FACTORS AFFECTING CUSTOMER SERVICE DELIVERY:
A CASE OF STANDARD CHARTERED BANK KENYA

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UNITED STATES INTERNATIONAL UNIVERSITY- AFRICA

SUMMER 2015
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A Research Project Submitted to the Chandaria School of Business in Partial Fulfillment of the Requirement for the Degree of Masters in Business Administration (MBA)

UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

SUMMER 2015
DECLARATION

I’m the undersigned, I declare that this is my original work and has not been submitted to any other college, institution or university other than the United States International University in Nairobi for academic credit.

Signed: ___________________________  Date: ________________

Githiri, Emmanuel Muniu, ID 627132

This project has been presented for examination with my approval as the appointed supervisor.

Signed: ___________________________  Date: ________________

Dr. Peter N. Kiriri

Signed: ___________________________  Date: ________________

Dean, Chandaria School of Business
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ABSTRACT

The purpose of the study was to establish factors affecting customer service delivery in Standard Chartered Bank of Kenya. The study was guided by the following specific objectives; to determine the effect of staff training on customer service delivery in Standard Chartered Bank of Kenya, to establish the effects of employee motivation on customer service delivery in Standard Chartered Bank of Kenya and to examine the effects of technology on customer service delivery in Standard Chartered Bank of Kenya. With references from the works of other scholars the study has establish through the various conclusions and findings of their works that the factors that employee training, motivational factors as well as investments in technology go a long way in influencing customer service delivery.

The research methodology used to carry out the research is the descriptive research method. It was focused on the lower, middle and upper level management for Standard Chartered Bank, Kenya. From the population a sample size was drawn based on the stratified random sampling method. Data collection was carried out via questionnaires made up of structured as well as open-ended questions. This was analyzed through the descriptive statistics while using Microsoft Excel and SPSSS as the analysis tools. The data was presented using tables and graphs.

The study sought to establish that extent to which staff training has affected customer service delivery in Standard Chartered Bank of Kenya. From the study findings, majority of the respondents as shown by 64.6 percent indicated that staff training had affected customer service delivery to a very great extent, 25.0 per cent of the respondents indicated to a great extent, whereas 10.4 per cent of the respondents indicated that staff training had affected customer service delivery to a moderate extent. These findings depict that staff training has affected customer service delivery in Standard Chartered Bank of Kenya, to a great extent.

The study sought to establish that extent to which employee motivation has affected customer service delivery in Standard Chartered Bank of Kenya. From the study findings,
majority of the respondents as shown by 60.4 percent indicated that employee motivation had affected customer service delivery to a very great extent, 27.1 per cent of the respondents indicated to a great extent, whereas 12.5 per cent of the respondents indicated that employee motivation had affected customer service delivery to a moderate extent. These outcomes illustrate that employee motivation has influenced customer service delivery in Standard Chartered Bank of Kenya, to a tremendous magnitude.

The researcher also sought to ascertain the extent to which technology has affected customer service delivery in Standard Chartered Bank of Kenya. From the study findings, majority of the respondents as shown by 68.8 percent indicated that technology had affected customer service delivery to a very great extent, 25.0 per cent of the respondents indicated to a great extent, whereas 6.3 per cent of the respondents indicated that technology had affected customer service delivery to a moderate extent.

The researcher therefore concludes that increased staff training enhances customer service delivery, since it helps staff to adjust to the personality of the customer, and thus able to tolerate their behaviors. The study established that employee motivation has affected customer service delivery in Standard Chartered Bank of Kenya to a great extent. Employee motivation was found to be a significant variable and positively affects customer service delivery in organizations. The study established that technology was a significant factor has positively affected customer service delivery in Standard Chartered Bank of Kenya. The study draws a further conclusion that improved technology, such as mobile banking, goes a long way in ensuring effective and efficient customer service delivery.

Finally the study recommends that quality and frequent customer service training should be maintained to ensure main skills, such as telephone skills, customer service and retention, telemarketing, problem solving capabilities, maintaining customer satisfaction and effective use of technology, are taught. Additionally, the management should promote employee motivation as employees play an important role in shaping customers perception regarding a firm through their behaviors and actions. Organizations should not only provide the regular bonuses to employees but it is the study’s recommendation that organizations should come
up with a work environment that encourages and appreciates employees contribution towards problem solving situations and the achievement of the firms objectives. The researcher further recommends that, as organizations adopt new technology, they need to address security and privacy issues more keenly. Since these are the main challenges that see banks shy away from adopting the use of technology in their operations.
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<table>
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<th>Abbreviation</th>
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<tbody>
<tr>
<td>ATMs</td>
<td>Automatic Teller Machine</td>
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<tr>
<td>CIM</td>
<td>Chartered Institute of Management</td>
</tr>
<tr>
<td>EFTPoS</td>
<td>Electronic Funds Transfer at Point of Sale</td>
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<tr>
<td>EPS</td>
<td>Earnings per Share</td>
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<td>ICT</td>
<td>Information Communication Technology</td>
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<td>IT</td>
<td>Information Technology</td>
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<td>MVA</td>
<td>Market Value Added</td>
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<td>NMP</td>
<td>Net Profit Margin</td>
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<td>PC</td>
<td>Personal Computer</td>
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<tr>
<td>POS</td>
<td>Point-of-Sale</td>
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<tr>
<td>ROA</td>
<td>Return on Assets</td>
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<td>ROE</td>
<td>Return on Equity</td>
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<td>SPSS</td>
<td>Statistical Package for Social Science</td>
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Study

In today’s increasingly business competitive environment, customer satisfaction and quality service are important factors for the success or existing co-operate organizations. The provision of quality service has been shown to increase profits, improve the cooperate image of a firm and save costs. To achieve customer satisfaction, co-operate organizations need to sustain high performance in their operations. It is important that organizations understand that if customers are not satisfied they can defect causing long-term losses to the organizations. Everybody in the organization should be involved in ensuring that the firm’s customers are satisfied. However, the top management in the firm has a responsibility of ensuring that the environment is one that is customer oriented which ensures customer driven services to be offered (Lovelock, 2014).

Many companies have come to the realization that satisfied customers can have a positive effect on the firm’s profits. This has led many organizations to reorganize their marketing distribution, manufacturing and research and development departments so as to give the customers what they want, at the time they want and the way they want it. This approach is customer focused which is a philosophy that aims to deliver the services sought by customers and to keep remote customers close so as to increase the firm’s profits and market share (Bradley and Naylor, 2006). Senior executives must have a forceful commitment to customer focus so that this philosophy can be a success. In addition, it is important to acknowledge that employees whose positions mean that they are directly dealing with customers are in a better position to ensure that a customer oriented marketing plan is a success. Innovative companies motivate such employees by empowering them to solve the customer’s needs and problems on the spot. To some extent, customers are able to evaluate the performance of the firm’s products and services by the level of satisfaction they feel from the firm’s customer service. Customers who experience a higher level of satisfaction are more loyal to the company which often leads to higher long term profits for the firm (Bradley and Naylor, 2006).
Customer service involves meeting customer needs and expectations in such a way that these customers will have a memorable experience and will opt to come back and even talk to others about the company services and products. It is important for businesses in the current competitive environment to understand the value of their customers, as they are key to the business future growth. This should motivate organizations to find ways to capture, attract and maintain their customer’s loyalty. Companies should understand the wants and needs of their target market and make sure that the delivery of these wants and needs is in an efficient and effective manner so as to satisfy the customer in the target market (Maxhand and Plowman, 2012).

Customer satisfaction involves activities that are task oriented and is more than proactive selling of products and services through use of face-to-face interactions or by use of other communications means such as telephone or mail. The goal of customer satisfaction should be designed, communicated and performed with the aim of achieving two goals which are to satisfy the customer and to achieve operational efficiency. The behaviour and interaction of the service provider with customers for services that are offered face to face is a replica of what goes on inside the organization (Lovelock, 2014). The marketing of financial services is not only more complex but also much broader and it involves increased interactions between the customer and the organization as the service is made, sold and also consumed. The customer’s view of the quality of the service is drawn from the behaviour and personality of the service provider. High quality customer service can be drawn from thinking, attitude and a philosophy that puts more emphasis on a way of doing business which is committed and sincerely dedicated to satisfy the firm’s customers. Such a philosophy emphasise that customer satisfaction is the greatest priority of the organization (Lovelock, 2014).

To be aware of the customer’s demographics characteristics such as age, occupation, education levels and sex is important for the company. In addition, the customer service staff should be aware of the customer’s personal characteristics, which include social habits, beliefs, attitudes, expectations and preferences. Customer service staff should also know how to handle customer’s complaints so as to ensure that customers are treated well and with
respect. The way customer’s problems are solved impact on the customer’s long-term view of the firm, customer loyalty and the success of the organization. When employees are able to meet the needs of the customers and make sure that they provide high quality service to the customers, then they do not need to redo procedures so as to satisfy the customers. Firms that are keen on meeting customers’ needs are able to retain their old customers and gain new ones (Martin, 2009).

It is important for everybody in the organization to be involved in ensuring quality service to customers. However the top management is usually tasked with the responsibility of ensuring that the environment is one that is customer oriented and that ensures customer driven services. The top management are responsible for constantly evaluating the importance of being a customer focused firm and ensuring that the customer’s needs are at the top of all the other client’s needs. For a firm to achieve high quality customer service, it is important for a firm to have high quality managers (Saleem, 2007). Interrelationship between quality customer service and high quality management is of outmost importance and organizations that do not embrace this relationship do so at their own peril. There are different organizations that have tried to improve the quality of their customer service with no regard to the issues that negatively affect the quality of management, leading to little or no improvement in the quality of customer service. The value of high quality customer service should be part of the firm’s culture and should be embed at the personal beliefs of the organization’s employees. The culture of the firm should include openness, honesty, flexibility and should encourage an environment where there is desire in the management to listen to the customer and staff additionally, such an environment should encourage employees to achieve their full potential (Mantle, 2013).

The quality of customer service determines the level of success for any business. The proximity of the business to the customers is important, as the customers are usually the best source of information. A customer’s view of the firm service quality is an important thing as this view can be perceived as the firm’s actual quality which can be measured against the firm’s specifications of their products and services. When quality service is given to a customer, then the customer becomes happy. This translates to more customer loyalty and
more repeated visits. Delighted customers act as the firms best sale people as they continue spreading the word to other son how they received the best quality service from the firm (Maxhand & Plowaman, 2012). The ability of the firm to meet the service time requirement is directly related to the typical customer satisfaction index. When customers spend too much time on something they feel would have taken less time, they are dissatisfied with the service offered. Thus customer service quality should be perceived both subjectively and objectively (Blummberg, 2011).

Customer service is an important concept that is slowly taking root in Kenya. There have been notable changes in the banking technologies, which have made the banking industry as one of the fore front in technology expertise. This has led to better customer service to their customers and the general public. Service delivery depends in part on quality customer service. The quality of services offered by Standard Chartered Bank can be improved if the banks meet the needs of its customers. Excellent customer service enables businesses to achieve many benefits for themselves and their customers. Firms that emphasis on excellent customer service can be assured that word of mouth can offer them a way to increase their customers compared to other marketing ways such as advertising. Customers who are dissatisfied can damage the company’s reputation and keep new customers away (Caryforth, Rawlison and Weld, 2013). Businesses in the world focus on the customer as the most focal point for the success of the business. A customer can be defined as a person who buys goods and services for their own use or to sell to someone else (Lesley and Faure, 2012).

Standard Chartered Kenya, also known with the official name as Standard Chartered Bank (Kenya) Limited, or StanChart Kenya, is commercial bank based in Kenya. It is a subsidiary of the British multinational financial conglomerate Standard Chartered whose headquarters are in London, United Kingdom. The bank’s branch in Kenya is regulated and licensed by the Kenyan bank regulator Central Bank of Kenya. The bank is one of the largest financial providers in the country. Research shows that the bank was the 5th largest in Kenya in terms of assets by the end of December in 2012. At the time, the bank’s valuation of its total assets was more than US$2 billion or (KES: 164 billion) (Standard Chartered, 2013). The shareholder equity value was not available at the time.
According Standard Chartered (2013) the bank opened its doors in Kenya in the month of January in 1911. At the time, the bank had two branches one at Kenyatta venue in Nairobi and the other at Treasury Square in Mombasa. Today, more than 100 years later, the bank franchise has grown and it boasts of a network of 33 branches that are in different locations in the country. With 90 Automated Teller Machines (ATMs) and more than 1,698 employees, the bank continues to grow. The bank has remained quoted at the Nairobi stock Exchange with 26% local shareholdings since the year 1989. The bank integrated its Mobile Banking Platform to the Kenyan Airtel Money payment system. It is also the only bank in Africa that has real time online integration into a Telco led payment system that has no human intervention. Mobile banking service which is available to both Safaricom and Airtel Money subscribers allows the bank customers to access the banks services anywhere for 24 hours a day and 7 days a week (Standard Chartered, 2013)

This study sought to investigate factors affecting customer service delivery in the banking industry in Kenya, with special focus on Standard Chartered Bank of Kenya.

1.2 Statement of the Problem

Due to the changing technologies, pressure to achieve corporate objectives, need to improved productivity and profitability, need to control operation costs and curb wastage, the need to improve on customer service in banking industry has grown. For a long time, businesses did not put too much importance to customer service. Currently, the modern customer expects to be treated as an equal partner with courtesy and efficiency thus the need of organizations to make the customer feel the value of using their products or services is greater than the price the customer if paying (Bradley, 2005).

There are various financial institutions, which have been registered in Kenya since the country achieved its independence. Due to this, competition in the banking industry has gone a notch higher. The financial institutions compete so as to get that one existing customer. This calls for the financial institutions to have extemporary customer service so as to retain their existing customers and also to attract new ones. The high competition has also created the need for these institutions to be creative and innovative so as to come up with ways to
win the customers loyalty and trust. Standard Chartered Bank is not any different and like its competitors in the industry, it is facing similar challenges in a bid to attract and retain its current customers.

Studies that exclusively focus on customer service delivery on Kenyan banks are sparse in site the plentiful literature on factors affecting customer service in commercially banks. This research study sought to fill the existing knowledge gap by investigating factors affecting customer service delivery using Standard Chartered Bank of Kenya as a case. The findings of this study will assist the management of the bank in understanding the effect of investigate factors affecting customer service delivery. This will go a long way in helping on the measures taken to improve customer service delivery in the bank.

1.3 General Objective
Determination of different factors that affected the delivery of customer service at Standard Chartered Bank of Kenya was the general objective of the study.

1.4 Specific Objectives
In order to address the research problem, the study was guided by three specific objectives.
1.4.1 To determine the effect of staff training on customer service delivery in Standard Chartered Bank of Kenya
1.4.2 To establish the effects of employee motivation on customer service delivery in Standard Chartered Bank of Kenya
1.4.3 To examine the effects of technology on customer service delivery in Standard Chartered Bank of Kenya

1.5 Significance of the Study
1.5.1 Management of Standard Chartered Bank of Kenya
This study will help the management of Standard Chartered Bank of Kenya in identifying areas which they need to improve on in order to improve quality of service to its customers. It will help them to be aware of where, when and how to increase their resources so as to make their services better. The study will also assist the customer care department to be
aware of weakness areas and how to improve on these areas so as to improve the quality of service offered to the banks customers.

1.5.2 Policy Makers

The study finding will assist policy makers in designing policies aimed at enhancing customer service delivery, this study will enlighten them on various factors affecting customer service delivery in Standard Chartered Bank of Kenya

1.5.3 Academicians and Future Scholars

The study will be of great to academicians and future scholars at will provide literature to future research as well as provide basis for future research on factors affecting customer service delivery in the banking industry. The study is also important as it gives researchers exposure to a wider scope of knowledge that they can use in case they need to carry future research on similar topics.

1.6 Scope of the Study

This study sought to investigate factors affecting customer service delivery in Standard Chartered Bank of Kenya. It targeted employee of Standard Chartered Bank at their head office in Kenya from where the sample size were selected. The study was covered within four months between April and July 2015.

This study sought to investigate factors affecting customer service delivery in Standard Chartered Bank of Kenya. It targeted employee of Standard Chartered Bank at their head office in Kenya from where the sample size were selected. The study was covered within four months.

However the selected sample population for this particular study was limited only to the employees of Standard Chartered Bank who are based at the Head office. Thus the ability to generalize to the entire population of Standard Chartered Bank is severely limited. The sample is however similar in nature to the population of employees in various other banks in Kenya and thus can be generalized to represent a sufficient scope of study.
1.7 Definition of Terms

1.7.1 Customer Services
Customer service is responding to customer needs and expectations in a way that will make them have a memorable experience and motivate them to come back and to tell others, (Blummbberg, 2011).

1.7.2 Information Technology
According to Ige (1995) Information Technology (IT) is the use of electronic methods to handle information involving the processing, storing, transportation, transferring, accessing and delivering of the information.

1.7.3 Technology Banking
Technology banking uses automated electronic and interactive communication ways to deliver banking products and services to customers (Sathye, 2009). Technological banking systems also include systems that use technology to help customers access their accounts, obtain information on banking services and products and systems that enable customers to transact banking related business.

1.7.4 Training
Training is gaining of skill, competencies and knowledge as a result of the instruction of occupational or applied skills and knowledge that relate to specific useful competencies (Harris, Willis, Simons and Underwood, 2008).

1.7.5 Customer Service Delivery
Customer service delivery is the practice of providing customers with a positive helpful experience when they enter a business, throughout the time they stay at the business, and even after the customer leaves, should they have additional questions or products to return (Thompson and Kolsky, 2004).

1.7.6 Employee Motivation
Motivation is an employee’s intrinsic enthusiasm about and drives to accomplish activities at work. Employee motivation describes an employee’s intrinsic enthusiasm about and drives to accomplish work (Furnham, 2004).
1.8 Chapter Summary

This chapter has explained in details the background, purpose, significance and the boundary of the study. It highlighted the general objective and the importance of this study and who is expected to benefit from the findings of the study. Additionally, the chapter laid down the proposed research methodology and research questions under which the study was done. The problem statement has been identified through the various aspects that affect the delivery of customer service.

The next chapter will review previous literature done on the factors that affect customer service delivery and will seek to establish conclusions that were drawn from previous studies. The subsequent chapter describes the methodology used to undertake the research and includes a discussion of the research design, the population and sampling design, the data collection methods, research procedures and data analysis methods. Finally, chapter four presents the results and analysis of findings whereas chapter five discusses the findings, draws conclusions and makes recommendations for improvements.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This section reflects the relevant literature review on the influence of devolved health systems on health workers performance in Kenya. The section is presented in three key sub-sections in respect to the research objectives. Some of the literature looks at the effect of staff training on customer service delivery in Standard Chartered Bank of Kenya. The study looked at what different authors have to say about the effects of employee motivation on customer service delivery in Standard Chartered Bank of Kenya. It also looks at what the authors say concerning the effects of technology on customer service delivery in Standard Chartered Bank of Kenya.

2.2 Effect of Staff Training on Customer Service Delivery

Training is an important part for the success of any organization. The Tanzania Institute of Bankers (2003) notes that training improves employee’s knowledge and also transforms their attitude to one that is work oriented. A continuous process of training and learning is important in ensuring that employees grow and develop professionally. For employees to realize their full potential it is important for organizations to identify and also develop existing talents. Thompson and Kolsky (2004) expounds this point further emphasizing that training allows employees to be more satisfied with their jobs and enables them to perform better. According to the Tanzania Institute of Bankers (2003) training is important as it reduces discontent, employee turnover, absenteeism and dissatisfaction. Promotional training in addition to increasing the efficiency of the current staff can also boost existing employee morale. However, there is need to consider the available resources, the organizational setting and the needs of the organization so as to enable effective training that can improve the employees work performance.

Thompson and Kolsky (2004) further point out that when organizations invest in training especially in the area of management development, they are bound to achieve long run tangible results. Nakauka (2008) is in agreement with this observation and further points out
those managers are able to put up an excellent performance after training. Their desire to excel increases after such trainings. In her study on three banks in Uganda, regarding the effect of management training on managerial performance, Nakauka Kalanzi highlighted the fact that training plays a major part in harmonizing individual and organization goals. In the same vein, Flanagan and Fredericks (2013) brought out an interesting point that nations can improve their economies when management training brings about effectiveness in the way organizations carry out their activities. As noted by the Tanzania Institute of Bankers (2003), management development is a tool that can enable among other things the effective succession planning, encourages managers to develop their careers, retains and motivates capable and leads to an improve increase in the managerial capacity.

Beardwell, Holden & Claydon (2004) study concludes that after training or development, employees usually expect rewards especially after putting on more effort or becoming better skilled. The reward can be in form an increase in pay, promotion or a more demanding and a higher status job. Bartlett acknowledges this point although in different context. Kenneth Bartlett discovered, in his study among registered nurses, that the perceived benefits of training are positively related to organizational commitment (and implicitly, job satisfaction). Sousa (2003) also agrees that training offered by a firm to its employees can provide an opportunity for a promotion or an increase in salary.

Pamela and Lwakama’s (2010) research informs that a satisfied customer is one whose expectations are met, or exceeded, who experienced good service delivery, who felt they were treated equitably, and who thinks that he/she got good value for money. The key drivers of customer satisfaction (and future intention) are core service delivery (the promise), relational service quality (how the service is delivered, staff attitude/professionalism) and perceived value for money, (the difference between perceived benefits and costs). The relative importance of each of these varies across services but the two main drivers of overall customer satisfaction are core service delivery (what is delivered) and perceived value (a perception by customers that they got value.
The effect of staff training on customer service delivery has not attracted that attention of banks, although they acknowledge it as the means to generate revenue. But, customers experiencing poor service are likely to tell up to 20 people out about their experience which is not good advertisement for a business. This may deter others from trying the products or service of the company (CIM, 2010). Many industries are paying greater attention to service quality and customer satisfaction, for reasons such as increased competition and deregulation (Reichheld and Sasser, 2010; Schneider, Parkington and Buxton, 2010). Customer service training creates a customer centered culture, empowers staff to provide solutions, makes a commitment to customers, promotes consistency to create a service brand, offers professional development and allows for continued service improvement.

2.2.1 Staff Training On Customer Service Delivery
Training is gaining of skill, competencies and knowledge as a result of the instruction of occupational or applied skills and knowledge that relate to specific useful competencies (Harris, Willis, Simons and Underwood, 2008). Training aims at improving one's capability, capacity and performance at the work place or off the place. Work place development is a term use for work place learning to improve performance. These forms of training have been categorized as on-the-job or off-the-job training.

On-the-job training takes place in a normal working situation, using the actual tools, equipment, documents or materials that trainees will use when fully trained. On-the-job training has a general reputation as most effective for vocational work.

Off-the-job training is done away from the normal working environment, which means that the employee is not counted as a productive worker while undergoing the training. The use of off-job training is advantageous as employees are able to concentrate on the training when they take time off work to undergo the training. Additionally, this type of training is more effective as employees are able to better grasp the ideas and concepts taught (Harris, Willis, Simons and Underwood, 2008).
2.2.2 Staff Training and Customer Service Delivery

Customer service is the practice of providing customers with a positive helpful experience when they enter a business, throughout the time they stay at the business, and even after the customer leaves, should they have additional questions or products to return (Thompson and Kolsky, 2004). A form of customer service that provides important organizational performance aspect to customers is in form of a call-center (Flanagan and Fredericks, 2013). This important resource contains strategies and tactics to improve and manage service delivery and offers illustrative case examples of how organizations have successfully improved and managed customer service. Examples are the use of websites or calls by customers to draw the attention of ways to improve services (Skrabeck and Quentin, 2013).

Customer service delivery taps into business, marketing, and psychological research and practices to provide a wealth of knowledge about customer service. It embrace exploring human resource staffing practices and service delivery by including proven selection strategies for hiring top quality service workers, an analysis of the personality correlates of service performance, and a comprehensive review of assessment instruments that predict customer service performance. It also provides a framework for customer service as a process and an outcome (Grassel and Zeidler, 2013).

In addition, this important resource contains strategies and tactics to improve and manage service delivery and offers illustrative case examples of how organizations have successfully improved and managed customer service. Examples are the use of websites or calls by customers to draw the attention of ways to improve services (Skrabeck and Quentin, 2013).

2.2.3 Training on Excellent Customer Service Delivery

Robert and Xiangyu (2011) assessed the effect of training on customer service delivery at Barclays bank in Ghana. The study used a sample size of three hundred respondents. It was established that the impact of training received by the staff on customer service training made them do things right for the customer and also handle complaints of customers well.

According to Sousa (2003), the importance of customer relations lies in the fact that it is the starting point of any quality initiative. From this perspective, customer care training should
be included as part of an overall approach to systematic improvement. According to Eaton (2014), the perception of success of customer interactions will be dependent on employees ‘who can adjust themselves to the personality of the guest’. Therefore, ensuring that customers leave feeling appreciated and understood, and that the staff found customer interaction more rewarding is a paramount effort.

Although professional customer care training is an essential element of any organization’s performance, it has not received enough attention from quality management researchers. While a number of previous studies have investigated the influence of customer relations practices on organizational performance (Shaohan, 2009), little research has specifically investigated the direct relationship between customer care training and employee service delivery.

Knowing the customer also leads to ability to help solve the problems of customers, provide them with current information, create a pleasant customer experience and reduce much of the customer’s stress as possible. Because customers have many concerns, the job of the customer service provider is to reduce as much of the customers stress as possible and to create a pleasant customer experience while also providing current information. Quality customer service training requires quality professional training in appropriate skill and calls for commitment on behalf of the organization as a whole starting from the top. Main skills taught during today’s training are: telephone skills, customer service and retention, telemarketing, problem solving capabilities, maintaining customer satisfaction and effective use of technology (Mouawad and Kleiner, 2006).

Most companies provide their employees with a combination of in-house and external training session. These tend to emphasize courtesy and patience as well as promoting a genuine effort to solve problems of customers' problems and respond to their enquires, while often at the same time becoming familiar with new software designed to ease and aid their work (Mouawad and Kleiner, 2006).
Training for customer's service skills and behaviors has become a necessity because of the increased complexity of duties performed by a company's representative in his area (Mouawad and Kleiner, 1996). For example the most common training tools of telephone calls emphasize attitude, courtesy, ability to help (or refer the caller to someone else who can), message handling and managing voice message systems (Mouawad and Kleiner, 1996). These and other developments on the horizon will force many services firms to redefine what they do. For example, fax mille machines have diminished the need for overnight delivery of document, causing FedEx to reinvent itself as a supply-chain management company rather than a delivery service (Etzel, Walker and Stanton, 2007).

To work at peak efficiency, the organization must have a plan. The idea that plans contribute to greater effectiveness has wide spread support. Despite this, large numbers of firms either fail to plan or miss the chance to use planning to gain real competitive advantages. Effective processes and procedures provide the foundation for smoothing or inhibiting the material service element of the customer interaction. On the other hand, efficient service delivery systems appear transparent to the customer. Poor systems create those 'speed bumps' that necessitate personal intervention in order to satisfy the customer requirements.

Techniques for exceeding the expectations of a customer include being familiar with the customers of the organizations, asking customers what their expectations are, telling customers what they can expect, living up to their expectations, maintaining consistency and communicating with customers using the method they want to use. By becoming familiar with customers, an organization gets to know who they are and why they do business with that organization. It entails likes and dislikes about the organization (Institute of Commercial Management, 2010).

Building mutually beneficial relationships with customers requires that everyone in an organization work together to achieve customer satisfaction before and after each purchase. If there is a problem with customer's bill, the accounting people can’t just leave it to the sales person to straighten it out or even worse, act like it’s the customer's problem. Rather, it's the firm's problem. The long term relationship with the customer and the lifetime value of the
customer's future purchases is threatened if the accountant, the sales person and anyone else who might be involved don't work together quickly to make thing right for the customer (Perreault and Carthy, 2007).

Information about customers can be used to create strategies that develop and sustain desirable long-term customer relationships (Ferrell, Hint and Ferrell, 2008). In most organizations, especially those operating in industrial markets, the sales personnel make investment in relationships personally. However, this title covers a wide range of staff who might not think of themselves as being in this category: from telephone operators who are the first point of contact, through to service personnel (who often have the most frequent contact, and set the standards the customer or client sees (Mercer, 2008).

2.3 Effects of Employee Motivation on Customer Service Delivery

Companies so as to determine the customer’s preferences in a competing business environment do market surveys. According to Frank and Enkawa (2007) customer’s surveys are done by firms frequently so that they can be aware of the customer’s preferences. Gilbert and Veloutsou (2006) further notes that organizations frequently monitor their customers satisfaction levels and from these results improve their quality of service enabling such organizations to be competitive in the business environment they exist in.

Yang and Peterson (2004) note that satisfied customers are more loyal to the brand compared to unsatisfied ones. It is important for employees to have the needed knowledge and skills so as to answer effectively to customer’s queries. This enables employees to satisfy customers through effective service. Customers can use the expectations they might have of the product derived from product specification to weigh the customer service of the firm.

The comparison of the actual and expected customer service by the customer leads to a positive or negative outcome of the service offered in the customer’s eyes. The perceived service value from the customer is an important factor that determines whether the customer is satisfied or not (Yang and Peterson, 2004).
2.3.1 Employee Motivation

The actions and behaviours of employees in any organization have an important part to play in shaping the customers perceptions regarding an organization. In many instances, firms invest highly to improve the loyalty of customers disregarding the importance of motivating their employees so as to enable the firm achieve their financial and non-financial objectives. In today’s intense competitive business environment, firms can achieve a competitive edge by enhancing the ability of their employees to offer quality service to enable winning the customers loyalty.

Globalization has brought about a new form of competition between firms as firms are exposed to competition from companies within and outside their border countries. Firm have invested heavily to acquire advanced technologies, coming up with better products that serve customers and develop new processes (Frank and Enkawa, 2007). To compete effectively in this new form of environment, firms have hired consultants and created new departments. There are new promotional ways that are being devised by firms daily so that they can stay ahead of their competitors. Companies have also put more emphasis on improvement of their workers ability as they have come to the realisation that though it is possible for competitors to copy the processes and technology used by the company it is not as easy to copy the value that motivated and well trained employees bring to the firm.

These observations show that employee motivation is an important factor that can influence the satisfaction felt by customers. Personal characteristics and the work environment affect the motivation levels of employees. Engaged workers bring about different benefits to the firm. Engaged employees are able to communicate effectively to management due to the availability of a two way communication. Such communication shapes the employees perception of the company and also enables the management to better understand the employees. Employees who are satisfied by the company’s effort towards their issues are at a better position to satisfy the customers who pass through their hands (Harter, Schmidt and Hayes, 2012).
Interaction between employees and the customers influences customer satisfaction to a larger extent than marketing campaigns launched by firms to build a lasting impression of a brand or to attract customers. An important marketing concept is customer satisfaction which has to be achieved in both theory and practice. Hays and Hill (2009) notes that the achievement of customer satisfaction in the service industry is difficult when compared to the manufacturing industry as service companies have to directly interact to their customers which can lead to inconsistencies and intangibility of the service offered. Thus the scholars emphasise the importance of ensuring employee are motivated so as to ensure consistent service quality which can lead to satisfied customers.

2.3.2 Employee Motivation and Customer Service Delivery

In most instances when firms conduct customer satisfaction surveys, they neglect to determine their employees motivation levels, this is a thing that needs to improve as numerous studies have shown that the satisfaction of employees who are termed as internal customers can contribute to improved organizational performance due to increased customer satisfied levels (Chen, 2011). Excellent quality of service in service sector can only be offered by motivated employees (Chen, 2011).

Most employees who know their customers understand their needs and are able to meet these needs. Satisfaction in the workplace enables employees to be motivated to meet their customer’s needs. When employees feel satisfied in the organization, they are able to perform their duties better (Zerbe, Dobni and Harel, 2008). Simon and DeVaro (2006) points out those organizations should view development of the employee’s motivational levels as a worthy investment as it is bound to pay out in the long run by observed improvement in the quality of service given and in improved employee’s efficiency. Gittell, Nordenflycht, and Kochan (2004) also advise against minimizing the employee cost as this can result in lower levels of the service offered and lower productivity of employees.

So as to achieve a high quality service and increased employee productivity, firms must ensure that the work environment encourages the listening and appreciation of employee contribution to solving of problems and the achievement of the firm’s goals. DeVaro (2006) advises that employers can use better salaries, an accommodating firm’s culture and new
growth opportunities to motivate their employees. Organizations that motivate their employees are able to improve the productivity of the employees, which leads to improved service delivery which meets the needs of the customers.

Fulmer, Gerhart and Scott (2003) notes that employees attitude is an important factor while dealing with customers as the right attitude can positively affect the customer satisfaction level especially if the employee attitude enables the customer expectations to be met. There are various studies that has been conducted to determine how employees impact on the customer perception that can build a lasting brand image. Employees that are in the service industry and are in direct contact with customers have a stronger medium in which they can build a lasting brand image. The motivation levels of these employees can also affect the way the employees provide customer service to the customers and in the end this can have an effect on the satisfaction of customers (Gittell and Weiss, 2004).

Studies have shown that employee’s attitude does have an effect on the performance of the company in regard to financial and non-financial measures. Respected companies use various opportunities that are advantageous to their employees as a motivation strategy for their workers (Simon and DeVaro, 2006).

The service sector is greatly affected by the level of service offered to customer, which ensures that the customers are satisfied. It is important to motivate employees especially in the service industry as they have a greater effect on the level of customer satisfaction as they are in direct contact with the customers. So as to ensure that customers in the service industry are highly satisfied, employers need to motivate their employees and improve their engagement with them in the organizations (Harter, Schmidt and Hayes, 2012). There are various theories and models developed to ensure customer satisfaction in case of companies that sell tangible products. However, these theories cannot be applied in the service industries.

According to Anderson and Fornell (2010) intangible assets such as customer relationships, knowledge and systems etc can be used by firms to gain a competitive advantage in the ever-
changing economic world. Well performing companies are able to satisfy their customers by motivating their employees and keeping them happy, happy and motivated employees are able to offer quality service to their customers. The results of this study can be used to reach a conclusion that strategic human resource is an important factor to be considered when seeking to improve a company’s performance (Simon and DeVaro, 2006).

Employees who are in direct contact with customers should interact with customers with respect as this interaction has a direct impact on the overall quality of customer service. Quality customer service provided by employees who are in direct contact with customers can make a great difference on the overall quality of customer service for a firm (Houston, Bettencourt & Wenger, 1998). Service quality in the airline industry can be impacted by the direct or indirect interactions of employees with employees. Due to this, airline firm’s management try to keep a good relationship between them and their employees. There are different means by which the airline employees can impact the performance of the airline firms. Different researchers have also done research on the service qualities of the different categories of the airline industry.

The quality of customer service in the airline industry have been categorized into four categories which include the airline price, the choice of flights, the airlines security checks and the airlines different schedules. Hallowell (2006) notes airline firms such as South West airlines have seen very few employees leave their jobs and have also seen the productivity of their employees improve due to investing in strategies that motivate their employees. Chang (2011) notes that customers who seek airline services are today more aware of the service they are offered which has increased the competition in the customer service offered by different airline firms. Today, airlines offer high quality service to their customers so as to attract more customers to their airline. This shows that it is of utmost importance for airline firms to improve and maintain a high quality customer service. Better performance is observed in airline firms that promote learning and a supportive environment in addition to solving existing conflicts between the management and employees. Wages is also an important factor in the airline industry as they affect employee productivity and further the quality of customer satisfaction (Gittellet al., 2004).
The airline cost structure is higher in the current industry as employees are offered better wages and salaries. In addition, airline employees are able to air their grievances through strikes and service disruption that increase the airline costs and also negatively affect the employee’s productivity. However, high wage structures agreed upon through collective barging positively impact on the employee productivity and the overall financial performance of the airline firms (Gittell *et al.*, 2004). Since loyal customers are a major key to increasing a company profits, organizations should come up with new strategies to increase their customer loyalty (Yang and Peterson, 2004).

**2.4 Effects of Technology on Customer Service Delivery**

Technological innovations such as information based new technologies have revolutionized many industries. The banking sector as it is an information based industry gathering and analyzing of information in the sector has been greatly impacted by technology. Technology can be said to be all the software and hardware that an organization needs to make use of to achieve its goals. In the business context, it can said to be “a set of interrelated components that collect (or retrieve), store, and distribute information to support decision making and control in an organization” (Laudon and Laudon, 2010).

Ige (2005) defines Information Technology (IT) is defined by Ige (2005) as the use of electronic ways to handle information. This information can be accessed, delivered, transferred and stored in electronic ways. Langdon and Langdon, (2006) further states that IT is the use of interrelated components to process, distribute, collect and store information used for decision making. Technology banking is the use of automated electronic communications ways to enable banking customers access new and old banking services and products (Sathye, 2009). Technology banking also consists of the use of technology based banking systems by customers which allow them to access their accounts, obtain banking products and services information and also transacts banking based business. Laudon and Laudon, (2011) emphasis that managers cannot ignore information systems in the modern organizations as they play a critical role for the success of contemporary firms.
In today’s banking, total automation has become an important strategy that enables banks to improve their profits. In addition to the achievement of this primary objective, automation of banking services also enable banks to survive in the modern competitive environment and also enhance the provision of efficient and quality services to customers. Technology is important for the performance of the major functions in the banking sector. This makes the adoption of technology an important decision so that banks can compete at par with other banks (Casu, 2006). This rapid progress in the use of technology is bringing new transformation in the way that banks are able to deliver their services.

Today, the banking industry has seen a lot of new innovative technologies. Some of the services provided by technological means in the banking sector include; Internet banking, ATMs, telephone banking, mobile money and branch network among others services. According to Chou and Chou (2000) there are five major services offered by banking sector that can be associated with technological innovation which has led to faster services by domestic and foreign banks; request of credit advances by customers, paying bills, ordering checks, transfer of funds between different accounts and viewing account balances together with transaction histories. Technology has led to a lower transaction processing cost enabling the banks to make more profits due to creation of new products and services for their customers. Technology has also allowed easy access of information and products and services by banking customers and investors. This has led to the growth of customer base for the banking sector to include customers who are outside the country (Mishkin and Eakins, 2009).

The use of technology and new communication networks has led to a change in the way operations are done in the banks and other financial institutions (Yasuharu, 2003). Technology has made it convenient for banking customers to access their accounts anywhere and at any time. Thus, customers can use banking services even on weekends. Customers do not have to rush to the banks on Friday evening as they can still transact during the weekends. Additionally, technology has led to real time information exchange and has led to the improvement of banks performance (Yasuharu, 2003).
However, despite the numerous advantages technology has offered to the banking sector, the sector also experiences some challenges especially in regard to the storage, retrieval and processing of data. The use of technology in the banking sector does not only lead to benefits but it is also characterized by some challenges (Yasuharu, 2003). It is no secret that the banking sector in Kenya has been able to reap some benefits brought about by technology in the sector. There are many institutions that have made great investment in information technology and banks have not been left behind as they have put a lot of money in information technology to have the service and products they offer supported by IT. It is thus important for the banks to identify the investments they have made in it and the role this technology plays in the sector (Mishkin and Eakins, 2009).

2.4.1 Effects of Information Technology on Banking Service Delivery Quality
The banking sector should anticipate challenges when adopting the use of technology so as to increase the possibility of success when using different forms of technology. Bradley and Stewart (2003), note that in the 21st century, many of the world banks use some form of technology. The research also found out that small banks have reaped great benefits from the emergence and use of technology. This conclusion is echoed by Vainio (2006) who concludes that the use of technology to provide services by small banks help them to gain a competitive advantage.

Poon (2008) notes that security and privacy in technological banking are the main source of dissatisfaction among banking customers and thus the influence the satisfaction of customers. However, advantages of technological banking that has yielded satisfaction from customers include better content provision of banking services, convenience, design and easier accessibility. E-banking success can also be affected by the banks speed in offering e-banking services, the operational management of the e-banking services, the cost of using e-banking for the customer and product features on the e-banking platform.

2.4.2 Challenges of Technology on Banking
Thomas, Kellermann and McNevin (2002) notes that in spite of the fact that technology has enabled a new dimension of scope and timing to be created, it has also created the possibility of crimes being committed in a faster time. Technology has led to great benefits for the
banking sector but it has also worsened traditional risks. As more and more services are being offered in for form of e-banking, customers are getting more concerned in regard to privacy and security. Consumer electronic commerce growth has faced a major challenge of lack of information privacy and security. There will be need for greater and continuous vigilance and revision as the scope of technology in the banking sector grows.

Technology has also enabled information to be easily moved across borders and between different banks which has led to a greater risk of information loss. According to O’Leary, Williams and O’Leary (2009) there are two issues that come to mind in regard to security in the banking sector. These issues are privacy and security. In addition, there is the issue of who is able to access the banks computer systems and the information in there and at what time. Research done on the main issues affecting the adoption of technology in the banking industry have pinpointed lack of security, privacy and little trust of the web as some of the major issues (Rotchanakitumnuai and Speece, 2003)

Banks have in most cases failed to adopt technology for use due to the fear of loss of security and privacy of their information (Sathye, 2009). The challenges encountered in the use of technology cannot be avoided but it important for banks to take care when using technology as the negative effect it can have on the business can lead to loss of millions by the banks. Security breaches and disruptions in the availability of banking services can lead to a damaged reputation for the bank which has the potential to affect the provision of other services by the bank (Schaechter, 2002).

2.4.3 Importance of Technology on Banking Services
They are enormous benefits of technology for banks and customers when we look at the current technological age as noted by Heikki (2012) that technology is the source of many benefits to banks and customers who offer and seek banking services. A study done by Agboola (2011) reveals that technology was the major source of competition among banks. Tornatzky and Klein (2012) note that relative advantage was an important factor of consideration when banks decided whether to adopt a new innovation. Banks adopt technology due to the perceived benefit the technology will bring to the bank (Agarwal and Prasad, 2008).
A study done by Eshun (2009) shows that information technology related innovations introduced in the banking sector have enhanced and influenced in a great and positive way the delivery of service in the sector. Jalal-Karim and Hamdan (2010) study on the impact technology had on the improvement of different Jordanian banks performance matrix revealed that technology improved the banks return on assets, the net profit margin and earnings per share. Another study done by Osei and Harvey (2010) revealed that technology increased banks return on assets and return on equity. In yet another study by Moya et al. (2010) on the technological innovations used by Uganda’s bank of Africa revealed that the use of technology in the bank had improved the rate at which services were offered in the bank.

Today banking customers can manage their money in a better way as technology allows them to access their accounts anywhere and at any time. Technology has also improved the speed at which banking transactions are done, has led to lower costs of banking services for customers and has provided convenient ways of accessing money and other banking services when compared to other banking methods (Suki, 2010). These advantages have led more banks to use technology to offer banking services and product. IT has provided convenience to customers as they are able to access their financial accounts and information and customers are also able to transact in a faster way (Rotchanakitumnuai and Speece, 2003). Lüneborg 2003) notes that banks that used technology to provide various services saw a positive impact on different performance aspects such as market share, sales and increased amount of established customer’s relationships.

Intangible benefits which can be said to have been brought by the use of IT in the banking sector include; increased customer loyalty, attraction of new customers and a competitive advantage obtained by banks that use IT in offering their services and products. These intangible benefits are equally important to the banking sector. Both the tangible and intangible benefits are important to the banks as they lead to an increase in revenue and a decrease in costs. Banking customers who prefer to use the e-banking platform bring more profits for the banks as they make use of more bank offered products, they also easily adopt new systems used by the banks and also trust the bank’s systems to keep larger bank balances
(Hitt and Frei, 2002). Flavian (2004) further state that technology used to provide banking services does affect the reputation and image of the bank in addition to affecting the loyalty and satisfaction of the customers. Most bank managers have taken a keen interest on ways in which they can increase technology usage in the provision of bank services.

The use of technology in the banking sector has made it a lot easier for customers to compare the services and products offered by banks. Agboola (2001) supports this observation and notes that the use of ICT in the banking sector has led to the provision of accurate information to customers, has led to faster services offered to customers, has ensured convenient business hours for the banks, has led to the provision of Home and Office banking services, enabled customers to be given fair and prompt attention and has led to an overall improvement in customer service. In spite of the advantages the adoption of technology in the banking sector has not been accepted across the globe and there is no common generalization. Ramayah (2002) notes that customers can eventually lose interest in the use of e-banking in case they feel that it does not benefit them to use the innovation despite the fact that it might be easy to use. However Wang et al. (2009) is of a different opinion noting that the use of technology in the banking sector has been steadily growing globally and this growth seems to continue.

2.4.4 Types of Technological Facilities/Channels on Banking

Bank facilities that use technology help banks to distribute their products. Several technologies are usually merged in the banking sector to distribute products and services. Some of the most common used technologies used by banking according to Federal Trade Commission (Ahor, 2005) include; Transfer at Point of Sale (EFTPoS), Automated Teller Machines (ATMs), Branch Networking, Pay by Phone Systems/Telephone Banking, Electronic Cheque Conversion, Direct Deposit and Withdrawal Services, Personal Computer (PC) Banking Services, Point-of-Sale Transfer Terminals, Electronic Funds and Internet Banking. Eshun (2009) observes that branch network and ATMs are the most popular technological banking channels in Kenya. Technologies such as EFTPoS, Telephone Banking, Internet Banking and PC Banking are becoming popular among banking customers and it is hoped that they will be in more common use in the future.
2.5 Chapter Summary

This chapter has reviewed the literature relating to study objectives that has been written by various writers. The main objective is to investigate factors affecting customer service delivery in Standard Chartered Bank of Kenya. Precisely, literature review has covered the effect of staff training on customer service delivery in Standard Chartered Bank of Kenya, effects of employee motivation on customer service delivery in Standard Chartered Bank of Kenya and the effects of technology on customer service delivery in Standard Chartered Bank of Kenya. The next chapter on the research methodology discusses the population of the current study and the data collection methods and instruments that were used for the study. It gives details of the research procedures and a data presentation methods that were used.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction
This chapter reviews the research methodology and design used to conduct this study. It further describes the type and source of data, the target population and sampling methods and the techniques that were used to select the sample size. It also describes how data was collected and analyzed. The suitable methodology in this study gives the guidelines for information gathering and processing.

3.2 Research Design
Research design is the basic plan that indicates an overview of the activities that are necessary to execute the research project. In order to address the research problem the study used descriptive research design. Cooper and Schindler (2003) explain that a descriptive research design used in a study seeks to find out the how the study is done, where it is done and what the study entails. This study uses this method to generalize the findings to all banking organizations. This method was used to conduct an intense investigation of the most suitable problem solving solutions that can be used for the present research problem.

Selected case studies for the underlining concept were used to conduct an intense analysis so as to come up with possible solutions for solving the current research problem. Case study research design attempt to define and describe a subject by the creation of a group of problems (Cooper and Schindler, 2006). The independent variables in our case were employee motivation, technology and staff training; the dependent variable on the other hand was customer service delivery.

3.3 Population and Sampling Design

3.3.1 Population
According to Kombo and Tromp (2006) a population can be a set of people, elements, services or groups of things or households from which information is obtained which allows
for the generalization of the results. A population can be homogenous or not homogeneous. The population of this study comprised of 112 employees of Standard Chartered Bank at their Head office in Nairobi.

<table>
<thead>
<tr>
<th>Category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top management</td>
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<td>7.1</td>
</tr>
<tr>
<td>Middle level management</td>
<td>26</td>
<td>23.2</td>
</tr>
<tr>
<td>Other employees</td>
<td>78</td>
<td>69.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>112</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Standard Chartered (2013)

3.3.2 Sampling Design

3.3.2.1 Sampling Frame

A sampling frame has all the sampling components from which a sample is obtained (Kombo and Tromp, 2006). The sampling frame for this study was the list of employees of Standard Chartered Bank at their Head office in Nairobi. These were employees of Standard Chartered Bank that are involved in customer service delivery in various hierarchical levels: top management, middle level management and other employees who play a supportive role.

3.3.2.2 Sampling Technique

Cooper and Schindler (2003), argues that population units from where the sample is obtained is found in a sampling frame. Sampling techniques provide a range of methods that facilitate to reduce the amount of data need to collect by considering only data from a sub-group rather than all possible cases or elements. At the time of conducting research, it is often impossible, impractical, or too expensive to collect data from all the potential units of analysis included in the research problem. From the population frame the required respondents, elements and subjects for the study are drawn.

The sample for this study was selected using stratified random sampling technique. Kothari (2006) notes that this method ensures that a representative sample is drawn from the
homogenous population and due to its great precision, estimates of the total population parameters are drawn. The population in this study was grouped into three strata namely; top level management, middle level and low level management levels. This was used to increase the precision of the total estimation used.

Cooper and Schindler (2006) advice that to achieve a good reliability, samples of 10% of the population should be well chosen to represent the total population. Since the current population of interest was not homogeneous, stratified random sampling technique was used. This made it possible for the population to be divided into groups or strata so as to get a representative sample.

3.3.2.3 Sample Size

50% of the population was selected from each of the population groups in proportions that each of the group has of the total population. Such a sample can be said to be appropriate as the population in our case is not homogeneous and the units are also not uniformly distributed. According to Gay 1983 as cited by Mugenda and Mugenda, (2003) suggests that for descriptive studies at least 10% - 20% of the total population is enough. A sample of 56 respondents was used and information for the study obtained. This method enabled accurate and adequate information need for the study to be obtained. The selection is explained below.

<table>
<thead>
<tr>
<th>Sections</th>
<th>Frequency</th>
<th>Sample Ratio</th>
<th>Sample</th>
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<tr>
<td>Middle level management</td>
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<td>0.5</td>
<td>13</td>
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<tr>
<td>Other employees</td>
<td>78</td>
<td>0.5</td>
<td>39</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>112</strong></td>
<td><strong>0.5</strong></td>
<td><strong>56</strong></td>
</tr>
</tbody>
</table>

3.4 Data Collection Methods

Data collection refers to the procedure through which a researcher collects information to be used for a study. This information can either be primary or secondary. In this research project, only primary data was considered. With regard to factors affecting customer service delivery in Standard Chartered Bank of Kenya, the study used a survey questionnaire administered to each member of the sample. Both close ended and open ended questions
were used in the questionnaire. So as to obtain more varied response, the close ended questions were used to test different attributes ratings and this reduced the number of related responses from the respondents. The questionnaire comprised four parts. The first part contains general information questions seeking to find out about the background information of the respondent. The subsequent section seeks to identify the effects of staff training on customer service delivery. The third part was on the second objective, classifying the effects of employee motivation and finally the last part of the questionnaire was based on the effects of technology on customer service delivery.

3.5 Research Procedure

Prior to the actual data collection, the questionnaire had to be pre-tested through a pilot study to ascertain the effectiveness of the questionnaire. The responses obtained from the pilot were used to determine whether the respondents understood the questionnaire and also determine whether they had the ability and willingness to answer the questions. The pretest was done among peer colleagues at Standard Chartered Bank-Kenyatta avenue branch. Six respondents participated in the pretest; this caters for ten percent of the sample population. This was done in order to enhance its validity and accuracy of data to be collected for the study.

Subsequent to the pre-test the main survey was carried out. The questionnaires were administered through drop and pick method; a registry of the questionnaires was kept and every questionnaire sent and received was registered. To get a positive response rate, the respondents were given a week to respond to the questionnaire since most of them having quite a busy work schedule. Furthermore, the researcher made follow up phone calls, just to make certain that the response rate is high. Moreover, the respondents were promised that confidentiality and anonymity of their responses will be maintained and a copy of the research findings shall be provided to them.

3.6 Data Analysis Methods

The study conducted data cleaning to enhance completeness and accuracy of data before data analysis. The application of various statistical procedures to reduce the size of accumulated information to controllable quantities and ending up with information that can be used in decision-making is the process of data analysis (Hand, Ader, & Mellenbergh, 2008)
Analysis of the quantitative data was done using descriptive statistics such as measures of central tendency and dispersion through the use of SPSS (version 22). The analyzed data was presented in form of figures, tables, graphs and charts. Prose-form, pie and bar charts and graphs were methods used to display the data. In addition, the study conducted a multiple regression analysis.

3.7 Chapter Summary

The research procedure used in this study is explained in this chapter. Quantitative and qualitative methods of analysis used in the presentation and analysis of data have been explained. The population was made of employees of Standard Chartered Bank. The researcher used a semi-structured questionnaire to collect both qualitative and quantitative data. In the next chapter, the results of the survey are presented.
CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction

This chapter discusses the interpretation and presentation of the findings obtained from the field. The findings are discussed using inferential and descriptive statistics. The target sample size was made up of 56 respondents in which 48 of them filled and returned the given questionnaires. This response rate represented 85.7% of the total target sample size. This is shown in the figure 4.1 below. This response rate was representative and satisfactory enough to draw conclusions for the study. Mugenda and Mugenda (1999), explain that a 50% response rate is adequate for reporting and analyzing the results; a response rate of 60% is said to be good while a response rate of 70% and above is said to be excellent. This high response rate can be attributed to giving the respondents adequate time to answer the questionnaires as well as the deliberate follow up done by the researcher.

![Figure 4.1: Response Rate](image)

4.2 Demographics Information

4.2.1 Gender of the Respondents

From the findings, the study revealed that majority of the respondent as shown by 58.3 percent were males whereas 41.3 percent of the respondent indicated that they were female. This is an indication that both male and female were involved in this study, though not in equal proportion. This shows that the findings of the study will not suffer from gender biasness.
4.2.2 Age of the Respondents

The age of the respondents was part of the question asked for the study. The findings showed that 47.9 percent of the respondents were aged between 31 to 40 years, 25.0 percent were aged between 18 to 30 years according to their indication, 18.8 percent of the respondent indicated that their age was between 41 to 50 years, and those respondents who indicated their age to be above 50 years were 8.3 percent. This implies that respondents of the different age categories were engaged in this study.

4.2.3 Education Level of the Respondents

The highest level of the respondent’s education levels was also part of the questions in the questionnaires. From the research findings, majority of the respondents as shown by 54.2 percent indicated that they were at master’s degree level, 31.3 percent of the respondents indicated their highest level of education as bachelor’s degree, whereas 14.6 percent of the respondents indicated their level of education as PhD. This indicates that the employees of
Standard Chartered Bank of Kenya were educated well enough to understand the questions and thus would give credible results.

Table 4.1: Education Level of the Respondents

<table>
<thead>
<tr>
<th>Level</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>PhD</td>
<td>7</td>
<td>14.6</td>
</tr>
<tr>
<td>Master’s Degree</td>
<td>26</td>
<td>54.2</td>
</tr>
<tr>
<td>Degree</td>
<td>15</td>
<td>31.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>48</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

4.2.4 Period of Service in the Organization

The study requested the respondent to indicate the number of years they had served in the organization. From the research findings, majority of the respondents, as shown by 60.4 percent indicated to have served in the organization for a period of 5 to 10 years, 29.2 percent of the respondents indicated to have served for 1 to 5 years, 6.3 percent indicated to have served in the organization for over 10 years, whereas 4.2 percent of the respondents indicated to have served for less than an year. This implies that majority of the respondents in Standard Chartered Bank of Kenya, had worked for a considerable period of time and therefore they were in a position to give credible information relating to this study.

Figure 4.4: Period of Service in the Organization
4.2.5 Respondents’ Area of Operation

The study requested the respondent to indicate their areas of operation in the organization. From the study findings, majority of the respondents as shown by 58.3 percent were from the customer care service department, 29.2 percent of the respondents were in the sales and marketing department, 8.3 percent of the respondents were in risk management department, whereas 4.2 percent of the respondents were from the finance and accounting department. These findings depict that majority of the respondents were in the customer care service department in Standard Chartered Bank of Kenya, and hence would understand well the research questions, thus give credible information.

<table>
<thead>
<tr>
<th>Department</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance and Accounting Department</td>
<td>2</td>
<td>4.2</td>
</tr>
<tr>
<td>Sales and Marketing Department</td>
<td>14</td>
<td>29.2</td>
</tr>
<tr>
<td>Risk Management Department</td>
<td>4</td>
<td>8.3</td>
</tr>
<tr>
<td>Customer Care Service Department</td>
<td>28</td>
<td>58.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>48</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

4.2.6 Respondents’ Level of Management

The study requested the respondent to indicate their management level in the organization. From the study findings, majority of the respondents as shown by 58.3 percent were in the middle management level, 35.4 percent were in the top management level, whereas 6.3 percent of the respondents were cadre staff. These findings depict that all the management levels in Standard Chartered Bank of Kenya were represented in this study.
Table 4.3: Respondents’ Level of Management

<table>
<thead>
<tr>
<th>Level</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Management</td>
<td>17</td>
<td>35.4</td>
</tr>
<tr>
<td>Middle Management</td>
<td>28</td>
<td>58.3</td>
</tr>
<tr>
<td>Cadre Staff</td>
<td>3</td>
<td>6.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>48</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

4.3 Effect of Staff Training On Customer Service Delivery

The study sought to establish that extent to which staff training has affected customer service delivery in Standard Chartered Bank of Kenya. From the study findings, majority of the respondents as shown by 64.6 percent indicated that staff training had affected customer service delivery to a very great extent, 25.0 per cent of the respondents indicated to a great extent, whereas 10.4 per cent of the respondents indicated that staff training had affected customer service delivery to a moderate extent. These findings depict that staff training has affected customer service delivery in Standard Chartered Bank of Kenya, to a great extent.

Table 4.4: Extent of the Effect of Staff Training On Customer Service Delivery

<table>
<thead>
<tr>
<th>Extent</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Great extent</td>
<td>31</td>
<td>64.6</td>
</tr>
<tr>
<td>Great extent</td>
<td>12</td>
<td>25.0</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>5</td>
<td>10.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>48</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

4.3.1 Customer Care Training

The study further sought to determine the respondents’ opinion on some statements relating to effect of staff training on customer service delivery in Standard Chartered Bank of Kenya. From the study findings, majority of the respondents agreed that customer care training; help staff to adjust to the personality of the customer, as shown by a mean of 4.396; is an essential element of banks performance, as shown by a mean of 4.354; helps to deal with customers through their various ways and attitudes, as shown by a mean of 4.208; helps staff to
appreciate the time of customers and tolerating their behaviors, as shown by a mean of 4.167; and enables staff to develop strategies that sustain desirable customer relationships, as shown by a mean of 4.104. Majority of the respondents further agreed that the ALOHA training has positively impacted delivery of service to customers, as shown by a mean of 4.063, whereas majority of the respondents moderately agreed that customer service training at the bank improves staff capacity and capability, as shown by a mean of 3.417. The findings of this study explained above were found to be consistent with Thompson and Kolsky (2004) findings, who note that training offered for customer service, help staff to respect the customers time. Trained staffs also do not impose negative and bad moods on the customers, employees are also able to recognize regular business customers, they avoid remarks that can be destructive to the customers and also encourage initiative so as to create challenging customers.

4.3.2 Effect of Training on Employee Knowledge of Customers
Further, the study revealed that training offered to staff by the Standard Chartered Bank of Kenya, helped improve the knowledge employees had of their customers. This improved the ability of the employee to solve the customer’s problems, the ability of staff to provide customers with current banking information, reduce customer stress and the employee’s ability to create a pleasant customer experience.
Table 4.5: Statements Relating to Effects of Staff Training on Customer Service Delivery

<table>
<thead>
<tr>
<th>Statements</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Moderate</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Mean</th>
<th>Std Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer service training at the bank improve staff capacity and capability</td>
<td>3</td>
<td>8</td>
<td>13</td>
<td>14</td>
<td>10</td>
<td>3.417</td>
<td>0.471</td>
</tr>
<tr>
<td>Customer service training help staff to adjust to the personality of the customer</td>
<td>0</td>
<td>4</td>
<td>2</td>
<td>13</td>
<td>29</td>
<td>4.396</td>
<td>1.273</td>
</tr>
<tr>
<td>Customer care training is an essential element of banks performance</td>
<td>0</td>
<td>1</td>
<td>6</td>
<td>16</td>
<td>25</td>
<td>4.354</td>
<td>1.108</td>
</tr>
<tr>
<td>Training on customers helps staff to appreciate the time of customers and tolerating their behaviors</td>
<td>0</td>
<td>2</td>
<td>7</td>
<td>20</td>
<td>19</td>
<td>4.167</td>
<td>0.925</td>
</tr>
<tr>
<td>Customers training helps to deal with customers through their various ways and attitudes</td>
<td>0</td>
<td>2</td>
<td>7</td>
<td>18</td>
<td>21</td>
<td>4.208</td>
<td>0.961</td>
</tr>
<tr>
<td>Training on customer service enable staff to develop strategies that sustain desirable customer relationships</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>19</td>
<td>20</td>
<td>4.104</td>
<td>0.947</td>
</tr>
<tr>
<td>The ALOHA training has positively impacted delivery of service to Customers</td>
<td>0</td>
<td>2</td>
<td>4</td>
<td>31</td>
<td>11</td>
<td>4.063</td>
<td>1.090</td>
</tr>
</tbody>
</table>

4.3.3 Staff Training and Customer Service Delivery

Adjusted R squared is coefficient of determination which tells us the variation in the dependent variable due to changes in the independent variable. From the findings in the table 4.8, the value of adjusted R squared was 0.609 an indication that there was variation of 60.9 percent on customer service delivery due to staff training, at 95 percent confidence interval. This shows that 60.9 percent changes in customer service delivery could be accounted for by changes in staff training. R is the correlation coefficient which shows the
relationship between the study variables. From the findings shown in the table 4.8, there was a strong positive relationship between the study variable as shown by 0.785.

**Table 4.6: Model Summary**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.785a</td>
<td>.616</td>
<td>.609</td>
<td>2.0147</td>
</tr>
</tbody>
</table>

From the ANOVA statistics in table 4.9, the study established the regression model had a significance level of 0.7 percent that is an indication that the data was ideal for making a conclusion on the population parameters as the value of significance (p-value) was less than 5 percent. The calculated value was greater than the critical value (2.057 > 1.647) an indication that staff training significantly influences customer service delivery in Standard Chartered Bank of Kenya. The significance value was less than 0.05 indicating that the model was significant.

**Table 4.7: Analysis of Variance**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>0.471</td>
<td>1</td>
<td>0.471</td>
<td>2.057</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>10.534</td>
<td>46</td>
<td>0.229</td>
<td></td>
</tr>
</tbody>
</table>
|       | Total          | 11.005 | 47\n
The established regression equation was

\[ Y = 0.561 + 0.676 X_1 \]

From the above regression equation, it was revealed that holding staff training to a constant zero, customer service delivery in Standard Chartered Bank of Kenya would stand at 0.561. A unit increase in staff training would lead to increase in customer service delivery in Standard Chartered Bank of Kenya by a factor of 0.676.
Table 4.8: Model Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.561</td>
<td>.388</td>
<td>4.423</td>
<td>.021</td>
</tr>
<tr>
<td>Staff Training</td>
<td>.676</td>
<td>.020</td>
<td>.276</td>
<td>5.730</td>
</tr>
</tbody>
</table>

4.4 Effects of Employee Motivation on Customer Service Delivery

The study sought to establish that extent to which employee motivation has affected customer service delivery in Standard Chartered Bank of Kenya. From the study findings, majority of the respondents as shown by 60.4 percent indicated that employee motivation had affected customer service delivery to a very great extent, 27.1 percent of the respondents indicated to a great extent, whereas 12.5 percent of the respondents indicated that employee motivation had affected customer service delivery to a moderate extent. These findings depict that employee motivation has affected customer service delivery in Standard Chartered Bank of Kenya, to a great extent.

Table 4.9: Effects of Employee Motivation on Customer Service Delivery

<table>
<thead>
<tr>
<th>Extent</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Great extent</td>
<td>29</td>
<td>60.4</td>
</tr>
<tr>
<td>Great extent</td>
<td>13</td>
<td>27.1</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>6</td>
<td>12.5</td>
</tr>
<tr>
<td>Total</td>
<td>48</td>
<td>100</td>
</tr>
</tbody>
</table>

4.4.1 Bonus on Employee Motivation

The study further sought to determine the respondents’ opinion on some statements relating to effect of employee motivation on customer service delivery in Standard Chartered Bank of Kenya. From the study findings, majority of the respondents strongly agreed that annual bonuses at the bank motivate staff to offer better service to customers at the bank, as shown by a mean of 4.563.
4.4.2 Staff Recognition on Employee Motivation
The study also revealed that majority of the respondents agreed that: staff recognition at the bank has positive impact on quality of service offered to customers, as shown by a mean of 4.438; the bank provide conducive environment for career advancement hence impacting positively on service quality, as shown by a mean of 4.208; the banks reward scheme helps to improve quality of service delivery to the bank, as shown by a mean of 4.083; the salary level offered in this banks impact on quality of service delivery, as shown by a mean of 3.917; the bank spends large amounts of money on staff growth to improve on service quality, as shown by a mean of 3.729; and staff compensation at the bank impact on service quality and customer’s satisfaction level, as shown by a mean of 3.625.

4.4.3 Growth Opportunities and Employee Motivation
The study findings were in line with Simon and DeVaro (2006), findings that growth opportunities, well remuneration and an accommodating organization culture motivate employees. Motivated employees are more productive and they produce better services and products that satisfy the customer’s needs.

The study further revealed motivated employees of Standard Chartered Bank of Kenya can serve customers better and be more productive especially if the employee’s views on how to solve the organization problems and on how to achieve the firms goals are appreciated.
Table 4.3: Statements Relating to Effects of Employee Motivation on Customer Service Delivery

<table>
<thead>
<tr>
<th>Statements</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Moderate</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Mean</th>
<th>Std Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff compensation at the bank impact on service quality and customer’s satisfaction level</td>
<td>3</td>
<td>8</td>
<td>8</td>
<td>14</td>
<td>15</td>
<td>3.625</td>
<td>0.620</td>
</tr>
<tr>
<td>Annual bonuses at the bank motivate staff to offer better service to customers at the bank</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>17</td>
<td>29</td>
<td>4.563</td>
<td>1.321</td>
</tr>
<tr>
<td>Staff recognition at the bank has positive impact on quality of service offered to customers</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>20</td>
<td>25</td>
<td>4.438</td>
<td>1.187</td>
</tr>
<tr>
<td>Our bank spends spend large amounts of money on staff growth to improve on service quality</td>
<td>0</td>
<td>9</td>
<td>7</td>
<td>20</td>
<td>12</td>
<td>3.729</td>
<td>0.688</td>
</tr>
<tr>
<td>The bank provide conducive environment for career advancement hence impacting positively on service quality</td>
<td>0</td>
<td>2</td>
<td>7</td>
<td>18</td>
<td>21</td>
<td>4.208</td>
<td>0.961</td>
</tr>
<tr>
<td>The salary level offered in this banks impact on quality of service delivery</td>
<td>2</td>
<td>2</td>
<td>8</td>
<td>22</td>
<td>14</td>
<td>3.917</td>
<td>0.818</td>
</tr>
<tr>
<td>The banks reward scheme helps to improve quality of service delivery to the bank</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>30</td>
<td>13</td>
<td>4.083</td>
<td>1.092</td>
</tr>
</tbody>
</table>

4.4.4 Summary of Employee Motivation on Customer Service Delivery

Adjusted R squared is coefficient of determination which tells us the variation in the dependent variable due to changes in the independent variable. From the findings in the table 4.13, the value of adjusted R squared was 0.639 an indication that there was variation of 63.9 percent on customer service delivery due to employee motivation, at 95 percent confidence interval. This shows that 63.9 percent changes in customer service delivery could be accounted for by changes in employee motivation. R is the correlation coefficient which
shows the relationship between the study variables. From the findings shown in table 4.13, there was a strong positive relationship between the study variable as shown by 0.805.

**Table 4.4: Model Summary**

<table>
<thead>
<tr>
<th>Model</th>
<th>$R$</th>
<th>$R$ Square</th>
<th>Adjusted $R$ Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.805\textsuperscript{a}</td>
<td>.648</td>
<td>.639</td>
<td>2.0121</td>
</tr>
</tbody>
</table>

From the ANOVA statistics in table 4.14, the study established the regression model had a conclusion significance level of 0.4 percent which is an indication that the data was ideal for making a on the population parameters as the value of significance (p-value) was less than 5 percent. The calculated value was greater than the critical value (2.389>1.647) an indication that employee motivation significantly influences customer service delivery in Standard Chartered Bank of Kenya. The significance value was less than 0.05 indicating that the model was significant.

**Table 4.5: Analysis of Variance**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>$F$</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>0.571</td>
<td>1</td>
<td>0.571</td>
<td>2.389</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>10.994</td>
<td>46</td>
<td>0.239</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>11.565</td>
<td>47</td>
<td>0.239</td>
<td></td>
</tr>
</tbody>
</table>

The established regression equation was

$Y = 0.498 + 0.601 X_1$

From the above regression equation, it was revealed that holding employee motivation to a constant zero, customer service delivery in Standard Chartered Bank of Kenya would stand at 0.561. A unit increase in employee motivation would lead to increase in customer service delivery in Standard Chartered Bank of Kenya by a factor of 0.601.
Table 4.6: Model Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>.498</td>
<td>.388</td>
<td>4.423</td>
</tr>
<tr>
<td></td>
<td>Employee Motivation</td>
<td>.601</td>
<td>.020</td>
<td>.276</td>
</tr>
</tbody>
</table>

4.5 Effects of Technology on Customer Service Delivery

The study sought to establish the extent to which technology has affected customer service delivery in Standard Chartered Bank of Kenya. From the study findings, majority of the respondents as shown by 68.8 percent indicated that technology had affected customer service delivery to a very great extent, 25.0 per cent of the respondents indicated to a great extent, whereas 6.3 per cent of the respondents indicated that technology had affected customer service delivery to a moderate extent. These findings depict that technology has affected customer service delivery in Standard Chartered Bank of Kenya, to a great extent.

Table 4.7: Effects of Technology on Customer Service Delivery

<table>
<thead>
<tr>
<th>Extent</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Great extent</td>
<td>33</td>
<td>68.8</td>
</tr>
<tr>
<td>Great extent</td>
<td>12</td>
<td>25.0</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>3</td>
<td>6.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>48</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The study further sought to determine the respondents’ opinion on some statements relating to effect of technology on customer service delivery in Standard Chartered Bank of Kenya.

4.5.1 Electronic Banking on Customer Service Delivery

From the study findings, majority of the respondents strongly agreed that mobile banking has made a lot of impact on our quality of service delivery to our customers, as shown by a mean of 4.583. majority of the respondents according to the study findings agreed that: queue
system management has impacted positively on the quality of service at the bank, as shown by a mean of 4.396; agency banking provides convenience to the bank customers, as shown by a mean of 4.208; mobile banking has enabled the customer to access banking service at all the times, as shown by a mean of 4.167; visa debits cards enable our customers to shop online without visiting the banking halls, as shown by a mean of 4.083; electronic banking services helps the bank to strengthen its competitive position through quality service, as shown by a mean of 4.021; visa debit cards enable our customer to shop without carrying large sums of cash, as shown by a mean of 4.021; and online banking enable customers to transfer large sums of money at their convenience, as shown by a mean of 3.958.

4.5.2 Enhanced Privacy on Customer Service Delivery

These findings were found to be consistent with those of Vainio (2006), who said that technology services help small banks strengthen their competitive position. The study further revealed that technology has enhanced privacy and security, which were formerly are the major sources of customers’ dissatisfaction.
Table 4.8: Statements Relating to Effects of Technology on Customer Service Delivery

<table>
<thead>
<tr>
<th>Statements</th>
<th>Strongly</th>
<th>Disagree</th>
<th>Disagree</th>
<th>Moderate</th>
<th>Agree</th>
<th>Strongly</th>
<th>Mean</th>
<th>Std Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile banking has made a lot of impact on our quality of service delivery to our customers</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>16</td>
<td>30</td>
<td>4.583</td>
<td>1.356</td>
<td></td>
</tr>
<tr>
<td>Queue system management has impacted positively on the quality of service at the bank</td>
<td>0</td>
<td>0</td>
<td>6</td>
<td>17</td>
<td>25</td>
<td>4.396</td>
<td>1.125</td>
<td></td>
</tr>
<tr>
<td>Electronic banking services helps the bank to strengthen its competitive position through quality service</td>
<td>0</td>
<td>1</td>
<td>12</td>
<td>20</td>
<td>15</td>
<td>4.021</td>
<td>0.798</td>
<td></td>
</tr>
<tr>
<td>Mobile banking has enabled the customer to access banking service at all the times</td>
<td>0</td>
<td>2</td>
<td>7</td>
<td>20</td>
<td>19</td>
<td>4.167</td>
<td>0.925</td>
<td></td>
</tr>
<tr>
<td>Agency banking provide convenience to the bank customers</td>
<td>0</td>
<td>2</td>
<td>7</td>
<td>18</td>
<td>21</td>
<td>4.208</td>
<td>0.961</td>
<td></td>
</tr>
<tr>
<td>Online banking enable customers to transfer large sums of money at their convenience</td>
<td>2</td>
<td>2</td>
<td>6</td>
<td>24</td>
<td>14</td>
<td>3.958</td>
<td>0.886</td>
<td></td>
</tr>
<tr>
<td>VISA debit cards enable our customer to shop without carrying large sums of cash</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>27</td>
<td>13</td>
<td>4.021</td>
<td>0.971</td>
<td></td>
</tr>
<tr>
<td>Visa debits cards enable our customers to shop online without visiting the banking halls</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>21</td>
<td>19</td>
<td>4.083</td>
<td>0.964</td>
<td></td>
</tr>
</tbody>
</table>

4.5.3 Summary of Technology and Customer Service Delivery

Adjusted R squared is coefficient of determination which tells us the variation in the dependent variable due to changes in the independent variable. From the findings in table 4.18, the value of adjusted R squared was 0.647 an indication that there was variation of 64.7 percent on customer service delivery due to technology, at 95 percent confidence interval. This shows that 64.7 percent changes in customer service delivery could be accounted for by changes in technology. R is the correlation coefficient which shows the relationship between
the study variables. From the findings shown in table 4.18, there was a strong positive relationship between the study variable as shown by 0.811.

Table 4.9: Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.811(^a)</td>
<td>.658</td>
<td>.647</td>
<td>2.181</td>
</tr>
</tbody>
</table>

From the ANOVA statistics in table 4.19, the study established the regression model had a significance level of 1.3 percent which is an indication that the data was ideal for making a conclusion on the population parameters as the value of significance (p-value) was less than 5 percent. The calculated value was greater than the critical value (2.118 > 1.647) an indication that technology significantly influence customer service delivery in Standard Chartered Bank of Kenya. The significance value was less than 0.05 indicating that the model was significant.

Table 4.10: Analysis of Variance

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Regression</td>
<td>0.612</td>
<td>1</td>
<td>0.612</td>
<td>2.118</td>
<td>.013(^b)</td>
</tr>
<tr>
<td>Residual</td>
<td>13.294</td>
<td>46</td>
<td>0.289</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>13.906</td>
<td>47</td>
<td>.089</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The established regression equation was

\[ Y = 0.508 + 0.688 X_1 \]

From the above regression equation, it was revealed that holding technology to a constant zero, customer service delivery in Standard Chartered Bank of Kenya would stand at 0.508. A unit increase in technology would lead to increase in customer service delivery in Standard Chartered Bank of Kenya by a factor of 0.688.
Table 4.18: Model Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.508</td>
<td>.388</td>
<td>4.423</td>
<td>.021</td>
</tr>
<tr>
<td>Technology</td>
<td>.688</td>
<td>.020</td>
<td>.276</td>
<td>5.730</td>
</tr>
</tbody>
</table>

4.6 Chapter Summary

In this chapter, the results of the study are discussed. From the findings, staff training has positively affected customer service delivery in Standard Chartered Bank of Kenya to a great extent. The findings have also revealed that employee motivation, for instance through annual bonuses positively affects customer service delivery in Standard Chartered Bank of Kenya to a great extent. The findings have further revealed that technology, such as mobile banking, has positive influence on customer service delivery in Standard Chartered Bank of Kenya to a great extent. The overall summary of the study and the conclusions and recommendations derived from the study are discussed in the following chapter.
CHAPTER FIVE

5.0 DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the data findings, the conclusions that are drawn from these findings and the recommendations resulting and made from these conclusions. The conclusions and recommendations discussed in this chapter were reached. They seek to meet the main objective of the study. The researcher had intended to determine the effect of staff training on customer service delivery in Standard Chartered Bank of Kenya, to establish the effects of employee motivation on customer service delivery in Standard Chartered Bank of Kenya, and to examine the effects of technology on customer service delivery in Standard Chartered Bank of Kenya.

5.2 Summary

The general purpose of this study was to investigate factors affecting customer service delivery in Standard Chartered Bank of Kenya.

The study was guided by the following research questions; “What are the effects of staff training on customer service delivery in Standard Chartered Bank of Kenya?”, “What are the effects of employee motivation on customer service delivery in Standard Chartered Bank of Kenya?” and “What are the effects of technology on customer service delivery in Standard Chartered Bank of Kenya?”.

A descriptive research design was used for this study. The population for this study comprised of 112 employees of standard Banks at their Head office in Nairobi. The sampling frame for this study was the list of employees of Standard Chartered Bank of Kenya at their Head office in Nairobi. Stratified random sampling technique was used to select the sample. The study grouped the population into three strata; low level management employees, middle level management employees and top level management employees.56 respondents were the sample size of this study who provided the needed information. The study used a survey questionnaire administered to each member of the sample. The questionnaire had both open and close-ended questions. Quantitative data collected was analyzed by the use of descriptive
statistics using SPSS (Version 22) and presented through percentages, means, standard deviations and frequencies. The information was displayed by use of bar charts, graphs and pie charts and in prose-form. Content analysis was used to test data that is qualitative in nature or aspect of the data collected from the open ended questions. The study also conducted a multiple regression analysis.

The study sought to establish effect of staff training on customer service delivery in Standard Chartered Bank of Kenya. From the research findings, the study revealed staff training has affected customer service delivery in Standard Chartered Bank of Kenya to a great extent. The study further revealed that customer care training has greatly helped staff to adjust to the personality of their customers.

The study sought to establish effect of employee motivation on customer service delivery in Standard Chartered Bank of Kenya. From the research findings, the study revealed that employee motivation has affected customer service delivery in Standard Chartered Bank of Kenya to a great extent. The findings further revealed that annual bonuses at the bank greatly motivate staff to offer better service to customers at their bank.

The study also sought to establish effect of technology on customer service delivery in Standard Chartered Bank of Kenya. From the research findings, the study revealed that technology has affected customer service delivery in Standard Chartered Bank of Kenya to a great extent. The findings further revealed that mobile banking has made a lot of impact on the bank’s quality of service delivery to their customers.

5.3 Discussion

5.3.1 Effect of Staff Training On Customer Service Delivery

The study established that staff training affects customer service delivery in Standard Chartered Bank of Kenya to a great extent. The study revealed that staff training helps staff to adjust to the personality of the customer, is an essential element of banks performance, helps to deal with customers through their various ways and attitudes, helps staff to appreciate the
time of customers and tolerating their behaviors, and enables staff to develop strategies that sustain desirable customer relationships.

The study also revealed that the ALOHA training has positively impacted delivery of service to customers. The above findings were found to be consistent with the findings of Thompson and Kolsky (2004), who argued that customer service training will help in respecting the customer’s time by not imposing bad or negative mood on anyone else, recognizing regular customers, avoiding destructive remarks and showing initiative are tips to creating challenging customers. Tanzania Institute of Bankers (2003) argued that training reduces dissatisfaction, discontent, and absenteeism and employee turnover, thus in turn increasing the efficiency of the employees in offering customer services.

The findings above further concur with those of Pamela and Lwakama’s (2010) who asserted that a satisfied customer is one whose expectations are met, or exceeded, who experienced good service delivery, who felt they were treated equitably, and who thinks that he/she got good value for money. Therefore, customer satisfaction can be achieved by offering frequent training on customer service. This is because, the key drivers of customer satisfaction (and future intention) are core service delivery (the promise), relational service quality (how the service is delivered, staff attitude/professionalism) and perceived value for money, (the difference between perceived benefits and costs). The relative importance of each of these varies across services but the two main drivers of overall customer satisfaction are core service delivery (what is delivered) and perceived value (a perception by customers that they got value), both of which can be enhanced through training of staff on customer service delivery.

The findings also concur with those of CIM (2010) that customers experiencing poor service are likely to tell up to 20 people out about their experience which will negatively impact on a business, since this may deter others from trying the products or service of the company. Many industries are paying greater attention to service quality and customer satisfaction, for reasons such as increased competition and deregulation (Reichheld and Sasser, 2010; Schneider, Parkington and Buxton, 2010). Thus, customer service training is extremely
essential since it creates a customer centred culture, empowers staff to provide solutions, makes a commitment to customers, promotes consistency to create a service brand, offers professional development and allows for continued service improvement. Similarly, according to Eaton (2014), the perception of success of customer interactions will be dependent on employees ‘who can adjust themselves to the personality of the guest’.

Therefore, ensuring that customers leave feeling appreciated and understood, and that the staff found customer interaction more rewarding, is a paramount effort that every bank should aim at achieving. The findings further concurred with those of Harris et al (2008) that customer service provider must deal with customers as individual human beings, and always remember that each customer must be respected for their time, circumstance and priorities. The findings further agree with Yang and Peterson (2004) findings that customer satisfaction is important as it leads to more loyal customers. It is important for employees to be well trained and have the needed skills to interact with customers. This enables employees to offer better customer service that leads to better customer satisfaction.

5.3.2 Effects of Employee Motivation on Customer Service Delivery

The study established that employee motivation affects customer service delivery in Standard Chartered Bank of Kenya to a great extent. The study revealed that annual bonuses at the bank motivate staff to offer better service to customers at the bank, staff recognition at the bank has positive impact on quality of service offered to customers, the bank provide conducive environment for career advancement hence impacting positively on service quality, the banks reward scheme helps to improve quality of service delivery to the bank, the salary level offered in this banks impact on quality of service delivery, the bank spends spend large amounts of money on staff growth to improve on service quality, and staff compensation at the bank impact on service quality and customer’s satisfaction level.

The study findings were consistent with Simon and DeVaro (2006) findings who concluded that to motivate employees, companies can use strategies such as good salaries, growth opportunities and an accommodating organizational culture, such strategies can lead to higher employee productivity which can lead to better products and services that satisfy the
demands of the customers. Harter, Schmidt and Hayes (2012) agree that when employees are satisfied, they are able to satisfy the customer in the service industry. Hays and Hill (2009) also agree that employee in the service industry can influence the quality of customer service in contrast with the manufacturing industry where employees are in less contact with the customers and customer service in such industries can be inconsistent. The conclusion in this study is that motivation of employees is an important factor that can lead to higher service quality.

Chen (2011) further notes that satisfying the customers and motivating employees who can offer better customer service to the customers can mainly improve the quality of customer service. Simon and DeVaro (2006) further propose that employers should not shy away from investing in strategies that can motivate their employees as such organizations eventually reap the benefits of more efficient employees and employees who are able to serve their customers better. Gittell, Nordenflycht, and Kochan (2004) explain that organizations should not be too quick to minimize their employee costs as such a move can lower the productivity of employees leading to low service quality. Better quality of customer service can be achieved if employees are encouraged to air their views on how to solve existing organization problems and views on how to achieve the firm’s objectives. In addition, some of these views should also be implemented and appreciated.

Fulmer, Gerhart and Scott (2003) point out that employees attitudes while providing customer service are important in determining the satisfaction levels of customers. If such employees satisfy the expectations of customers in regard to customer service, then they can retain such customers. This further supports the conclusion that employees who deal with customers in the service industry can impact on the customer’s view of the firm. Gittellet et al. (2004) notes that employees in the airline industry are able to get better salaries through collective bargaining. Employees in this industry can further communicate their complaints through strikes and work disruptions which can affect the productivity and increase costs for airline firms. High wages provided by airline firms to prevent strikes and disruptions lead to more productive employees and better customer service increasing the profits for such firms. According to Yang and Peterson (2004), so as to increase their profits and their share in the
market, organizations need to come up with new ways of building a loyal customer base. Such ways include improving their customer service through motivation of employees and use of technology.

5.3.3 Effects of Technology on Customer Service Delivery

The study established that technology affects customer service delivery in Standard Chartered Bank of Kenya to a great extent. The study also established that mobile banking has made a lot of impact on their quality of service delivery to their customers, queue system management has impacted positively on the quality of service at the bank, agency banking provides convenience to the bank customers, mobile banking has enabled the customer to access banking service at all the times, visa debits cards enable their customers to shop online without visiting the banking halls, electronic banking services helps the bank to strengthen its competitive position through quality service, visa debit cards enable customers to shop without carrying large sums of cash, and online banking enable customers to transfer large sums of money at their convenience. According to Laudon and Laudon (2011), managers cannot ignore Information Systems because they play a critical role in contemporary organization. Casu (2006) further notes adoption of technology in the Kenyan banking sector has been on the rise as technology has played an important role in the growth of this sector and in providing a competitive advantage for players in the sector.

These findings were found to be consistent with those of Vainio (2006), who said that technology services help small banks strengthen their competitive position. Mishkin and Eakins (2009), also note technological innovations used in the banking sector had reduced the cost of processing transactions which allowed banks to come up with new products and services at a lower cost. Technologies had also allowed investors and customers to get banking information enabling banks to issue securities and also customers to acquire information regarding new banking products and services. Yasuharu (2003) notes, that technology has led to real time exchange of information improving service delivery. Technology has further enabled people to manage their money as it has provided a convenient way of banking as customers are able to access their accounts anytime, anywhere. This has also led bank employees to have more flexible working hours.
Agboola (2011) in her study observed that banks have used technology as their main source of acquiring a competitive advantage from their competitors. Eshun (2009) findings also agreed with the study’s findings that technological innovations used in the banking sector has led to a positive impact on the service delivery of banking products. Suki (2010), further observes that technology used in the banking sector has led to lower transaction costs for customers, better performing systems and convenient way of performing banking transactions when compared to other traditional ways of banking. Lüneborg (2003) findings showed that technology used in various banks led to improved performance measures such as sales, customer retention and improved market share. Agboola (2001) findings further support the conclusion that the use of technology in banks improved the services offered to customers, led to accurate and better record keeping, allowed customers to conduct banking transactions from their offices and homes, led to faster services to be offered to customers, led to a convenient way of accessing customer accounts and led to the satisfaction of customer needs.

5.4 Conclusion

5.4.1 Effect of Staff Training On Customer Service Delivery

The study established that staff training has affected customer service delivery in Standard Chartered Bank of Kenya to a great extent. The study further established that staff training was a significant factor and positively affecting customer service delivery. The study therefore concludes that increased staff training enhance customer service delivery, since it helps staff to adjust to the personality of the customer, and thus able to tolerate their behaviors.

5.4.2 Effects of Employee Motivation on Customer Service Delivery

The study established that employee motivation has affected customer service delivery in Standard Chartered Bank of Kenya to a great extent. Employee motivation was found to be a significant variable and positively affects customer service delivery in organizations. The study therefore concludes that increase in employee motivation, through annual bonuses, motivates staff to offer better service to customers.
5.4.3 Effects of Technology on Customer Service Delivery

The study established that technology was a significant factor in positively affecting customer service delivery in Standard Chartered Bank of Kenya. The study draws a further conclusion that improved technology, such as mobile banking, goes a long way in ensuring effective and efficient customer service delivery.

5.5 Recommendations

5.5.1 Recommendations for Practice

5.5.1.1 Effect of Staff Training On Customer Service Delivery

The study recommends that quality and frequent customer service training should be maintained to ensure main skills, such as telephone skills, customer service and retention, telemarketing, problem solving capabilities, maintaining customer satisfaction and effective use of technology, are taught. The study also recommends that a combination of in-house and external training session should be provided, as this tends to emphasize courtesy and patience, as well as promoting a genuine effort to solve customers' problems and respond to their enquires.

5.5.1.2 Effects of Employee Motivation on Customer Service Delivery

The management should promote employee motivation as employees play an important role in shaping customers perception regarding a firm through their behaviors and actions. Organizations should not only provide the regular bonuses to employees but it is the study recommendation that organizations should come up with a work environment that encourages and appreciates employees contribution towards problem solving situations and the achievement of the firms objectives. This will in the long run promote higher service quality and employee productivity in the organizations.

5.5.1.3 Effects of Technology on Customer Service Delivery

The study recommends that, as organizations adopt new technology, they need to address security and privacy issues more keenly. Since these are the main challenges that see banks shy away from adopting the use of technology in their operations.
5.5.2 Recommendations for Further Research

The study sought to determine the effect of staff training, employee motivation and technology on customer service delivery in Standard Chartered Bank of Kenya. The study recommends that a study should be done on the challenges faced in customer service delivery in Standard Chartered Bank of Kenya.
REFERENCES


Wasserman, E., (2009), Tech Talk: *online game site develops foru.*


Skrabeck, Jr., & Quentin R., (2013). Get All Employees Involved in Satisfying Customers, Quality Progress, Pages 87 – 89.


APPENDICES

Appendix I: Cover Letter

From: Githiri Emmanuel Muniu
To: Respondent
Dear, Respondent

RE: Questionnaire

I am a student at United State International University of Masters of Business Administartion. I am carrying out a study on the FACTORS AFFECTING CUSTOMER SERVICE DELIVERY: A CASE OF STANDARD CHARTERED BANK KENYA

You are kindly requested you to complete the attached questionnaire so as to enable me accomplish the study. Please, note that all the information given shall be treated purely and used for academic purposes and shall be treated as confidential. Thank you for taking your time to complete the questionnaire and for your time and cooperation.

Yours sincerely,

Githiri Emmanuel Muniu
Student USIU
Appendix II: Questionnaire

Section A: Demographics Information
1. Gender of the respondent?
   Male ( )   Female ( )
2. Indicate your Age Bracket?
   18-30 years [ ] 31 to 40 years [ ] 41 to 50 years [ ] above 50 years [ ]
3. What is your highest level of education?
   PhD [ ]  Master’s Degree [ ]  Degree [ ]  Diploma [ ]
4. How long have you worked in Standard Chartered Bank of Kenya?
   Less than 1 year [ ]  (1-5) years [ ]  (5-10) years [ ]  (above 10 years) [ ]
5. Which is your area of operation?
   Finance and accounting Department [ ]  Operations Department [ ]
   Sales and marketing Department [ ]  ICT Department [ ]
   Risk Management Department [ ]  Customer Care Service Department [ ]
6. What is your level of management?
   Top management [ ]  Middle management [ ]  Cadre staff [ ]

Section B: Effect of Staff Training On Customer Service Delivery
1. To what extent has staff training affected customer service delivery in Standard Chartered Bank of Kenya?
   Very great extent ( )  Great extent ( )  Moderate extent ( )  Less extent ( )  Not at all ( )
The following statements reflect effects of staff training on customer service delivery. Please indicate the degree to which you agree to each of the following statements:

<table>
<thead>
<tr>
<th></th>
<th>Strongly disagree (1)</th>
<th>Disagree (2)</th>
<th>Moderate (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
<th>Not applicable (6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Customer service training at the bank improve staff capacity and capability</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Customer service training help staff to adjust to the personality of the customer</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Customer care training is an essential element of banks performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Training on customers helps staff to appreciate the time of customers and tolerating their behaviors</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Customers training helps to deal with customers through their various ways and attitudes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Training on customer service enable staff to develop strategies that sustain desirable customer relationships</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>The ALOHA training has positively impacted delivery of service to Customers?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. How else does staff training affect customer service delivery in Standard Chartered Bank of Kenya?

........................................................................................................................................................................
........................................................................................................................................................................
........................................................................................................................................................................
Section C: Effects of Employee Motivation on Customer Service Delivery

1. To what extent have employee motivation affected customer service delivery in Standard Chartered Bank of Kenya?

<table>
<thead>
<tr>
<th>Description</th>
<th>Very great extent</th>
<th>Great extent</th>
<th>Moderate extent</th>
<th>Less extent</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
</tbody>
</table>

The following statements reflect effects of employee motivation on customer service delivery. Please indicate the degree to which you agree to each of the following statements:

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly disagree (1)</th>
<th>Disagree (2)</th>
<th>Moderate (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
<th>Not applicable (6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Staff compensation at the bank impact on service quality and customer’s satisfaction level</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Annual bonuses at the bank motivate staff to offer better service to customers at the bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Staff recognition at the bank has positive impact on quality of service offered to customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Our bank spends large amounts of money on staff growth to improve on service quality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. The bank provide conducive environment for career advancement hence impacting positively on service quality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. The salary level offered in this banks impact on quality of service delivery</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. The banks reward scheme helps to improve quality of service delivery to the bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section D: Effects of Technology on Customer Service Delivery

1. To what extent have technology affected customer service delivery in Standard Chartered Bank of Kenya?
   - Very great extent (   )
   - Great extent (   )
   - Moderate extent (   )
   - Less extent (   )
   - Not at all (   )

The following statements reflect effects of Technology on customer service delivery. Please indicate the degree to which you agree to each of the following statements:

<table>
<thead>
<tr>
<th></th>
<th>Strongly disagree (1)</th>
<th>Disagree (2)</th>
<th>Moderate (3)</th>
<th>Agree (4)</th>
<th>Strongly Agree (5)</th>
<th>Not applicable (6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Mobile banking has made a lot of impact on our quality of service delivery to our customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Queue system management has impacted positively on the quality of service at the bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Electronic banking services helps the bank to strengthen its competitive position through quality service</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Mobile banking has enable the customer to access banking service at all the times</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Agency banking provide convenience to the bank customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
7. Online banking enable customers to transfer large sums of money at their convenience

8. VISA debit cards enable our customer to shop without carrying large sums of cash

9. Visa debits cards enable our customers to shop online without visiting the banking halls


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

THANK YOU