Assessing the Effect of Customer Service Delivery Strategies on the Development of Public Sector Organisation in Ghana

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Abstract: Customers are the very reasons for which organisations exist. Public institutions are established to serve the interest of the citizenry. Social Security and National Insurance Trust (SSNIT) was established to serve the interest of workers in both public and private sectors respectively. The aim of the study was to assess the effect of customer service delivery strategies on the development of public sector organisations. The accidental sample method was used to select 260 customers for the study. Self-administered questionnaire was used to collect data for the analysis. Monte Carlo PCA for parallel analysis was employed to identify factors that fit for the analysis. Multiple regression was used to analyse, notably factors that influence service delivery strategy. It was clear that the study that the organisation faced some challenges in its service delivery, like inability to educate customers on complain channels, no or little personalized services, overall service delivery not being satisfactory. Thus, improvement in factors like reducing long hours spent in accessing service, staff motivation could lead to improved service delivery.

Keywords: Customer service, public sector, SSNIT, Ghana

1. Introduction
One unique feature of organisations that strive to achieve results is the quest to place the customer at the centre policy of decisions of the services they provide. The ultimate reason for the existence of service providers is to achieve its bottom line which is growth and profitability. Rodaf and Simons (2007), believe that practicing effective customer service is basic for achieving performance and growth. Organisations can achieve the ultimate of winning customers by giving the customers the best of services. However, this has not been largely achieved due to failure of the public sector to adequately motivate its staff to perform as expected (Kingsford, 2011).

The concept “customer service” gained popularity in the 1980's alongside the total quality movement era. According to Run (2001), organizations that are customer focused are successful in their operations, since they put the customer at the centre of their activities. Employees should therefore, be equipped with skills in customer care and loyalty programmes perform and link customer service strategies to corporate vision, loyalty, recognizing and rewarding employees (Run, 2001). Customer service delivery should systematically focus on giving customers value for the service they consume. This calls for the integration of strategy and economic discipline (Rudolf, 2008). Organisations should employ unique ways and solutions that will meet company-specific needs that will result to change in diverse dimensions such as, the aspirations of the organization, strategies, priorities, performance measurement, reward systems, assessing and empowering employees, approving and deploying of resources (Zamila, 2010). This will make Public sector organisations achieve and increase their customer base, through effective customer delivery strategies.

Public sector organisations have employed customer service delivery strategies as a means of attracting customers. Periodic review of standards will result in the improvement of service provision in organisations. Latham (2003), believes that it will ensure that training programmes are planned to improve performance and the use of modern equipment that will improve the flow of communication between the organisation and the public.

That notwithstanding, customers perceive service delivery in the public sector as unsatisfactory. Customers have been complaining of poor services. Late processing of customers claims and feedback of enquiries have been a worry. Much is yet to be achieved despite the attempt to use modern technology to enhance services. These issues have been the bane of public institutions like Social Security and National Insurance Trust (SSNIT). One critical factor that can sustain public sector service is to ensure a vibrant customer service provision that will meet individual expectations. Latham (2003), acknowledges that, customers expect service providers to be polite, listen to them, be helpful, responsive and respectful. Organisations that offer services like SSNIT in the Upper East Region of Ghana have attracted apathy from the populace and therefore, the difficulty in attracting more customers, especially, the informal sector. This paper seeks to find
out the implications of the strategies and challenges associated with the delivery strategies. The findings, it is believed, will bring to the fore the need for organisations, especially, those in the public sector to appreciate and adopt clear customer delivery strategies in the overall service delivery. Management will appreciate that, empowering employees is very crucial in the implementation of strategies towards the achievement of organisational goals. The outcome of this research will be an addition to existing literature.

2. Research questions
   - RQ1. What customer delivery strategies exist in organisations?
   - RQ2. Are there any implications of service delivery strategies on performance?
   - RQ3. Are there any challenges associated with customer service delivery strategies in public organisations?
   - RQ4. What are the ways to improve performance of the organisations through effective customer service delivery strategies?

3. Theoretical Framework

3.1. Services
   The need for customer services in organisations cannot be underestimated as it has become obvious that every organisation provide one kind of service or the other (Kaňovská, 2010). Lehtinen (2007), define services to include activities a company undertakes to ensure a relationship with its' customers through the delivery of products and any other activities that enhances its use (Lehtinen, 2007; cited in Kaňovská, 2010) A general definition of services is not readily available (Kayastha, 2011) and the difficulty in defining what the service sector is (Cannon, 2003). Kotler (2013), define service as "any act or performance one party can offer to another that is essentially intangible and does not result in the ownership of anything"

   A good service is one that meets customers' expectation. Anything contrary to that will lead to customer dissatisfaction and the possibility of the customer switching to a competitor. Good services create a bond between service providers and customers and may lead to lasting relationship (Amagashie, 2011). Providing good service can be achieved by ensuring a consistent effort in investment and maintaining good standards (Amagashie, 2011).

3.2. Customer Service Strategy
   Businesses cannot survive and grow without customers (Flasher, 2006). It is imperative that dissatisfaction is reduced to the minimum to win the hearts of customers and retain them since it is more expensive to attract new customers. Numerous demands from customers call for flexibility in the mode of delivery by way of delivering customized service and reducing production delivery cost (Wouters, 2001). Customers perceive service quality by comparing their experience before the service and the service encounter. The service provided will be adjudged outstanding if performance exceeds expectation and poor, if performance falls below expectation (Naik et al, 2010). The desire of service firms like insurance companies is to create customer relationship as centre stage of their activities (Uppal, 2009). Organisations should make their focusing on the customer not only as a strategy but a corporate strategy (Shanker, 2004). Quality service has the tendency of creating loyal customers who indirectly promote the business (Bhaskar, 2004). Three basic rules usually observed in insurance firms are; speed, accuracy and courtesy (Ganesh and Varghese, 2003). A Study by Mishra and Jain (2007), on some public and private sector firms, concluded that, satisfying customers is a valued asset to most organisations and build a long term customer relationship and loyalty. The success of insurance firms therefore, hinges on building a strong customer centeredness and customer loyalty.

3.3. Innovative Products, Customization and Personal Service
   Firms that have the capacity and flair to innovate and come out with customized products attract the attention of potential customers. Insurance firms should identify the needs of customers they seek to serve and accordingly tailor their products that will serve the individual profitably. A strategy that can utilized as a way of retaining customers is to customize insurance products that will best address individual risk profile (Smith, 2004). It is expedient, therefore, for insurance firms to make product innovation as part of their overall customer satisfaction strategy (Holmes, 2001). Frontline readiness to demonstrate skills in customer care is very crucial in selling the firm to prospective customers. The ability to build relationship, friendliness, and ready to respond to anxieties of customers should be appreciated by service firms (Reichheld et al., 2000).

3.4. Research Design/Methodology
   Two hundred and sixty (260) respondents was used for the analysis. This is out of the three hundred structured questionnaire that were administered to customers. The accidental sampling method was considered in selecting respondents since the researcher did not need all the population before making inferences about opinions about a subject like the one being understudied in this research and therefore, was used to select the customers. The researcher positioned himself close to the place where the respondents could easily be located, and in the case of this study, the hall. The questionnaires were then issued to them in order to solicit their responses. Respondents were briefed about the purpose of the research. In this regard, permission was sought from the Branch Manager before the exercise was carried out. In all, five weeks was used in gathering information and data.
4. Results and Discussions

4.1. Identification of Existing Customer Delivery Strategies Available in Most Organisations

Factor analysis was carried out to identify existing customer delivery strategies. The analysis was meant to extract the variables which will help to explain the linear combination of the variables. According to Osborne and Costello (2004), few elements usually account for most of the variation, as such; they can be used to replace the original variables. A factor analysis was performed on the 21 variables used to measure the 8 factors. The Bartlett test of Sphericity was used for the extraction of factors as follows; Approx. Chi-square=4563.072, df. 435 and sig. 0.000 and the value of Keyser-Meyer-Olkin (KMO) measure of sample adequacy was 0.731. According to Pallant (2010), KMO of 0.5 and above is appropriate for factor analysis. This confirms that there was a meaningful correlation among the variables thus, factor analysis was appropriate. The tables displayed below show the factor loadings and Cronbach Alpha’s of each factor (dependent and independent) used in this study. Malhotra (2007), recommend the selection of variables that have Eigen values equal to or greater than 1. In this regard only values variable that had Eigen values greater than or equal to 1 were selected. In considering the reliability, only factors within 0.07 thresholds were selected and variables with loading above 0.5 were also considered (Hair, Black, Babin, Anderson & Tatham, 2006).

| Component | Initial Eigenvalues | Extraction Sums of Squared Loadings | Rotation Sums of Squared Loadings |
|-----------|---------------------|-------------------------------------|----------------------------------|
|           | Total               | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1         | 2.920               | 32.443       | 32.443       | 2.920 | 32.443       | 32.443       | 2.323 | 25.810        | 25.810       |
| 2         | 2.006               | 22.287       | 54.730       | 2.006 | 22.287       | 54.730       | 2.080 | 23.112        | 48.922       |
| 3         | 1.354               | 16.045       | 69.775       | 1.354 | 15.045       | 69.775       | 1.877 | 20.853        | 69.775       |
| 4         | .888                | 9.865        | 79.639       |       |              |              |       |              |              |
| 5         | .815                | 9.050        | 88.690       |       |              |              |       |              |              |
| 6         | .498                | 5.530        | 94.219       |       |              |              |       |              |              |
| 7         | .298                | 3.314        | 97.534       |       |              |              |       |              |              |
| 8         | .222                | 2.466        | 100.000      |       |              |              |       |              |              |
| 9         | 1.261E-15           | 1.401E-14    | 100.000      |       |              |              |       |              |              |

Table 1: Total Variance Explained

Factor analysis was performed on 21 variables used to measure 9 factors. Normally, variables that have Eigen value equal to or greater than 1 are selected for analysis (Malhotra, 2007). In considering the reliability, only factors within 0.07 thresholds were selected and variables with loading above 0.5 were also considered (Hair, Black, Babin, Anderson & Tatham, 2006). Results in table 1, shows that selection of factors that actually explained customer delivery strategies available in most organizations was based on Malhotra (2007) selection criterion. This implies that three components are actually retained since their eigenvalues are greater than 1. Personal service, staff communication, staff motivation, customers receive prompt, staff politeness to customers, customer ability to access products and customer user friendly contributes about 69.775% in explaining customer delivery strategies.

Figure 1
It is also clear from the scree plot that there is a break at factor 4 indicating that factor 1, 2 and 3 are significantly greater than eigenvalue 1. This implies that the three components are retained which affirm the results in table 1.

| Eigenvalues | Random Eigenvalue | If Eigenvalues > Random Eigenvalue Retained |
|-------------|------------------|--------------------------------------------|
| 2.920       | 1.3067           | Retained                                   |
| 2.006       | 1.1952           | Retained                                   |
| 1.354       | 1.1222           | Retained                                   |
| 0.888       | 1.0523           | Not Retained                               |
| 0.815       | 0.9864           | Not Retained                               |
| 0.498       | 0.9277           | Not Retained                               |
| 0.298       | 0.8717           | Not Retained                               |
| 0.222       | 0.8093           | Not Retained                               |
| 1.261E-15   | 0.7285           | Not Retained                               |

*Table 2: Parallel Analysis to Retained the Factors*

Monte Carlo PCA for Parallel Analysis was conducted to ascertain the factors being retained by the total variance and scree plot. In this table the actual eigenvalues are compare with random eigenvalues which means that when actual eigenvalue is greater than the random eigenvalue you retain the factor. It is clear from the table 2 that components 1, 2 and 3 (personal service, staff communication, staff motivation, customers receive prompt feedback, staff politeness to customers, customer product and customer user friendly) and the rest are rejected on the criterion.

![Component Plot in Rotated Space](image)

*Figure 2*

Having used factor analysis to identified the factors that influence customer service delivery strategies within the organization, multiple regression analysis was carried out to ascertain the effects of these factors on customer service delivery strategies using multiple regression. Details of the results are shown below.
| Model | Unstandardized Coefficients | Standardized Coefficients | t     | Sig    | Collinearity Statistics |
|-------|-----------------------------|---------------------------|-------|--------|------------------------|
|       | B                   | Std. Error                | Beta  |        | Tolerance  | VIF       |
| 1     | (Constant)           | 10.109                    | .422  | 23.972 | .000       | 1.000    | 1.000    |
|       | Customer receive prompt | 1.933                     | .125  | .693   | 15.451     | .000     | 1.000    | 1.112    |
| 2     | (Constant)           | 6.863                     | .430  | 15.950 | .000       | 1.000    | 1.112    |
|       | Customer receive prompt | 1.527                     | .105  | .548   | 14.492     | .000     | .899     | 1.122    |
|       | Customer products    | 1.226                     | .101  | .458   | 12.128     | .000     | .899     | 1.122    |
| 3     | (Constant)           | 4.287                     | .330  | 13.009 | .000       | .899     | 1.132    |
|       | Customer receive prompt | 1.079                     | .076  | .387   | 14.100     | .000     | .795     | 1.258    |
|       | Staff communicate    | 1.280                     | .074  | .448   | 17.207     | .000     | .883     | 1.132    |
| 4     | (Constant)           | 2.033                     | .259  | 7.856  | .000       | .792     | 1.263    |
|       | Customer receive prompt feedback | 1.025                 | .052  | .368   | 19.700     | .000     | .792     | 1.263    |
|       | Customer products    | 1.177                     | .048  | .440   | 24.594     | .000     | .861     | 1.161    |
|       | Staff communicate    | 1.227                     | .051  | .429   | 24.242     | .000     | .880     | 1.137    |
|       | Staff polite to customer | .950                      | .055  | .296   | 17.327     | .000     | .942     | 1.061    |
| 5     | (Constant)           | 6.26E-15                  | .000  | .000   | 1.137E8    | .000     | .791     | 1.264    |
|       | Customer receive prompt | 1.000                     | .000  | .359   | 1.137E8    | .000     | .817     | 1.224    |
|       | Customer access products | 1.000                    | .000  | .374   | 1.204E8    | .000     | .816     | 1.226    |
|       | Staff communicate    | 1.000                     | .000  | .350   | 1.126E8    | .000     | .939     | 1.065    |
|       | Staff polite to customer | 1.000                    | .000  | .312   | 1.078E8    | .000     | .860     | 1.162    |
|       | Personalized services | 1.000                     | .000  | .286   | 9.450E7    | .000     | .860     | 1.162    |
| a. Dependent Variable: customer service strategies |

Table 3: The Effects of the Customer Service Delivery Strategies on the Performance of the Organisation?

The results from the stepwise multiple regressions analysis shows that there is a firm dependency among the variables used to represent the constructs dimensions including; customer receive prompt feedback, customer access products, staff communication, staff politeness to customers and personalized services for the five regression model. This is depicted in the significance of the F-Statistics in each model. A model reaches its statistical significance if the Sig<.05 makes it fit for the data (Hair et al., 2006). From the above all five models have Sig<.05 which shows that, the regression models predict the results (customer service delivery strategies).

The figures from the first model shows that customer receive prompt information (β=1.00, t=1.13E8, P=0.000<0.05), customer products (β=1.00, t=1.204, P=0.000<0.05), staff communication (β=1.00, t=1.126E8, P=0.000<0.05), staff polite to customer (β=1.00, t=1.078, P=0.000<0.05), and personalized service (β=, t=9.450, P=0.000<0.003) means that almost all the independence variables are positive and have significant effect on customers’ satisfaction. This means that, a percentage change in the customer receive prompt information from the organization would lead to a 100.0% increase in customer delivery strategies whereas one percent change in customer products of the organization would lead to 100.0% increase in customer delivery strategies. A percentage change in staff communication from the organization would also result to a 100% increase in staff communication. A percentage change in staff polite to customer would lead to 100% increase in customer delivery strategies, whiles a one percentage change in personalized service bring about a 100% increase in the customer delivery strategies. This implies the more customers receive prompt information and responsive services from the organization, the more likely it would influence customer delivery strategies positively. That is to say, they have positive statistical significance in predicting customer delivery strategies.
It is clear from table 4 that response to complaints, long hours spent, little no personalized service are significant contributors to customer service delivery strategies since all the p-values are less than 0.05. This implies that when organization are not able to response to customer complaints, customers spent long hours for service and little or no personalized is made available, would remained as challenges of the organization. Therefore, where the organisation is not able to response to complaints, customers spent long hours for service and little or no personalized are offered by the organisation, is likely to influence customer service delivery strategies negatively. Generally, the challenges of service delivery of the organization in the first model had an R-Squared value of 0.117 indicating that they explained 11.7% of the variance in customer service delivery strategies. (implication)

The variables in the second model had an R-Squared value of 0.151 which indicates that they explained 15.1% of the variance in customer service delivery strategies.

The challenges of the institution in its’ service delivery strategies with as seen in the third model had an R-Squared value of 0.172 indicating that they explained 17.2% of the total variance in customer service delivery strategies.

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | Durbin-Watson |
|-------|---|----------|-------------------|---------------------------|------------------|---------------|
| 1     | .343<sup>a</sup> | .117     | .114              | 3.45984                   | .117             | 34.301 1      |
| 2     | .388<sup>b</sup> | .151     | .144              | 3.40009                   | .034             | 10.148 1      |
| 3     | .415<sup>c</sup> | .172     | .163              | 3.36342                   | .021             | 6.634 1       |

Table 4: Identify the Challenges Are Associated with Customer Service Delivery Strategies at the Organisation?

- Predictors: (Constant), Response to Complaints
- Predictors: (Constant), Response to Complainats, Long Hours Spent
- Predictors: (Constant), Response to Complaints, Long Hours Spent, Little No Personalized Service
- Dependent Variable: Customer Service Strategies

The results from the multiple regressions shows that there is a firm relationship among the variables used to represent the constructs on challenges the institution face i.e., not able to response to customer complaints, customer spent long hours for service and little or no personalized services for third regression model. This is depicted in the significance of the F-Statistics in each model. Field (2005) and Hair et al. (2006) are of the view that a model reaches its statistical significance if the Sig<.05 making it fit for the data. From the above all three models have Sig<.05 implying that overall, the regression models statistically predict the outcome variable (customer service delivery strategies).

The figures from the third model reveals that response to customer complaints ($β$ = -1.116, $t$ = -5.845, $P$=0.000<0.05), long hours spent ($β$=6.72, $t$=3.340, $P$=0.001<0.05), little or no personalized service ($β$ = -.482, $t$ = -2.576, $P$=0.011<0.05), some of the independence variables are positive and significant correlated with customers’ service delivery strategies. It can be deduced that the major challenges facing the organization are response to customer complaints and little or no personalized service. Thus, a percentage change in response to customer complaints from the organization would lead to a 111.6% decrease in customer service delivery strategies and one percent decrease in long hours spent of the organization services would lead to 67.2% increase in customer service delivery strategies and a percentage change in little or no personalized service would lead to a 48.2% decreases in customer service delivery strategies. This implies that as long hour spent in accessing services reduces, the more likely it would influence or increases customer service delivery strategies positively. In addition, the more response to customer complaints are attended to, and little or no personalized service is given is given attention, the more likely customer service delivery would increase and its attendant benefits. Consequently, challenges in service provision will drastically reduce.

Table 5: Model Estimation

- Dependent Variable: Customer Service Strategies

| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Collinearity Statistics |
|-------|-----------------------------|---------------------------|---|------|-------------------------|
|       | B | Std. Error | Beta |       | Tolerance | VIF |
| 1     |     |           |      |       |           |     |
| (Constant) | 20.526 | .784 | .26171 | .000 |           |     |
| Response to complaints | -1.143 | .195 | -.343 | -5.857 | .000 | 1.000 1     |
| 2     |     |           |      |       |           |     |
| (Constant) | 18.049 | 1.095 | 16.486 | .000 |           |     |
| Response to complaints | -1.085 | .193 | -.325 | -5.634 | .000 | .991 1     |
| Long hours spent | .647 | .203 | .184 | 3.186 | .002 | .991 1     |
| 3     |     |           |      |       |           |     |
| (Constant) | 19.575 | 1.234 | 15.857 | .000 |           |     |
| Response to complaints | -1.116 | .191 | -.334 | -5.845 | .000 | .987 1     |
| Long hours spent | .672 | .201 | .191 | 3.340 | .001 | .989 1     |
| Little or no personalized service | -.482 | .187 | -.147 | -2.576 | .011 | .993 1     |
The results from the multiple regressions shows that there is a firm correlation among the variables used to represent the constructs dimensions including; educate customer on complaints channels, customer satisfaction service sophisticated, staff motivation and overall customers service sophisticated. The dimensions of the customer service delivery strategies in the fourth model had an R Squared value of .439 indicating that they explained 43.9% of the total variance in customer service delivery strategies.

The dimensions of the customer service delivery strategies in the third model had an R-Squared value of .418 indicating that they explained 41.8% of the total variance in customer service delivery strategies.

Generally, the variables of the service delivery in the second model had an R-Squared value of .394 indicating that they explained 39.4% of the variance in customer service delivery strategies.

The dimensions of the customer service delivery strategies with the service of the institution in the third model had an R-Squared value of .418 indicating that they explained 41.8% of the total variance in customer service delivery strategies.

The dimensions of the customer service delivery strategies in the fourth model had an R-Squared value of .439 indicating that they explained 43.9% of the total variance in customer service delivery strategies.
delivery, overall customer service being sophisticated and staff motivation for the four regression model. This is depicted in the significance of the F-Statistics in each model. According to Field (2005) and Hair et al. (2006) a model reaches its statistical significance if the Sig<.05 making it fit for the data. From the above all three models have Sig<.05 implying that overall, the regression models statistically predict the outcome variable (customer service delivery strategies).

The figures from the fourth model shows that educating customer complaints channels (β=0.46, t=1.826, P=0.000<0.05), customer satisfaction service delivery (β=.748, t=7.261, P=0.000<0.05), overall customer service being sophisticated (β= -.963, t= -4.420, P=0.000<0.05) and staff motivation (β= -.629, t= -3.048, P=0.000<0.05), whiles some of the independence variables are negative and significantly related to customers’ service delivery strategies. Thus, a percentage change in the educating customers on complaints channels of the institution would lead to a 46.0% increase in customer service delivery strategies. However, it was not statistical significant with where it was found that the overall service delivery was found to be sophisticated. Thus, a percentage change in the variable will result to a 96.3% decrease in customer service delivery strategy. This implies the more customer satisfaction service delivery are, the more likely it would influence customer service delivery positively and vice versa.

5. Conclusions and Implications to Management

The research sought to ascertain how customer service delivery strategy can affect public organisation, more especially SSNIT in the Upper East Region of Ghana. The analysis clearly indicate that the variables used to represent the construct dimensions were fit and had significant influence on the outcome (customer service delivery strategy) and its’ effect on customer satisfaction.

It was found that response as to whether customers were educated on customer complaints channels, long hours spent in accessing service, little or no personalized services, contributed significantly to customer service delivery strategy as the p-values were found to be less than 0.05 shown in table 4. SSNIT as a public institution need to ensure that issues outlined are considered in its’ overall strategy to enhance service delivery.

The organisation was faced with some major challenges as indicated from the various models like response to complaints (β= -1.116, t= -5.845, P=0.000<0.05); little or no personalized service (β= -.482, t= -2.576, P=0.011<0.05); overall customer service being sophisticated (β= -.963, t= -4.420, P=0.000<0.05) and staff motivation (β= -.629, t= -3.048, P=0.000<0.05). These variables have negative effect on the institution service delivery strategy. These need to be addressed so as not to lose its essence, that is seeking the welfare of its customers.

The analysis further depicts that if customers are educated on the way customer complaints channels are handled, customer delivery can be easily accessed will make customers feel satisfied with the organisation’s service delivery.

6. Limitation and suggestions for future research

The study was done in the Upper East Region which is just one branch and therefore, cannot be used to make a generalization. It is, therefore suggested that same research is replicated in the other branches. Where possible, a comparative study can be done to ascertain how customers perceive the service delivery strategies of the organisation in the various branches.

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