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Model of Customer Service, Belongingness and Satisfaction: A Multidisciplinary Analysis of Needs in Ghanaian Banking Sector

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Abstract. The study sought to conceptualise a model to predict the elements of customer service that affect customers' sense of belongingness and satisfaction. Using structured questionnaires, data collection was done from a sample of two hundred (200) customers of selected commercial banks in Ghana. The study identified customer service, personnel attitude and environment as the customer service elements as predictors of customers' sense of belongingness and satisfaction. The study also revealed a positive relationship between all the elements of customer service and customer sense of belongingness. In addition, a positive correlation between customer sense of belongingness and customer retention was identified. However, the environmental element was found to be the most important element both for customer sense of belongingness and satisfaction. In conclusion, the study result suggests that for firms in the banking sector to be able to increase their customer retention, they should focus on the customers' satisfaction and sense of belongingness to the organisation.

Keywords: customer service; customer satisfaction; customer belongingness; banking; regression; customer needs.

Introduction

A highly satisfied and delighted customer is a very vital non-financial asset for the banks in the evolving Ghanaian banking sector. The process of globalisation and subsequent migration towards global standards has transformed the perception of customer service in recent times. Banks and other industries are seeking to import and invent new ways to increase their interactions with customers to improve their relationships.

Though much has been done to deliver an improved customer services, the sector still has the responsibility of first understanding the innate needs of their customers. The marketing technique especially in the service industry must take into consideration, a multidisciplinary look at the human needs. Important aspects may include the physiological, security, belonging (affection), self-esteem and self-actualisation needs. In effect, banking firms need to align their marketing operations to also address majority of these needs to keep their market share. In the emerging market scenario, for survival and growth, it is critical for a bank to align its vision, mission, goals and objectives with customers' personal needs satisfaction. The marketing techniques of banks generally affect the performance of banks [1]. In view of the rising competition in the market, it is becoming increasingly difficult to retain customer, considering the fact that there are several providers of the same service and each one of them is aiming at satisfying the customer.

Relationship between Customer Service, Satisfaction and Belongingness

In the banking industry, providing superior service quality enhances customer satisfaction and contributes to profitability. Superior service quality lowers customer defection, enhances customer loyalty, provides opportunities for cross-selling, increases word-of-mouth recommendation, and enhances corporate image and customer satisfaction [2 - 7].

In addition, outstanding service quality facilitates the development and maintenance of long-term relationships with customers, which is especially important in the competitive business environment of modern banking [8-9]. In connection to this preceding studies several decades ago also postulated that customer satisfaction depends directly and most immediately on the management and monitoring of customer service encounters [10].

In an attempt to identify the elements of customer service that affects customer satisfaction, the level of customer service and satisfaction is determined by location and design, variety of service, rates and charges, system and procedures, delegation and decentralization, mechanization and computerization, competitive efficiency, complaint redress, staff skills, attitudes and responses [11]. Furthermore, a good customer service in banks should have three basic tenets; courtesy, accuracy and speed. In conclusion, customer service invariably can be categorised into environmental, personnel attitude and service (product) [12]. In the same light, this study proposes that these elements of customer service could also be used to enhance customer belongingness. Thus, customer service depending on its component could be used to influence the level of belongingness a customer feels with a bank. The ultimate goal of this phenomenon is to improve the customers' chances of staying firm (customer retention).

Adapted Theoretical Model Analysis

This study focused on the themes of 'belonging' and 'satisfaction' in the banking sector with respect to customer service delivery. Although humans cogitate themselves to be individuals, their membership of particular groups is most important in constructing their sense of identity [13]. Social identity is a fundamental aspect of what it is to be human. In that, everyone wants to belong to something or feel a part of something and be accepted. In an early study by Anant, it was noted that belongingness suggested the level of a person's recognition and acceptance as a member by other members in a group [14]. Maslow's theory on needs, identified belonging as a basic human need, ranking it third in his hierarchy [16]. Building on the definition of belongingness as proposed by Anant, we have operationally defined the sense of belongingness as the experience of personal involvement in a system or an environment so that persons feel themselves to be an essential and suitable component. The system here can be an actual or perceived relationship with the organization or the organisational structure, while the environment can be natural or cultural.

Through the process of concept analysis, we have delineated two dimensions of sense of belonging: (1) valued involvement which is the experience of cognitive evaluation of feeling valued,

needed, accepted; and (2) fitting which is the person's perception that his or her characteristics are coherent with or complement the system or environment.

Belongingness as an innate human need can be explored by firms to ensure that customers are remaining with their organisations because they feel it is the only place they can fit. With this, the firm would have to appreciate their characteristics in terms of gender, financial status, educational status, age and their related psychosocial needs. In view of this, instead of just focusing on customer satisfaction, firms must also focus on the nature of customer belongingness in their effort to keep customers glued to them.

The model conceptualised by this study indicates that for a firm to improve their chances of retaining customers; they must focus their attention on both customer satisfaction and their sense of belongingness to the organisation.

Method

This study considered a cross-sectional survey design using a sample two hundred (200) customers of the commercial banks in Ghana. With reference to Table 1, considerations were made in terms of the demographic factors to enable unconditional selection of a well representation various categories of customers in respect to age, gender and income. With respect to the demographic factors, only age was found to have some relationship with a customer's belongingness to a bank.

Table 1: Descriptive Statistics of the Participants' Demographic Characteristics

Variables		Frequency	Percentage (%)
Age	18-25	36	18.0
	26-35	76	38.0
	36-45	48	24.0
	46-55	28	14.0
	above 56	12	6.0
Gender	Male	116	58.0
	Female	84	42.0
Income level**	100-599	20	10.0
	600-1099	56	28.0
	1100-1499	72	36.0
	1600-3000	48	24.0
	above 3000	4	2.0

Notes: **Income recorded in Ghana Cedis

Instruments

The development of a structured questionnaire for data collection went through a rigorous process following the findings or previous theories and findings in the area. Following pilot testing, the reliability and validity of the instrument were re-examined after during data analysis. In summary, a 24 item instrument was developed and used for the purpose of data collection.

Table 2 shows the descriptive statistics of the scores of the respondents with respect to every statement. The table above shows the means and the standard deviation of the respondents' scores. The standard deviation revealed the extent to which each respondents score deviates from the means score of that particular statement. The standard deviation scores for the studies reveals that each the score for each respondents deviated very well from the mean of their score for that particular statement. The standard deviation figures range from 0.73 to 1.38 representing the least and the highest respectively. With respect to the mean, this is the average of all the scores for a particular statement. The mean ranges from 2.44 (Considering my income level I feel I do not belong here) to 3.94 (Personnel treat me as well as they treat) representing the least and highest mean respectively. This means that while respondents of the questionnaire indicated that their

income did not play any significant role in their sense of belongingness to the bank, they also opined that generally personnel of the bank treat them well.

Table 2: Descriptive Statistic of Statements

Statements	Mean	Std. Deviation	T	df	Sig.
1. I feel good telling people about my bank	3.6400	.77225	47.135	199	.000
2. I hope to stay with the bank so far as they continue this way	3.5000	1.04929	33.356	199	.000
3. I would introduce friends and families	3.5600	.98801	36.032	199	.000
4. I feel better doing business with this bank	3.4800	1.06818	32.579	199	.000
5. I do not waste too much time in the bank	3.2800	1.37862	23.792	199	.000
6. The service i receive meets my needs	3.7400	.96001	38.958	199	.000
7. I feel the service quality is better	3.5800	.98658	36.287	199	.000
8. The bank provide most of the banking service I need	3.5000	1.08711	32.195	199	.000
9. Considering my income level I feel I do not belong here	2.4400	1.28959	18.921	199	.000
10. Official in this bank are friendly	3.7800	1.05006	35.998	199	.000
11. Employee make me feel welcome	3.8000	.96400	39.419	199	.000
12. Personnel treat me as well as they treat others	3.9400	.81427	48.387	199	.000
13. I am treated with as much respect as other clients	3.8600	.94302	40.932	199	.000
14. The banking hall is comfortable	3.6800	1.01384	36.298	199	.000
15. The colours and the decoration in the hall is very relaxing	3.4800	1.06818	32.579	199	.000
16. The employee create a relaxing atmosphere	3.7000	1.01005	36.632	199	.000
17. I feel very secured in and around the bank premise	3.9200	.93937	41.730	199	.000
18. Sometimes I feel I belong here	3.9200	.91762	42.719	199	.000
19. I am happy with service provided by the bank	3.4600	.85776	40.337	199	.000
20. I will patronize other service of the bank	3.6000	.96400	37.344	199	.000
21. I will recommend to friends and relatives	3.5800	.85493	41.875	199	.000
22. Overall service is satisfactory	3.8600	.72502	53.240	199	.000
23. I will stay with this bank	3.6800	.90877	40.494	199	.000
24. I do not see myself leaving this bank	3.4800	1.17619	29.587	199	.000

Exploratory Factor Analysis

In an effort to identify the factors that were perceived to be relevant dimensions of belongingness in the banking financial sector, an exploratory factor analysis was employed. The Bartlett Test of Sphericity (Approx: $\chi^2_{(276)}$ = 1951.827, ρ = 0.000) and the Kaiser- Meyer-Olkin measure of sampling adequacy (value of .704) established that there was significant correlation among the variables to warrant the application of factor analysis.

Reliability and Extraction of Factors

First the variables were tested to assess their reliability. The table below illustrates their cronbach alpha as well as their item-total correlation. Factors with a reliability threshold of 0.7 were considered for the analysis [16]. Kline for instance, explains that a factor loading of 0.6 or higher (the negative sign being ignored) should be regarded as high and equal to 0.3 and above should be considered as moderately high [17]. On the basis of this most of the entire variables were found to be within the acceptable range. In this regard, 14 variables were found to be adequately loaded under the various factors in the study as observed in Table 3.

Table 3: Reliability and Extraction Statistic of Statements

Statements	Communality	loading	Item-total correlation	Cronbach's alpha
Service				
I do not waste too much time	.651	.354	.362	**0.904**
I feel the service quality is better	.804	.772	.597	
Personnel attitude				
Employee make me feel welcome	.757	.729	.617	**0.903**
Personnel treat me as well as others	.783	.812	.572	
I feel respected as other clients	.826	.749	.509	
Environment				
The banking hall is comfortable	.840	.389	.665	**0.899**
Their interior decorations are good	.893	.854	.569	
Relaxing atmosphere by employees	.856	.367	.556	
Very secured in and around the bank	.899	.518	.615	
Customer satisfaction				
Very happy with service provided	.766	.85776	.703	**0.898**
I will patronise other banking services	.907	.96400	.679	
I will recommend to others	.843	.85493	.645	
Overall service is satisfactory	.837	.72502	.724	

By rule of thumb, factors that met the minimum value of 0.7 as postulated by Hair *et al* [16] and an item-to-total correlation value above 0.3 (Parasuraman *et al*, 1988) were accepted for further analysis. On the basis of this, some of the factors and their respective variables were made to order. As a result, only 13 out of 20 variables were retained in the five-factor structure as the dimensions or elements of customer service in the Ghanaian banking industry. The factors surpassed the minimum reliability threshold of 0.7.

The Dependent Variable

The variables measuring belongingness and customer retention, which are the dependent variables in this study, were also checked for their loadings and reliability. The result indicated that all the six variables used had high loadings between 0.30 and 0.89 with a satisfactory Cronbach's alpha value of 0.92 and 0.90 for belongingness and customer retention respectively, giving an indication that the variables used for the dependent variable also represent a complete structure measuring these constructs. The result is illustrated in table 4.

Table 4: Reliability and Extraction statistics (Dependent Variables)

Statements	Communality	loading	Item-total correlation	Cronbach's Alpha
Bank belongingness				**0.905**
I feel good telling people about my bank	.724	.506	.448	
I hope to stay with the bank so far as they continue this way	.884	.890	.528	
I would introduce friends and families	.824	.777	.661	
I feel better doing business with this bank	.809	.563	.595	
sometimes I feel I belong here	.833	.634	.551	
Customer retention				**0.900**
I do not see myself leaving this bank	.686	.3	.571	

Results

The data analysis first proceeded through correlational the analysis and subsequent multiple regression analysis to measure the predictors in the model as used and recommended in similar study [3]. Thus, the study based our hierarchical order's argument was based on Newton and Rudestam's conclusions, that *"the variables that are entered first are those that are regarded as (a) being particularly important or previously determined to relate to the dependent variable"* [18].

Observing from Table 6, the result shows that the only demographic factor that was found to be positively significant with belongingness was the age of respondent ($r = 0.21$, $\rho < 0.05$). In addition, the entire customer service element were found to have a significant positive relationship with belongingness; service ($r = 0.204$, $\rho < 0.05$), personnel attitude ($r = 0.36$, $\rho < 0.01$) and environment ($r = 0.51$, $\rho < 0.01$).

Table 5: Pearson *r* Correlation Matrix of Demographic Factors, Belongingness, Personnel Attitude, and Environment

Constructs	1	2	3	4	5	6	7
Gender	-	.219*	.053ns	.097ns	.057ns	-.003ns	.113ns
Age	-	-	.679**	.201*	.165ns	.055ns	.119ns
Income level	-	-	-	.146ns	.036ns	.042ns	.105ns
Belongingness	-	-	-	-	.204*	.360**	.506**
service	-	-	-	-	-	.480**	.387**
Personnel attitude	-	-	-	-	-	-	.530**
Environment	-	-	-	-	-	-	-

*Notes: *. $\rho < 0.05$ (1-tailed), **. $\rho < 0.01$ (1-tailed), ns = not significant*

In addition, Table 6 reveals the summary of the correlations between customer belongingness, customer satisfaction, customer retention and the customer service elements. The entire elements were found to be positively significant with each other except for customer retention and service-product ($r = 0.124$, $\rho > 0.05$).

Table 6: Pearson *r* Correlation Matrix of Variables

Constructs	1	2	3	4	5	6
1. Belongingness	-	-	-	-	-	-
2. Service	.360**	-	-	-	-	-
3. Personnel Attitude	.204*	.480**	-	-	-	-

4. Environment	.506**	.530**	.387**	-	-	-
5. Customer Retention	.510**	.124ns	.265**	.447**	-	-
6. Customer Satisfaction	.670**	.412**	.502**	.623**	.641**	-

*Notes: *. ρ < 0.05 (2-tailed), **. ρ < 0.01 (2-tailed), ns = not significant*

Multiple Regression Analysis

A multiple regression analysis was used to extract the independent variables that can better explain the dependent variables in each case. Belongingness and customer satisfaction were used as the dependent variables and whilst the independent variables included service, personnel attitude and environment. Customer satisfaction and belongingness were also used as independent variables on customer retention. The tables below present a summary of the multiple regression least squares results for the dependent and independent variables.

Table 7: Multiple Regression Analysis of the Element of Customer Service on Customer Belongingness

Variables	β	S. E	t	ρ
(Constant)	-	.363	4.625	.000
Service	-.036	.076	-.361	.719
Personnel attitude	.141	.103	1.283	.003
Environment	.445	.097	4.257	.000
Std. Error of the Estimate	.65898	-	-	-
R Square	.269	**F-stats**	11.753	-
Adjusted R Square	.246	**Prob.(F-stats)**	-	.000
N	200		-	-

From the regression in Table 7, there is a strong and significant relationship between the elements of customer service and customer belongingness (F = 11.753, Prob. F-stats, ρ =.000). The model indicates that the independent variables explain 26.9% of the variance in overall customer belongingness of bank customers, with an Adjusted R-Square of 24.6%. On the individual factors, environment was found to be the most important determinant customer belongingness (β =0.445, t = 4.625, ρ =.000). This was followed by personnel attitude (β =.141, t =1.283, ρ =.03). The third element, which revealed a negative effect on customer belongingness was service (β =-0.36, t = -3.361, ρ =.719).

Table 8: Multiple Regression Analysis of the Customer Service on Customer Satisfaction

Variables	β	S.E	t	ρ
(Constant)	-	.407	-8.116	.000
Service	.307	.085	3.565	.001
Personnel attitude	-.004	.116	-.040	.968
Environment	.506	.109	5.676	.000
Std. Error of the Estimate	.74048	-	-	-
R Square	.468	**F-stats**	28.184	-
Adjusted R Square	.452	**Prob.(F-stats)**	.000	-
N	200	-	-	-

Table 8 shows a significant relationship between the elements of customer service and customer satisfaction (F = 28.184, Prob. F-stats, ρ =.000). The model shows that the independent variables explain 46.8 % of the variance in overall customer satisfaction of bank customers, with an Adjusted R-Square of 45.2 %. Again, with respect to the individual factors, environment was found

to be the most important determinant of customer satisfaction (β = 0.506, t = 5.676, ρ =.000). This was followed by service (β = 0.307, t = 3.565, ρ = .001). The third element, which proved to be not significant revealed a negative effect on customer satisfaction was personnel attitude (β = -0.004, t =-.040, ρ =.968).

Table 9: Multiple Regression Analysis of Customer Satisfaction and Belongingness on Customer Retention

Variables	β	S.E	t	ρ
(Constant)	-	.501	-1.383	.170
Customer satisfaction	.544	.104	5.236	.000
Customer belongingness	.145	.137	1.400	0.04
Std. Error of the Estimate	.74048	-	-	-
R Square	.423	**F-stats**	35.547	-
Adjusted R Square	.411	**Prob.(F-stats)**	.000	-
N	200	-	-	-

In a similar fashion, Table 9 shows a summary of the regression of customer satisfaction and belongingness on customer retention. The study identified a significant relationship between the elements of customer satisfaction and customer retention (F = 35.547, Prob. F-stats = 35.547, ρ =.000). The R Square value reveals that the independent variables explain 42.3 % of the variance in overall customer retention of the bank, with an Adjusted R-Square of 41.1 %. Again, with respect to the individual factors, customer satisfaction was found to be the most important determinant of customer retention (β = 0.544, t = 5.236, ρ = .000). This was followed by belongingness (β = 0.145, t = 1.400, ρ = 0.04).

Discussion
The banking industry is one of the major contributors of economic development in Ghana after cocoa and mining [has been as one of the fastest-growing service segments in financial sector [19]. Among recent developments, Ghana has been described as one of the fastest growing economies in the world.

Several available studies attest to the fact that such environmental factors as cleanliness/tidiness; comfort; aesthetics; convenient parking space availability and bank hours of operation are all important in determining belongingness [20-21].

The results also revealed that the personnel attitude element was found to have a positive significant impact on customer belongingness. Apart from service providers' aiming at managing customer relationship towards value, customers also evaluate the provider's relational behaviour [22]. In addition, several studies have also postulated that employees' interest in personal and family circumstances of customer and attitude in selling banking services to customer fosters their belongingness [23-24].

On the other hand, two of the customer service elements were also identified to have a significant positive relationship with customer satisfaction. Like customer belongingness, the environmental element was once again found to be the most important factor that impacts customer satisfaction. This goes to explains that the customer satisfaction is impacted by the physical aesthetics, security, convenient parking space and comfort in a banking hall. Furthermore, when customers enter a bank and find the place neat, comfortable and secured, it tends to increase their sense of satisfaction [21, 25].

In addition, the service element, which in this case refers to the products offered by the bank and the way these products were offered, was also found to have a significant positive impact on customer satisfaction. This also goes to explain that when the banks in Ghana provide products that are tailored towards their customers' needs as well as to create value for them, it will also increase their customers' satisfaction [26-28].

With respect to customer retention, the study showed both customer belongingness and satisfaction had statistically significant impact on it. Customer satisfaction was found to be the most important predictor of customer retention. However, it is also important for firms to

concentrate some effort on customer belongingness because it also identified itself as a significant contributor to customer retention [22, 29-31]. These suggest that for firms in Ghana (banks especially) to improve their customer retention, they should ensure that their customer service have elements that can also improve customers' sense of belongingness to the bank.

Therefore the summary of our argument as observed in our Customer Service, Belongingness and Satisfaction (CSBS) Model in Figure 1 is that "satisfied and belonging customers are much more likely to stay with the firm once service target at human needs with respect to their ages".
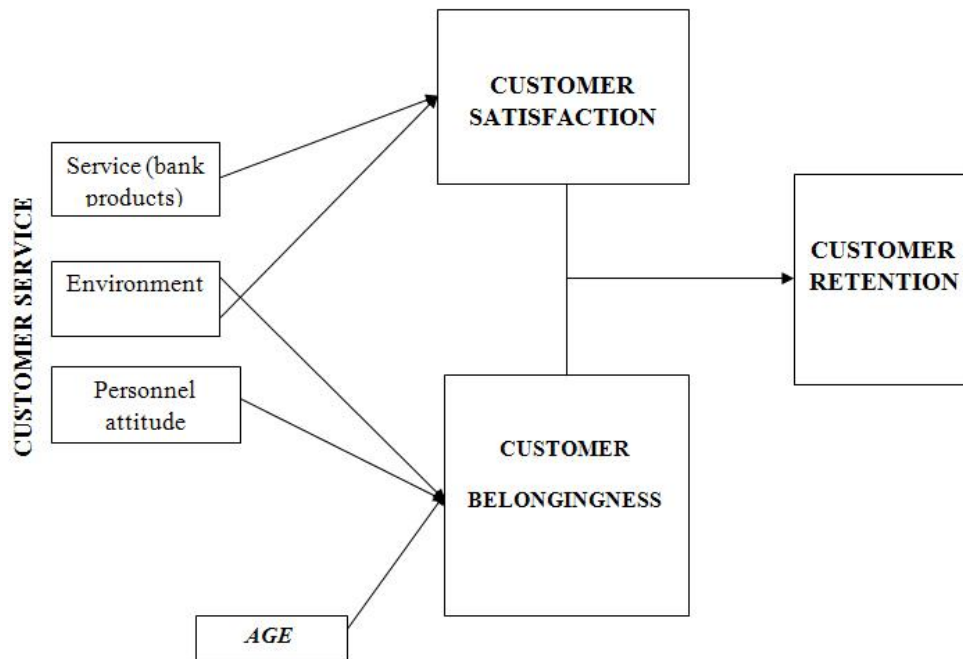
Figure 1: Customer Service, Belongingness and Satisfaction (CSBS) Model

Conclusion
Ghanaian banks and other similar organisations would have to note that their environment can impact both their customers' sense of belonging to the bank as well as their satisfaction. In this regards, banks must vamp up their environment to reflect their positioning and branding strategy.

In addition, personnel attitude affect customer sense of belongingness much more than it affects customer satisfaction.

In the same regard, the service element (type of product offered) affects customer satisfaction more than it affects customer belonging.

Ultimately, the customer service of firm can be tailored to impact both customer satisfaction and belongingness.

The current study also recommends that further studies should consider a larger sample size, other demographic factors and additional customer service elements, which were not considered in this study. The quantitative analysis of the findings support the applicability of the conceptual framework presented above. Undoubtedly, all of the findings were shown to have some consistencies with prior empirical studies in the area.

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