

Customer Service in Rural Banks in Ghana: The Case of Bosomtwe Rural Banks in the Ashanti Region, Ghana

Wongnaa C. Abawiera¹

Dr. Gabriel Dwomoh*²

Eric Edwin Owusu³

Samuel B. Pinkrah⁴

Akwasi Antwi⁵

¹Lecturer, Institute of Entrepreneurship & Enterprise Development, Kumasi Polytechnic, Ghana

²Senior Lecturer, IEED, Kumasi Polytechnic, Ghana (Corresponding author)

³Senior Lecturer, IEED, Kumasi Polytechnic, Ghana

⁴Lecturer, Department of Marketing, Sunyani Polytechnic, Ghana

⁵Tutor, Antoa Senior High School, Ghana

Email of corresponding author: gabdwumoo@yahoo.com

DOI: 10.6007/IJARBSS/v4-i2/654 URL: <http://dx.doi.org/10.6007/IJARBSS/v4-i2/654>

Abstract

Customer satisfaction occurs when customers' expectations are met. This study examined the factors that are critical in improving customer satisfaction in rural banks in Ghana. Two random sampling techniques were used to select 300 respondents from four out of ten branches of Bosomtwe Rural Bank Limited in the Ashanti Region of Ghana and structured questionnaire was administered to collect data. Descriptive statistics and probit model were employed in the data analysis. The results showed that there was active youth involvement in the activities of Bosomtwe Rural Bank Limited, all customers were literate and most of the patrons of the bank were males. In general, customers were satisfied with the services provided by the bank. The results of the probit regression analysis indicated that customer satisfaction depends on attention to customer complaints by the staff of the bank, accessibility of the bank to customers, tidiness and cleanliness of banking environment, speed of service delivery and knowledge base of the staff of the bank. These factors were found to have positive effects on customer satisfaction.

Keywords: Customer Satisfaction, Rural Banks, Probit Model

INTRODUCTION

Customer satisfaction is the phrase commonly used to encapsulate the phenomenon that customers use to search for different companies and stay with those that fulfill their needs best (Hill and Allen, 2007). No doubt that the ultimate goal of a private sector company like Bosomtwe Rural Bank is to deliver profits to its shareholders and certainly that will be achieved by delivering the results to its customers. Customers want accurate service and want their service providers to 'know' them.

"Many banks struggle to deal with customers," said Claes Fornell, a University of Michigan Professor who studies customer satisfaction. His findings indicated that customers often end up feeling trapped in a technology maze, where they have to press this button or that button on their phones, and cannot find their way out. To the writer, banks often slash cost to boost profit and this might please shareholders to the disadvantage of customers who receive poor services based on this ideology of cost cutting. Previous research shows that customer satisfaction occurs when customers' expectations are met, or exceeded, and this is highly dependent on the fulfillment of expectations (Anderson and Fornell, 1994)).

Marketers are believed to fine-tune and re-evaluate their customer expectations and their own marketing orientation in order to improve their quality of offers, and the terminal effect of this kind of market orientation is to increase consumers' purchasing satisfaction. Stauss (2005) observed that if customers do not receive the promised reward or if the indicated benefits prove worthless to them, frustration may arise. An appropriate mix of programme attributes including hard attributes (discounts, vouchers and coupons) and soft attributes (better service, special attention and recognition) can affect customer satisfaction. Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectation. The paramount goal of marketing is to understand the consumers and be able to influence their buying behaviour. In a competitive market place where businesses compete for customers, customer satisfaction is seen as a key differentiator and has become a key element of business strategy.

Satisfied Customers stay with the company longer, deepen their relationship with the company, demonstrate less price sensitivity and recommend the company's products or services to others through a positive word of mouth. Customer satisfaction as a business strategy also leads to repeated purchase which will lead to customer loyalty and customer retention. There is considerable evidence to support the view that customer satisfaction is vital to the success of organizations and that customer satisfaction is linked to profits (Oakland and Tanner, 2006). It is therefore very important for organizations to be very concerned with satisfying their customers. Customer satisfaction leads to increased revenue, securing of market share and improving companies' competitiveness.

The satisfied customer advertises for organizations through a positive word of mouth whereas dissatisfied customers through word of mouth prevent potential customers from doing

business with the organization, thus the organization risks losing the dissatisfied customer as well as potential customers (Kan, 1995). Rural banking in Ghana has therefore become very competitive as customers have grown and have become very sophisticated.

Customers switch from one bank to another looking for services that will meet their expectations. Others will close their accounts and stop doing business with the bank that is not able to meet their expectations. These problems are likely to render some rural banks non-competitive in the short run and a possible liquidation in the long run. There is therefore the need to consider customer satisfaction as very important in planning a business strategy. The current study analyses the socioeconomic characteristics of customers of Bosomtwe Rural Bank Limited and the factors influencing customer satisfaction in rural banks in Ghana.

RESEARCH METHODOLOGY

Study Area (Bosomtwe Rural Bank Limited)

Bosomtwe Rural Bank Limited was incorporated in Ghana in November 1981 and it was authorized to carry on the business of banking under the Banking Act, 1970 (Act 339) and PNDC Law 225 on December 9, 1982. The bank has ten branches in the Ashanti Region of Ghana with a total customer base of about 92,796 and a total staff of 178 (as at December, 2012). The ten branches are Kuntense (the headquarters), Atonsu, Jachie, Adum-Railways, Dadei Soaba, Atwima Amanfrom, Atonsu Bokro, Trede, Kokofu and Ahenemah Kokoben.

The bank offers the following products and services among others to the general public: current account, savings account, fixed deposit, susu savings account, domestic funds transfers, foreign money transfer (western union, monegram), loans to agriculture, education financing, settlement loan, Easter bonanza, Christmas bonanza, salary loans and corporate loans, micro credit, car loans, trade financing and commercial loans, overdraft facilities, advisory services. The bank has shown persistent growth over the years and continues to meet all statutory requirements of the Bank of Ghana. The Bank continues to be one of the best managed Rural Financial Institutions in the country as adjudged by Bank of Ghana.

Data Collection

The study used both primary and secondary data. Primary data was collected from customers of Bosomtwe Rural Bank Limited in the Ashanti Region of Ghana using two random sampling techniques. The bank has ten branches in the Ashanti Region of Ghana with appreciable number of customers in each branch. Out of these branches, four branches including Atonsu, Dadei Soaba, Adum-Railways and Atonsu Bokro were randomly selected for the study. In all 300 customers of Bosomtwe Rural Bank Limited from the aforementioned branches of the bank were randomly selected and interviewed with questionnaires for data to be collected. The number of customers interviewed from each branch depended on the proportion of customers in the branches. Variables considered in the questionnaire included customer satisfaction, availability of the bank, accessibility of the bank, listening to customer complaints, attending to customer complaints, the speed of service, courtesy of the bank' staff and knowledge of staff. Customers were asked to indicate their expectations and perception of service experienced

with reference to these variables. Secondary data sources included published materials in the print and electronic media, journals and publications on the internet. Historical data and documents from Bosomtwe Rural Bank also formed part of the secondary data.

Analytical Framework

Descriptive statistics in the form of frequency tables with percentages were used to describe the socioeconomic characteristics of respondents while the Probit Regression Model was used to analyse the factors influencing customer satisfaction by customers of Bosomtwe Rural Bank Limited. Whether or not the customer is satisfied with the services provided by Bosomtwe Rural Bank Limited (dependent variable) is dichotomized, involving two mutually exclusive alternatives. Models for estimating such phenomena in which the dependent variable is binary have been propounded (Madala, 2005; Asante *et al*, 2011; Wongnaa and Awunyo-Vitor, 2013). The framework for such analysis has its root in the threshold theory of decision making in which a reaction occurs only after the strength of a stimulus increases beyond the individual's reaction threshold (Hill and Kau, 1981). This implies that every individual when faced with a choice has a reaction threshold influenced by several factors (Asante *et al*, 2011). This yields a binary dependent variable, which takes on the values of zero (the customer not satisfied) and one (the customer satisfied). The probability of observing a value of one is:

$$P_r(y_i = \frac{1}{x_i\beta_i}) = 1 - F(-x_i\beta_i) \tag{1}$$

Where F is a cumulative distribution function and is a continuous, strictly increasing function that takes a real value and returns a value which ranges from 0 to 1. Then, it follows that the probability of observing a value of zero is:

$$P_r(y_i = \frac{0}{x_i\beta_i}) = F(-x_i\beta_i) \tag{2}$$

Given such a specification, we determine the parameters for estimating this model using the maximum likelihood estimation approach. The dependent variable is an unobserved latent variable that is linearly related to y_i by the equation:

$$y_i = \beta_i x_i + u_i \tag{3}$$

Where u_i is a random disturbance term. The observed dependent variable is determined by whether y_i exceeds the threshold value or otherwise.

$$y_i = \begin{cases} 1 & \text{if } y_i^* > 0 \\ 0 & \text{if } y_i^* \leq 0 \end{cases} \tag{4}$$

Where y_i^* the threshold is value for y_i and is assumed to be normally distributed. Common models for estimating such parameters include Probit (standard normal), Logit (logistic) and Tobit (extreme value) (Madala, 2005; Asante *et al*, 2011). The study adopted the probit model

because of its ability to constrain the utility value of the customer satisfaction variable to lie within 0 and 1, and its ability to resolve the problem of heteroscedasticity. The other advantages of the probit model include believable error term distribution as well as realistic probabilities. Following from Madala (2005) and Asante *et al* (2011), the probit model adopted for the study is specified as:

$$\begin{aligned}
 P_i &= P(y_i^* < y_i) \\
 P_i &= P(y_i^* < \beta_0 + \beta_i x_{ji}) = F(y_i) \\
 P_i &= F(y_i) = \frac{1}{\sqrt{2\pi}} \int_{-\infty}^{z_i} e^{-\frac{s^2}{2}} ds
 \end{aligned}
 \tag{5}$$

Where P_i is the probability that an individual will make a certain choice (satisfied or otherwise); s is a random variable normally distributed with mean zero and unit variance; y_i is the dependent variable (satisfied or otherwise); y_i^* is the threshold value of the dependent variable. To obtain an estimate of the index Z_i , the inverse of the cumulative normal function is used:

$$y_i = F^{-1}(P_i) = \beta_0 + \beta_i x_i + u_i \tag{6}$$

The parameters $\beta_0, \beta_1, \beta_2, \beta_3, \dots \dots \beta_\infty$ of the Probit Model do not provide direct information about the effect of the changes in the explanatory variables on the probability of a customer being satisfied. The relative effect of each explanatory variable on the likelihood that a customer will be satisfied (marginal effect) is given by:

$$\frac{\partial P_i}{\partial x_{ij}} = \beta_{ij} f(Z_i) \tag{7}$$

Where P_i is the mean dependent variable whose value is given in the probit results as:

$$f(Z_i) = F^{-1}(P_i) \tag{8}$$

$$Z_i = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 \dots \dots + \beta_k x_k \tag{9}$$

$f(Z_i)$ = Density function of the standard normal variable and is given by:

$$f(Z_i) = \frac{1}{\sqrt{2\pi}} e^{-\frac{1}{2}Z_i^2} \tag{10}$$

The empirical model is specified as:

$$\begin{aligned}
 SATISFY_i &= \beta_0 + \beta_1 BFRIED + \beta_2 BCLEAN + \beta_3 BACCESS + \beta_4 LCOMPLA + \beta_5 ATTCOMP + \\
 &\beta_6 SPEEDSEV + \beta_7 BCOURTE + \beta_8 STAFFKNO + u_i
 \end{aligned}
 \tag{11}$$

Where:

SATISFY_i = Whether or not customer was satisfied (measured as a dummy, 1 for satisfied and 0 otherwise). This is the dependent variable.

BFRIED = Friendliness of banking staff (measured as a dummy, 1 for friendly and 0 otherwise)

BCLEAN = tidiness of banking hall (measured as a dummy, 1 for a neat banking hall and 0 otherwise)

BACCESS = Accessibility of bank to customers (measured as a dummy, 1 for access and 0 otherwise)

LCOMPLA = Listening to customer complaints (measured as a dummy, 1 for listens to complaints and 0 otherwise)

ATTCOMP = Bank's attention to customer complaints (measured as a dummy, 1 for attention to complaints and 0 otherwise)

SPEEDSEV = Speed of service delivery (measured as a dummy, 1 for appropriate and 0 otherwise).

BCOURTE = Courteousness of banking staff to customers (measured as a dummy, 1 for courteous and 0 otherwise).

STAFFKNO = Knowledge level of banking staff (measured as a dummy, 1 for very knowledgeable in banking activities and 0 otherwise)

u_i = Error term (which is assumed to have zero mean and constant variance).

RESULTS AND DISCUSSION

Socioeconomic Characteristics of Customers

Gender distribution

Out of the 300 customers that were interviewed, 166 (55.3%) of them were males while 134 (44.7%) were females. Table 1 presents the gender distribution of the respondents. The results show that the patrons of Bosomtwe Rural Bank Limited are mostly males. Therefore policies aimed at making the bank attractive to females are desired.

Table 1 Gender distribution of customers

Gender	Frequency	Percentage
Male	166	55.3
Female	134	44.7
Total	300	100.0

Source: Field survey data, 2013

Age distribution

Table 2 shows that 150 (50.0%), 108 (36.0%) and 42 (14.0%) customers of Bosomtwe Rural Bank Limited are within the age bracket of 21-30 years, 31-40 years and above 40 years respectively. The results indicate active youth involvement in the activities of Bosomtwe Rural Bank Limited.

This is good for the sustenance of the bank since the number of aging customers' population is insignificant.

Table 2 Age distribution of customers

Age Category	Frequency	Percentage
21-30 years	150	50.0
31-40 years	108	36.0
above 40 years	42	14.0
Total	300	100.0

Source: Field survey data, 2013

Educational level

The results presented in table 3 show that all the patrons of services provided by Bosomtwe Rural Bank Limited are literates. Thirty percent of the customers have Junior High School education, 37.3% have Senior High School education and 32.7% have tertiary education. The educational level of the customers of the bank could influence their understanding of the services provided by the bank. The assumption is that the higher the educational level of the customers of the bank, the higher would be the probability of them understanding the various services/products and policies provided by the bank and therefore patronage will be on the higher side.

Table 3 Educational level of customers

Educational level	Frequency	Percentage
Illiterate	0	0.0
JHS	90	30.0
SHS	112	37.3
Tertiary	98	32.7
Total	300	100.0

Source: Field survey data, 2013

Income level

Table 4 shows that 40.3% of customers of Bosomtwe Rural Bank Limited receive less than Gh¢200 a month, 74% receive between Gh¢200 and Gh¢500 and 26% receive more than Gh¢500 a month. The results could mean that the probability of the stream of deposit being

low is very high. The income level of customers of the bank has tremendous influence on the deposits and patronage for the various products of the bank. The higher income group often has a higher patronage for products like current account, savings account and fixed deposits. However, though both scheme loan and salary loan could be patronised by those in the greater income group, it is often patronised by those in the lower income category.

Table 4 Income level of customers

Monthly Income (Gh¢)	Frequency	Percentage
below 200	121	40.3
200-500	101	33.7
above 500	78	26.0
Total	300	100.0

Source: Field survey data, 2013

Customer Ratings of Banking Services

Table 5 presents the results of customer ratings of services provided by staff of Bosomtwe Rural Bank Limited. As high as 72% of the respondents said the banking staff was friendly while 28% indicated they were unfriendly. For 71% of the respondents, the banking halls were clean while 29% saw them as unclean. Sixty-nine percent of the respondents indicated that access to the bank’s branches was not a problem while 31% were of the opposing view. Though a higher percentage of the respondents (54%) lauded the banking staff’s attitude towards listening to customer complaints, 45% despised the attitude. To 58% of the customers, response to their complaints by staff of the bank was good while 42% asserted the staff was hardly responsive to their complaints. As high as 73% of the customers stated that delivery of services by the staff of the bank was very fast and 27% indicated the staff was slow in services delivery. For 68% of the customers, the bankers were courteous. This was not the case for the rest of the customers (32%). Sixty-one percent of the customers were of the opinion that the bankers’ level of knowledge in banking was good while 39% thought they needed more training in the field. On the whole, majority of the customers interviewed (77%) were satisfied with the activities of Bosomtwe Rural Bank Limited in the Ashanti Region of Ghana. This could imply that customers’ expectations were met.

Table 5 Distribution of customer ratings of banking services

Banking Service	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Friendliness of banking staff	215	72%	85	28%
Cleanliness of banking hall	212	71%	88	29%

Accessibility of bank to customers	207	69%	93	31%
Listening to customer complaints	162	54%	138	46%
Attention to customer complaints	173	58%	127	42%
Speed of service delivery	219	73%	81	27%
Banking staff courtesy	203	68%	97	32%
Knowledge base of banking staff	182	61%	118	39%
Overall satisfaction of customer	230	77%	70	23%

Source: Field survey data, 2013

According to Salmen and Muir (2003), if the performance of a bank falls short of the aforementioned expectations, the customer becomes dissatisfied. If the performance matches expectations, the customer is satisfied. If the performance exceeds expectations, the customer is delighted. Only delighted customers or highly satisfied customers stay loyal to the service provider.

Factors influencing Customer Satisfaction

Table 6 presents the probit regression estimates of factors influencing customer satisfaction in Bosomtwe Rural Banks while table 7 presents the marginal effects of these factors on customer satisfaction. From the results, a likelihood ratio (LR) statistic of 24.0956 with a Chi-squared (χ²) distribution at 8 degree of freedom is significant at 1% level. This means that at least one of the explanatory variables in the model (perceived determinants) has a significant effect on customer satisfaction. Table 6 also shows that out of the eight factors that were considered, five including attention to customer complaints, accessibility of bank to customers, cleanliness of banking hall, knowledge base of banking staff and speed of service delivery were significant and they had the expected positive signs. Even though friendliness of banking staff and listening to customer complaints were not significant, they also had the expected signs.

Table 6 Probit regression coefficients of factors influencing customer satisfaction

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	1.639195	0.392866	4.172407	0
ATTCOMP	0.337589	0.188675*	-1.789266	0.0736
BACCESS	0.421625	0.198756**	-2.121322	0.0339
BCLEAN	0.683365	0.225615***	-3.028897	0.0025
BCOURTE	-0.123228	0.194686	-0.632958	0.5268
BFRIED	0.013692	0.199346	0.068683	0.9452
LCOMPLA	0.260325	0.167907	1.550413	0.1210
SPEEDSEV	0.234087	0.203069**	-1.152745	0.0490

STAFFKNO	0.391585	0.179738**	2.178645	0.0294
LR statistic (8 df)	24.0956	McFadden R-squared	0.073921	
Probability (LR stat)	0.002209			
Obs with Dep=0	70			
Obs with Dep=1	230			

Note: (***) Indicates significance at the 1% level. (**) Indicates significance at the 5% level. (*) indicates significance at the 10% level.

Source: Field Survey data 2013

Customers who lauded the attention given by the staff of the bank to customer complaints will 0.3% more likely be satisfied with the bank’s activities than those who remarked otherwise and this is statistically significant at 10% level (Tables 6 and 7).

A complaint by a customer provides an opportunity for service recovery followed by a chance to educate the customer, strengthen loyalty and evoke positive word-of-mouth (WOM) comments. Successful organisations encourage customers to complain (Tronvoll, 2012). For customers who feel that their concerns were not addressed and for that matter justice was not served, they are likely to feel angry, and may engage in negative WOM or may exit the bank.

The results from table 6 also indicate that accessibility of the bank to its customers also plays a key role in enhancing customers’ overall satisfaction. Customers who had no problem with accessibility will 0.39% more likely have their satisfaction enhanced than those who indicated that the banks were not accessible and this is statistically significant at 5% level. Accessibility could be enhanced in terms of location and operation hours. With location, the bank locates its branches where they think their customers reside and this makes the customers live close to the branches. With operation hours, working hours are extended and automated machines are used.

Customers whose opinion was that the banking halls were clean will 0.64% more likely be satisfied with the activities of the bank than those who had the opposing view and this is statistically significant at 1% level (Tables 6 and 7).

Table 7 Marginal effects of factors influencing customer satisfaction

Variable	Coefficient	Marginal Effect
C	1.639195	
ATTCOMP	0.337589	0.003146329
BACCESS	0.421625	0.003929545
BCLEAN	0.683365	0.006368962
BCOURTE	-0.123228	-0.001148485
BFRIED	0.013692	0.000127609
LCOMPLA	0.260325	0.002426229
SPEEDSEV	0.234087	0.002426229

STAFFKNO 0.391585 0.003649572

$Z_i = 2.741, \quad f(Z) = 0.00932$

Source: Field Survey data 2013

This means there is a direct relationship between customer satisfaction and tidying of the banking halls. The results agree with those of Kazemi *et al* (2012) which found that cleanliness of the banking hall has a direct relationship with customer satisfaction.

Customers whose assertion was that the knowledge base of the staff was up to expectation will 0.36% more likely be satisfied with the bank's operations than those who thought otherwise and this is statistically significant at 1% level. This means that if the bank can upgrade the knowledge base of their staff there would be greater tendency for customers to be satisfied.

Finally, the study found that speed of service delivery is statistically significant at 5% level. The result agrees with the findings of previous studies. According to these studies, customers are particularly interested in the speed with which a service is offered or delivered (Bateson, 1985; Silpakit and Fisk, 1985). In addition, most researchers have indicated that in most cases, customers over rate the processing time of a service. Base on this, Lovelock and Young (1979) posited that on certain occasions, customers have a strong liking to carry out the service by themselves. This penchant is particularly justified by the willingness of the customers to increase the speed of service delivery. Also, Maister (1985) resolved that slow service delivery has a negative effect on individuals "overall perceptions of the service quality". So, if individuals are expecting a rapid service delivery, it is probable that they will assess the service more positively (Dabholkar, 1996).

CONCLUSION

The findings of the study based on the results of the probit regression analysis showed that customer satisfaction depends on attention to customer complaints by the staff of the bank, accessibility of the bank to customers, tidiness and cleanliness of the banking environment, speed of service delivery and knowledge base of the staff of the bank. It therefore follows that if banks using the study area as a yardstick are to retain their customers by providing excellent services, they need to pay much attention to these variables since unlike tangible products where the product can be examined, touched and feel to determine its quality, service has unique characteristics and from the probit regression analysis, it is these variables that prove to be significant in determining the quality of service for customers to get satisfied.

RECOMMENDATION

For customers to remain loyal to patronising the services provided by the bank, the staff of the bank should pay particular attention to complaints by customers. The banking halls should be clean and tidy at all times and delivery of services by staff of the bank should be faster vis-a-vis the status quo. The knowledge base of the staff should also be enhanced by organizing workshops and seminars as well as allowing them to take short courses in banking activities.

LIMITATION AND SUGGESTION FOR FUTURE RESEARCH

As it is a problem to generalize the results of any study using a case study approach, the researchers cannot generalize their findings taking the fact that a single case study was adopted for the study. Second, there are many factors that could influence customer satisfaction but the study only concentrates on examining eight of these factors that could influence customer satisfaction. It is therefore suggested that future research should look at other factors such as adoption of new technology and innovation and its influence on customer satisfaction.

REFERENCES

- Anderson, E.W. and Fornell, C. (1994). *New Directions in Theory and Practice. Thousand Oaks, Ca: Sage Publications*
- Asante, B. O., Sefa, V. A., Sarpong, D. B. (2011). "Determinants of small scale farmers' decision to join farmer based organizations in Ghana". *African Journal of Agricultural Research*, 6(10), p. 2273-2279.
- Bateson, J.E.G. (1985). "Perceived control and the service encounter". *Journal of Retailing*, Vol 61, No. 3, pp.49-76
- Dabholkar, P.A.T. (1996). "A measure of service quality for retail stores: scale development and validation". *Journal of the Academy of Marketing Science*, Vol 24, No. 1, pp.3-16.
- Hill, N., and Allen, R. (2007). *Customer Satisfaction: The customer experience through the customer's eyes. London. Cogent publishing.*
- Hill, L and Kau, P. (1981). Analysis of Purchasing Decision with Multivariate Probit. *American Journal of Agricultural Economics*. Vol. 53, No.5, pp. 882-883.
- Kan, S. (1995). *Metrics and Models in Software Quality Engineering. Boston, MA, Addison-Wesley Publishers.*
- Kazemi, M., Rajabi, B., Pirani, P. and Amini, A. (2012). "Identify and Ranking Factors Affecting Bank Maskan Service Quality using Kano Model." *Research Journal of Recent Sciences*, Vol. 2, No. 4, pp.11-19.
- Maddala, G. S. (2005). *Introduction to Econometrics. 3rd Edition, John Wiley & Sons Ltd, The Atrium, Southern Gate, England, 2005, 318-323.*
- Maister, D.H. (1985) "Psychology of Waiting Lines" in *Czepiel, J.A, Soloman, M.R. and Surprenant, C. (Eds) The Service Encounter, Lexington M.A. Lexington Books. D.C. Heath and Co. pp 113-123.*

Oakland, J. and Tanner, S. J. (2006). "Quality Management in the 21st Century- Implementing Successful Change". *International Journal of Productivity and Quality Management*, Vol.1 no. 1.

Salmen, M.S. and Muir, A. (2003). "Electronic customer care. The innovative path to e-loyalty". *Journal of Financial Services Marketing*, Vol. 8, No. 2, p.133-144.

Silpakit, P. and Fisk, R.P. (1985). "Participatizing the service encounter: a theoretical framework", in Block, T.M., Upah, G.D. and Zeithaml, V.A. (Eds), *Service Marketing in a Changing Environment. American Marketing Association, Chicago, IL*, pp. 117-21

Stauss, A.R. (2005). "Customer frustration in loyalty programs". *International Journal of Service Industry Management*, Vol. 16 No. 3, pp. 229-252.

Tronvoll, B. (2012). "A dynamic model of Customer Complaint Behaviour from the perspective of service dominant logic". *European journal of Marketing*, Vol 46, No 1, pp.284-305.

Wongnaa, C.A. and Awunyo-Vitor, D. (2013). "Factors Affecting Loan Repayment Performance Among Yam Farmers in the Sene District, Ghana". *Agris on-line Papers in Economics and Informatics*, Volume 5, No. 2, pp.111-122