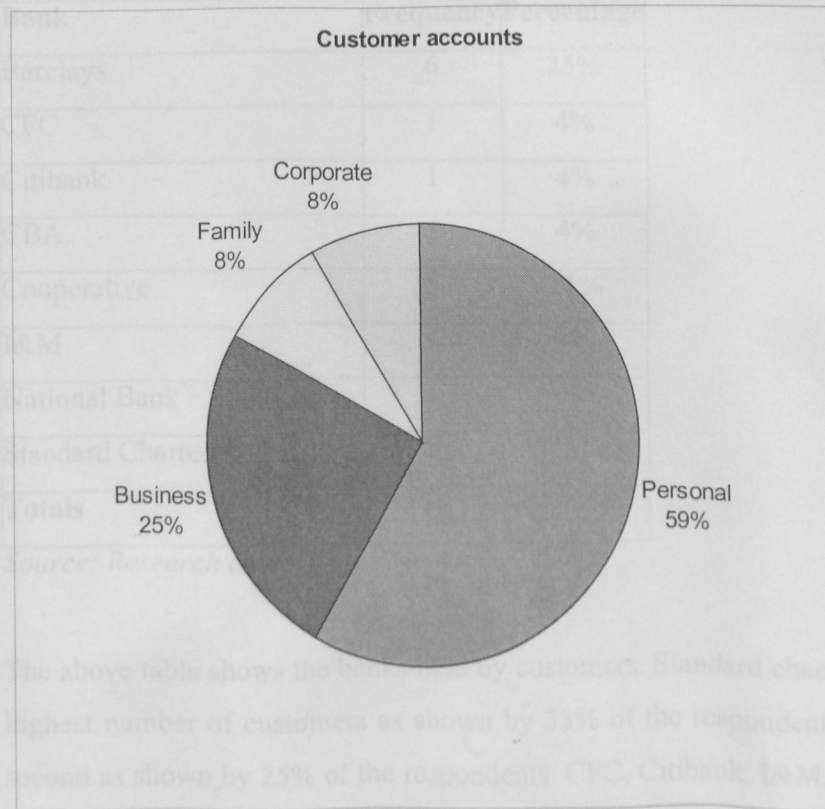


Source: Research data

As shown in the above figure, 50% of bank customers have university education while 21% of the customers have secondary and postgraduate education each. Only a few of bank customers from the sample have primary education as shown by 8% of the respondents.

4.12 BANK ACCOUNTS MAINTAINED BY CUSTOMERS

FIGURE 4.12.1



Source: Research data

The above figure shows the bank accounts maintained by customers in the sample banks. 59% of the respondents said to have personal accounts, while 25% of the customers have business accounts. Corporate and family accounts are the least held by customers as shown by 8% of the respondents.

- ◆ Minimum balance requirement
- ◆ Lack of convenience
- ◆ Poor customer relationship
- ◆ Unresolved complaints
- ◆ High bank charges and fees
- ◆ Delayed processing of requests
- ◆ Few branches

4.13 BANKS HELD BY CUSTOMERS

TABLE 4.13.1

Bank	Frequency	Percentage
Barclays	6	25%
CFC	1	4%
Citibank	1	4%
CBA	1	4%
Cooperative	5	21%
I&M	1	4%
National Bank	1	4%
Standard Chartered	8	33%
Totals	24	100%

Source: Research data

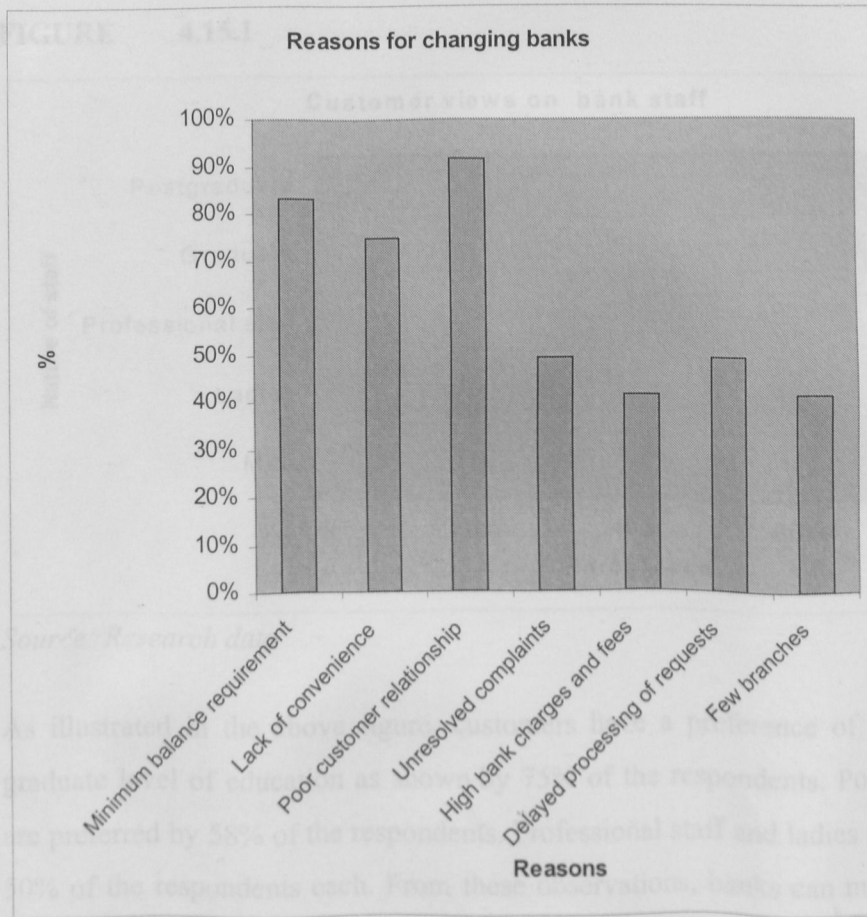
The above table shows the banks held by customers. Standard chartered bank had the highest number of customers as shown by 33% of the respondents. Barclays bank is second as shown by 25% of the respondents. CFC, Citibank, I&M, CBA and National bank have the least customers as shown by 4% of the respondents. This can be attributed to their branch distribution and nature of services offered by the banks.

4.14 REASONS FOR CHANGING BANKS

The following reasons were cited by respondents as factors, which lead them to change from one bank to another.

- ❖ Minimum balance requirement
- ❖ Lack of convenience
- ❖ Poor customer relationship
- ❖ Unresolved complaints
- ❖ High bank charges and fees
- ❖ Delayed processing of requests
- ❖ Few branches

FIGURE 4.14.1 STAFF REQUIRED IN BANKS

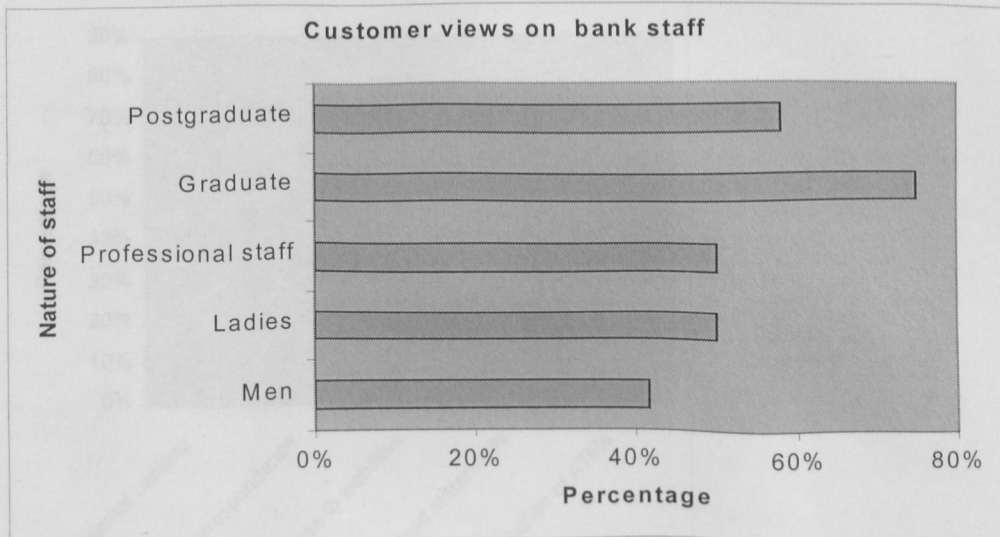


Source: Research data

As shown in the above figure, poor customer relationship was cited as the most important reason for changing from one bank to another as shown by 92% of the respondents. Minimum balance requirement was the second reason why customers switch banks as shown by 83% of the respondents. Lack of convenience, unresolved complaints, delayed processing of customer requests, few branches and high bank charges and fees had 75%, 50%, 50%, 42% and 42% respectively.

4.15 NATURE OF STAFF REQUIRED IN BANKS

FIGURE 4.15.1 *Customer views on bank staff*



Source: Research data

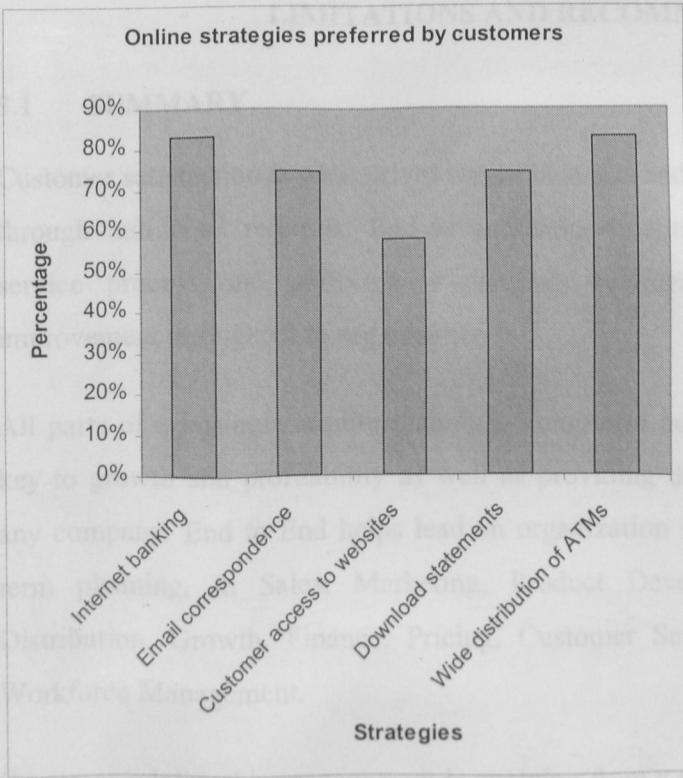
As illustrated in the above figure, customers have a preference of staff who have graduate level of education as shown by 75% of the respondents. Postgraduate staff are preferred by 58% of the respondents. Professional staff and ladies are preferred by 50% of the respondents each. From these observations, banks can make recruitment decisions based on such and other results from research findings.

4.16 ONLINE STRATEGIES SUGGESTED BY CUSTOMERS.

Customers came up with the following online strategies, which banks can implement to satisfy and maintain customers loyalty.

- ❖ Internet banking
- ❖ Email correspondence
- ❖ Customer access to websites
- ❖ Download statements
- ❖ Wide distribution of ATMs

FIGURE 4.16.1



Source: Research data

As shown in the above figure, Internet banking and wide distribution of ATMs were cited as the most important online strategies, which banks should implement as shown, by 83% of the respondents. Email correspondence and ability to download statements received 75% response. Customer access to banks website was the least with 58% of the respondents. It is therefore important for banks to implement such strategies as cited by customers because end-t-end service management is concerned with involving customers from start to the end in the service/product delivery process.

CHAPTER FIVE: SUMMARY, CONCLUSIONS, SUGGESTIONS, LIMITATIONS AND RECOMMENDATIONS

5.1 SUMMARY

Customer satisfaction is what drives repeat business and continued advertising through individual referrals. End to end helps clients develop a customer service process and performance criteria's to measure for continuous improvement throughout to organization.

All parts of a business require planning. Long-term business planning is the key to growth and profitability as well as providing direction for success in any company. End to End helps lead an organization in both short and long term planning, in Sales, Marketing, Product Development, Production, Distribution, Growth, Finance, Pricing, Customer Service, Purchasing and Workforce Management.

Customer-relationship management is evolving from a technology-centric project to a business-value effort as companies move from viewing customers as exploitable income sources to assets that have to be nurtured. CRM systems help companies provide end-to-end customer care, from acquisition through product delivery.

Branch closures, fee hikes and long queues have combined to create much cynicism among the banking public in recent years. Once upon a time, banking was personable and simple. But now, in the name of convenience, friendly face-to-face interaction has been replaced with phone and Internet banking.

Research shows "that customers that use Web banking to pay their bills tend to stay with their banks longer, tend to be happier with their banks and tend to keep more money in their accounts. But free bill payment and real-time information services are fast becoming industry standards.

"A lot of customers have access to statements and checks online. What we see coming in the next year is two other services," the ability to move money between banks online and the choice to receive e-mail alerts about certain account activity.

Online banking has grown exponentially since it first hit the Web in May 1995. The number of households using Internet services to manage money has nearly doubled in

the last few years, from 15.5 million in 2000 to 28 million by year-end 2002, according to the **Online Banking Report**, which tracks industry trends.

But the popularity of Internet banking services hardly signifies an end to brick-and-mortar financial services establishments.

"Technophobic customers who are scared of the Internet shouldn't worry. New electronic bank services are options and complement the banking industry. "Most customers use multiple channels. You may use online banking, but you may also use an ATM or a teller."

5.1.1 ACTIVITIES COSTITUTING END-TO-END SERVICE MANAGEMENT

One of the objectives of this study was to identify the activities constituting end-to-end service management for major banking services.

The portfolio of services where end-to-end service management is accountable for service performance across the banking industry include the following services:

- ❖ Opening a bank account
- ❖ Request for a bank loan
- ❖ Request for a cheque/paying in book
- ❖ Request for ATM/debit card
- ❖ Request for cash
- ❖ Request for statement.

These services are defined as "I want" services. This reminds us that each service has a customer at the beginning and at the end of it. Over time the portfolio of services will continue to grow. Eventually it is hoped that all services can be managed this way.

5.1.2 END-TO-END SERVICE ACTIVITIES THAT CREATE CUSTOMER SATISFACTION

The other objective of the study was to determine end-to-end service activities that create customer satisfaction and loyalty.

The survey revealed that in order to achieve customer satisfaction the following activities to be addressed.

- ❖ Competitive fees and charges
- ❖ Relationship closeness
- ❖ Listening and Addressing customer needs
- ❖ Overall customer services
- ❖ Providing service/product quality
- ❖ Convenient and user friendly services
- ❖ Appropriate language usage

For proper implementation of these services, end-to-end service management strategy is useful for application by banks for the strategy helps achieve the following:

- ❖ Be accountable for the performance of E2E customer “I want” services in line with agreed levels of service, cost and operational risk
- ❖ Ensure the provision and analysis of E2E service performance information for clients
- ❖ Proactively identify and drive the implementation of service improvements across supply chains
- ❖ Establish a set of management tools (service management framework) for key services including service contracts and service level agreements
- ❖ Establish, maintain and drive delivery against the service plan for key services
- ❖ Work closely with clients to understand their strategies and drivers and provide input into proposed change initiatives
- ❖ Act as a guardian protecting service levels during the implementation of change initiatives
- ❖ Manage the performance of internal and external suppliers.

5.2 CONCLUSIONS

The key to moving from quality to innovation is to consider the outcomes or results desired by customers in their use of service and products. The steps of defining the service product, differentiating customers, defining expectations and measuring quality all deal with effectiveness.

Customer-centered organizations take pains to measure what customers care about. This research indicates that customers consistently look for three specific types of attributes in virtually all service products: ease of use, timeliness, certainty (consistency, accuracy, reliability, etc.).

Many organizations are making efforts to address process issues. Unfortunately, the focus is usually on the producer's process instead of on the end user/customer. The customer-centered culture puts heavy emphasis on the end user's process with special attention to time. Once 80 percent of the customer-experienced time is redesigned out, then work to reduce variation.

Creating a customer-centered culture means thinking differently. It concerns what we create for whom and our governing values. Focus and experimentation on internal service products and processes creates a good foundation for applying the philosophy and methods externally. When we can win the home games, there is greater probability of winning the away games and achieving a competitive advantage.

5.3 SUGGESTIONS

In order to formulate strategies that address end-to-end services to bank customers, banks ought to do the following:

- ❖ Identify which customers to serve (customer segmentation)
- ❖ Identify the means of serving the customers, either through telephone, branches, Internet, Vsat etc.
- ❖ Identify which products and services to offer
- ❖ Determine which prices to charge to the services so provided

- ❖ Define and document how bank processes work and identify the key stakeholders
- ❖ Agree and communicate how E2E service management works with the other parts of service delivery.
- ❖ Challenge inefficient processes and practices and identify opportunities to improve service, reduce cost and improve the operational risk profile.

5.4 LIMITATIONS OF THE STUDY

There were several limitations encountered in carrying out this study. These limitations included the unwillingness of banks to give information due to suspicion about how the information would be used. The inclination for the majority of the banks was to refuse to respond at all. Its only with a lot of persuasion and coaxing that even the eight banks responded. Customers also were reluctant to give detailed information for they seemed to be busy and giving such information was a waste of time.

5.5 RECOMMENDATIONS FOR FURTHER RESEARCH

There were areas that this research did not cover because of limitations inherent in its breadth. These areas would however contribute to knowledge in end-to-end service management strategy. This area that has become increasingly important because of the global and competitive nature of the banking industry.

Further research in the following areas would therefore add to knowledge in this vital area.

- ❖ To investigate how banks have implemented the end-to-end service strategy through information technology.
- ❖ To investigate customers perception of the end-to-end service strategy being offered by their banks.
- ❖ To investigate the banks competitive strategies in the changing banking industry.
- ❖ To investigate the customer service management in banking industry.

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APPENDIX 1

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A: Details of Bank

1. Name of Bank
2. Branch

B: Demographic Details of Respondent

3. Designation
4. How would you rate your personal level of delivering customer satisfaction?
Weak Strong
1 2 3 4 5
5. What are your views regarding end-to-end service management?
Poor strategy Very good strategy
1 2 3 4 5

C: End-To-End Services and Activities

6. Has customer satisfaction been achieved since the introduction of end to end service management? To what extent?
(1) To no extent
(2) To little extent
(3) To moderate extent
(4) To a large extent
(5) To a very large extent

APPENDIX 1

Questionnaire 1. (Front Office staff information)

Note: The information in this questionnaire will be used strictly for academic purposes only and will be treated with utmost confidentiality.

Date.....

Questionnaire No.....

A: Details of Bank

1. Name of Bank.....

2. Branch.....

B: Demographic Details of Respondent

3 Designation.....

4 How would you rate your personal level of delivering customer satisfaction?

Weak

Strong

1

2

3

4

5

5 What are your views regarding end-to-end service management

Poor Strategy

Very good strategy

1

2

3

4

5

C: End-To-End Services and Activities

6. Has customer satisfaction been achieved since the introduction of end to end Service Management ? To what Extent

(1) To no extent

(2) To little extent

(3) To moderate extent

(4) To a large extent

(5) To a very large extent

7. What activities are required for each of the following services?

	Service	activities
a	Request for credit cards	
	Request for statements	
b	Request for loans	
	Request for Cash	
c	Account Opening	
d	Request for cheque	

	books	<p>3. Are there cases when customers have not submitted all the relevant documents to you? (Tick where appropriate)</p> <table border="1" data-bbox="502 272 844 387"> <tr> <td data-bbox="502 272 668 323">Yes</td> <td data-bbox="668 272 844 323">No</td> </tr> <tr> <td data-bbox="502 323 668 387"></td> <td data-bbox="668 323 844 387"></td> </tr> </table> <p>3 (a) If the answer to question 3 is Yes what do you think are the reasons?</p> <p>a. Lack of adequate information of requested documents</p> <p>b. Requests for too many documents</p> <p>c. They argue that the bank has that information elsewhere</p>	Yes	No		
Yes	No					
e	Request for statements	<p>9. What is the mode of delivery of customer's request to the processing centre?</p> <p>a. Courier services</p> <p>b. Personal delivery</p> <p>c. Electronic</p>				
f	Request for Cash	<p>10. What does the bank undertake to ensure customer satisfaction in cash?</p>				

8. Are there instances when customers have not submitted all the relevant documentation? (Tick where appropriate)

Yes	No

8 (a) If the answer to question 8 is Yes what do you think are the reasons?

- a. Lack of adequate information of requested documents
- b. Request for too many documents
- c. They argue that the bank has that information elsewhere
- c. Any other.....

9. What is the mode of delivery of customer's request to the processing centres?

- a. Courier Services
- b. Personal delivery
- c. Electronic

10. What activities or services does the bank undertake to ensure customer satisfaction is met?

.....

.....

.....

.....

.....

.....

Questionnaire 2. (Processing Centres Information)

Note: The information in this questionnaire will be used strictly for academic purposes only and will be treated with utmost confidentiality.

Date.....

Questionnaire No.....

A : Details of Bank

- 1 Name of Bank
- 2. Branch.....

B: Personal Details of Respondent

- 3 Designation.....
- 4 How would you rate your personal level of delivering customer satisfaction?
Weak Strong
1 2 3 4 5

C: End-to-End Service Management

- 5 What are you views regarding end-to-end service management
Poor Strategy Very good strategy
1 2 3 4 5
- 6 Has customer satisfaction been achieved since the introduction of end to end Service Management ? To what Extent
(1) To no extent
(2) To little extent
(3) To moderate extent
(4) To a large extent
(5) To a very large extent

7. What activities are performed on the following services upon receipt from the branches?

	Service	Activities
a	Request for credit cards	
b	Request for loans	
c	Account Opening	

d	Request for cheque books	<p>Request for cheque books</p> <table border="1" data-bbox="303 221 1126 608"> <thead> <tr> <th data-bbox="303 221 668 272">Service</th> <th data-bbox="668 221 1126 272">Turnaround time</th> </tr> </thead> <tbody> <tr> <td data-bbox="303 272 668 323">a. Request for credit cards</td> <td data-bbox="668 272 1126 323"></td> </tr> <tr> <td data-bbox="303 323 668 374">b. Request for loans</td> <td data-bbox="668 323 1126 374"></td> </tr> <tr> <td data-bbox="303 374 668 425">c. Account Opening</td> <td data-bbox="668 374 1126 425"></td> </tr> <tr> <td data-bbox="303 425 668 476">d. Request for cheque books</td> <td data-bbox="668 425 1126 476"></td> </tr> <tr> <td data-bbox="303 476 668 527">e. Request for statements</td> <td data-bbox="668 476 1126 527"></td> </tr> <tr> <td data-bbox="303 527 668 578">f. Request for cash</td> <td data-bbox="668 527 1126 578"></td> </tr> </tbody> </table>	Service	Turnaround time	a. Request for credit cards		b. Request for loans		c. Account Opening		d. Request for cheque books		e. Request for statements		f. Request for cash	
Service	Turnaround time															
a. Request for credit cards																
b. Request for loans																
c. Account Opening																
d. Request for cheque books																
e. Request for statements																
f. Request for cash																
e	Request for Statement	<p>Request for Statement</p> <p>9. Are there instances when you are not able to meet the agreed turn around times? (Tick where appropriate)</p> <table border="1" data-bbox="202 859 544 978"> <thead> <tr> <th data-bbox="202 859 363 915">Yes</th> <th data-bbox="363 859 544 915">No</th> </tr> </thead> <tbody> <tr> <td data-bbox="202 915 363 978"></td> <td data-bbox="363 915 544 978"></td> </tr> </tbody> </table> <p>9 (a). If the answer to question 9 is yes, what are the reasons? (Tick where appropriate)</p> <ul style="list-style-type: none"> a. High volumes (end month) b. System problems c. Absorption of staff 	Yes	No												
Yes	No															
f	Request for Cash	<p>Request for Cash</p> <ul style="list-style-type: none"> c. Temporary f. Late Delivery g. Other <p>10. Do you receive both negative and positive feedback from the branches on your performance with respect to delivery times? (Tick where appropriate)</p> <table border="1" data-bbox="202 1659 544 1723"> <thead> <tr> <th data-bbox="202 1659 363 1723">Yes</th> <th data-bbox="363 1659 544 1723">No</th> </tr> </thead> <tbody> <tr> <td data-bbox="202 1723 363 1761"></td> <td data-bbox="363 1723 544 1761"></td> </tr> </tbody> </table>	Yes	No												
Yes	No															

8. What are the turnaround times agreed with the branches within which to process the following services?

	Service	Turnaround time
a	Request for credit cards	
b	Request for loans	
c	Account Opening	
d	Request for cheque books	
e	Request for statements	
f	Request for cash	

9. Are there instances when you are not able to meet the agreed turn around times? (Tick where appropriate)

Yes	No

9 (a). If the answer to question 9 is yes, what are the reasons?

(Tick where appropriate)

- a. High volumes (end month)
- b. System problems
- c. Absenteeism of staff
- d. Lack of critical information
- e. Inaccuracy
- f. Late delivery
- g. Any other.....

10. Do you receive both negative and positive feedback from the branches on your performance with respect to delivery times? (Tick where appropriate)

Yes	No

11 (a). What is the mode of feedback?

Positive feedback

Negative feedback

Telephone

Telephone

E-mails

E-mails

Surveys

Surveys

12. What strategies is your bank employing in the market to meet customer satisfaction?

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

13. What online/Technological strategies is your bank adopting to serve bank customers better in the changing banking industry?

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

7. Have you ever changed your bank
- Yes
 - No
8. If yes what was the reason(s)
- Minimum balance requirement
 - Lack of convenience
 - Poor customer relationship
 - Unresolved complaints
 - High bank charges and fees
 - Delayed processing of requests
 - Few branches
9. What services do you prefer the bank should undertake in order to satisfy and maintain your loyalty?
- Good customer relationship
 - Solving complaints in time
 - Competitive services and products
 - Removal of minimum balance
 - Easy access to loans
 - Customer involvement in new product/service development
10. What kind of staff would you like to serve you in the banks?
- Men
 - Women
 - Professional staff
 - Graduate
 - Postgraduate
11. What online strategies would you like your branch to implement?
- Internet banking
 - Email correspondence
 - Customer access to websites
 - Download statements
 - Wide distribution of ATMs

Appendix II

All Commercial Banks of Kenya based on net assets

LARGE (above 10 billion)

Barclays Bank of Kenya Limited
CFC Bank Ltd
Citibank N.A
Commercial Bank of Africa Ltd
Co-operatives Bank of Kenya Ltd
Investments & Mortgages Bank Ltd
National Bank of Kenya Ltd
Standard Chartered Bank of Kenya Ltd

MEDIUM (Kshs 3 billion – 999 billion)

Akiba Bank Ltd
African Banking Corp.Ltd
Bank of Baroda (K) Ltd
Bank of India Ltd
Credit Agricole Indosuez
Diamond Trust Bank Kenya Ltd
Fina Bank Ltd
First American Bank of Kenya Ltd
Guardian Bank Ltd
Giro Commercial Bank Ltd
Habib bank A.G Zurich
Habib Bank Ltd
Imperial Bank Ltd
Middle East Bank Kenya Ltd
National Industrial Credit Bank Ltd
Prime Bank Ltd
Stanbic Bank Kenya Ltd
Victoria Commercial Bank Ltd

SMALL (Below Kshs 3 Billion)

Chase Bank (K) Ltd
Charterhouse Bank Ltd
City Finance Bank Ltd
Consolidated Bank of Kenya ltd
Credit Bank Ltd
Daima Bank Ltd
Development Bank of Kenya ltd
Dubai Bank Kenya Ltd
Development Bank of Kenya Ltd
Equatorial Commercial Bank
Euro Bank Ltd
Fidelity Commercial Bank Ltd
Industrial Development Bank
K-Rep Bank Ltd
Paramount Universal Bank Ltd
Southern Credit Banking Corp.Ltd
The Delphis Bank Ltd
Trans-National Bank Ltd

Source of information:

<http://www.centralbank.go.ke/cbk/BankInformation/commbanks.html>

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