FACTORS AFFECTING QUALITY OF SERVICE DELIVERY OF CONTACT CENTRES IN COMMERCIAL BANKS IN KENYA: A SURVEY OF BARCLAYS BANK CONTACT CENTRE

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ABSTRACT

Call centers are quickly becoming the major point of contact for serving customers and generating new revenue in a variety of industries. Nowhere is this growth in the importance of call centers more apparent than in the financial services industry. The overall purpose of the study was to explore factors affecting service delivery channels in commercial banks in Kenya. More specifically, it aimed at finding out the effect of employee motivation on the quality of a service delivery channel, establishing the effect of technology on performance of a service delivery channel, finding out the effect of internal processes on quality of a service delivery channel and, finding out the effect of customer interaction on the quality of a service delivery channel. With specific reference to the Contact Centre of Barclays Bank of Kenya as a service delivery channel, the study explored aspects that affect the quality of service provided to customers. The study was guided by a conceptual framework which was to establish causalities between a desired outcome (effective and quality service delivery channel) and its primary drivers (employee motivation, technology, internal processes, and customer interactions) as well as theories such as motivation theories, theories of technology among others; and other researches that have been carried out. The adopted concept was tested using regression analysis. The study employed a descriptive design. Stratified sampling technique was used in selecting the samples at the contact centre as a department, and the strata were based on the different roles of the employees. The selected respondents (staff) included both management and non-management staff, that is, head of contact centre, team managers, team leaders, contact centre agents and contact centre support staff based at Bishops Gate where the centre is located. Information was collected using questionnaires and interviews developed by the researcher, with the questions asked geared towards the variables mentioned and administered with the help of a trained research assistant. Data was analyzed using Statistical Package for Social Sciences (SPSS) and result presented in graphs and tables. The study revealed that internal business process is the most contributing factor in provision of quality customer service, followed by employee motivation, then technology and that customer interaction is insignificant. It also emerged that the success of a contact centre requires synchronized processes as well as proper internal

communication between the centre and the supporting functionalities, frequent system upgrade and maintenance.

Key Words: *Service Delivery, Quality Customer Service, Contact Centres, Service Delivery Channels*

Introduction

The service industry is recognized as an important contributor to the economy in many developing countries with contributions to Gross Domestic Product (GDP) reportedly exceeding 70% (Machuca et al, 2007). Ponsignon et al (2007) describe service in three ways: first, as an entire industry which is not concerned with the production of manufactured goods i.e. is a whole industry comprising of distinct segments such as financial services or telecommunications, which are all different; second, as an outcome i.e. what the customer receives and thirdly, as a process i.e. the manner in which the outcome is transferred to the customer.

According to Shanker (2002), Service quality is a subjective assessment that customers arrive at by comparing the service level they believe an organization ought to deliver to the service level they perceive is being delivered. Service delivery, on the other hand, is described by the European Commission (2004) as the interactive part of the service i.e. the interaction between the customer and the institution providing the services. In financial services, both internal and external quality measures are used to evaluate performance. External measures are typically based on customer perceptions of service quality (Evenson et al, 1999). They argue that although these measures can be effective in guiding an institution’s performance closer to its clientele’s needs, they are not very effective when compared across institutions.

Statement of the Problem

Most studies in the recent past have indicated that Kenya has benefited from increasing commitment to innovation and service delivery in the financial services industry. To remain competitive, banks and insurance companies have had to invest in expensive systems and innovative service delivery channels to improve customer service, and operational efficiency, even in the face of difficult economic conditions (PWC, 2012).

Kenyan commercial Banks have emphasized on customer relationship management and how to achieve quality customer service through their exploration of customer preferences/perceptions (CBK, 2012). According to a research by Tower group (2008), many consumers globally prefer to interact with people rather than automated systems for certain banking functions hence formation of several interactive service delivery channels like call centers that meet diverse preferences of their esteemed customers. A survey by the Economic outlook (2010) confirms that Kenya has rather competitive financial sector which contributed approximately 5.6% of the GDP in 2010 up from 2.6% in 2009. Similarly, Banks are more aggressive to provide effective, efficient and quality services to clients, most of them resorting to establishing their own contact centers against the current wind of outsourcing services in a bid to obtain customer contact and maintain data confidentiality (CIO East Africa, 2009).

To compete in today's turbulent competitive business environment and global economy, organizations must focus on the satisfaction of customer needs as a means of obtaining market leadership and even survival (Lai, 2002). To remain viable, Kenyan Banking sector and other financial services industry have been on the forefront in forming customer relation channels that are interactive and customer friendly (CIO East Africa, 2009). However, despite the growing popularity and increasing number of service delivery channels in Banking sector, satisfaction levels among the consumers is still very low (Gatere et al, 2010).

Notably, few researches have been done in the field to establish some of the factors that affect interactive service delivery especially in Banks (TARP, 2009). Contact centers, which had previously been viewed as little more than lower cost channels for customer problem resolution, are quickly becoming a powerful means of service delivery with a potential for substantial revenue generation. Although much literature has recently been written about various ways to steer customer interactions to sales opportunities (Hamblen, 1997; Dorf, 1997), the topic of effective and quality service delivery has almost entirely been overlooked. For instance, PWC in their Financial Focus (2012) agree that collaborative components that facilitate interaction with customers across multiple channels are very important for enriching customer experience and capturing the product access of different customers. They claim that most organizations prefer operational or analytical components which only allow analysis of data for everyday business processes and to enhance customer relationship respectively. But they do not clearly bring out the best option the organizations should adopt to realize quality customer service and efficiency of the service delivery channel.

According to Macharia (2009), there is limited systematic research into the challenges enterprises, especially in developing countries, face in adopting means and channels with which to utilize in providing quality service delivery. Further, advanced technology has been widely viewed as a crucial way of resolving customer issues, but, despite years of investigative effort, there is little agreement on the definition and measurement of technology, and no compelling evidence on the precise role of technology in organizational affairs. This leaves a wide knowledge gap that this study sought to fill by finding out the real factors affecting quality of service delivery channels in commercial banks in Kenya, and more specifically, the contact centres.

Overall Objective

The overall purpose of the study was to explore factors affecting the quality of service delivery of contact centres in commercial banks in Kenya

Specific Objectives

Specific objectives of the study are:

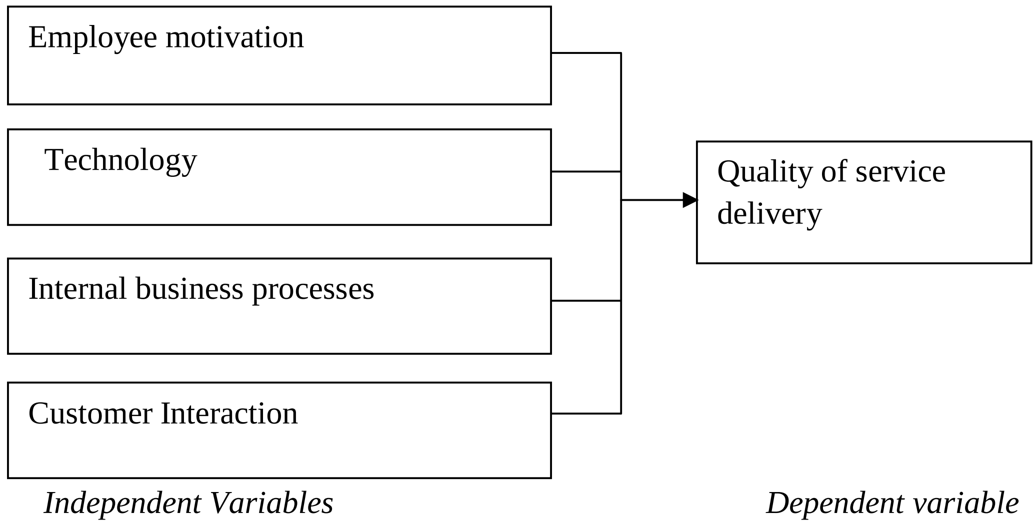
1. To find out the effect of employee motivation on the quality of service delivery of a contact centre
2. To establish the effect of technology on quality of service delivery of a contact centre
3. To find out the effect of internal business processes on quality of service delivery of a contact centre
4. To find out the effect of customer interaction on the quality of service delivery of a contact centre

Justification of the Study

Customer satisfaction has not been easy to achieve in most organizations as different individuals have different perceptions of every deed. Having a personal relationship with your key assets - customers can go a long way in the attempt of achieving customer fulfillment. In this respect therefore, this study is important to: the management of the contact centre as well as the entire management of Barclays Bank of Kenya in strengthening its reputation as well as client retention through quality customer service delivery; Customers, who are bound to receive excellent service through implementation of the recommendations to be made; The basic role of any research is to add knowledge to any new field of study. This study will present an opportunity for the researcher to explore this new concept of contact centres in Kenya especially in commercial banks. It will also sharpen the researcher's research skills; and last but not least; other researchers as well as academicians who will use the findings and any other relevant information in the document for further studies or recommendations.

Conceptual Framework

The preferred approach of this study was guided by a conceptual framework which was informed by the theories of quality of customer service discussed herein. In this framework the research was establishing causalities between a desired outcome (effective and quality service delivery channel) and its primary drivers. The four primary drivers of the quality of an organization's service delivery channel are (1) employee motivation (2) Organizational internal processes, (3) technology and (4) customer interaction. As simulated by the service quality-service capacity theory, the service centre is the service delivery channel, hence the dependent variable. The system through which the customer connects to this channel and the facilities used for reference by the agents from the technology, while the process of identification, query capture, resolution, and general communication between the customer and the agent form the customer interaction part of the framework. The willingness and enthusiasm displayed by the service centre's employees is represented by motivation and finally, all the procedures and standards observed while trying to sort out the customer's request are represented by business/organizational internal processes.



Scope of the Study

Although the study touched on almost all aspects of customer service delivery in organizations, the main focus was on the quality of the contact centre as a service delivery channel in commercial banks in Kenya and the overall impact on the performance of the banks. The results, conclusions, and recommendations were based entirely on the perceptions of the employees of the Barclays bank of Kenya Contact Centre.

Theoretical Framework

Service quality-service capacity theory

This research was extensively influenced by the service quality-service capacity theory. According to Senge and Oliva (1999), service quality cannot be measured and tested in a straight forward manner as in manufacturing. This is simply because this will limit service businesses/industries to focusing on keeping measurable variables, that is, expenses and work flows, while under-investing in the intangibles of service capacity and service quality. In the long-term, results can be mediocre levels of service quality, poor customer satisfaction, high turnover of service personnel, and, ultimately, higher total costs.

They (Senge and Oliva, 1999) are of the view that the theory of service quality-service capacity can be transposed to a model simulating a “service centre” where, customers connect to the system and after a waiting time, are served by the centre’s employees. Service capacity, that is, service personnel, years of experience, skill and motivation is required to provide that service. The desired amount of capacity is determined by the desired level of quality, and the desired output of the service centre. If a particular request is not satisfied to the customers’ standards, it comes back into the service backlog and has to be processed as rework. In other words, we can relate this to a modern contact centre set-up where customers call a designated line, the call is received by the contact centre agent and using the skills, knowledge and experience acquired, the agent is expected to provide the service sought. Basically, the skills, knowledge, and level of motivation which form the service capacity are entirely determined by the expected level of quality and the desired performance of the service centre. In the event that a customer is dissatisfied with the resolution of their issue or the information provided, the cycle begins again and the customer is expected to have the issue attended to afresh.

The expectancy-disconfirmation theory

The theory of service quality-service capacity discussed herein does not indicate clearly how the desired level of quality and the desired output of the service centre are arrived at. This thus brings us to the second theory informing this research, that is, the expectancy-disconfirmation theory by Oliver R.L. Oliver (1981) introduced the expectancy-disconfirmation theory for studies of customer satisfaction in the retail and service industry. Expectancy-disconfirmation theory posits that customers form their satisfaction with a target product or service as a result of subjective (or direct) comparisons between their expectations and perceptions (Hospitality Management 18, 1999).

Employee motivation theories

The word motivation is among the six most –used words in the company documents, however, just because it is mostly used doesn't mean to say it is understood (Denny 2002). Petri and Govern (2004) supported this argument when they asserted that, all human beings have an intuitive understanding of what it means to be motivated, we know that at times we want to do something and at times we do not. If equity theory is ever to fulfill its early promise, it is imperative that input and outcome sets be derived that meaningfully reflect employee perceptions (Siegel, Schraeder and Morrison, 2008).Though equity theory has some theoretical problems, it was a major springboard for modern research in organizational justice- proposes that if employees are treated fairly, they will be more satisfied and motivated (Aamodt, 2007).

Research Methodology

Research design

The research design employed was a survey which is described as a research project in which a relatively large number of people are interviewed. For many of the questions there is a range of standard answers, from which the respondent must choose. The findings, which are collected as numerical data, are generally subjected to computer analysis and interpreted at least in part through the application of statistical concepts. Saunders et al (2009) is of the view that surveys allow the collection of a large amount of data from a sizeable population in a highly economical way.

Target population

Population refers to an entire group of individuals, events, or objects having common observable characteristics (Mugenda and Mugenda, 2003). The target population of this study was the staff of Barclays Bank of Kenya's contact centre. The department comprises of the contact centre head B5, team managers B4, team leaders B3, support agents B2, and the call agents B1 who in total are 66 in number.

Sample Size and Sampling Technique

Mugenda and Mugenda, (2003) describe sampling as a research plan that indicates how cases are to be selected as respondents. This survey comprised of half of the employees in the contact centre. This was informed by the fact that being a twenty four hour centre, there was no any one time that the centre will have all the staff present during the day. Stratified sampling design was used with 50% of the employees chosen from each stratum. That is, population was divided (stratified) based on the various existing roles in the centre given their professionalism and daily indulgence in the operations of the centre and in the Bank as a whole. The choice of stratified sampling was due to the fact that the various strata would elicit different views and opinions depending on their roles and position.

Data Collection Procedure and Instruments

Data was collected by the use of questionnaires and structured interview guide. The instruments were administered by the researcher to the staff at the contact centre. The interview guide was administered to the senior officials selected while the rest of the staff filled the questionnaires. Mugenda and Mugenda (2003), notes that there are two types of data: primary and secondary.

Data Analysis and Presentation

Before processing the responses, the completed questionnaires were edited for completeness and consistency. A content analysis and descriptive analysis was employed. The content analysis was used to analyze the respondents' views about the factors that influence customer service delivery in the banking sector, with reference to Barclays Bank of Kenya. The data was then coded to enable the responses to be grouped into various categories. Tables and other graphical presentations as appropriate were used to present the data collected for ease of understanding and analysis. $\mathbf{Y=\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \pi}$

Where Y is the dependent variable and X_1 to X_4 are the independent variables.

$\boldsymbol{\beta_0}$ = Constant (Regression coefficient)

$\mathbf{B_{n-1}}$ = Regression coefficients or change induced in Y by each X

$\mathbf{X_1}$ = Employee Motivation

$\mathbf{X_2}$= Customer interaction

$\mathbf{X_3}$= Technological Advancement

$\mathbf{X_4}$= Internal Process Efficiency

Y= Quality of Service Delivery

$\boldsymbol{\pi}$= Error term normally distributed about the mean of zero

Results

Inferential Analysis

The model developed was tested using regression analysis to determine the direct effect of Employee motivation, Technology, Internal Processes and Customer Interaction on Quality of Service delivery. The findings were as follows:

Table 1: Regression Analysis of Quality of Customer Service Delivery against the Predicting Factors

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-1.636	1.627		-1.006	.329
	Technology	.153	.209	.143	.733	.474
	Internal business processes	.734	.212	.560	3.454	.003
	Customer interaction	.058	.288	.033	.203	.841
	Employee Motivation	.430	.211	.392	2.035	.058

a. Dependent variable: Quality Customer service
b. Predictors: technology; internal business process; customer interaction; employee motivation.

The following model is established;

$$\mathbf{Y= 0.143X_1+0.560X_2+0.033X_3 + 0.392X_4 - 1.636}$$

Where Y is the dependent variable and X_1 to X_4 are the independent variables.

$\mathbf{X_1}$ = Technology
$\mathbf{X_2}$= Internal business process
$\mathbf{X_3}$= Customer interaction
$\mathbf{X_4}$= Employee Motivation
Y= Quality of Service Delivery

According to the analysis, the most significant factors as far as quality of service is concerned are employee motivation and internal processes with internal business process leading at 99.7% level and employee motivation at 94.2% level. Technology is less significant (52.6%), while customer interaction is insignificant at 15.9% level.

Analysis of Variance

In order to describe and determine how well the regression model was used to represent data, the analysis of variance was conducted and sum of squares determined as indicated in table 2. The sum of squares measures how much variation there is in the modeled values of the variables in the study.

Table 2: Analysis of Variance

ANOVA[b]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	20.158	4	5.039	5.668	.004[a]
	Residual	15.115	17	.889		
	Total	35.273	21			

a. Predictors: (Constant), Internal business processes, Customer Interaction, Technology, Employee Motivation

b. Dependent Variable: Quality of service delivery

The general indication of the results in Table 15 is that the study is significant, with the probability that these factors indeed influence the quality of service which translates to quality of the service delivery channel being very high. The significance level stands at 99.6% hence probably very true.

Findings and Discussions

Employee motivation on the quality of a service

Most of the contact centre employees indicated that they go an extra mile in handling customer's complaints. It was also revealed that all of them have received commendations from customers. Most of them also indicted that they love their job and give the best at their place of work. However, a good number of the employees felt that they are not well compensated for the role they undertake in the bank. With time, the implication of this feeling translates to a negative attitude towards work hence lack of motivation. The high percentage of employees willing to go an extra mile in handling customer issues, and the fact that they so much love their job, is an indication that employees are more than willing to provide the best service ever to customers. In this case, the ratio of employee satisfaction in terms of compensation to that of the responsibilities undertaken is not equal.

Technology

The study revealed that most of the current systems at the contact centre were set in place between 2-3 years ago. Technology is dynamic and upgrades are required all the time new technologies emerge. More than half of the respondents noted that the systems provided are not adequate, though there is a notable number of the respondents who indicated that the systems are adequate. The majority of those confirming that the systems provided are inadequate were contact centre agents who interact most with customers and who need to attend customer issues from end to end hence it is important to take note of their feedback as it is crucial in informing the decisions to be made by the organization regarding customer service. They also observed that measurement in terms of service level of the day and quality checks on calls received are not clear.

In general respondents observed that the systems in place are very crucial on the performance of the contact centre and specifically help in decision making especially for the managers. It was also noted that the systems in place, though not up to date, are relevant to the contact centre hence there is great improvement on the centre's performance as far as customer service is concerned. The fact that the system upgrade is not conducted frequently is obviously a great hindrance in provision of quality customer service as the contact centre agents do not have the platform to refer from in order to assist customers end to the end.

The overall deduction from the study is that the systems in place are equally crucial in decision making, which means, either the management does not know how to interpret the information or they are simply unable to implement and/or improve on the issues related to provision of quality customer service. It is thus important for the organization to re-strategize on the issue of technological advancement at the centre to ensure quality customer service.

Internal business processes

Findings on internal processes are in the following four areas:

Customer management process

The study aimed at revealing how the contact centre staff manages the customers in their roles especially on how they understand the processes of receiving and handling a customer call as well as if the employee understands the standards of complaint handling. Majority of the respondents indicated that they understand these minimum requirements pretty well; only a few indicated that they need more training to understand all the procedures. This confirms the fact that management has done a good job in making sure processes are understood and adhered to. But this is not enough, the few who were of the view that they do not understand the processes need to be brought up to speed as they could be the missing link to world class customer service. Refresher trainings should also be conducted to ensure all the staffs have the best understanding of these processes thereby creating a bridge between these two groups.

Innovation Processes

The study revealed that the organization does not fully appreciate and recognize new ideas and talent. This is evident from the mixed reaction by the respondents to this statement. Majority of the respondents disagreed; many were neutral while only a small number agreed. Most of the respondents also noted that the organization strives to provide new and unique services to customers. The organization needs also to assess the fact that more than a quarter of the respondents were not sure about the fact that the organization does not strive to provide new and unique services. Being neutral implies that the group neither agreed nor disagreed which leaves a lot to be desired in the status of the issues at hand. Despite the mixed reaction on the issue of service provision by the organization, respondents agreed that the bank has put in place measures for reward and recognition as well as consistently reviews and assesses employees' needs in terms of development through staff appraisals.

The failure of the organization to appreciate and recognize new ideas and talent shows the unwillingness of management to improve on the quality of service since, being at the forefront in customer service provision and the first customer contact, the contact centre staff understand perfectly well what the customers need, why they need it, when they need it, and how they need it. It thus follows that most often than not, the ideas will be mainly focused on these customers needs hence lead to customer satisfaction which translates to the organization gaining competitive advantage. It is therefore important for the organization to also review the process of talent recognition, appreciation, and growth. It also need to conduct research and analyze some of the views and suggestions provided by these customer facing agents to be able to understand the service providers as well as the customers thereby improve the performance of the contact centre hence quality customer service.

Regulatory and social processes

The research revealed that the bank does not have a process for nurturing and developing talent. However, the bank has clear policies on employee conduct and their relationship to customers and also measures in place to ensure that the customer interaction is up to the organizational standards. It also came to the fore that the bank emphasizes on the customer more than the employee in terms of the regulatory and social processes. This, to a greater extent, affects the quality of service delivery as the bank does seem to value its number one asset as without the employees, there will be no one even to operate machines.

Operation processes

Majority of the respondents confirmed that the centre has a documented procedure manual for operation and also observed that the procedure manual is available to all employees at the centre. It should be noted with concern that a quarter of them thought that there is no manual and neither is it available to employees. This means that they need further orientation and training on the operations and processes for the centre and hence the bank. The organization must ensure that all employees are at par with the standards at all times so as to remove gaps in terms of provision of quality customer service.

Some of the positive issues raised with regard to the operations at the contact centre include; roles are clearly stipulated at each level in the contact centre; issues at the contact centre are dealt with as per the organizational policy; and there are well established internal channels of communication. Notably, the area of concern was the ability of the centre to carry out its issues from end to end. Most respondents were of the view that they heavily rely on other departments for case closures. They also noted that the systems in place are inadequate to enable them process customer requests to the end. This poses a challenge in delivery of quality service as the employees are not able to fully resolve customer issues, instead, they are forced to rely on other departments/ teams for information, hence delay, which creates a negative impression of the organization from the customer's point of view. The organization is thus tasked to improve on the systems and if possible should empower the contact centre employees in carrying out certain operations rather than rely on other departments.

Customer interaction

The study revealed that the contact centre agents receive an average of calls between 61- 120 per day, which indicates that many customers seek their service despite the fact that their phones are not toll free. Some of the recurrent issues handled at the centre according to the opinion of many included problems associated with system downtimes, statement balance reconciliations, delay in service delivery especially mobile money transfers, funds transfers, ATM cash retractions and mobile and internet banking related issues. This is an indication that there is a major problem with the alternate channels through which the organization provides service to the customers. What we can gather from this is that service delivery channels also affect each other. This is brought out conspicuously by the fact that failure of and/or poor service on these channels causes a rise in the number of calls received at the contact centre hence lowering the service level in the sense that, the influx of calls causes fatigue, agents get overwhelmed hence calls are dropped, queries turn into complaints and the end result is dissatisfied customers.

The study also revealed that most customers in Kenya prefer interacting with machines rather than people. In their view, most respondents agreed that customers prefer interacting with machines rather than people. This is informed by the recurrent issues handled at the centre, that is, mobile banking issues, internet banking issues, and those related to use of automated teller machines. It is thus clear that calls to the contact centre are triggered by any variance or problems experienced from the alternate channels of service. The failure of the organization to appreciate and recognize new ideas and talent shows the unwillingness of management to improve on the quality of service since, being at the forefront in customer service provision and the first customer contact, the contact centre staff understand perfectly well what the customers need, why they need it, when they need it, and how they need it. It thus follows that most often than not, the ideas will be mainly focused on these customers needs hence lead to customer satisfaction which translates to the organization gaining competitive advantage. It must be noted though that the high percentage of employees willing to go an extra mile in handling customer issues, and the fact that they so much love their job, is an indication that employees are more than willing to provide the best service ever to customers. It emerges also that staff receive commendation from the customers hence customer interaction only affects the quality of service dismally.

Conclusions and Recommendations

In general, it emerged that internal process efficiency is the most contributing factor in provision of quality customer service, closely followed by employee motivation, then technology. Customer interaction is insignificant as per the results of the study.. According to the analysis done, it is evident that the bank emphasizes on the customer more than the employee in terms of the regulatory and social processes. This, to a greater extent, affects the quality of service delivery as the bank does not seem to value its number one asset as without the employees, there will be no one even to operate machines. The inability of the contact centre team to resolve customer issues end to end due to the operation processes is also a major setback in service delivery. Any delays in service delivery cause customers to shy away from the contact centre as a service delivery channel or even move to competition. The internal processes also affect the rights accorded the contact centre agents in terms of system or information access hence hindering ability to serve the customer to their satisfaction. Because the processes are stringent and mostly in favor of management, the contact centre staff, who are the first contact with the customer, are left in a compromising situation as their ability to serve them is limited. Motivation level at this point definitely goes down resulting to poor customer service. The fact that system upgrade is not conducted frequently is obviously a great hindrance in provision of quality customer service as the contact centre agents are greatly challenged. Despite the infrequent systems upgrade, the study revealed that the systems in place are equally crucial in decision making which means, either the management does not know how to interpret the information or they are simply unable to implement and/or improve on the issues related to provision of quality customer service through the systems in place. Customer interaction is the least affecting factor in the sense that, most employees have mastered the art of communication with the customers, they have enough knowledge and experience hence have no problem in serving the customers.

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