

REPORT ON THE STATE OF CUSTOMER SERVICE IN GHANA



GHANA CUSTOMER SERVICE INDEX



PREPARED BY

FIRMUS ADVISORY LIMITED

November 2018



Table of Contents

Foreword..... 3

Executive Summary 5

Part I – Introduction and Methodology..... 7

 Introduction 7

 Overview of the GCSI Methodology 7

 Objectives of the Survey 8

 Scope of the Survey 9

 Limitations of the Survey 9

 Customer Sample and Data Collection 10

 Flow of Survey Questionnaire/Script..... 11

 Confidence Intervals 12

Part II – Overview of Sectors..... 13

 Financial Sector 14

 Utilities Sector 16

 Telecom Sector 17

 Hospitality Sector 18

 Healthcare 20

 Retail Malls..... 21

 Public Sector 23

 Online Business Sector 24

Part III – GCSI Results 25

 Customer Satisfaction Model 25

 Customer Experience Metrics and Overall Satisfaction 27

 Link between overall satisfaction and Customer Experience Metrics..... 29

 Outcomes of Satisfaction- Customer Loyalty 30

 Customer Loyalty 32

 Customer Satisfaction Demographics..... 32

 Customers’ use of digital and traditional channels per sector 39

Text

Importance of CX Metrics to Hospitality and Retail Customers	41
Importance of CX Metrics to Public and Utility Sector	42
Part IV Implications and Opportunities	47
Part V Summary and Recommendations	48
Summary.....	48
Recommendations.....	48
References	52
Appendices	53
1. Digital and Traditional Channels for Customer Experience.....	53
2. Customer Experience Drivers in the Financial (Bank/Non-Bank) Sector Companies	53
3. Customer Experience Drivers in the Utilities Companies	54
4. Customer Experience Drivers in the Telecoms Companies.....	55
5. Customer Experience Drivers in the Hospitality Sector	55
6. Customer Experience Drivers in the Healthcare Sector	56
7. Customer Experience Drivers in the Retail Malls Sector	57
8. Customer Experience Drivers in the Public Sector.....	58
9. Customer Experience Drivers in the Online Businesses Sector	59

Foreword

Last year, the Institute of Customer Service Professionals (ICSP), launched the Ghana Customer Service Index (GCSI), a customer satisfaction survey for Ghana. The aim was to capture customer experience from 8 different sectors (Financial, Retail, Telcos, Utilities, Healthcare, and Public Sector Institutions and Online businesses) and to clearly show the links between services provided, customer loyalty and purchasing decisions.

The Ghana Statistical Service's Annual GDP and Provisional 2017 GDP estimates showed that the Ghanaian domestic economy revolved around services, which accounted for 54.1% of GDP and employed over 30% of the work force in Ghana compared to Agriculture and Industry. It is with knowledge, that the institute deems the Ghana Customer Service Index a key point of reference when it comes to customer experiences and perceptions about sectors and businesses in Ghana.

After the survey this year, interesting results have come up for the different sectors and the individual companies that were surveyed. These results would urge sector heads to take a critical look at our current customer service culture and its effect on our socio economic growth. With the 2018 Ghana Customer Service Index, the stage has also been set to observe important trends from year to year as the previous year's results would be used to compare and form a clearer picture.

The Institute is confident that the results being a true reflection of customer experience and perception would contribute enormously to the decisions of the sectors and organizations involved and also to serve as a helper for customer purchasing decisions.

The long term goal is to have an all-party parliamentary group on customer service that would raise awareness and understanding of customer service amongst parliamentarians and to establish dialogue between government, regulatory bodies, organisations and customers across all sectors.

In summary, we are excited about the prospects of having a customer service survey every year.

The strategy is to work meticulously to collate the most credible results for the Ghanaian consumer and economic sectors. I want to express my sincere gratitude to Firmus Advisory Limited, the research and surveying company and to all employees and partners of the Institute of Customer Service Professionals who have made it possible to put a published index together.

Yvonne Ohui MacCarthy,

A handwritten signature in black ink that reads "Yvonne O. MacCarthy". The signature is written in a cursive style with a horizontal line at the end.

President, Institute of Customer Service Professionals

Executive Summary

The Ghana Customer Service Index (GCSI) is a customer satisfaction measure that would enable organizations to benchmark their own customer satisfaction results with firms in other industries, and to do so with the confidence knowing that the results are consistent, reliable, and proven over time. As such, the Institute of Customer Service Professionals, in collaboration with Firmus Advisory, offers clients a highly respected resource for looking outside their own industry's box to identify and benchmark with best-practice organizations in any of the 8 industries featured in this initial survey. A sample of 1,872 was achieved by adopting various offline and online data collection techniques in different sectors and locations.

The survey was open to anyone – Ghanaian or non-Ghanaian 15 years and above – who have had customer experience within the past 3 months in no more than 5 of the 8 sectors featured in the survey, namely Financial institutions (bank and non-bank), Utilities, Telecommunications, Hospitality, Healthcare, Retail Malls (Food and non-food), Public institutions, and Online businesses. The data collection for the survey included a mix of both online and offline approaches. Online data was collecting on social media including Facebook, WhatsApp and via email link to individuals and consumer groups.

The survey adopted a customer satisfaction model similar to the United Kingdom (UK) Customer Satisfaction Index (UKCSI). The model measures customer experience metrics which are rated in order of importance according to the respondent. The metrics include Look and Feel, Competence, Professionalism, Ease of Doing Business, Processes and Procedures, Customer-Focused Innovations, Staff Engagement, and Feedback & Complaints. Index scores of these metrics are expressed as a number out of 100, and are obtained by finding the mean average of all responses for these customer experience metrics for the sector, and multiplied by 10. The overall GCSI is

based on the mean average of each sector's score, as well as the score for overall satisfaction for the sector.

The score for each organization is the average of all of its customers' satisfaction scores, multiplied by ten, with a weighting applied reflecting the priority score for each measure. The average of the scores for each organization and that of the score for overall satisfaction per company then determines the company average in every sector.

The survey ranked the Retail Malls sector as number 1 on customer satisfaction, and the Public Sector the worst performer on customer satisfaction. Consequently, both sectors performed similarly on Customer Loyalty, respectively. In essence, the survey established a link between customer satisfaction and loyalty, validating the model. It was discovered that companies with high customer satisfaction scores had better Loyalty scores, and otherwise.

Part I – Introduction and Methodology

Introduction

The Ghana Customer Service Index (GCSI) is a national indicator of customer evaluations of the quality of goods and services patronized by both Ghanaians and non-Ghanaians living in Ghana. The GCSI would measure satisfaction, its causes and effects as well as implications, for 8 economic sectors namely Financial Institutions (Bank/Non-bank), Utilities, Telecommunications, Hospitality, Healthcare, Retail Malls, Public Sector and Online Businesses. Being the first year of measurement, the index would provide sound customer experience benchmarking capabilities that come from the index's one-of-a-kind cross-industry structure.

The Ghana Customer Service Index is produced by the Institute of Customer Service Professionals (ICSP) through a partnership with Firmus Advisory Limited, a consulting firm that specializes in Market Research, Regulatory Compliance and Trade Development.

Overview of the GCSI Methodology

The GCSI model illustrates a cause-and-effect model with the customer experience metrics as causes and outcomes as the effects. There were different data collection strategies that were adopted for every sector. Some of these are explained as follows:

- ✓ **Financial Institutions (Bank/Non-bank)** – Data was collected by using intercepts of customers of the various financial institutions in Accra, Kumasi and Takoradi. The survey was also administered online via social media sites like Facebook, Twitter and LinkedIn.
- ✓ **Utilities** – Customer intercepts were also deployed in the districts offices and households in Accra, Kumasi and Takoradi.
- ✓ **Telecommunications** – Customer intercepts in service centres in Accra, Kumasi and Takoradi. There were also interviews in university campuses, city centres and other public events.

- ✓ **Hospitality** – Interviews were done in major hotels in Accra, Kumasi and Takoradi. The survey was also shared on the social media pages of foreigners living in Ghana
- ✓ **Healthcare** – The survey was administered to persons who have experienced service in the healthcare sector in the last three months. The survey was conducted online and offline at major healthcare facilities in Accra, Kumasi and Takoradi.
- ✓ **Retail Malls** – Customers who have experienced customer service in the retail malls sector in Accra and Kumasi were interviewed to gauge their experiences in the sector.
- ✓ **Public Sector**–The survey was conducted mostly in the ministries area of Accra, and elsewhere in general to get a sense of the general perception held in the sector.
- ✓ **Online businesses** –The survey was sent via WhatsApp messages to WhatsApp groups and other social media sites like Facebook and twitter. Interviews were also done offline on university campuses, who are known patrons of online businesses.

Objectives of the Survey

- ✓ Uncover a deep understanding of customers' motivations and their evolving needs across sectors.
- ✓ Identify the drivers of customer satisfaction in the various sectors and their impact on customer Loyalty in the various economic sectors.
- ✓ Provide a creative and intuitive grasp of how each customer experience in the various sectors can be shaped to make it easier for companies to understand and improve their customer experience.
- ✓ Identify the various channels within which customer experience occurs and suggest better ways of improving customer experience in the sectors.

Scope of the Survey

The survey was planned to cover a broad ranges of industries spread across the country:

Financial institutions (bank and non-bank) – This includes notable banks and insurance companies in Ghana. Not all companies in this category were listed on the questionnaire. Provision was made for respondents to type in the name of the institutions they wanted to rate that was not listed.

Utilities – This includes the Electricity Company of Ghana and the Ghana Water Company.

Telecommunications – This included all the major telecommunications companies operating in Ghana, including MTN, Vodafone, AirtelTigo, and Glo. Other data service providers included are Busy, Surfline, iBurst, etc.

Hospitality – Notable hotels listed included the Swiss Spirit Hotel, the Golden Hotel, the Accra City Hotel, and Kempinski Hotel, etc.

Healthcare - Major hospitals listed include the Korle-bu Teaching Hospital, the 37 Military Hospital and the La General Hospital, etc. Space was provided for respondents to include any health centres that were not listed.

Retail Malls (Food and non-food) – Retail malls listed include Shoprite, Game, Telefonika, and Compu Ghana, etc.

Public institutions – Notable public sector institutions listed included the Driver, Vehicle and Licensing Authority, the Ghana Revenue Authority, the National Health Insurance Scheme, and others.

Online businesses – Popular online businesses listed include Jumia, OLX, Tonaton, Carmudi, etc.

Limitations of the Survey

The survey was planned to be an online study, but due to the low internet penetration in Ghana, not many respondents were reached. Due to this, the sample had to be boosted with a face-to-face survey in different locations. Another limitation was that, some respondents who took the survey

online abandoned the survey midway because they felt it was too lengthy. In terms of geographic spread across the country, not all regions are represented in the survey, due to limited funds.

Customer Sample and Data Collection

The data was collected both offline and online using a broad range of techniques. No a priori quotas were set for any of the sectors, and analysis was done for those companies within the sectors that had sufficient data to allow for statistically significant findings. A total of 1,872 responses were obtained from individuals who have had customer experience with companies within the various sectors in the last 3 months. The table below shows the samples achieved for the 8 sectors in the survey.

Table 1 Sample achievements per sector

#	Sector	Count	%
1	Financial Institutions (Bank/Non-bank)	271	14.48%
2	Utilities (ECG, Ghana Water)	175	9.35%
3	Telecommunications	316	16.88%
4	Hospitality	192	10.26%
5	Healthcare	211	11.27%
6	Retail Malls	232	12.39%
7	Public Sector	261	13.94%
8	Online businesses	214	11.43%
	Total	1872	100%

Flow of Survey Questionnaire/Script

The questionnaire is shown in Appendix A. It was designed to be sector-specific in terms of names of companies within the various sectors. The questionnaire begins by asking broad economic sectors that respondents have experienced in the past 3 months, in Question 1. Respondents are permitted to select no more than 5 sectors in this question. When a sector is selected once, the respondent is taken through the survey in a single loop. The number of loops increase as the respondent selects more sectors at the beginning of the survey. Based on the selected sector (s) in Q2, the questionnaire asks for respondents' overall satisfaction, on a scale of 1 to 10, where 1 represents 'Extremely dissatisfied' and 10 'Extremely satisfied'. At Q3, the questionnaire asked respondents to select all the companies within the selected sector(s) in Q1 that they have interacted with. The questionnaire displays a close-ended list of companies within the selected sector (s), but provision is made for the respondent to enter the name of company (ies) that is not displayed in the list. At Q4, based on all the list of companies that respondents selects as having had interactions with in the past 3 months, the questionnaire then asks the respondent to select **one** company that they have interacted with **most often**, within the sector (s). Names of companies that were entered in Q3, under 'Others' are also shown in the list of possible choices here. The company that is selected as being the most often interacted with by the respondent is the company that runs through all the way to the end of the survey. All the ratings that are given would be done on this company through to the demographics portion of the questionnaire.

Question 5 to 12 asks respondents to rate their customer service experience on **Trust, Look and Feel, Competence, and Professionalism**. The other customer experience metrics rated include **Ease of Doing Business, Customer-focussed Innovations, Staff Engagement and Feedback and Complaints**.

Question 13 asks respondents to rate the customer experience metrics based on their importance to them, on a scale of 0 to 100, where 0 represents the least important, and 100 the most important. At this point, if the respondent selected more than 1 sector, the script would go back to the beginning of the survey. If the respondent selected only 1 sector, the script would move on to ask Q15, which is the mediums of interaction with the most often interacted company. If the respondent selects a digital channel, the script would list all the possible digital channels. If the respondent selects a traditional channel, the script would display available traditional channels – In Writing, Other the Phone, or In Person.

Question 16 asks respondents, on a scale of 1 to 10, whether they would prefer a no-frills, lowest price services (code 1) or an excellent service, even if it costs more (code 10). Q17 then asks respondents how satisfied they are overall, with the customer service of the most often interacted company. Q17 asks the all-important loyalty question on how likely respondents are to recommend the most often interacted company to a friend or colleague.

The questionnaire then ends with demographic section and asks respondents gender, age range, personal and household income, education and nationality.

Confidence Intervals

At an aggregate level, 1,872 responses produce a confidence interval of approximately +/- 1 point for scores reported on a 0 to 100 scale at 90% confidence level. This is the approximate confidence interval around the aggregate level responses for most questions in this report. In addition to aggregate level analysis, an analysis by segment is also provided, and these vary. The following are approximations of confidence intervals based on sample sizes and the typical standard deviation (20 points) for responses at the 90% confidence level.

Table 2 Confidence Intervals

Sample	Confidence Interval
50	+/-4.7
75	+/-3.8
100	+/-3.3
150	+/-2.7
250	+/-2.1
500	+/-1.5
1,000	+/-1.0
1500	+/-0.5
2000	+/-0.1

Part II – Overview of Sectors

As a consequence of the high satisfaction scores in the Retail Malls and Hospitality sectors, it is not surprising that they enjoy relatively high Net Promoter Scores. Conversely, sectors with low satisfaction scores perform poorly on Net Promoter Scores, due to the fact that they have more detractors. The highest Detractors are found in the Public Sector (64.8%) and Utilities Sector (63.8%). It is important to understand what is driving the relatively high loyalty in the Retail Malls and Hospitality Sectors. Some companies that were featured in the survey under Retail Malls included Shoprite, Game, Woodin, Telefonika, Compu Ghana, and Samsung. Most of these companies performed better on the customer experience metrics such as Look and Feel, Competence, Professionalism, and Ease of Doing Business.

Although formal retail operations have continued to expand in recent years, driven in part by Ghana’s emerging middle class, the sector is still dominated by traditional and informal open-air

markets, which continue to make up around two-thirds of total sales, according to global management consultancy A.T. Kearney.

Market research forecasts retail spending to increase from \$8bn in 2015 to \$11bn by 2019, thanks largely to the growing middle class. After a rebasing exercise, in 2010, Ghana became a low middle-income country based on World Bank definitions in 2011. Gross national income per capita reached \$1770 in 2013, according to World Bank figures, with higher rates of disposable income aiding the retail sector, though a shortage of prime retail space has kept rents high, leaving shopping malls predominantly the preserve of higher-end foreign stores and brands.

The lack of dedicated space, combined with the relatively limited competition for middle and high-end retail outlets, has prompted the construction of a number of new shopping centres in the capital. Two new malls opened in 2014, West Hills Mall and Junction Mall, with another facility, One Airport Square opened in 2015 (Oxford Business Group).

Financial Sector

The financial sector has been in a considerable state of turmoil since the DKM crisis in 2016. Poor banking practices, coupled with weak supervision and regulation by the Bank of Ghana has significantly undermined the stability of the banking and other non-bank financial institutions and we all know some of the consequences by now—revocation of licenses of seven banks while other microfinance institutions have also been placed under comprehensive capital restoration plans.

While several important steps have been taken thus far, a lot remains to be done to restore safety, soundness and stability in the financial sector. Going forward, the BOG will continue to strengthen its regulatory and supervisory framework, and promote confidence in the financial system (Source: BOG, 2017).

Companies Rated for Customer Experience (CX)

There were 23 financial institutions (bank and non-bank), that were mentioned and rated by respondents. Analysis of scores of the CX metrics indicated that the financial sector achieved a satisfaction score of 63.55, a grade C (Average) on an academic grading system. Consequently, customer loyalty in the sector is -3.7%, due to the relatively high number of detractors in the sector. It was found that a lot of the customer experiences were over traditional channels, which indicates that there is still opportunity in the sector to introduce technology such as mobile applications, etc to improve customer experiences.

Table 3: Financial institutions (bank/non-bank)

Company
Ghana Commercial Bank
Fidelity Bank
Access Bank
Ecobank
Agricultural Development Bank
Barclays Bank
Universal Merchant Bank (UMB)
Zenith Bank
Star Life Assurance
State Insurance Company

Utilities Sector

Water, electricity and sanitation make up Ghana’s utilities sector. Investment in both the maintenance and expansion of infrastructure is needed across the utilities sector. Opportunities exist for a wide range of suppliers and service providers.

Ghana’s utilities sector has great potential for growth, and opportunities exist for companies skilled at supplying these most essential services. Investment in this sector directly facilitates poverty reduction, fights disease and improves living standards. Government understands the needs of business and, through the creation of independent regulatory institutions, is determined to insure that investments in the utilities sector benefit both Ghanaians and business.

Companies Rated for Customer Experience (CX)

The main players in the sector were featured in the survey. The sector was second to last achieving a score of 54.02, a grade of D on an academic grading system. Consequently, customer loyalty in the sector remained low at -53.10%, due to several detractors. Though there has been some digitization of customer experiences in the sector, a lot more of the transactions that occur in the sector are traditional, in-person experiences. There is also the need to reorient frontline staff and improve service provision in the sector in order to improve ratings.

Table 4: Utilities

Company
Electricity Company of Ghana
Ghana Water Company
Zoomlion

Telecom Sector

Ghana was one of the first countries in Africa to liberalise and deregulate its telecommunications sector. Following the privatisation of Ghana Telecom in 1996 there was very rapid growth in market competition across the mobile and internet sectors, with a number of new players being licensed to offer services. Ghana Telecom was acquired by the Vodafone Group in 2009 and rebranded as Vodafone Ghana. It is the principal fixed-line provider and also the third largest player in the mobile services sector, after MTN and the recently merged AirtelTigo. The second national operator, Westel, was also re-privatised, in 2007, ultimately becoming Airtel Ghana.

There are a number of submarine fibre cables landing in the country, which have significantly increased international bandwidth and led to a dramatic reduction in the cost of broadband access. These developments, combined with the roll out of national fibre backbone networks by a number of players, are continuing to revolutionise the country's broadband market and pave the way for the convergence of technologies and services. This has been indicated by the regulator's intention to replace 2G licences expiring in 2019 with universal access licences, enabling licensees to offer both fixed and mobile offers.

Companies Rated for Customer Experience (CX)

Nine companies, including the major players, MTN, Vodafone, AirtelTigo, and Glo, were rated by respondents. Analysis of scores of the CX metrics indicated that the financial sector achieved a satisfaction score of 62.64, a grade C (Average) on an academic grading system. Consequently, customer loyalty (NPS) in the sector was -7.9%, due to the relatively high number of unhappy customers who were classified as Detractors. Customer interactions in the sector are a mix of both

traditional and digital approaches. The traditional, in-person interactions are understandable due to subscribers visiting the service centres to have their issues resolved.

Table 5: Telecommunication

Company
MTN
AirtelTigo
Vodafone
Glo
Busy
Surflin

Hospitality Sector

The hospitality industry encompasses three different categories:

- Food and beverage - Restaurants, stores, and bars.
- Tourism - Parks, flights, trains, buses, heritage sights, natural sites, cultural museums, theatre, and other unique sites to the area and country.
- Hotels - Hotels, bed and breakfasts, hostels, and rental condos.

Ghana's hospitality industry is 4th in ranking for profitability. Although the country has a good economy, aspects of the hospitality industry are rather expensive, especially hotels and flights. The reason they are expensive is due to the need for resources like gas and energy. However, since there are a lot of international travellers who fly into Ghana for training and meetings, this has become a serious market for Ghana. One of the main reasons for the growth in the hospitality business is the growth of the oil sector and mining industry in Ghana.

Companies Rated for Customer Experience (CX)

There were 36 institutions in the Hospitality sector that were mentioned in the survey. These include restaurants, hotels, and pubs across the country. Analysis of scores of the CX metrics indicated that the Hospitality sector achieved a satisfaction score of 72.93, a grade B (Good) on an academic grading system. Consequently, customer loyalty in the sector was relatively high 16.9% (Pure brand loyalists), due to the relatively high number of satisfied customers in the sector. It was found that a lot of the customer experiences were over traditional channels, with a few customer experiences on digital platforms. There is more room to introduce digital platforms to enhance customer experiences.

Table 6: Hospitality

Company
Labadi Beach Hotel
Movempic Ambassador Hotel
Golden Tulip Hotel
Perfect Touch Restaurant
Kempinski Hotel
Laboma Beach Resort
Swiss Spirit Alisa Hotel
Holiday Inn
Accra City Hotel

Healthcare

Facing a growing population and an urban middle class underserved by health care providers, the government has made considerable strides in a number of important areas, including the expansion of primary care coverage. Expanded infrastructure, increased numbers of health care professionals, and a renewed emphasis on sanitation and prevention should help improve health indicators. Furthermore, economic development is increasing demand for health care services, from both public and private providers (OBG, 2018).

Companies Rated for Customer Experience (CX)

There were 30 healthcare facilities that were mentioned and rated by respondents. Analysis of scores of the CX metrics indicated that the healthcare sector achieved a satisfaction score of 60.89, a grade C (Average) on an academic grading system. Consequently, customer loyalty in the sector was -8.80%, due to the relatively high number of detractors or unsatisfied customers in the sector. It was found that there were some digital customer experiences in the Healthcare sector, though majority of customer interactions were over traditional channels.

Table 7: Healthcare

Company
Ridge Hospital
Adabraka Polyclinic
Korle-bu Teaching Hospital
37 Military Hospital
La General Hospital
Ashiaman Polyclinic

Iran Clinic
Legon Hospital
Nyaho Medical Centre

Retail Malls

Ghana's retail sector has grown significantly in recent years, attracting a swathe of international retail chains and brands. This is thanks to a growing middle class, a largely young and urban population and a relatively underdeveloped formal retail market. With recent changing economic conditions, including high inflation and interest rates, limited and irregular power supplies, currency depreciation and a multiplication of taxes, sector growth may have slowed down, yet there is still room for expansion.

In its latest global survey of consumer confidence released at the end of November 2017, data and analytics firm Nielsen also noted a strong upswing in consumer sentiment. Quarter-on-quarter improvements were seen in the survey's three confidence indicators: employment, personal finance and immediate spending intentions. In addition, half of Ghanaian respondents reported having spare cash, an increase of 16 percentage points on the previous quarter.

Room to grow

That market is set to expand strongly in the coming years, according to consultancy AT Kearney's latest global retail development index, which ranked Ghana 28th of its top-30 developing countries for retail investment. Ghana was absent from the previous year's index, highlighting the expansion of its retail sector over the past 12 months. The report points to strong growth potential of both the

online and direct sales components of Ghana’s retail sector, noting the shifting pattern in the nation’s retail habits away from informal shopping and towards organised brick-and-mortar retail.

“Like most sub-Saharan African countries, informal trade dominates, but rising disposable incomes are increasing the popularity of modern-style malls that offer one-stop shopping, variety and less crowding,” the report states.

Companies Rated for Customer Experience (CX)

There were 20 Retail Malls that were mentioned and rated by respondents. Analysis of scores of the CX metrics indicated that the financial sector achieved a satisfaction score of 73.33, a grade B (Good) on a academic grading system. Consequently, customer loyalty in the sector Retail Malls Sector was high (18.60%) – pure brand loyalists or advocate. This is due to the relatively high number of satisfied customers within the sector. It was also found that though most customer interactions within the retail malls sector were traditional in-person experiences, a few were over digital channels.

Table 8: Retail Malls

Company
Shoprite
Game
Melcom
Woodin
Marina Mall
Samsung

Public Sector

Ghana's public sector has over the years suffered incompetence, absenteeism, corruption and lateness coupled with unsatisfactory service delivery against the robust public sector inherited after independence. The public sector has seemingly lost out on trust in the heart and minds of many Ghanaians who have witnessed one poor service delivery, bribery to get a job done or wanton disrespect in terms of client relationship in the services sector.

Despite efforts by successive governments to improve upon performance, much had not been achieved and it is believed that the adoption of the National Public Sector Reforms Strategy would help do some magic for the public sector in ensuring efficiency.

Companies Rated for Customer Experience (CX)

There were 35 public sector institutions that were mentioned and rated by respondents. Analysis of scores of the CX metrics indicated that the sector achieved a satisfaction score of 54.02, a grade D (Marginal Pass) on a academic grading system. Consequently, the sector scored very low on customer loyalty (-53.6%) due to the relatively high customer dissatisfaction in the sector. Also, it was found that a lot of the customer interaction were traditional in-person experiences, with a small fraction being digital. There is a great opportunity to improve customer experiences through digital channels.

Table 9: Public Institutions

Company
National Health Insurance Authority
Passport Office
Ghana Police Service

DVLA
SSNIT
Ghana Revenue Authority

Online Business Sector

For the fact that online trading is thriving in advance economies, analysts say the business will grow at an exponential rate in developing countries such as Ghana. Though people still prefer traditional offline platforms such as newspapers, TV stations and magazines, when people started going online to see the latest news and getting the latest deals on classified websites, the barriers between traditional and online marketing blurred.

Companies Rated for Customer Experience (CX)

There were 18 online businesses that were rated by respondents. The top mentions include Jumia, Kikuu, OLX, and Tonaton. Analysis of scores of the CX metrics indicated that the sector achieved a satisfaction score of 72.70, a grade B (Good) on a academic grading system. Consequently, the sector scored relatively high on customer loyalty (15.8% of pure brand loyalists) due to the relatively high number of satisfied customers in the sector. Also, it was found that though most customer interaction in the sector were digital, there were some traditional, in-person interactions. This could be due to the courier services that comes with shopping online.

Table 10: Online Businesses

Company
Jumia
Kikuu

OLX
Tonaton

Part III – GCSI Results

Customer Satisfaction Model

The Ghana Customer Service Index (GCSI) model is a cause-and-effect model with indices for drivers of satisfaction on the left side (Look and Feel, Competence, Professionalism, Ease of Doing Business, Processes and Procedures, Customer-Focused Innovations, Staff Engagement, and Feedback & Complaints), customer satisfaction index in the centre, and outcomes of satisfaction on the right side (Customer Loyalty). The metrics are measured on a 1-to-10 measurement scale and is converted to percentage by multiplying by 10, for reporting purposes.

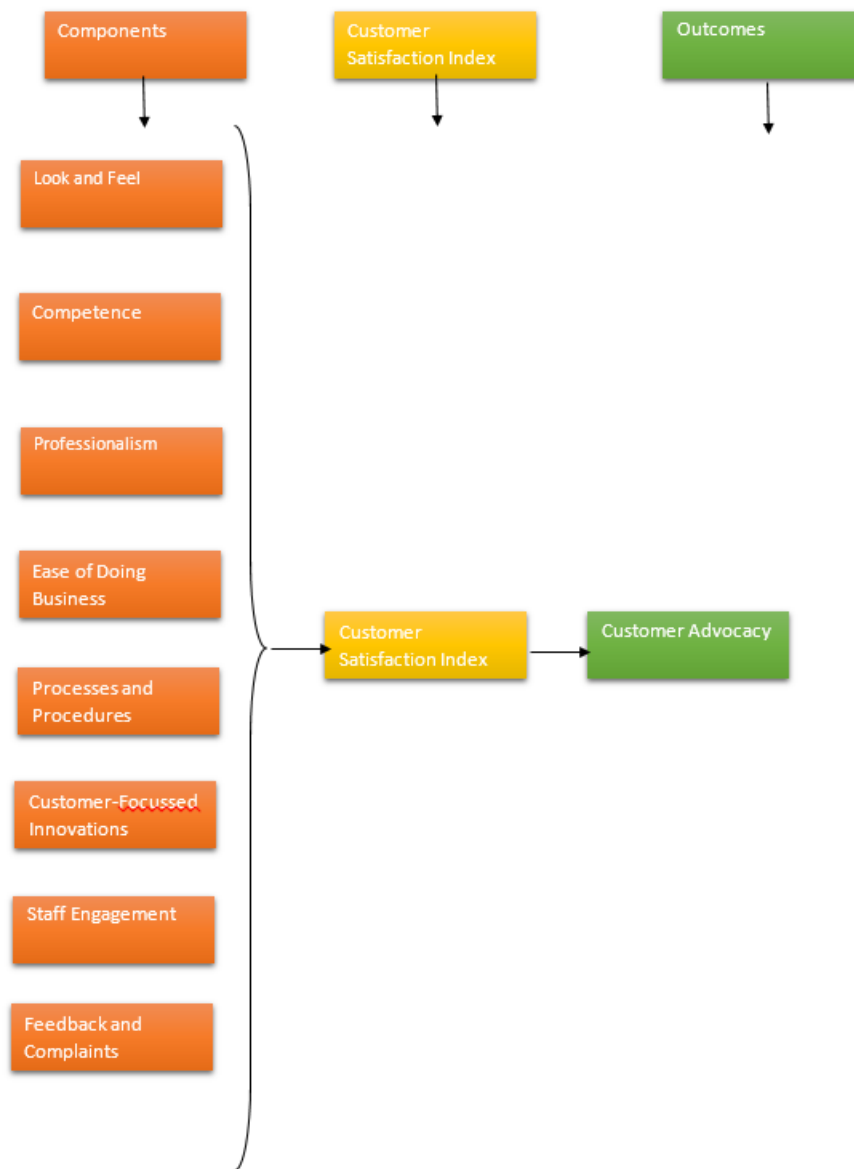


Fig.3.1 Customer Service Index Model

Customer Experience Metrics and Overall Satisfaction

Table 3.1 Results

Metric	Retail Malls	Hospitality	Online Businesses	Financial Institutions	Telecommunications	Healthcare	Utilities	Public Sector	Average
Look and Feel	76.15	76.85	73.35	67.75	66.98	64.97	54.12	55.19	
Competence	74.75	76.10	74.80	67.47	65.27	64.59	54.05	51.62	
Professionalism	74.95	76.78	75.15	68.5	66.23	65.74	54.31	51.58	
Ease of Doing Business	76.27	75.20	76.07	67.68	65.23	62.46	51.50	48.89	
Processes and Procedures	75.39	74.94	75.56	65.84	64.79	61.75	51.18	48.46	
Customer-Focused Innovations	74.61	75.54	75.41	67.41	65.23	62.79	52.16	48.85	
Staff Engagement	76.27	78.42	82.04	68.32	68.01	63.6	54.12	51.58	
Feedback and Complaints	61.32	64.07	60.21	55.21	55.54	56.36	56.04	54.45	
Mean Score	73.71	74.74	74.07	66.02	64.66	62.78	53.44	51.33	

Overall Satisfaction Scores	72.95	71.11	71.32	61.07	60.61	59	54.59	52.36	
Sector Satisfaction Scores	73.33	72.93	72.70	63.55	62.64	60.89	54.02	51.85	
Sector Rankings	1st	2nd	3rd	4th	5th	6th	7th	8th	
Sample Size	232	192	214	271	316	211	175	261	
Ghana Customer Service Index	63.99								

Table 3.1 indicates that the best performing sector is the Retail Malls Sector. The sector performs better on most of the metrics, ranging from Look and Feel, Competence, and Professionalism to Feedback and Complaints. The Ghana Customer Service Index from the data is 63.68, a grade of C on an academic grading system*. Per the sector rankings, the Retail Malls sector comes first, followed by the Hospitality Sector, and the Online Business Sector. The rest are the Telecommunications Sector (4th), the Financial Sector (5th), the Utilities Sector (7th) and the Public Sector (8th). Index scores are expressed as a number out of 100. The sector score is the mean average of all responses for that sector, multiplied by ten. The overall GCSI is based on the mean average of each sector’s score. Also, the GCSI score for each organization is the average of all of its customers’ satisfaction scores, multiplied by ten, with a weighting applied reflecting the priority score for each measure. From Table 2.1 above, the Retail Malls sector performs better in terms of satisfaction scores from look and feel to feedback and complaints, hence a higher sector average

compared to other sectors. The performance of organizations within each sector is displayed in the appendices.

Link between overall satisfaction and Customer Experience Metrics

Table 3.2 Correlation between overall satisfaction and CX Metrics (N=1,872)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Financial Institutions	.703 ^a	.495	.462	1.514
Utilities	.837 ^a	.700	.671	1.118
Telecommunications	.792 ^a	.628	.609	1.383
Hospitality	.715 ^a	.511	.471	1.478
Healthcare	.714 ^a	.510	.471	1.557
Retail Malls	.812 ^a	.659	.635	1.047
Public Institutions	.635 ^a	.404	.368	1.595
Online Businesses	.672 ^a	.452	.413	1.290

a. Predictors: (Constant), Feedback and Complaints, Processes and Procedures, Staff Engagement, Customer-Focused Innovations, Ease of Doing Business, Feedback and Complaints - The handling of the complaint, Professionalism, Competence, Feedback and Complaints - The attitude of staff, Feedback and Complaints - Staff doing what they say they will do, Feedback and Complaints - Speed of resolving your complaint, Feedback and Complaints - Staff understanding the issue

A regression analysis of overall satisfaction against the customer experience metrics shown in Table 3.2 above, indicates that there is a fairly strong correlation between overall satisfaction and the customer experience metrics used in the survey. This justifies why the overall satisfaction

scores are averaged together with that of the customer experience metrics to determine the sector winners, as shown in table 3.1 above.

Outcomes of Satisfaction- Customer Loyalty

Table 3.3 Impact of Customer Satisfaction on Loyalty (N=1,872)

Sector	Detractors	Passives	Promoters	NPS
Financial Institutions (Bank/Non-bank)	30.6%	42.5%	26.9%	-3.70%
Utilities (ECG, Ghana Water)	63.8%	25.5%	10.7%	-53.10%
Telecommunications	33.9%	40.1%	26.0%	-7.90%
Hospitality	24.3%	34.5%	41.2%	16.90%
Healthcare	33.5%	41.8%	24.7%	-8.80%
Retail Malls	15.2%	51.0%	33.8%	18.60%
Public Sector	64.8%	24.0%	11.2%	-53.60%
Online businesses	12.8%	58.7%	28.6%	15.80%

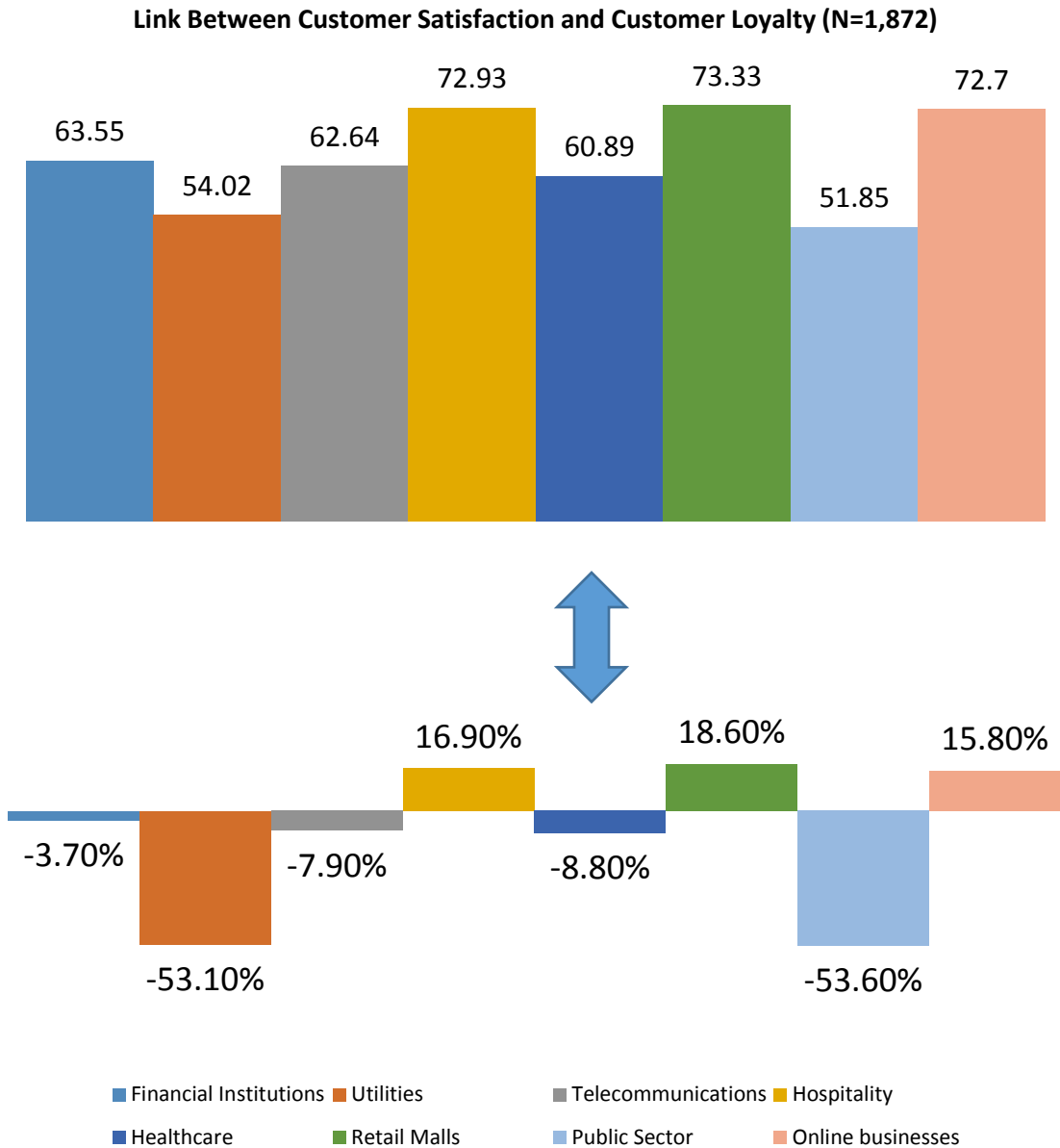


Fig 3.2 Linking Satisfaction to Loyalty

Fig. 3.2 above gives a clear link between customer satisfaction and customer advocacy. The top 3 sector winners, ie Retail Malls, Hospitality and Online businesses lead the pack in terms of customer satisfaction and likewise with customer advocacy. Similarly, the worst performers in the sector Utilities and the Public Sector, have negative advocacy scores, a result of the high number of dissatisfied clients in the sectors.

Customer Loyalty

The Net Promoter Score (NPS) is often held up as the gold standard customer experience metrics. First developed in 2003 by Bain and Company, it's now used by millions of businesses to measure and track how they're perceived by their customers. Respondents give a rating between 0 (not at all likely) and 10 (extremely likely) and, depending on their response, customers fall into one of 3 categories to establish an NPS score:

- Promoters respond with a score of 9 or 10 and are typically loyal and enthusiastic customers.
- Passives respond with a score of 7 or 8. They are satisfied with your service but not happy enough to be considered promoters.
- Detractors respond with a score of 0 to 6. These are unhappy customers who are unlikely to buy from you again, and may even discourage others from buying from you.

Customer Satisfaction Demographics

Retail Malls - Overall Satisfaction by Income (Top2box) (N=201)

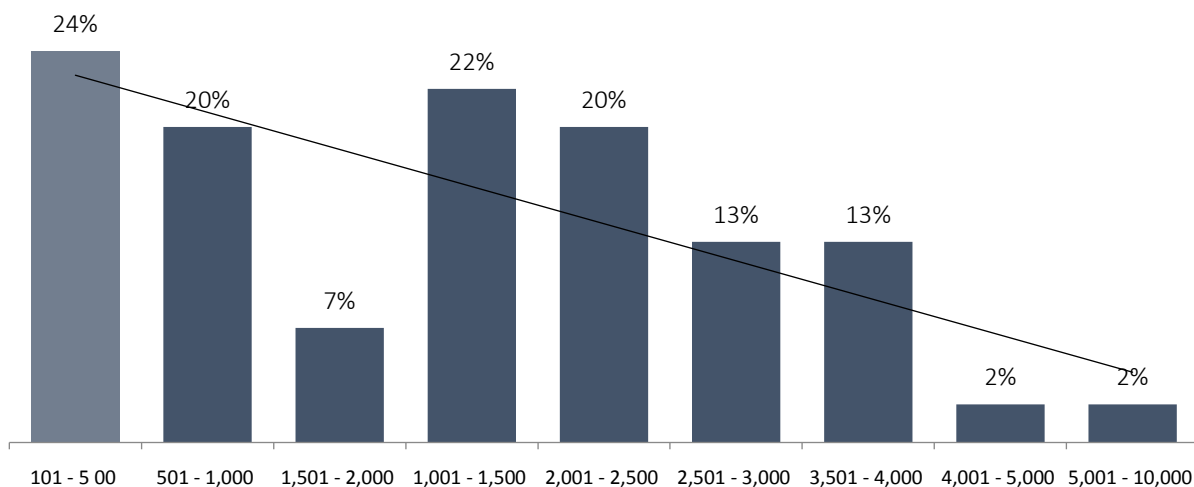


Fig.3.3 Overall Satisfaction by Income in Retail Malls

Quite a number of respondents (60%) were not willing to disclose their income. However, however, top2 box analysis indicates that low income respondents were more likely to be satisfied than high income respondents. This could be due to the fact that low income respondents are okay with the little that they could afford when they visit the malls. However, higher income respondents require a lot more to feel satisfied.

A survey conducted by Goodman AMC at the Accra Mall and Marina Mall revealed that on a busy day at these malls; for instance on holidays, 68% of shoppers are normally overcrowded at the food courts and the cinemas with 16% of individuals doing window shopping. Only 11% of shoppers; normally tourist/expatriates were making actual purchases from luxury shops and 5% of the shoppers who were Ghanaians were also recorded making actual purchases from luxury shops. This study revealed that, the purchasing power of Ghanaians has just only begun to rise and that the average person in Ghana visits the mall not to make luxury or retail purchases but to enjoy themselves.

Retail Malls - Overall Satisfaction by Age (Top2box) (N=201)

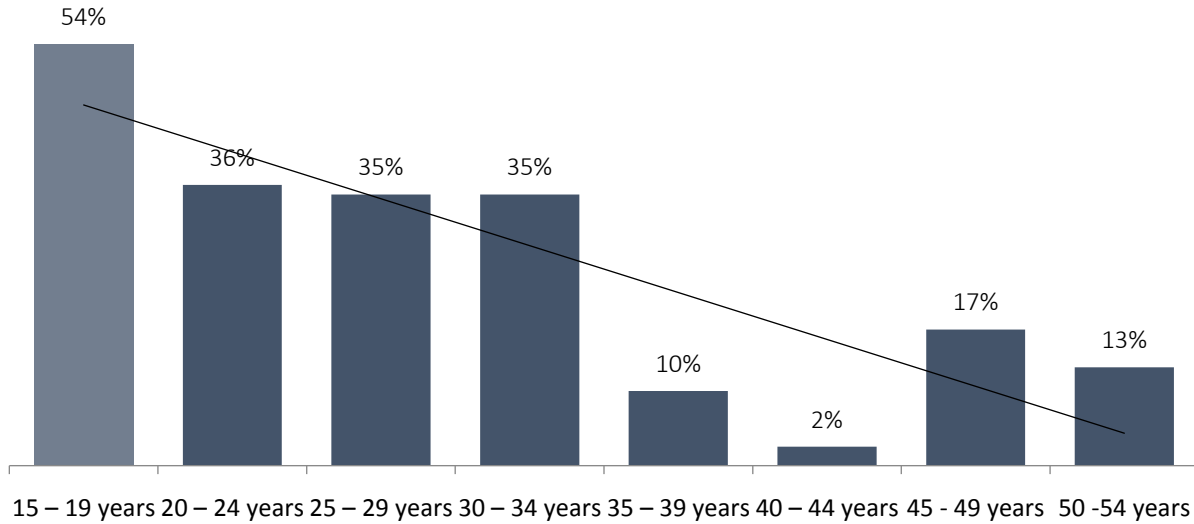


Fig. 3.4 Overall Satisfaction by Age in Retail Malls

Overall satisfaction with Retail Malls is high among young people 15 years and above. There is a downward trend as age of customers increases for Retail Malls.

Hospitality Sector - Overall Satisfaction by Income (Top2box) (N=175)

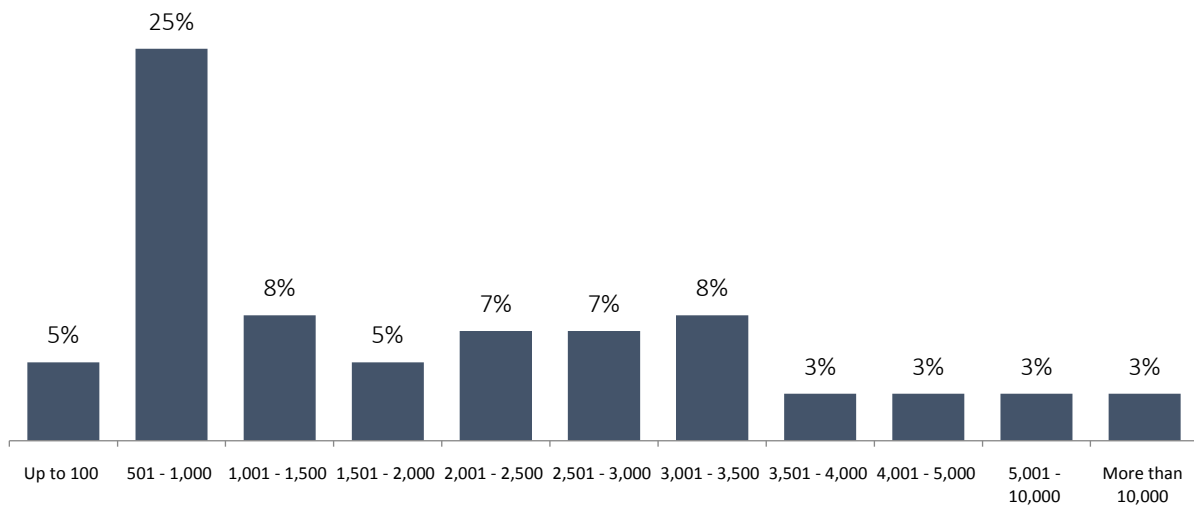


Fig. 3.5 Overall Satisfaction by Income in the Hospitality Sector

Similarly, top2 box analysis of the hospitality indicates that satisfaction reduces as income increases. This is similar to the scenario explained for the retail malls sector, i.e. the need to seek more satisfaction or better services increases as income increases.

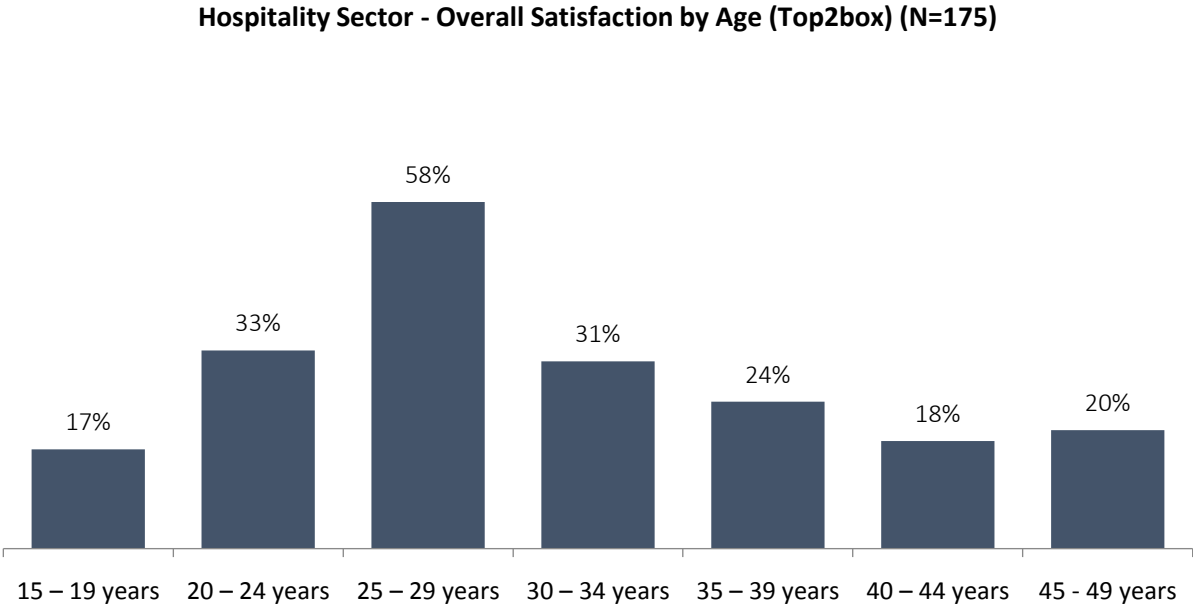


Fig. 3.6 Overall Satisfaction by Age in the Hospitality Sector

Within the hospitality sector, satisfaction is increases with age to the 25 -29 age band, and reduces as age increases from 30 upwards.

Public Sector - Overall Satisfaction by Income (Top2box) (N=233)

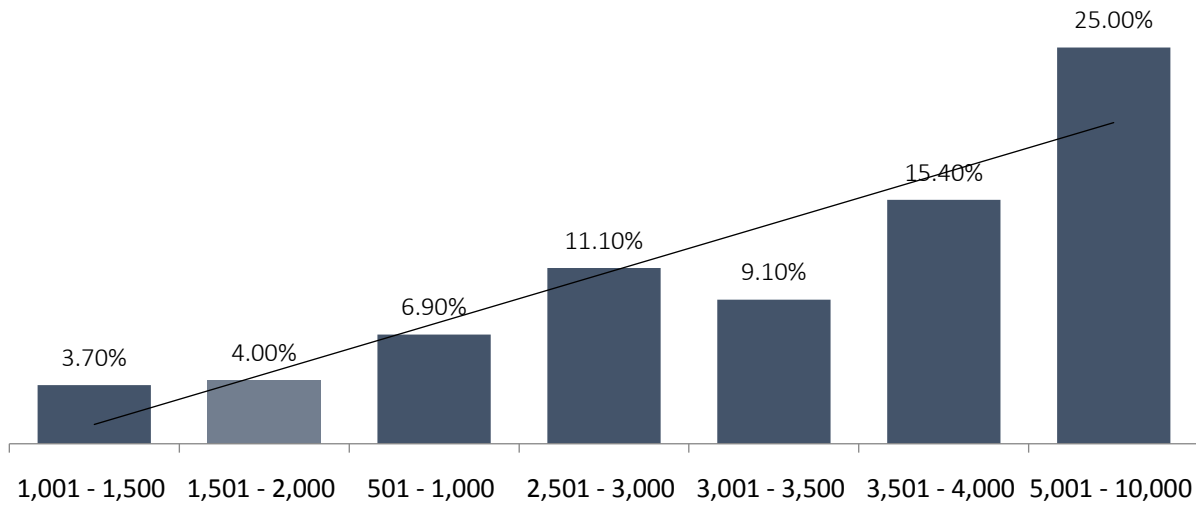


Fig. 3.7 Overall Satisfaction by Income in the Hospitality Sector

Within the public sector, satisfaction with services increase with high income individuals, probably due to their ability to pay for services.

Public Sector - Overall Satisfaction by Age (Top2box) (N=233)

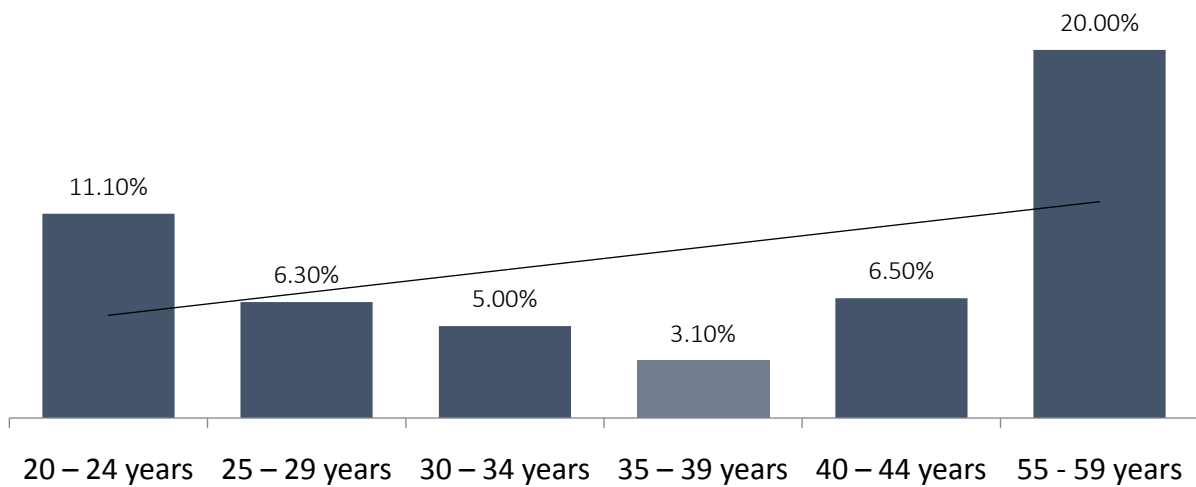


Fig. 3.8 Overall Satisfaction by Age in the Public Sector

Overall satisfaction by age reduces from 20-24 years through to 35 -39 years and increases from 55-59 years.

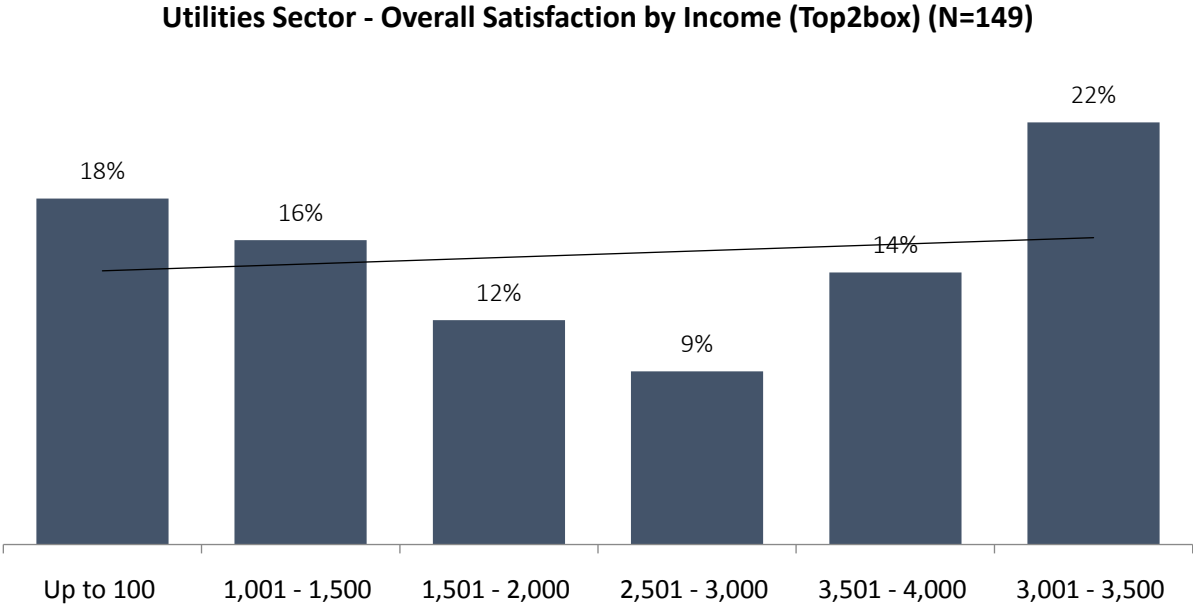


Fig. 3.9 Overall Satisfaction by Income in the Utilities Sector

Overall, satisfaction with Utilities increases for higher income customers earning GH¢2500 and above.

Utilities Sector - Overall Satisfaction by Age (Top2box) (N=149)

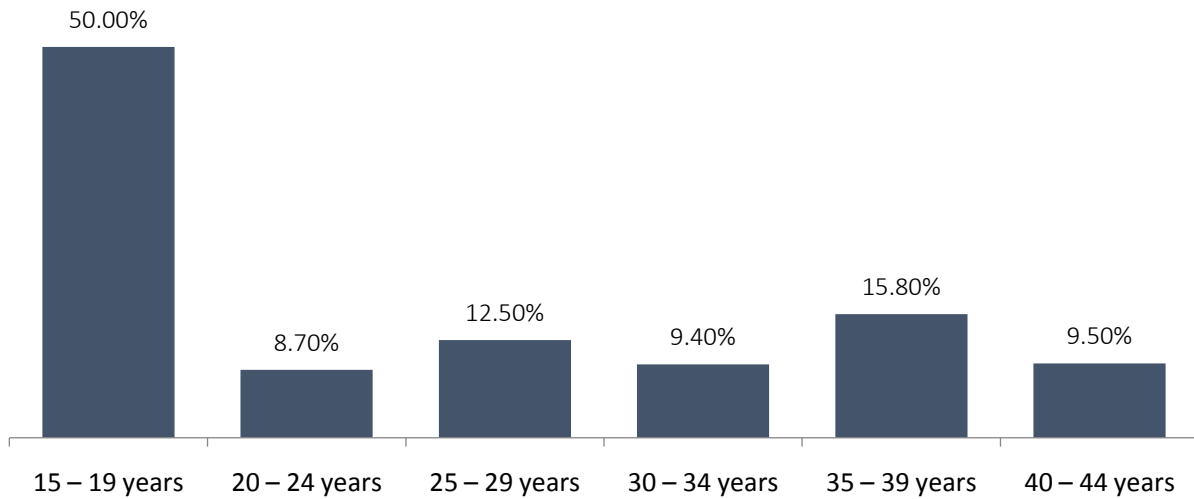


Fig. 3.10 Overall Satisfaction by Age in the Utilities Sector

Satisfaction with Utilities sector show an increasing trend as age increases. Overall, customer satisfaction appear to be driving by factors such as purchasing power, income and age. There seem to be a positive correlation between these factors and overall satisfaction.

Customers' use of digital and traditional channels per sector

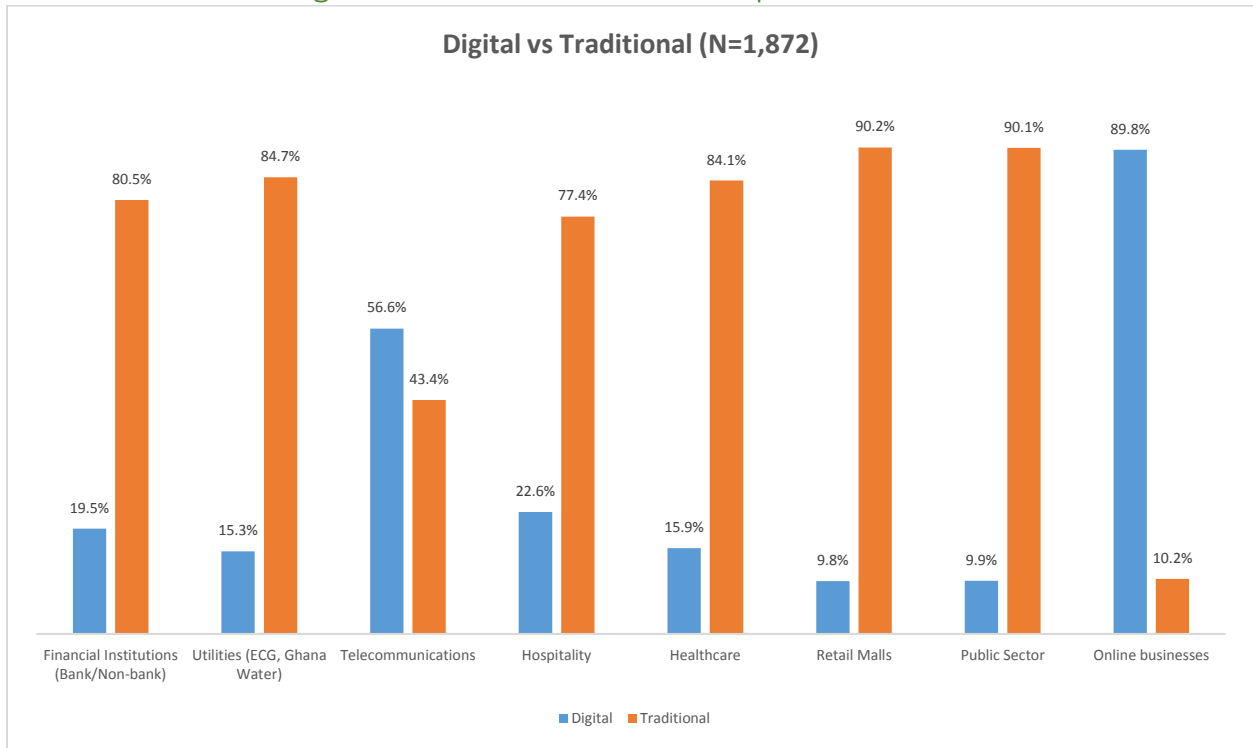


Fig. 3.11 Digital vs Traditional

Apart from the Telecommunications and Online Business sectors, customer experiences normally occur over traditional platforms, as compared to digital ones. It is clear that there is a lack of innovation within various sectors. However, this presents an opportunity to develop technology such as apps to make customer service easy and accessible in various sectors.

Digital vs Traditional CX Channels (N=1,872)

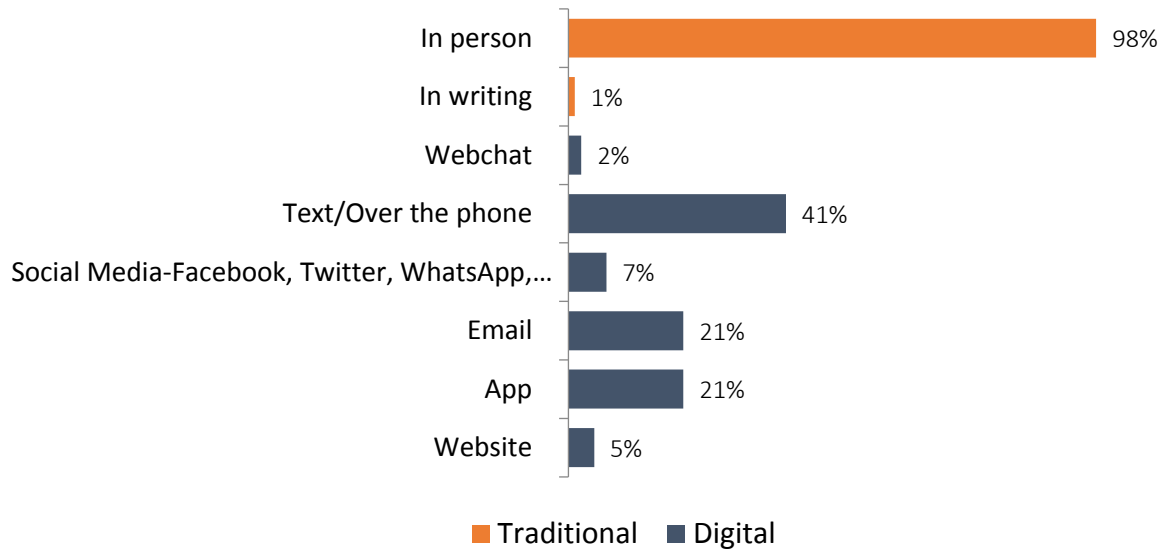


Fig. 3.12 Digital vs Traditional Channels

Fig.3.12 indicates that most traditional customer interactions occur with the customer visiting the company in person, with a small fraction occurring in writing. For digital channels, customers mostly interact with companies through text, over the phone, email or using an app. A few interaction occur over social media channels such as Facebook, Twitter or WhatsApp.

Importance of CX Metrics to Hospitality and Retail Customers



Fig. 3.13 Hospitality vs Retail Important Metrics

Fig. 3.13 indicates that most of the customer experience metrics are very important to customers in both sectors. In the hospitality sector especially, a lot of these metrics are important in achieving customer satisfaction, and these are featured prominently in the chart. There is not much difference in terms of importance of the customer experience metrics to customers in both the hospitality and Retail Malls sector.

Importance of CX Metrics to Public and Utility Sector

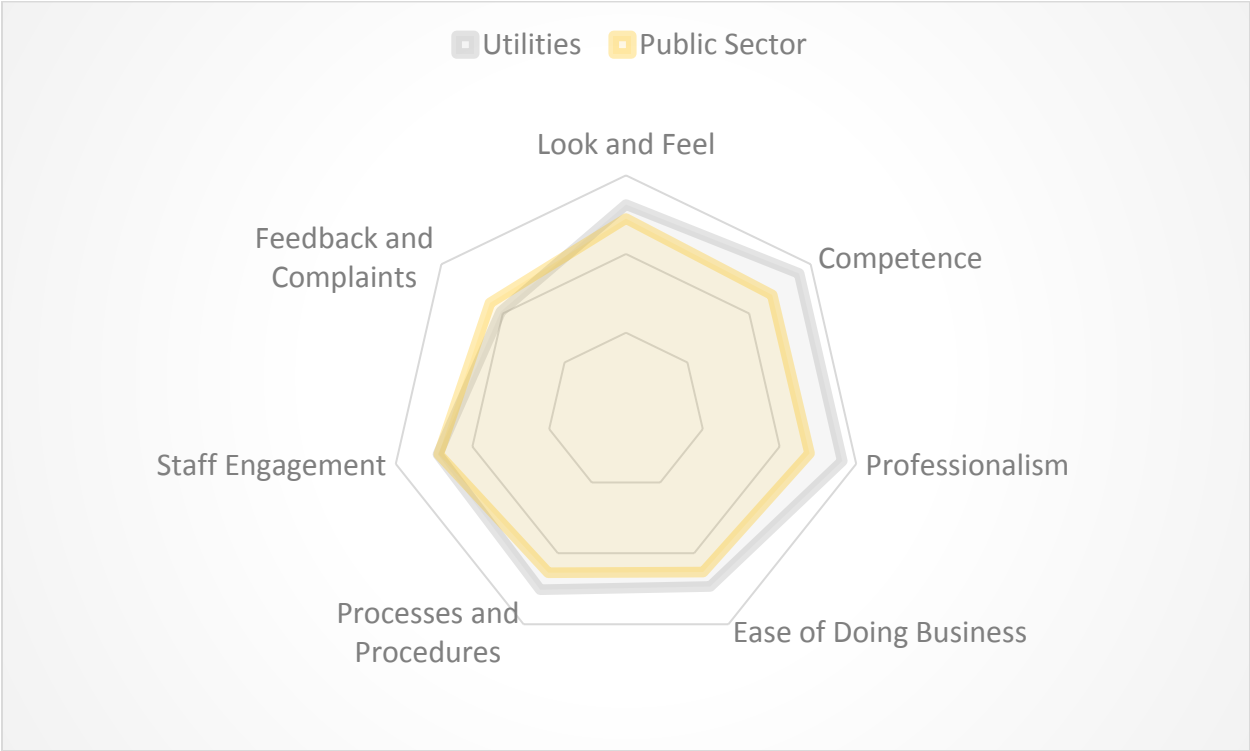


Fig. 3.14 Public Sector vs Utility Important Metrics

Out of the 8 customer experience metrics that were asked to respondents, Competence and Professionalism are very important to customers in the Utilities and Public sectors.

Income Levels vs Service Preference(top2box) (N=1,872)

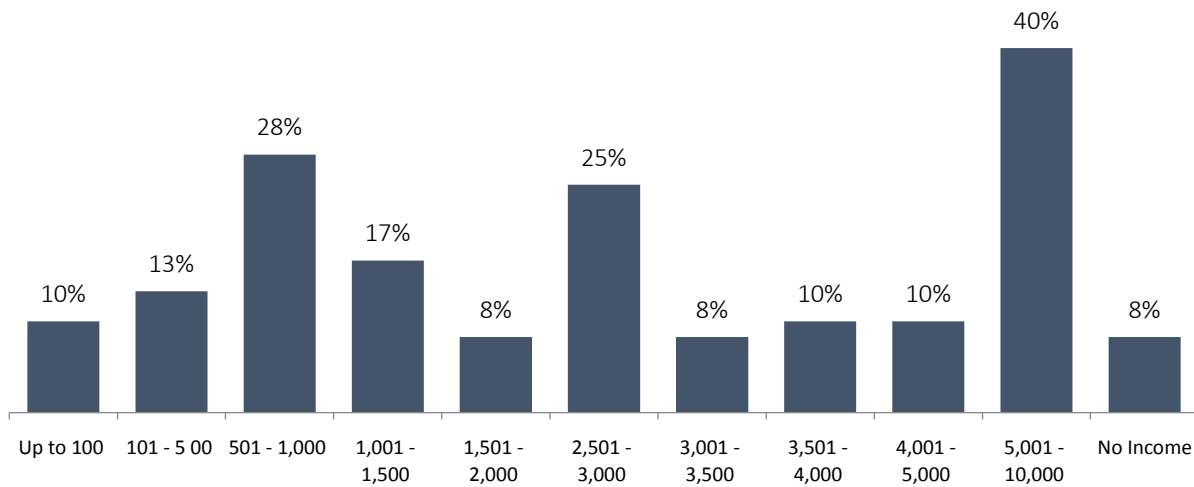


Fig. 3.15 No frills or highest cost premium service?

Respondents were asked to prioritise the relative importance of price and service on a scale of 1 to 10, where 1 is a preference for lowest price, no frills service and 10 a preference for excellent service, even if it means paying more. Fig.14 indicates that high-income earners would prefer an excellent service, even if it costs more, compared to a no-frills, lowest cost service.

Overall Satisfaction – Ghanaians vs Non-Ghanaians (N=1,872)

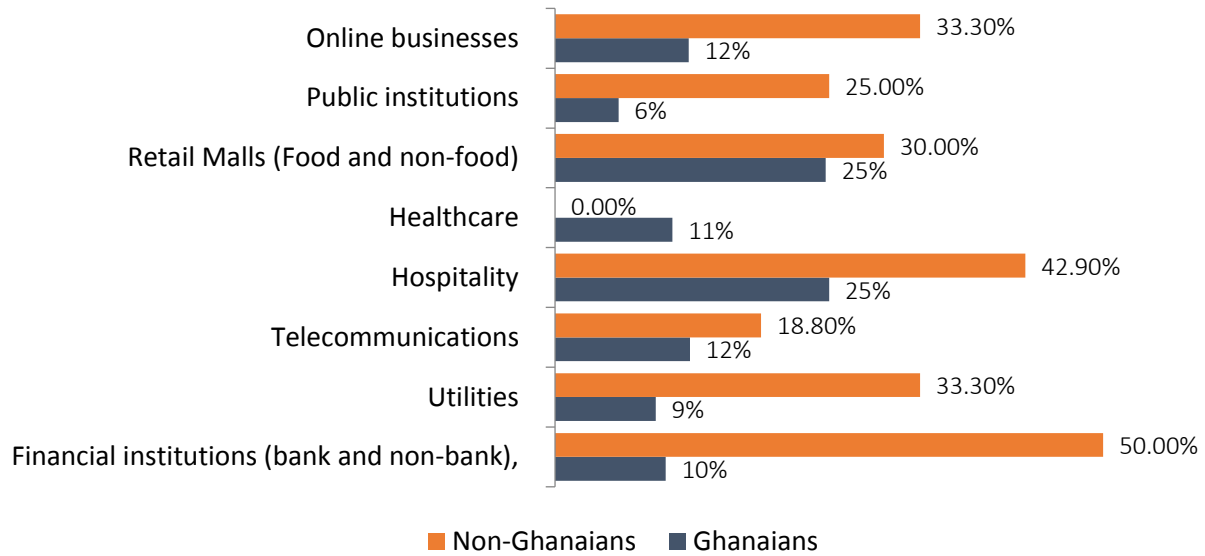
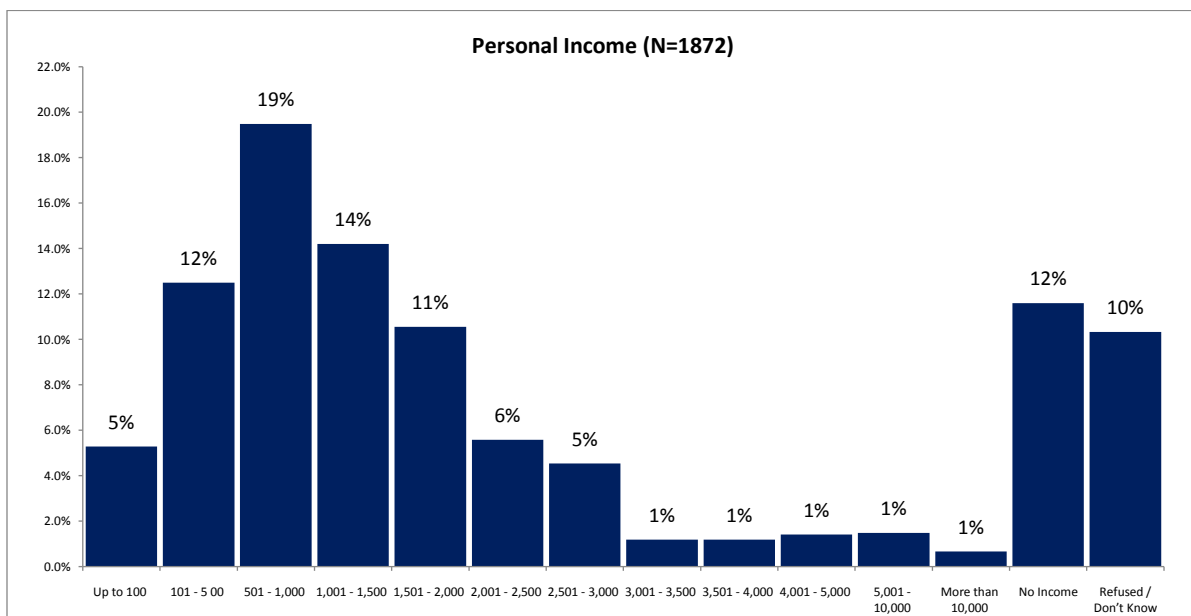


Fig. 3.16 Ghanaian and Non-Ghanaian Overall Satisfaction

Though a very small part of the sample (5%), Non-Ghanaian customers in the financial and hospitality sector are more satisfied compared to Ghanaian customers.

Personal Income of Respondents



Respondents' personal income appears to be normally distributed from 100 to 3,000, with 19% falling between the 501-1,000 income brackets.

Fig. 3.17 Respondent Personal Income

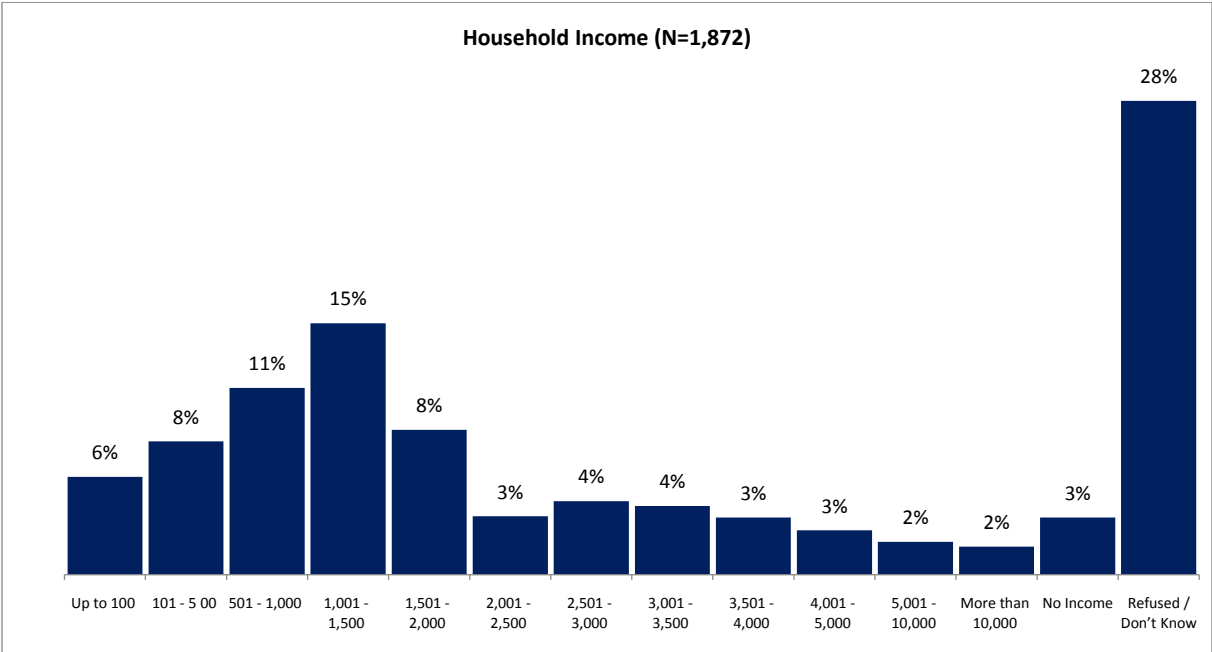


Fig. 3.18 Respondent Household Income

A significant number of respondents (28%) refused to disclose the bracket within which their household income falls, whilst 3% selected 'No Income'. Fig. 3.18 shows that household income increases gradually from up to 100 to 1,000. Fifteen percent of respondents selected GHS 1,000 to 1,500 as their household income.

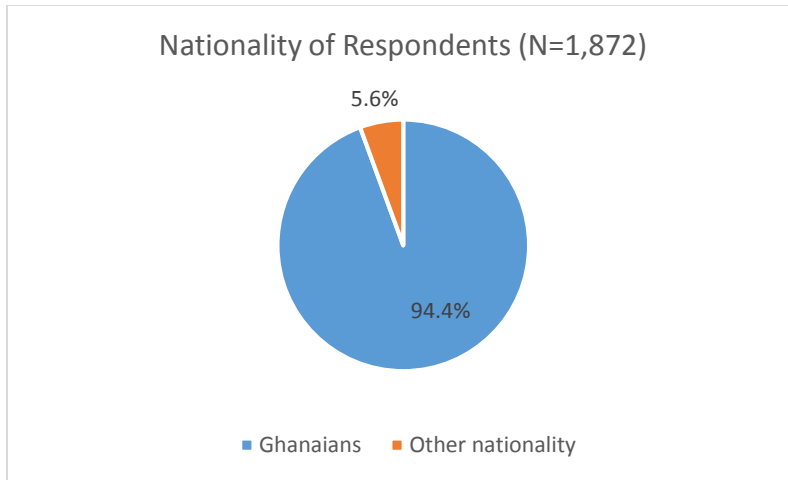


Fig. 3.19 Ghanaians vs Non-Ghanaians

Majority of respondents who completed the survey were Ghanaians (94.4%), whilst the rest were non-Ghanaians. Some of the countries where the non-Ghanaians come from include United Kingdom, United States, South Africa, Canada, Nigeria, Belgium and Jamaica.

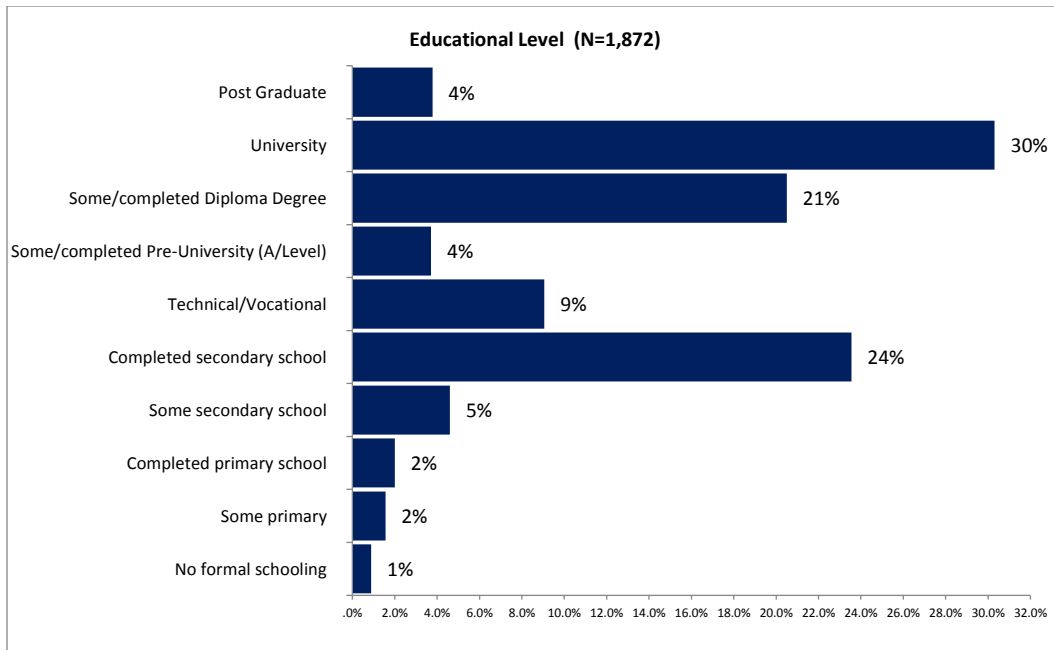


Fig. 3.20 Educational Level of respondents

A third of respondents in the sample (30%) had a university degree, with others having completed some secondary school (24%) or some diploma (21%).

Part IV Implications and Opportunities

This maiden Ghana Customer Satisfaction Survey has highlighted fresh evidence of the poor customer satisfaction that pertains in Ghana. The study however, has highlighted several implications and opportunities which could be harnessed to ensure that customer experiences in Ghana are improved.

1. Several customer experiences across sectors are still traditional, as compared to digital.
2. The youth are more likely to use these digital platforms whilst the elderly folk appear to prefer the traditional customer interactions.
3. The public sector has a bit more work to do in terms of customer experiences as they have more detractors than promoters, and also they are the worst in terms of customer satisfaction.
4. The Hospitality and Retail Malls sectors contain companies that are doing better in terms of customer satisfaction. However, there is still room for improvement as there are some bad customer experiences in the sector.

5. The Utilities sector (the Electricity Company of Ghana and Ghana Water Company) are the second worst sector in terms of customer satisfaction. Though they may have put in measured to enhance customer experiences, there customers are not to be satisfied with the sector overall.

Opportunities

- A stable country and vibrant economy
- The proverbial Ghanaian hospitality could be deployed in customer service provision

Part V Summary and Recommendations

Summary

The Ghana Customer Service Index, which is the first of its kind in Ghana, is just the tip of the iceberg when it comes to customer satisfaction in Ghana. The model used to produce the results embeds customer satisfaction within a series of cause-and-effect relationships, with several customer experience metrics as the cause and customer loyalty as the effect. The model has successfully confirmed what a lot of Ghanaians know already, the customer satisfaction in Ghana is poor. However, there are a few bright spots that are worth celebrating. The Hospitality and the Retail Malls sector are seen as a model for customer satisfaction in Ghana.

Recommendations

There is the need for a reorientation of frontline service providers on the concept of customer service in the 21st century.

Civil society groups, private and public institutions like the PURC, Consumer Protection Agency, Universal Marketing Consultancy and Customer Excellence Academy must lead the campaign and

initiate drive towards reorienting major frontline service providers in Ghana to appreciate the need to exercise maximum professionalism in dealing with customers towards achieving customer excellence. The saying the customer is always right should not be a saying in passing but must be seen and felt in every aspect of customer service delivery, lip-service must make way for quality customer service through this reorientation process. Frontline service providers must demonstrate why they have been chosen out of the many to provide excellent customer service to people. The thinking that you are doing a customer a favour should be replaced with giving a customer value for his money. Frontline service providers need to understand that the ready availability of information at the click of the button these days makes it easy for customers to change service providers at their convenience when they feel dissatisfied. The old saying that it cost far less to keep an existing customer and more to attract a new customer must sink deep into the ears of frontline providers for them to appreciate the need for excellent customer service at all times.

Excellent customer service must be made a part of our culture.

The challenge of poor customer service in Ghana still exist and continue to diminish every day in the face of stiffer competition because we have failed to make it a part of our everyday life activities. If we can commit 20% of our time towards developing habits that constitute good customer service as part of belief system as a nation, this will help imbibe that sense of excellent customer service in our everyday activity. Just like we are encouraged to bath every day, customer service must be seen as an activity that we undertake on a daily basis to inspire us to deliver excellent customer service. Just like we celebrate and uphold our traditions and value systems, a similar sense of commitment towards making customer service a part of our belief system must be enhanced. We must begin to think, feel and breathe excellent customer service in everything we find ourselves doing.

We need to develop mechanisms and systems that check poor customer service in Ghana.

The ministry of tourism, information and Trade and industry should collaborate to improve the monitoring and evaluation system when it comes to excellent customer service. Laws and punitive control measures that will check poor customer service from service providers must be instituted and implemented to the letter. The Ghanaian mentality and orientation is one that will only act according to law when there are systems to check their activities. Humans generally will tow in line when there are structured systems that puts them in a position where they can't decide but to do what is right. When service providers are ranked and rated negatively when it comes to excellent customer service, it deters as well as encourages them to do right to avoid the negative publicity. When steps are taken to name and shame organizations whose activities do not constitute excellent customer service, it will discourage others from engaging in such activities.

Instituting a day and an award scheme to celebrate customer service excellence in Ghana.

Customer service day must be celebrated and taken seriously like the Ghana music award and the many other award schemes that we celebrate in Ghana .Stakeholders and government must look beyond having a customer service day on paper that doesn't make any impact but rather celebrate the day where seasoned resource persons are engaged to deliver a lecture on good customer service practice in the country and the essence of it in the 21st century.

Service providers must commit resources to training their staff on excellent customer service.

Training is very critical in ensuring that, frontline service providers deliver excellent customer service to their customers .Organizations that commit resources to training their staff especially in

the area of customer service can trust its frontline providers to deliver good customer care that will shoot up the figures and create wealth for the organization. The continual existence of an organization lies in the hands of a satisfied customer. Retraining of frontline service providers periodically will enhance and build their capacity to deliver customer service beyond expectation. Public and private firms that specialize in training frontline service persons in customer service must begin to demonstrate greater commitment towards supporting organizations with poor customer service challenges to begin to rethink and do things differently in winning the support of their customers.

Excellent customer service is the engine that drives the growth and development of an organization no matter the sector .Service providers have a responsibility to ensure that they deliver quality customer service to their customers.

Attaining good customer service is possible and achievable in Ghana, if organizations will take some of the ideas I have espoused in this article seriously, it will help in improving service delivery whilst making excellent customer service a culture in Ghana (Van-Ess, Alookey, 2015).

References

Alootey, Van Ess 'My Thoughts on Excellent Customer Service in Ghana', 2015.

<http://www.commerceghana.com/investment/utilities-in-ghana>

<http://www.ghananewsagency.org/politics/ghana-s-public-sector-to-be-more-efficient-139627>

<https://oxfordbusinessgroup.com/ghana-2017/industry-retail>

<https://study.com/academy/lesson/hospitality-industry-in-ghana.html>

<https://www.graphic.com.gh/business/business-news/online-business-will-grow-in-ghana.html>

<https://www.prnewswire.com/news-releases/ghana---telecoms-mobile-and-broadband---statistics-and-analyses-300751524.html>

Myjoyonline.com – “Stability of Ghana’s banking sector ‘undermined’ but outlook positive – BoG”, 2018

Appendices

1. Digital and Traditional Channels for Customer Experience

Financial Institutions						
	Digital		Traditional		Total	
	Count	Column N %	Count	Column N %	Count	Column N %
Website	2	4.8%	0	0.0%	2	.9%
App	9	21.4%	0	0.0%	9	4.2%
Email	9	21.4%	0	0.0%	9	4.2%
Social Media-Facebook, Twitter, WhatsApp, Telegram, Instagram, etc.	3	7.1%	0	0.0%	3	1.4%
Text/Over the phone	17	40.5%	0	0.0%	17	7.9%
Webchat	1	2.4%	0	0.0%	1	.5%
In writing	0	0.0%	2	1.2%	2	.9%
In person	0	0.0%	170	98.3%	170	79.1%
Other (Please Specify)	1	2.4%	1	.6%	2	.9%
Total	42	100.0%	173	100.0%	215	100.0%

2. Customer Experience Drivers in the Financial (Bank/Non-Bank) Sector Companies

Metric	Access Bank	Weighths	Barclays Bank	Weighths	Ghana Commercial Bank	Weighths	ADB	Weighths	Fidelity Bank	Weighths	Zenith Bank	Weighths	Ecobank	Weighths
Look and Feel	71.58	1	70	5	64.47	6	61.76	5	71.29	4	72	2	62.22	1
Competence	75.79	2	66	1	64.74	7	58.82	3	70.97	3	78	6	63.33	3

Processes and Procedures	77.37	3	68	3	62.63	3	57.0	1	72.58	6	74	4	64.4	4
Ease of Doing Business	77.89	4	66	1	63.24	5	61.7	5	72.9	7	90	8	64.4	4
Staff Engagement	78.89	5	71	6	62.63	3	62.9	8	71.29	4	68	1	64.4	4
Professionalism	80.53	6	69	4	65.26	8	62.3	7	71.94	1	74	4	65	5
Customer-Focused Innovations	81.05	7	72	7	61.05	2	60.5	4	71.61	5	72	3	63.3	3
Feedback and Complaints	81.8	8	72.5	8	59.16	1	57.9	2	59.55	2	82.08	7	62.5	2
Total	2866.2	36	2472	35	2235.35	35	214	35	2278.1	32	2782.5	35	1665	26
Company Average	79.62		70.63		63.87		61.4		71.19		79.5		64.0	
Overall Satisfaction Score	67.37		45.00		60.79		62.3		64.84		68.00		53.8	
Company Satisfaction Index	73.49		57.82		62.33		61.8		68.01		73.75		58.9	
Sample Size	19		23		38		19		31		31		31	

3. Customer Experience Drivers in the Utilities Companies

Metric	Electricity Company of Ghana	Weights	Ghana Water Company	Weights
Ease of Doing Business	49.66	1	53.33	1
Look and Feel	53.37	8	53.33	1
Feedback and Complaints	49.99	2	53.63	3
Processes and Procedures	50	3	53.89	4
Competence	52.809	6	54.63	5
Customer-Focused Innovations	50.11	4	55	6

Professionalism	53.03	7	55	6
Staff Engagement	52.81	5	56.67	8
Total	1879.2	36	1869.6	34
Weighted Average	52.2		54.99	
Overall Satisfaction Score	53.74		54.44	
Overall Average	52.97		54.72	
Sample Size	75		42	

4. Customer Experience Drivers in the Telecoms Companies

Metric	Glo	Weights	AirtelTigo	Weights	Vodafone	Weights	MTN	Weights
Processes and Procedures	49.29	2	59.04	4	75.85	1	66.58	1
Competence	46.43	1	59.25	5	77.74	6	68.33	2
Feedback and Complaints	51.53	8	57.92	3	79.73	8	68.36	3
Ease of Doing Business	49.29	2	57.55	2	75.85	1	68.5	4
Customer-Focused Innovations	50.71	5	56.79	1	77.17	4	68.51	5
Professionalism	50	4	60.75	8	77.36	5	69.21	6
Look and Feel	51.43	7	60.38	7	76.98	3	70.09	7
Staff Engagement	51.43	6	60.19	6	79.23	7	70.54	8
Total Weight	1777.94	35	2147.83	36	2737.02	35	2495	36
Weighted Average	50.8		59.66		78.2		69.31	
Overall Satisfaction Scores	55.00		58.36		65.85		64.74	
Overall Average	52.90		59.01		72.02		67.02	
Sample Size	13		74		83		114	

5. Customer Experience Drivers in the Hospitality Sector

Metric	Swiss Spirit Hotel Alisa	Weig hts	Gold en Tulip	Weig hts	Movemp ick Ambassa dor Hotel	Weig hts	Kempin ski Hotel	Weig hts	Laba di Beac	Weig hts	Holid ay Inn	Weig hts

			Hotel							h			
			1							Hotel			
Professionalism	81.67	4	62.5	2	80.71	7	86.25	8	81.67	7	73.33	1	
Feedback and Complaints	65.25	1	69.8	6	71.94	1	81.25	2	82.54	8	74.33	2	
Ease of Doing Business	83.33	5	61.6	1	80	6	81.25	2	78.33	2	75	3	
Competence	83.33	5	61.6	1	78.57	4	83.75	5	80.56	5	75	3	
Customer-Focused Innovations	83.33	5	66.6	4	78.57	4	77.5	1	79.44	4	76.67	5	
Staff Engagement	73.33	2	67.5	5	74.29	3	85	6	79.44	4	76.67	5	
Processes and Procedures	80	3	64.1	3	72.86	2	82.5	4	50	1	75	7	
Look and Feel	81.67	4	62.5	2	79.29	5	85	6	78.42	3	71.67	8	
Total Weight	2355.25	29	1589	24	2510.52	32	2861.25	34	2712.22	34	2537.03	34	
Weighted Average	81.22		66.2		78.4536		84.1544		79.77		74.61		
Overall Satisfaction Scores	76.67		56.6		64.29		71.25		67.89		68.33		
Overall Average	78.94		61.4		71.37		77.70		73.83		71.48		
Sample Size	28		27		25		25		20		25		

6. Customer Experience Drivers in the Healthcare Sector

	Korle Bu Teaching Hospital	Weights	37 Military Hospital	Weights	La General Hospital	Weights	Ridge Hospital	Weights	Adabraka Polyclinic	Weights
	25		16		14		30		27	
Look and Feel	60	5	55.63	4	57.14	6	81	8	64.44	1
Customer-Focused Innovations	55.6	1	59.38	8	51.43	2	67.67	2	66.3	2

Processes and Procedures	56	2	56.88	5	49.29	1	68.67	4	66.67	3
Staff engagement	58	4	54.38	2	56.43	5	70.33	5	67.04	4
Ease of doing business	57.6	3	54.38	2	51.43	2	67.67	2	67.78	5
Competence	61.2	6	52.5	1	55.71	4	72	7	67.78	5
Professionalism	62.4	8	57.5	6	57.14	6	71.67	6	67.78	5
Feedback and Complaints	61.95	7	58.1	7	51.9	3	65.42	1	71.06	8
Total Weight	2172.48	36	2003.54	35	1601.43	29	2544.42	35	2250.34	33
Weighted Average	60.35		57.24		55.22		72.7		68.19	
Overall Satisfaction Score	59.60		55.00		56.43		66.00		62.59	
Overall Average	59.975		56.12		55.82429		69.35		65.3913	
Sample Size		16		14		30		27		25

7. Customer Experience Drivers in the Retail Malls Sector

	Shoprite	Weights	Game	Weights	Woodin	Weights	Melcom	Weights
Sample Size	79		41		9		19	
Feedback and Complaint	75.4	1	74.8	1	70.71	3	74.7	1
Ease of Doing Business	77.95	7	77.32	3	74.44	6	75.26	2
Staff Engagement	75.71	3	77.8	4	78.89	8	75.26	2
Customer-focussed innovations	75.7	2	76.59	2	73.33	5	75.79	4
Processes and Procedures	76.33	6	77.8	4	70	2	76.32	5
Professionalism	75.95	4	78.29	6	72.22	4	77.37	6
Competence	75.95	4	76.59	2	75.56	7	77.89	7
Look and Feel	79.87	8	80.73	8	68.89	1	79.47	8
Total Weight	2704.13	35	2351.15	30	2683.25	36	2705.75	35
Weighted Average	77.26		78.37		74.53		77.31	
Overall Satisfaction Score	77.88		78.05		70.00		74.74	
Overall Average	77.57		78.21		72.27		76.02	
Sample Size	80		41		22		19	

8. Customer Experience Drivers in the Public Sector

	Driver and Vehicle Licensing Authority	Weights	Ghana Revenue Authority (GRA)	Weights	Social Security and National Insurance	Weights	National Health Insurance Authority	Weights	Passport Office	Weights	Ghana Broadcasting Corporation (GBC)	Weights	Food and Drugs Authority (FDA)	Weights	Ghana Police Service	Weights
Customer-Focused Innovations	55.8	3	60	5	65.7	6	50.7	1	39.6	3	48.7	7	52.5	2	30	1
Processes and Procedures	51.6	2	55.4	1	63.5	1	52.7	5	38.9	2	46.2	4	55	5	31	2
Professionalism	55.8	3	59.0	4	63.5	1	52.5	4	42.8	6	47.5	5	57.5	7	31	2
Competence	56.6	5	60.9	6	65	4	51.7	3	44.6	7	50	8	55	5	32.	4
Look and Feel	56.9	6	62.7	7	67.8	8	56.5	8	49.6	8	47.5	5	50	1	32.	4
Feedback and Complaints	57	7	57.8	3	65.4	5	51.6	2	37.6	1	42.7	3	58.3	8	32.	6
Staff Engagement	55.8	3	64.5	8	66.4	7	53.5	7	42.5	5	42.5	1	52.5	2	33	7
Ease of Doing Business	50.8	1	56.3	2	64.2	3	52.7	5	41.4	4	42.5	1	55	4	33.	8
Total Weight	1680	30	2198	36	2309	35	1873	35	1579	36	1614	34	1899	34	11	34
Weighted Average	56.0		61.0		65.9		53.5		43.8		47.4		55.8		32.	
Overall Satisfaction Score	59.2		57.2		62.8		54.5		54.2		53.7		42.5		47.	
Overall Average	57.6		59.1		64.4		54.0		49.0		50.6		49.1		39.	
Sample Size	5		8		2		1		8		2		8		81	
Sample Size	21		20		21		27		25		25		24		20	

9. Customer Experience Drivers in the Online Businesses Sector

	Jumia	Weights	OLX	Weights	Tonaton	Weights	Zoobashop	Weights
Customer-Focused Innovations	73.51	3	73.13	6	73.04	6	66	1
Processes and Procedures	72.63	2	70.63	1	71.3	3	71.67	2
Ease of Doing Business	74.46	6	71.88	3	73.04	6	71.67	2
Look and Feel	72.41	1	70.63	1	67.39	1	78.33	4
Competence	73.68	4	71.88	3	69.57	2	78.33	4
Professionalism	73.86	5	72.81	5	71.3	3	78.33	4
Feedback and Complaints	76.66	8	75.29	8	77.74	8	80	6
Staff Engagement	75	7	73.23	7	71.43	5	80	6
Total Weight	2687.34	36	2490.24	34	2489.92	34	2252.67	29
Weighted Average	74.65		73.24		73.23		77.68	
Overall Satisfaction Score	69.66		72.50		64.17		61.67	
Overall Average	72.16		72.87		68.70		69.67	
Sample Size	39		39		39		33	