REPORT ON THE STATE OF CUSTOMER SERVICE IN GHANA 2019

GHANA
CUSTOMER
SERVICE INDEX

PREPARED BY

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Foreword

Each year, the Institute of Customer Service Professionals (ICSP), runs the Ghana Customer Service Index (GCSI), a customer satisfaction survey for Ghana. The aim is to make the GCSI a national measure of customer satisfaction providing insight into the state of customer satisfaction in Ghana across 9 key sectors (Financial institutions (bank/insurance), Utilities, Telecommunications, Hospitality, Healthcare, Retail Malls (Food and non-food), Public institutions, and Online businesses. Launched in 2017, it provides a unique way of measuring the current customer satisfaction of Ghanaian customers, as well as trends over time.

To create the Ghana Customer Service Index, The Institute of Customer Service Professionals runs an online and face to face survey of consumers once a year. Respondents are representative of the Ghanaian adult population. To clearly show the links between services provided, customer loyalty and purchasing decisions, respondents are asked to rate their experience of individual organizations they have dealt with in the previous three months, using a scale of 1 – 10, on a series of metrics covering the Look and Feel, Competence, Professionalism, Ease of Doing Business, Processes and Procedures, Customer-Focused Innovations, Staff Engagement, and Feedback & Complaints. The metrics reflect the priorities customers have identified as the most important attributors of customer experience according to the research findings of The Institute of Customer Service Professionals and the African Customer Service Research Institute. Overall scores for each sector are the mean averages of all responses for that sector. The GCSI score for each organization is the average of all of its customers' satisfaction scores. These scores are multiplied by ten so that the index scores are expressed as a number out of 100.

After the survey this year, interesting results have come up for the different sectors and the individual companies that were surveyed. More key observations have been made. These results

would urge sector heads to take a critical look at their current customer service culture and its effect on our socio economic growth. With the 2020 Ghana Customer Service Index, the stage has again 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, organizations and customers across all sectors.

With the increasing awareness of customers' rights and demands, it has become important now more than ever to pay particular attention to our customer service culture as a nation with the aim of attracting foreign investments and also to help make the Ghana Beyond Aid agenda a possibility. In summary, we are excited about the prospects of having a customer satisfaction survey every year. The strategy and focus 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 our partners African Customer Service Research Institute, our third party research and surveying company and to all employees and partners of the Institute of Customer Service Professionals (ICSP) who have made it possible to put a published index together.

Yvonne Ohui MacCarthy,

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 (ICSP) Ghana, in collaboration with Hegemony Consulting, 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 9 industries featured in this survey. A sample of 1,200 responses was achieved by adopting various offline and online data collection techniques.

The survey was open to anyone – Ghanaian or non-Ghanaian 15 years and above – who have had customer experience within the last 3 months in no more than 5 of the 9 sectors featured in the survey, namely Financial institutions (bank/insurance), Utilities, Telecommunications, Hospitality, Healthcare, Retail Malls (Food and non-food), Public institutions, and Online businesses. Online data was collected on social media including Facebook, WhatsApp and via email link to individuals and other identifiable groups within each sector.

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.

For the second time in a row, the state of customer service in Ghana is grade C, with the Retail sector coming tops as the number one sector 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, thus validating the model. It was discovered that companies with high customer satisfaction scores had better loyalty scores, and otherwise. Several recommendations were given to cause a turnaround of the poor state of customer service in Ghana.

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 measures customer satisfaction, its causes and effects as well as implications, for 9 economic sectors namely Financial Institutions (banking/insurance), Utilities, Telecommunications, Hospitality, Healthcare, Retail Malls, Transport, Public Sector and Online Businesses. Being the second year of measurement, the index provides 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 Hegemony Consulting Limited, a Market Research consulting firm.

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** – Apart from running online, customer intercepts were also deployed in the district offices and households in Accra, Kumasi and Takoradi.

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✓ **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**– Customers who have experienced customer service in the retail sector in Accra, Kumasi and Takoradi were interviewed to gauge their experiences in the sector.

✓ **Public Sector**–The survey was conducted mostly in the ministries area of Accra, and online 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.

✓ **Transport** – Anyone who had used any of the ride-hailing taxi services-Uber, Bolt, Yango, etc, within the last three months was qualified to take the survey. The link to that survey was administered via email, WhatsApp, Facebook and other social media pages.

Objectives of the Survey

✓ Uncover a deep understanding of customers' motivations and their evolving needs across the 8 customer experience metrics- *Look and Feel, Competence, Professionalism, Ease of Doing Business, Processes and Procedures, Customer-Focused Innovations, Staff Engagement, and Feedback & Complaints.*

✓ 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 Companies– 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, 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 Sector (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.

Transport – Only ride-hailing services were featured – Uber, Bolt, Yango, and Enshika.

Limitations of the Survey

The survey was initially run online, and monitored for a while. However, after observing a low response rate, data collection was then conducted offline by going on the ground to administer the questionnaire through face-to-face interviews. In addition, when the data was downloaded after completion of fieldwork, it was discovered that there were quite a number of partial data due to some respondents not completing the survey and abandoning them midway. This was attributed to initial challenges with the script, out of the 1400 responses that were collected, data for 200 responses had to be deleted because they were incomplete. Furthermore, due to budget constraints, not all regions were represented in the survey. Geographically the survey was limited to Accra, Kumasi and Takoradi, although online respondents were widely dispersed.

Quotas and Achieved Sample

No a priori quotas were set for any of the sectors, and data analysis was done for companies within sectors that had sufficient data to allow for statistically significant findings. After administering the questionnaire both online and offline, 1,200 responses were achieved. Due to multiple selections that were allowed respondents for select each sector, a total of 1, 553 responses were

achieved for all sectors. This includes respondents who selected each sector once, twice, thrice, up to five sectors at a time during the survey. Sample achievements are shown in Table 1, below:

Table 1 Sample achievements per sector

#	Sector	Count	Percent
1	Financial Institutions (Bank/Non-bank)	307	19.77%
2	Utilities (ECG, Ghana Water)	160	10.30%
3	Telecommunications	304	19.58%
4	Hospitality	122	7.86%
5	Healthcare	157	10.11%
6	Retail Malls	139	12.39%
7	Public Sector	92	8.95%
8	Online businesses	89	5.92%
9	Transport	183	5.73
	Total	1553[*]	100%

*Up to 5 sectors selected at a time for each respondent.

Flow of Survey Questionnaire/Script

The questionnaire 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 Q1, the questionnaire asks for respondents' overall satisfaction, on a scale of 1 to 10, where 1 represents 'Extremely dissatisfied' and 10 'Extremely satisfied' in Q2. 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 the respondent 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 the previous question, 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 **most often** company through to the demographics portion of the questionnaire.

Question 5 to 13 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 14 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 channels (digital or traditional) 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 selected a traditional channel, the script would display available traditional channels – In Writing, Other the Phone, or In Person, at Q16.

Question 17 asks respondents, on a scale of 1 to 10, whether they would **prefer a no-frills, lowest cost service** (code 1) or an **excellent service, even if it costs more** (code 10). Q18 then asks respondents how satisfied they are overall, with the customer service of the most often interacted

company. Q19 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.

Part II – Ghana Economic Overview

Ease of Doing Business in Ghana 2019[1]

Ghana has made progress to improve the ease of doing business, according to the World Bank Group 2019 Doing Business Report. Doing Business 2019 is the 16th in a series of annual reports investigating the regulations that enhance business activity and those that constrain it. Doing Business presents quantitative indicators on business regulation and the protection of property rights that can be compared across 190 economies.

Regulations affecting 11 areas of the life of a business are covered: starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts, resolving insolvency and labour market regulation. This year, Doing Business captured a record 107 reforms across 40 economies in Sub-Saharan Africa, and the region's private sector is feeling the impact of these improvements. The average time and cost to register a business, for example, has declined from 59 days and 192% of income per capita in 2006 to 23 days and 40% of income per capita today.

Furthermore, the average paid-in minimum capital has fallen from 212% of income per capita to 11% of income per capita in the same period. In the latest report, Ghana has improved its ranking to 114 out of 190 economies up six places from 120 in the 2018 Doing Business Report. Ghana's ease of doing business score formerly called distance to frontier, has increased by 2.06 to 59.22. Ghana's progress reflects reforms in three key areas. First, the Government has made it easier to deal with Construction Permits by strengthening construction quality control by imposing stricter qualification requirements for professionals in charge of technical inspections.

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[1] https://www.gipcghana.com/press-and-media/661-ghana-improves-in-world-bank-ease-of-doing-business-report.html

Second, the Government has made it easier to Pay Taxes, by allowing financial losses to be fully carried forward during any of the following five years of assessment; and third, the Government has made it easier to Trade across Borders, by implementing a paperless customs clearance processing system.

Financial Sector[2]

In mid-August 2019, the Bank of Ghana (BoG) announced it had revoked the licences of 23 savings and loans companies, citing their continued insolvency despite government attempts to encourage recapitalisation. The BoG also revoked the licences of two non-bank financial institutions, Express Funds International and Ghana Leasing, which have been insolvent and inactive for a number of years. The closure of insolvent institutions is the latest effort to restore confidence in the banking and financial services sector. The BoG's clean-up began in August 2017, when a review found that many savings and loans companies and finance houses had low levels of capital, engaged in excessive risk-taking, and had used depositors' funds to finance personal or private projects. Since then, the central bank has revoked the licences of around 420 institutions, ranging from universal banks and microfinance corporations, to finance houses and other non-bank financial institutions. In addition to shutting down undercapitalized entities, the BoG has implemented a series of measures designed to stabilize the sector and address longstanding structural issues.

In September 2017 it raised the minimum capital requirement for commercial banks from GHS120m ($21.9m) to GHS400m ($72.8m), giving institutions until the end of 2018 to meet the new threshold. While the clean-up seeks to address longstanding structural weaknesses, there are

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[2] https://www.businessghana.com/site/news/Business/198249/Will-Ghana-s-financial-sector-clean-up-build-a-stronger-banking-system

concerns that the recent actions could lead to challenges in the short to medium term. In particular, the collapse and closure of smaller financial institutions could have an impact on small business growth. Of the estimated 420 institutions closed by the BoG since September 2017, 347 were microfinance companies and 39 microcredit firms – key sources of funding for entrepreneurs and small and medium-sized enterprises (SMEs). Concerns have also been raised over the ability of the closed institutions to reimburse their investors. International media estimate that as many as 70,000 people with combined investments of $1.6bn could be affected by the closures. Officials from the BoG have said that, despite concerns, they are pressing ahead with reforms.

Financial Companies Rated for Customer Experience (CX)

There were 31 financial institutions (bank and non-bank), that were mentioned and rated by respondents in the survey. (*See Appendix for full list of rated companies*). Analysis of scores of the CX metrics indicated that the financial sector achieved a satisfaction score of 63.93, as compared to 63.55 in the previous year, a 1% improvement on the previous year's performance, but still a grade of C on an academic grading system. Consequently, customer loyalty in the sector is rose to 5% as compared to -3.7%, in the previous year. This could be attributed to more confidence in the financial system following the financial sector clean-up. 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. The financial institutions with significant sample sizes that were rated in the survey include:

- Fidelity Bank
- Access Bank
- Ghana Commercial Bank
- Ecobank

- ADB
- Stanbic Bank
- Zenith Bank
- Barclays Bank (now Absa)
- UMB
- Merchant Bank

Utilities Sector

Access to water and electricity, coupled with aggressive industrialization, is a key component in achieving sound economic development. These are needed to maintain law and order, security, and stability. From an economic point of view, the production of all goods and services and the development of economic infrastructure all depend on a reliable and sustainable supply of water and electricity. The water, electricity supply infrastructure is insufficient, especially in rural areas. Major investments are needed to extend coverage as well as rehabilitate and maintain existing infrastructure. The Sector is faced with several challenges including consumers' refusal to pay bills, unscrupulous persons connecting to the grid illegally and high cost of production; juxtaposed with a disproportional selling price. The Public Utilities Regulatory Commission (PURC), the regulatory body for utilities in Ghana, announced a tariff adjustment in the sector in the 4th quarter of 2019. There was a 5.94% and a 2.22% in electricity and water tariffs across the board effective 1 October 2019. Factors that were considered in computing the Automatic Adjustment Formula included the Ghana Cedi-US Dollar Exchange Rate, Inflation, Price of Crude Oil and Natural Gas, Fuel Mix, Generation Mix, Power Purchase Cost, Demand Forecast, and Electricity Cost.

Companies Rated for Customer Experience (CX)

The main players in the sector- The Electricity Company of Ghana, and Ghana Water Company - were featured in the survey. The sector moved one place up from a previous score of 54.02 in 2018

to a score of 59.88, a grade of D to D+ on an academic grading system. Consequently, customer loyalty in the sector improved from a low of -53.10%, to -18.2. 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.

Telecom Sector[3]

Back in 2008, Government of Ghana sold a majority stake of Ghana Telecom to Vodafone International BV, a subsidiary of Vodafone UK, to sell 70% of GT for $900 million. There was competition but one could say it wasn't as fierce. Scancom (MTN) had started in the space since 1996. Tigo was already offering services since 1992. The three telecom companies were soon joined Airtel (2010), Expresso and finally Glo (2012). So the market was a competition between MTN, Tigo, Airtel, Vodafone, Expresso and Glo with Vodafone leading the way in terms of subscribers. Fast forward and a lot has changed in the Ghana telecommunications landscape.

In 2019, Ghana officially had four (4) telecom companies in fierce competition: MTN, Vodafone, AirtelTigo and Glo. Expresso failed to maintain operating standards set by the National Communications Authority (NCA) and subsequently lost its license to operate. Airtel and Tigo officially merged to form one entity, becoming the second biggest telecom company (in terms of market share).

For the moment, the major battle for consumers' homes and phone devices appears to be between MTN and Vodafone. From observation, MTN appears to be running away with the telco crown. They have the largest share of subscribers for both voice and data as well as the largest number of

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[3] https://technovagh.com/2019/01/07/timeline-battle-of-the-ghana-telecommunication-companies/

Mobile Money users. But with Vodafone obtaining a 4G license, it could help stay on level playing field. It might ultimately come down to pricing. Glo network hardly gets a mention because it's struggling to make headway in Ghana. Network problems and a dwindling customer base, its hard to put them in the race. AirtelTigo could be major competition but they're fairly behind both MTN and Vodafone. If MTN and Vodafone play their cards right especially with their fibre broadband expansion, they're likely to capture more customers to their networks.

Chart 1 – Mobile Voice Market Share for May, 2019

MARKET SHARES (MOBILE VOICE)- MAY 2019

GLO MOBILE 1.76%
VODAFONE MOBILE 24.64%
AIRTELTIGO 22.17%
SCANCOM (MTN) 51.42%

■ AIRTELTIGO ■ SCANCOM (MTN) ■ VODAFONE MOBILE ■ GLO MOBILE
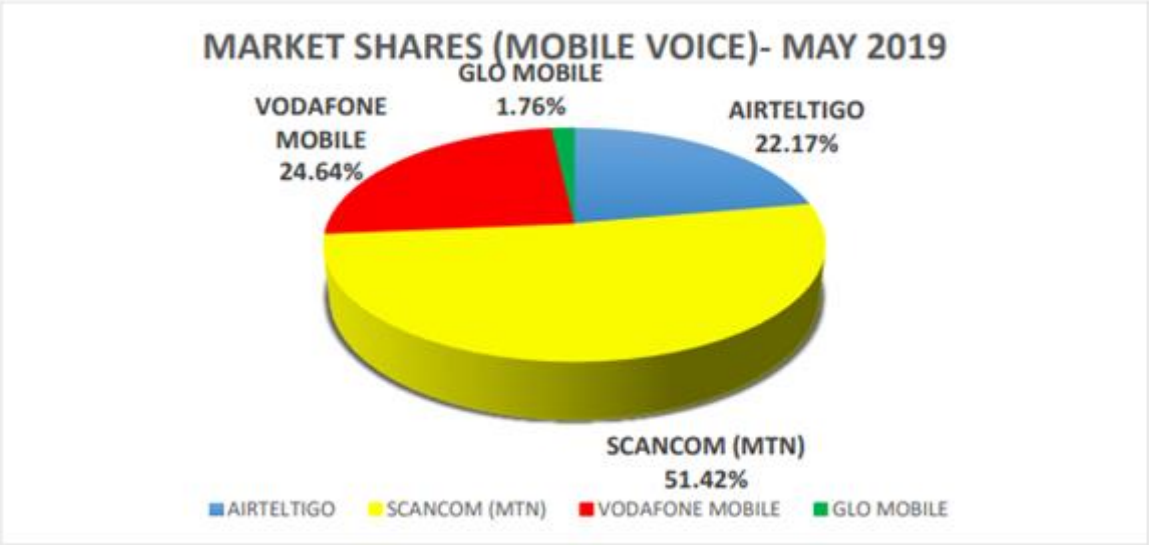
Companies Rated for Customer Experience (CX)

Seven companies, including the major players, MTN, Vodafone, AirtelTigo, and Glo, were rated by respondents. Analysis of scores of the CX metrics indicated that the Telecom sector achieved a satisfaction score of 58.28, a reduction from the 62.64 it gained last year. Consequently, customer loyalty (NPS) in the sector dropped from -7.9%, to -11.4. This is could be due to the relatively high number 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.

Hospitality Sector[4]

Whether or not the efforts made in 2017 by the US Congress in passing the 400 Years of African-American History Commission Act, which establishes a provisional History Commission for marking the 400th Anniversary and beyond, have changed the xenophobia and racial discrimination against the African-American is yet to bear fruits.

Indeed, the initiative had and continues to bring the Diaspora to Ghana with impressive outcomes for the tourism industry and its players. First of all, the hospitality sector received a big boost during the 2019 Year of Return; hotels recorded high occupancy and together with other ancillaries and expenditures combined, incomes were expected to be astronomically high for 2019 relative to past years.

According to the General Manager of Kempinski Hotel, Gold Coast City, Accra, Ghana, the "Year of Return had kept us busy yearlong." That the 5-Star Hotel had experienced high occupancy during the period under review means other 4, 3, 2 and 1-Star rated and budget hotels, including lodges had not been excluded in the sharing of the windfall.

Again, the food industry had its own market share expanded. Restaurateurs and local food vendors saw their turnovers soared up via the high demand by tourists and the Diaspora presence in the country. "Kelewele", as well as other savoury sellers, also jumped onto the bandwagon for a share

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[4] https://allafrica.com/stories/202001100427.html

of the windfall, emphasising the multi-dimensional, multi-faceted and pro-poor nature of tourism, leading to equal distribution of incomes for both the rich and the poor.

Additionally, the initiative had produced a viable money-making environment for tour operators and taxi drivers. This is because transportation plays crucial roles in tourists' lives, and, more especially, the experiential nature of the tourism and travel industry is made through moving from one attraction to another, including sightseeing.

Companies Rated for Customer Experience (CX)

There were 43 institutions in the Hospitality sector that were mentioned and rated 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 64.42, down from 72.93 recorded in the previous year. Consequently, customer loyalty in the sector was relatively high dropped to 14.7%, due to a rise in dissatisfaction by 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. Companies with significant samples in the survey include the following:

- Swiss Spirit Hotel Alisa
- Golden Tulip Hotel
- Accra City Hotel
- Movempick Ambassador Hotel
- Kempinski Hotel
- Marriot Hotel
- Labadi Beach Hotel
- Ibis Hotel
- Holiday Inn

Healthcare

The health care system in Ghana is confronted with the formidable task of improving and guaranteeing the health and well-being of the Ghanaian people. The health system has the responsibility of combating illnesses associated with poverty and lack of education; at the same time, it has to deal with a growing population, inadequate funding and resources, and an increasing burden on the health care system due to the HIV/AIDS epidemic.

Companies Rated for Customer Experience (CX)

There were 9 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 62.73, an improvement in the 60.89 score it achieved last year. Consequently, customer loyalty in the sector improved from -8.80% in 2018 to 8.2% in 2019. This could be due to certain improvements in the leading hospitals which as increased customer satisfaction. It was found that there were some digital customer experiences in the Healthcare sector, though majority of customer interactions were over traditional channels. Major Healthcare institutions featured in the survey include:

- Korle Bu Teaching Hospital
- 37 Military Hospital
- La General Hospital
- Ridge Hospital
- The Trust Hospital
- Legon Hospital
- Nyaho Medical Centre
- Airport Clinic
- Adabraka Polyclinic

Retail Sector[5]

Ghana has been ranked 4th in the world in the 2019 Global Retail Development Index which studies the global retailing landscape. In Africa, Ghana is ranked 1st and has been described as Africa's new "bright spot" driven by increased foreign & public investment as well as urbanization of the population.

Ghana's retail sector, according to the study, is valued currently at $24.4 billion and is expected to reach $33.16 billion by 2024. The report also revealed that department stores and shopping store space is set to grow by 15 per cent per year and many international retailers are taking notice. As one of the most stable nations in sub-Saharan Africa, Ghana presents both retail opportunities and cautionary flags.

Ghana's economy is expected to grow by nearly 8.8 per cent in 2019, backed by a thriving oil and gas sector makes it the fastest growing economy in the world this year. The country increased foreign and public investment by 14.2 per cent (of GDP) in 2018, a number expected to rise to 30.8 per cent by 2028. Moreover, the government announced 10 measures this year to support a range of other improvements, from online tax filing to automated delivery of electricity. It has also been identified that urbanization will be a major driver for modern retailing, which is expected to reach $33.16 billion by 2024. Online retailers reshape markets quite differently from country to country. Informal retailing dominates now, but the landscape is changing. An abundance of small neighbourhood shops offering low-income consumers value-for-money goods still dominate the highly fragmented retail market.

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[5] https://www.ghanaweb.com/GhanaHomePage/business/Ghana-ranks-1st-in-Africa-4th-globally-in-latest-Global-Retail-Development-Index-839530

In Ghana, retailing in small stalls in open markets still dominates, although independent small grocers are also popular. Space in department and variety stores is targeted to grow by 15 per cent through 2023. More international retailers view Ghana as the next go-to-market. Sporting goods retailer Decathlon opened a store in Ghana in 2017 which is its largest in West Africa and hopes to expand with 50 more stores across the country.

The bi-annual study of the global retailing landscape also revealed that South African retailers Pick'nPay and Massmart Holdings are expanding into African retail markets, particularly Ghana.

The International supermarket chain Pick & Pay plans to open a store this year, and Massmart has opened three outlets since 2017.

There are new shopping malls, primarily in big cities such as Sekondi-Takoradi, Accra and Kumasi. While just 38 per cent of Ghanaians have Internet access, most are from the middle class, so e-commerce opportunities exist. In April 2019, DHL launched DHL Africa eShop, an app that brings 200-plus US and UK online retailers to shoppers in 11 African countries, including Ghana. Overall, the country may have a relatively low average income, but it is expected to be the fastest-growing economy in the world this year.

Companies Rated for Customer Experience (CX)

There were 9 major companies in the retail sector that were mentioned and rated by respondents. Analysis of scores of the CX metrics indicated that the Retail sector achieved the best satisfaction score of satisfaction score of 67.16, an 8% reduction in last year's performance of 73.33. Consequently, customer loyalty in the sector Retail Malls Sector dropped marginally from 18.60% in 2018 to 18.2% in 2019.This could be due to a marginal decrease in the 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. Top Retail companies rated in the survey include the following:

- Shoprite
- Game
- Woodin
- Telefonika
- Compu Ghana
- Samsung
- Melcom
- Koala Supermarkets
- MaxMart

See appendix for list of retail outlets that were rated.

Public Sector[6]

The public sector in Ghana has attracted concern and interest among politicians, citizens, public servants, and development partners (DPs) during the past six decades of independence since 1957. This is because it is clear from the literature that no country can make any meaningful progress towards developmental governance capacity without a professional, meritocratic, and effective public service capable of delivering value-for-money services as the experience of the Asian developmental states has shown, The public-sector designs and implements policies and programs that aim to fulfil the government's broad economic and social objectives. Specifically, it performs four functions, (i) making economic and social policies; (ii) designing and implementing public

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[6] Seminar on Local Government Reforms and Public Service Institutions: Six Decades of the Public Sector in Ghana: Issues and Prospects. Institute of Democratic Governance (IDEG) 2019

programmes; (iii) raising revenue; and (iv) managing accountability. In short, the public sector delivers services and produces goods to citizens, organizations, or other levels of government.

It is a Herculean task to assess the performance of the public sector in Ghana. This notwithstanding, the paper examines some of the key recurring or burning themes or issues which have been associated with the public sector during these six decades. Ghana's public sector has been ineffective in spite of several reforms implemented over the years. Several reasons, which are a combination of commitment, coordination, and cooperation problems, explain this trend. They include constitutional-legal and institutional deficits, lack of political and bureaucratic commitment and support, political, social and economic exclusion, inadequate resources, weak regulatory institutions, and complexity and vastness of the public sector with each institution having its own conditions of service, inadequate financing, over-reliance on development partners, weak implementation of public policies, weak compliance and enforcement of rules and regulations and corruption as often reported by the report of the Auditor General and Public Accounts Committee.

In the midst of these problems, there are several opportunities that can improve the effectiveness of the public sector to enable it deliver on its mandates. This makes the future of the public sector bright if the opportunities are not missed.

Companies Rated for Customer Experience (CX)

There were 9 public sector institutions with significant sample sizes that were mentioned and rated by respondents. Analysis of scores of the CX metrics indicated that the sector achieved a satisfaction score of 56.45, a slight improvement from the 54.02 achieved in 2018. Consequently, the sector scored 3.5% in customer loyalty, an improvement in the -53.6% of the past year. Also, as observed in the previous year, a lot of the customer interactions were traditional in-person experiences, with a small fraction being digital. There is a great opportunity to improve customer experiences through digital channels. The organizations in the survey that were rated include the following:

- Driver and Vehicle Licensing Authority (DVLA)
- Ghana Revenue Authority
- Social Security and National Insurance Trust (SSNIT)
- National Health Insurance Authority (NHIA)
- Passport Office
- Ghana Investment Promotion Council (GIPC)
- Ghana Broadcasting Corporation (GBC)
- Food and Drugs Authority (FDA)
- Ghana Police Service

See Appendix for full list of Public Sector companies rated.

Online Business Sector

In the past years, ecommerce development was advancing at a slow pace by conventional and luxury brands. But now it's growing tremendously. The experience of the customers makes them the new media outlets. These drastic changes are due to the influence of mobiles and new technologies in our daily life. According to a recent report by SynapeIndia on digital habits, it shows that social media is used to engage with brands by 63% of consumers, while 50% of them

get information about product from Facebook, blogs and brand videos. Friends' opinions and websites are also influential in shaping sentiments. Some of the opportunities and challenges for e-commerce in future are discussed below:

Incorporating New Media

Social Media have strong relationships with their customers through listening and engaging with them. So in addition to the traditional marketing strategies companies must adapt themselves to the communication platform. Listening to the customers and finding creative ways to engage them are necessary factors influencing the business. Providing access to the entire store and posting the completed looks on Facebook page also influences the business.

Integrated Shopping Experiences

E-retailers are experimenting with alternative platforms to market and sell their products. They are incorporating Social Media into e-retail sites and are including e-commerce functionality in social networks. Multichannel shoppers spend 82% more in each transaction than those who shop in store. Retailers are trying to incorporate some innovative like:

- Single logins

- Providing great customer service

- Fast checkout

- Customized payment pages

Companies Rated for Customer Experience (CX)

There were 12 online businesses that were mentioned and rated by respondents, however, only three were had significant samples to be analysed – Tonaton, Jumia and Jiji.com (formerly OLX).

Analysis of scores of the CX metrics indicated that the sector achieved a satisfaction score of 65.55, a 7-point reduction in the 2018 score of 72.70. Consequently, the sector scored relatively low on customer loyalty from 15.8% to 9.1%. This could be due to a marginal drop in the 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 dispatch services that comes with shopping online.

Transport sector[7]

Today, ride hailing and ride sharing have become a way of life for those who have access to it. The industry's evolution in Ghana has been very interesting to watch and be a part of. First, Uber came to Ghana and made a grand entry as a first mover. It was novel. It was hip. Like all other new services to be launched in the nation's capital, there was a flurry of activity. Students especially, started to think of it, as the new cool. Steadily, Uber gained its place among everyday people as a convenient option for in-city transport. You would think that a sophisticated service like Uber (not complicated, just sophisticated) would have worse pricing. But no, Uber ended up being more affordable than the competition.

The entry of Uber as a first mover, with a relatively fixed formula pricing scheme based largely on distance, was a game changer. Fares were no longer based on emotion, who was a smooth talker, who had greater leverage, whether the trip was at night and so could be high priced based on desperation of the would-be rider, and all of that. It was based solely on distance, prevailing traffic conditions, and demand on the service. Except in this case, that was not all.

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[7] https://medium.com/@blessquarshie/ride-sharing-in-ghana-challenges-and-opportunities-in-2019-and-beyond-dae38a4d9c3b

Enter Bolt: Taxify's New Ride

Taxify rebranded to Bolt, to reflect the totality of its mission, which is to help people move around, no matter how. This represents an important step in the evolution of the industry — one that has started in other parts of the world but is yet to show up here in Ghana. Currently in Ghana, there has been a growing trend of falling on motorbikes for transport. This is necessary for two reasons.

First, the whole point of picking an Uber or Taxify was for convenience. That convenience comes to a standstill with the increase in city traffic. Traffic is the single most resource draining part of city life in Accra. Trips that should take no more than 15 minutes, can take anywhere up to an hour because of traffic. This makes the very idea of hailing a ride moot, because it gets more costly as you spend more time in traffic. Incidentally, with the regular taxi in Ghana, you don't pay more when there is traffic. The cost you negotiate at the start of the trip is all you pay — for good or evil. Other than drivers who get angry later on when they realize they've priced themselves down because of traffic, most times it's a good bargain.

Secondly, and for the same reason as before — traffic — many people turn to motor bikes as an answer to quick arrival. This works well, though not without its dangers. Increasingly there have been reports of accidents by people on motorbikes, and it's generally more risky, because the riders also try to get to their destinations much faster and tend to be less careful. There has been some local media coverage about the growing use of motorbikes for transport, that it is an unofficial commercial activity and so should be regulated. However, as with most things in Ghana, unfortunately, that decision and the legislation that will get this underway may take too long to show up. The primary concern for most is the regulation required and the security of riders, with respect to protective riding equipment — helmets, and possibly pads. Most of these motor ride

service providers have no license to ride commercially and do it more because of the employment

opportunity, the job market being also what it is in Ghana.

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.

Chart 2 – The Ghana Customer Satisfaction Index Model

Components	Customer Satisfaction Index	Outcomes

- Look and Feel
- Competence
- Professionalism
- Ease of Doing Business
- Processes and Procedures
- Customer-Focussed Innovations
- Staff Engagement
- Feedback and Complaints

Customer Satisfaction Index → Customer Advocacy
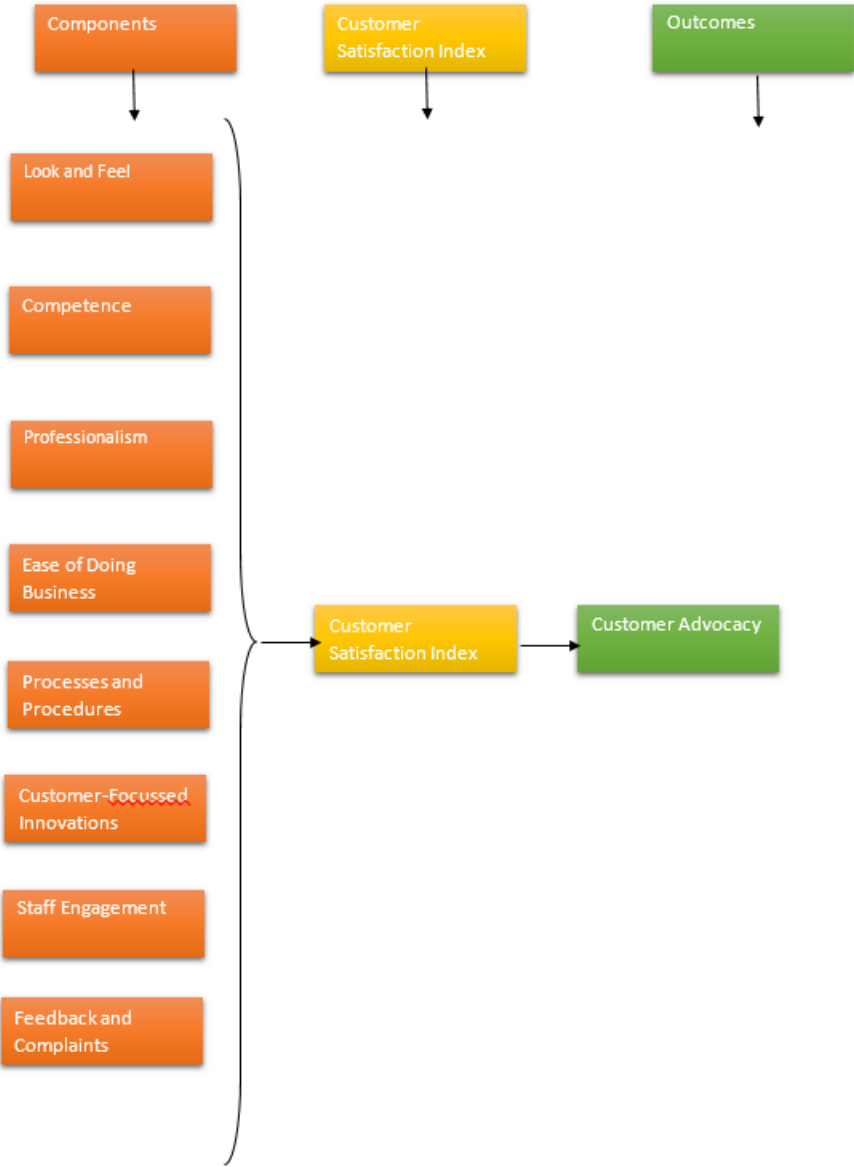
Customer Experience Metrics and Overall Satisfaction

Table 2: Snapshot of 2019 Sector Performance

Metric	Financial Institutions	Utilities	Telecommunications	Hospitality	Healthcare	Retail Malls	Public Institutions	Online businesses	Transport	Average
Look and Feel	59.07	61.69	55.80	61.02	60.27	60.35	58.98	59.55	60.85	59.73
Competence	60.35	62.71	57.23	61.15	60.22	64.32	60.08	62.24	62.70	61.22
Professionalism	60.13	63.78	57.29	61.35	61.24	64.37	61.40	62.23	61.92	61.52
Ease of Doing Business	57.51	59.40	54.90	57.37	58.40	60.60	56.30	57.45	59.23	57.91
Processes and Procedures	56.70	58.53	53.13	57.40	57.30	59.34	55.87	54.89	58.63	56.87
Customer-Focused Innovations	57.25	60.44	54.45	58.92	58.05	60.35	58.50	58.03	59.27	58.36
Staff Engagement	56.41	58.70	53.09	55.50	56.97	58.20	56.03	55.26	59.21	56.60
Feedback and Complaints	56.66	59.57	53.09	56.14	55.88	60.03	55.24	55.39	59.80	56.87
Mean Score	58.01	60.60	54.87	58.60	58.54	60.95	57.80	58.13	60.20	58.63
Overall Satisfaction	69.86	59.16	61.69	70.24	66.92	73.38	55.09	72.96	70.03	66.59
Sector Satisfaction Scores	63.93	59.88	58.28	64.42	62.73	67.16	56.45	65.55	65.12	62.61
Sector Rankings	**5th**	**7th**	**8th**	**4th**	**6th**	**1st**	**9th**	**2nd**	**3rd**	
Sample Size	307	160	304	122	157	139	92	89	183	
Ghana Customer Service Index	**62.61**									**C**

The 2019 Ghana Customer Service Index is 62.61, which translates to a grade C on an academic grading system. This is a 2% drop from the 2018 performance.

Company Satisfaction vs Sector Satisfaction Scores

Table 3: Comparing 2019 Performance versus previous year

Company	Company Satisfaction Index			Sector	Sector Score			Ranking		
	2019	2018	Change		2019	2018	Change	2019	2018	Change
Access Bank	73.06	73.49	-0.43	**Financial Sector**	63.93	63.55	0.38	5th	4th	-1
Bolt	72.06	-	0	**Transport**	65.12	-	-	3rd	-	-
Swiss Spirit Hotel Alisa	71.46	77.57	-6.11	**Hospitality**	64.42	72.93	-8.51	4th	2nd	-2
Ridge Hospital	70.07	69.35	0.72	**Health**	62.73	60.89	1.84	6th	6th	0
Shoprite	70.03	77.57	-7.54	**Retail**	67.16	72.7	-5.54	1st	1st	0
Jumia	66.03	72.16	-6.13	**Online Businesses**	65.55	73.33	-7.78	2nd	3rd	+1
Vodafone	65.48	72.02	-6.54	**Telecommunications**	58.28	62.64	-4.36	8th	5th	-3
Ghana Water Company	64.31	52.97	11.34	**Utilities**	59.88	54.02	5.86	7th	7th	0
DVLA	62.94	57.65	5.29	**Public Sector**	56.45	51.85	4.6	9th	8th	-1

The Health, Retail and Utility sectors have maintained their positions versus the previous year. Though the Retail sector was the overall winner for the sectors, the leading company in the sector, Shoprite, had an 8-point drop in performance, which also impacted on its loyalty score. Overall, performance across sectors and companies have been largely negative resulting in a lower Satisfaction Index versus the previous year.

2019 vs 2018 Index Score

Chart 3: Comparing 2019 and 2019 GCSI Performance
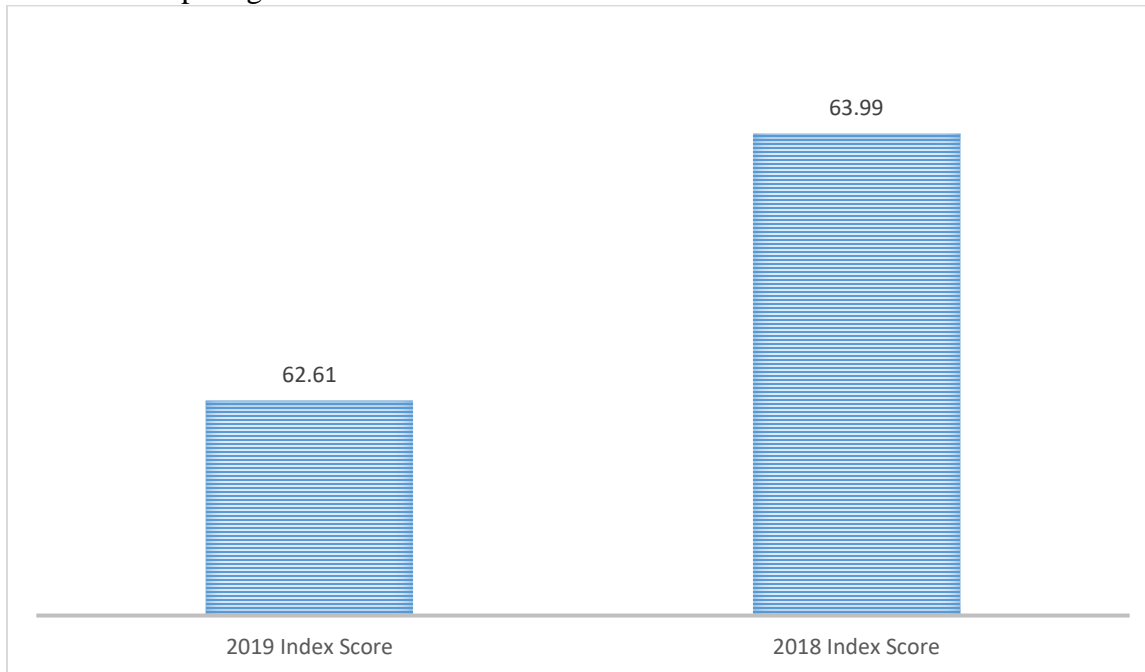
As shown above, the GCSI for 2019 decreased marginally to 62.61, still a grade C as compared to the 2018 score.

GCSI Sector Rankings

Chart 4: GCSI Sector Rankings
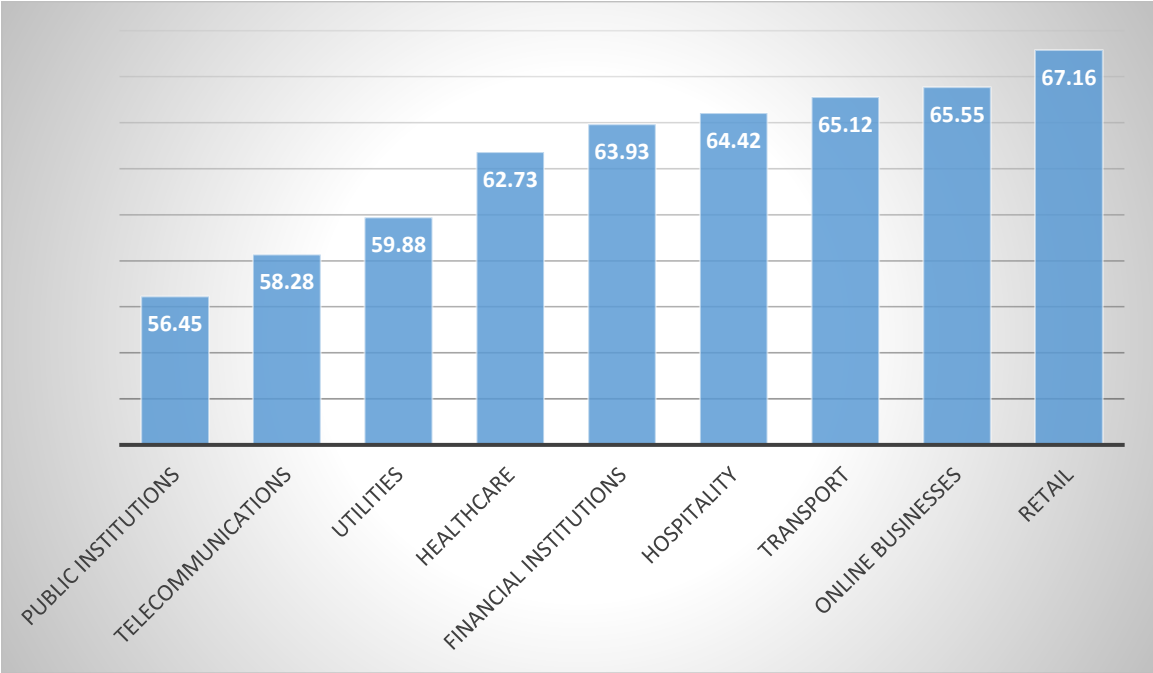
As shown above, the Retail sector continues to dominate all sectors, leading the pack this year as it did in 2018. This is followed by the online businesses sector, which moved from third place to second place this year. Transport, which is a new entrant to the index, took up the third position, whilst hospitality dropped two place from 2nd to 4th position. The financial sector also dropped 1 place, moving from 4th to 5th place, whilst the Healthcare sector's position remained unchanged at 6th place. The Utilities sector also remained unchanged at 7th place, whilst the Telecommunications sectors slipped 3 points below to 8th position. Lastly, although the Public Sector dropped 1 point below to the last position, its position still remained last due to the addition of Transport as a new entrant.

2018 vs 2019 rankings
Chart 5: 2019 versus 2018 GCSI Performance
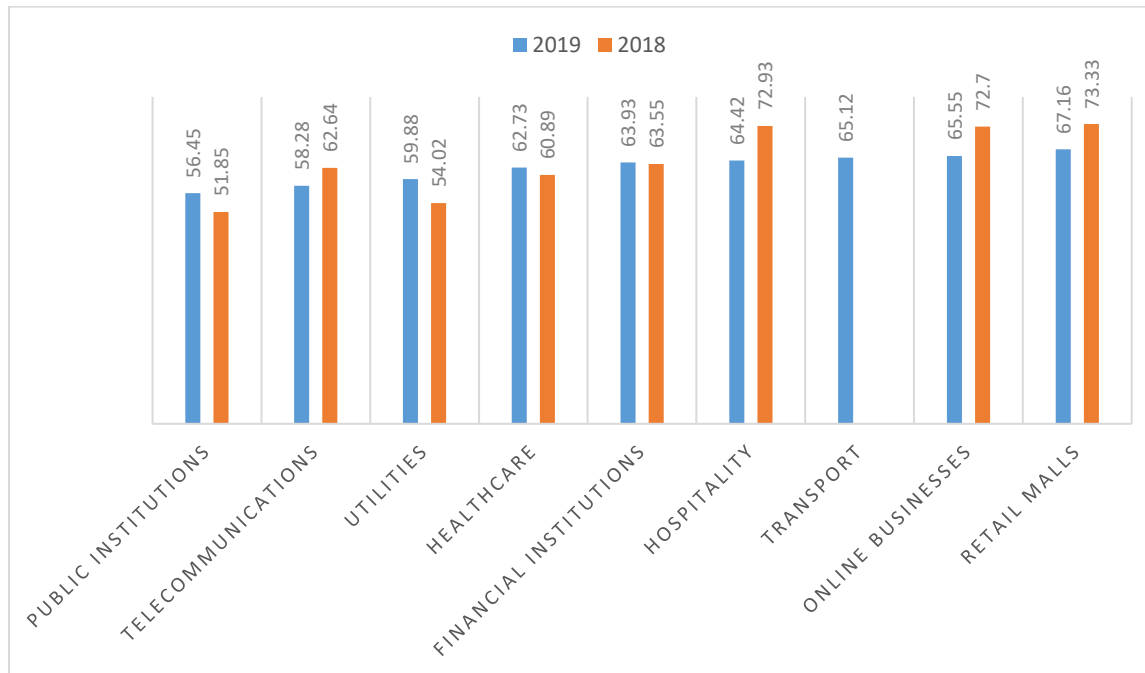
As shown in the figure above, apart from Online Businesses which improved in its satisfaction scores, and Health, Retail and Utilities which maintained their positions, all other sectors experienced a marginal reduction in their satisfaction scores, which resulted in a reduced Customer Satisfaction Index overall.

Outcomes of Satisfaction- Customer Loyalty
Table 4: Impact of Customer Satisfaction on Loyalty **(N=1,200)**

Sector	Detractors	Passives	Promoters	NPS (Promoters-Detractors)
Financial Institutions (Bank/Non-bank)	26.2	43.1	30.7	4.5
Utilities (ECG, Ghana Water)	39.2	39.8	21.0	-18.2
Telecommunications	39.4	32.6	28.0	-11.4
Hospitality	21.0	43.3	35.7	14.7
Healthcare	26.1	39.6	34.3	8.2
Retail Malls	19.5	42.8	37.7	18.2
Public Sector	34.5	27.5	38.0	3.5
Online businesses	28.9	33.0	38.1	9.1
Transport	26.5	39.4	34.1	7.6

Link between Customer Satisfaction and Customer Loyalty (N=1,200)

Chart 6: Establishing the relationship between Customer Satisfaction and Loyalty.
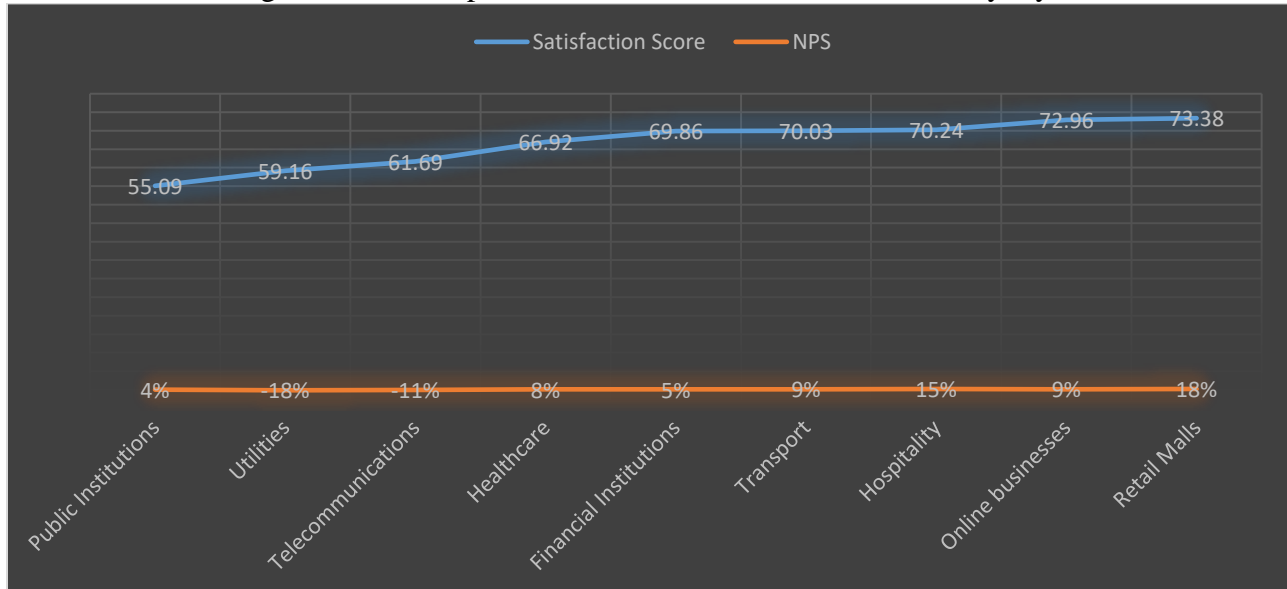
Fig 3.2 Linking Satisfaction to Loyalty

As a confirmation to the Ghana Customer Satisfaction Index Model, which posits a Cause-and-Effect Relationship between Customer Satisfaction and Customer Loyalty, Table 4 and Chart 3 above confirm that there is a corresponding relationship between Customer Satisfaction and Customer Loyalty.

Customer Loyalty

Customer loyalty, a major theme in marketing research, has become an essential concern for managers, and a strategic obsession for many. This increasing concern has mainly been due to intense competition, particularly in service industries, and the current focus on the relationship between consumers and organizations, which is the core of the relational marketing approach.

The customer who is satisfied with a product or service is more likely to repeat the purchase and to recommend the consumption experience to other persons. For this reason, academics and practitioners have emphasized the concept of customer satisfaction, defined as the favourability of the individual's subjective evaluations of the outcomes and experiences associated with his or her

consumption activities (Westbrook, 1980). In the competitive environments, investing in customer satisfaction is a means of creating a sustainable advantage, given that it serves to link processes culminating in purchase and consumption with important post purchase phenomena, such as loyalty (Bolton, 1998) and word of mouth (Swan & Oliver, 1989).

The Net Promoter Score (NPS) is often held up as the gold standard to customer loyalty 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

1. Overall Satisfaction by Age-Top 3 Sectors (Top 2 box, N=1,200)

Chart 7: Top 3 Sectors' Overall Satisfaction by Age
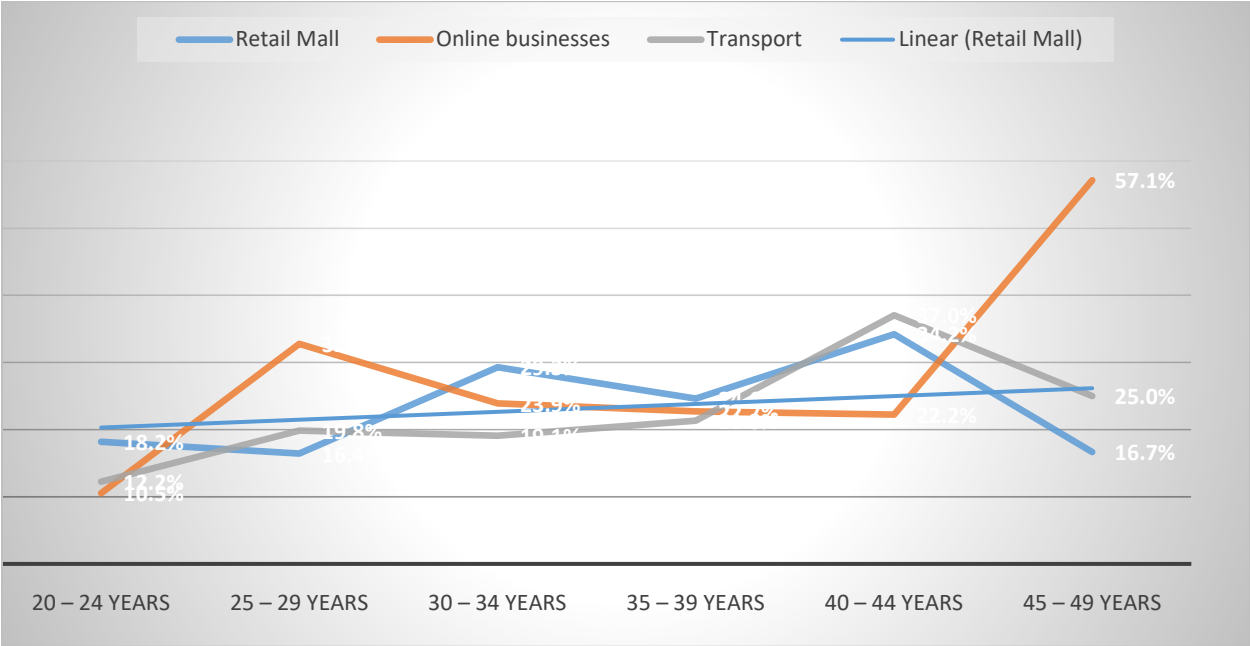
Chart 7 shows an upward climb in overall satisfaction from ages 20 years through to 44 years for the top three sectors in GCSI 2019 ie Retail, Online and Transport Sectors. This implies that there is more opportunity in these sectors to target the young in order to increase overall satisfaction.

2. Overall Satisfaction by Age-Middle 3 Sectors (Top 2 box, N=1,200)

Chart 8: Middle 3 Sectors' Overall Satisfaction by Age
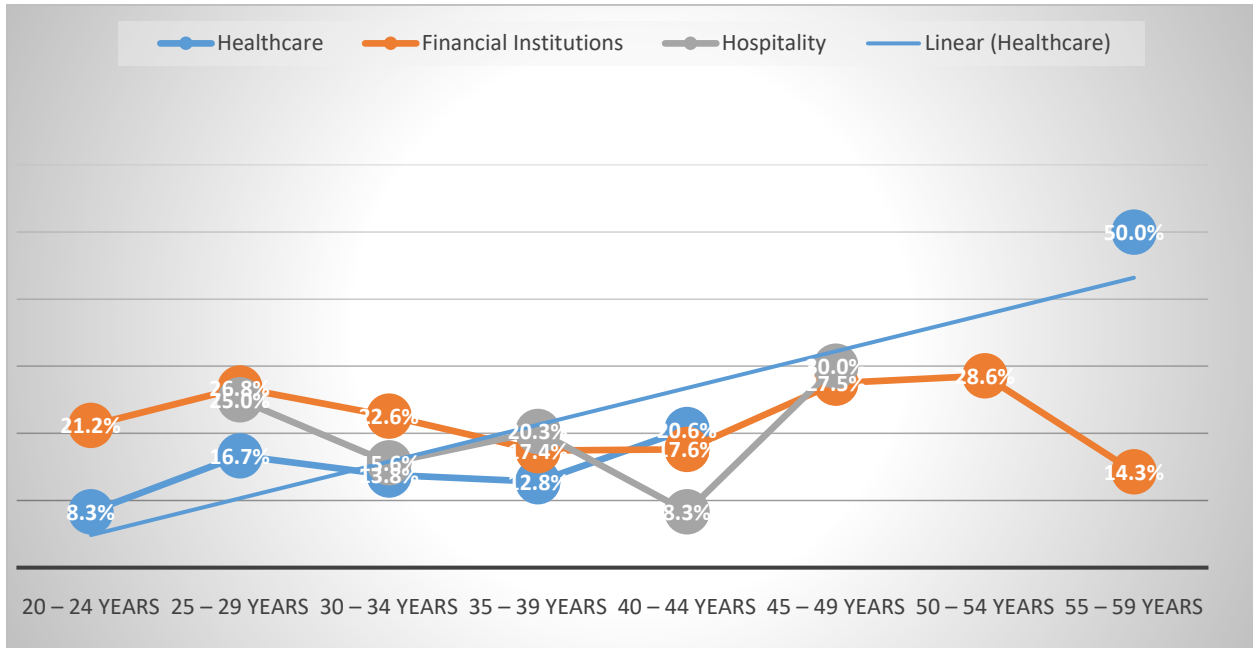
Chart 8 indicates that for the middle 3 sectors – Healthcare, Financial Institutions and Hospitality,

Overall Satisfaction is erratic, thought it appears to increase slightly with age.

3. Overall Satisfaction by Age- Bottom 3 Sectors (Top 2 box, N=1,200)
Chart 9: Bottom 3 Sectors' Overall Satisfaction by Age
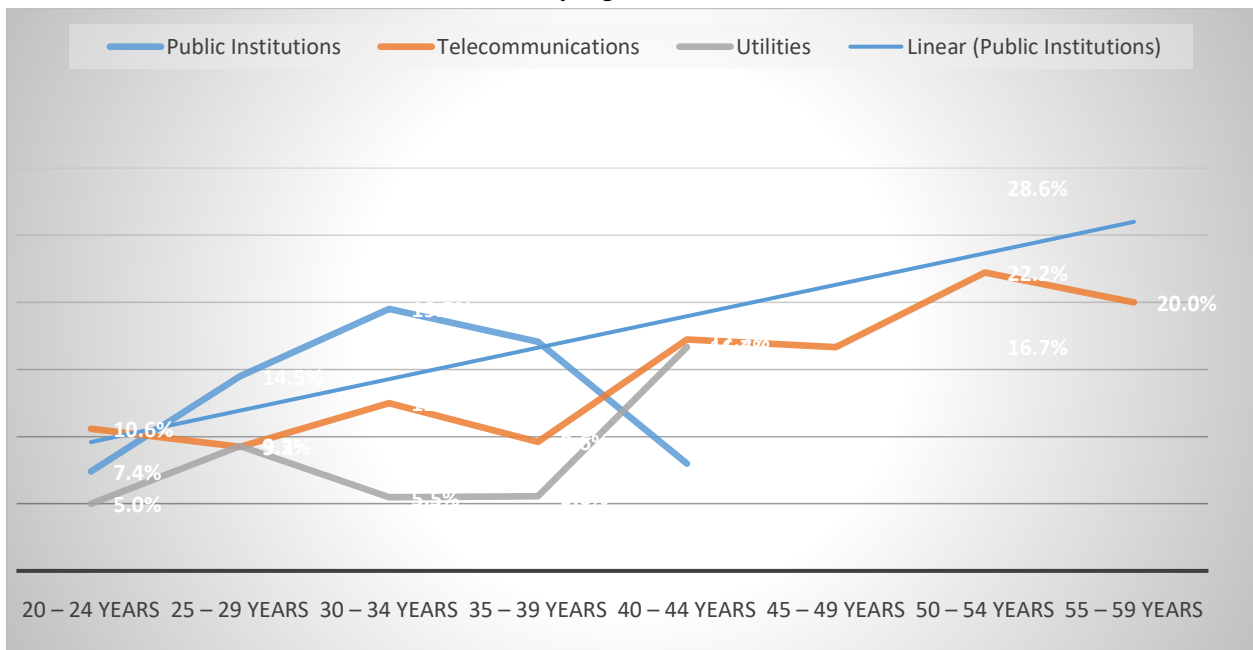
For the bottom 3 sectors in the 2019 GCSI – Public Institutions, Telecommunications and Utilities – Overall Satisfaction appears to increase with age. This implies that a large chunk of dissatisfaction in these sectors can be attributed to the youth. This gives room for these sectors to consider the needs of the youth in ensuring an increase in overall satisfaction.

4. Overall Satisfaction by Income in Top 3 Sectors (Top 2 Box, N=1,200)

Chart 10: Top 3 Sectors' Overall Satisfaction by Income
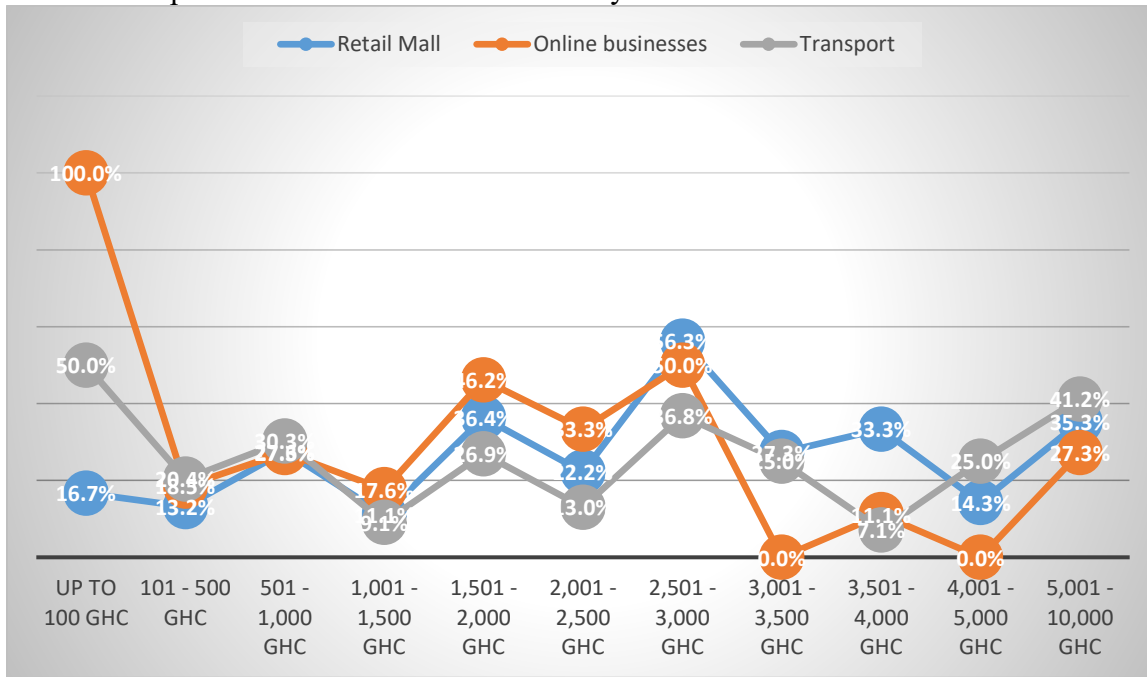
Chart 10 indicates overall satisfaction by income for Retail, Online and Transport Sectors. This appears to increase steadily from respondents earning GHS 100 up to GHS3000. Overall Satisfaction decreases for those earning above GHS 3000 to GHS3500, and increases again from GHS 4001 and above. This implies that these sectors should consider segmentation of their customers in order to meet their peculiar needs.

5. Overall Satisfaction by Income in Middle 3 Sectors (Top 2 Box, N=1,200)

Chart 11: Middle 3 Sectors' Overall Satisfaction by Income
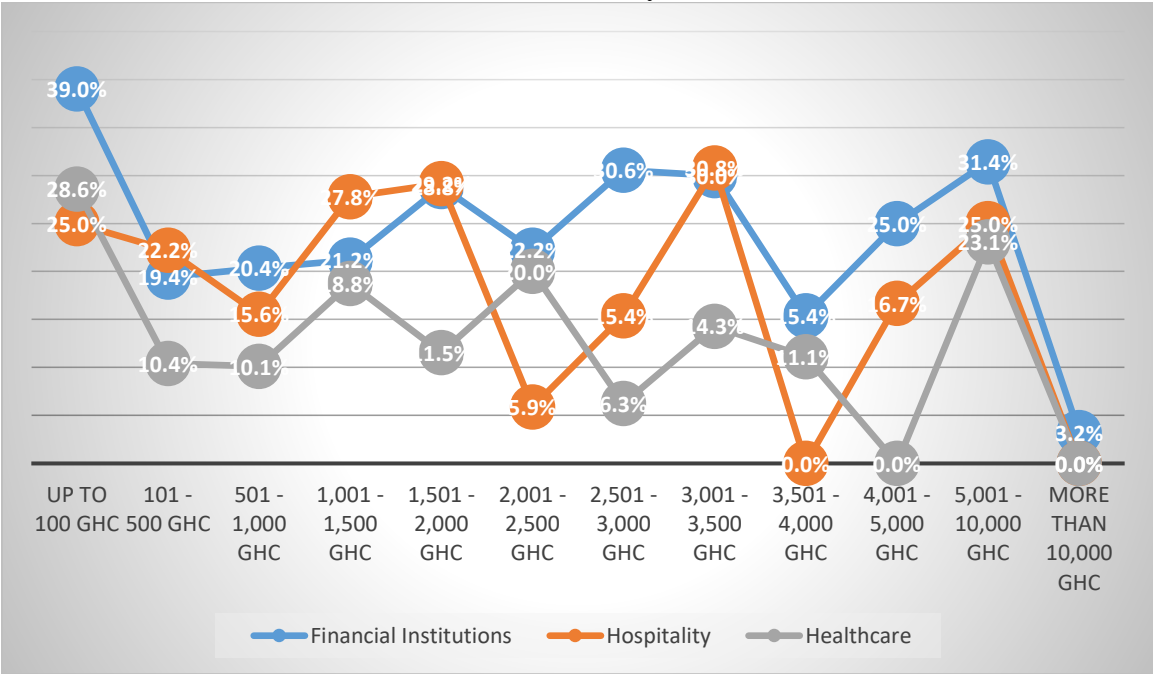
As shown in Chart 11, above, Overall Satisfaction for Financial Institutions, Hospitality, and Healthcare, appears to be erratic, this implies that Overall Satisfaction is sometimes dependent on one's income bracket. Again, these three sectors should consider segmenting their customers in order to increase overall satisfaction.

6. Overall Satisfaction by Income in Bottom 3 Sectors (**Top 2 Box, N=1,200**)

Chart 12: Bottom 3 Sectors' Overall Satisfaction by Income
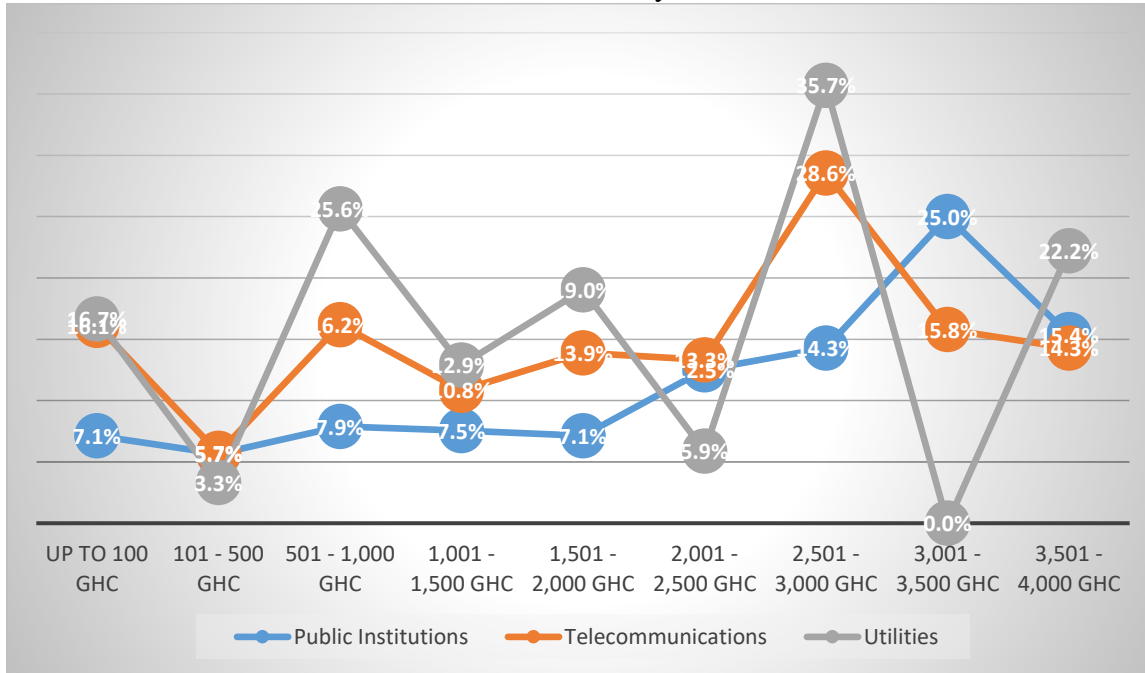
For the bottom 3 sectors – Public Institutions, Telecommunications and Utilities, Overall Satisfaction appears to increase with income. This implies that the service could be good based on one's ability to afford. Considering the three sectors involved, this appears to be reality more than fiction. Again, in order to increase Overall Satisfaction, these three sectors could consider packages that target the lower ends of the income bracket.

Customers' use of digital and traditional channels per sector

Chart 13: Digital vs Traditional Channels of Customer Interaction per Sector
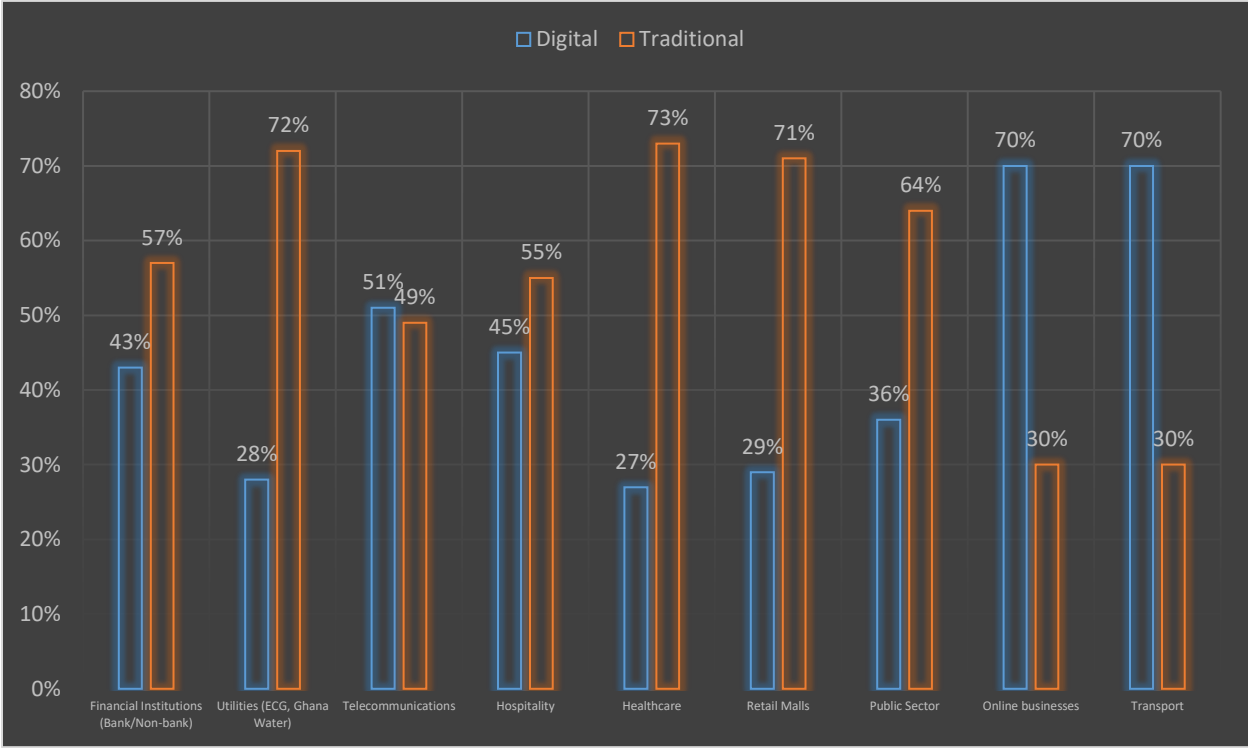
Chart 13 shows the digital and traditional channels of customer interaction in all sectors. It is evident that all sectors employ both traditional and digital channels of interaction. However, there is still a lot more opportunity to increase customer experience by increasing digital experiences across all sectors.

Digital vs Traditional CX Channels (N=1,200)

Chart 14: Specific Digital vs Traditional Channels of Customer Interaction per Sector
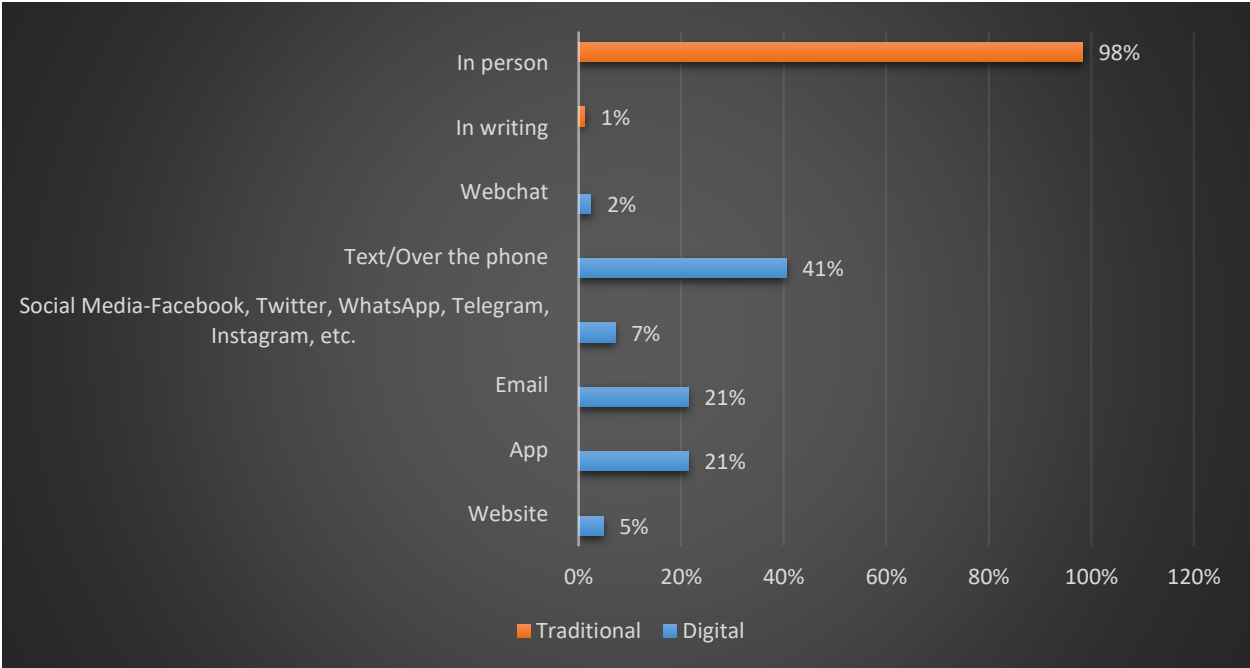
Chart 14 indicates that most traditional customer interactions occur with the customer visiting the company in person, with a small fraction occurring in writing. For digital channels, customers mostly interact with companies through text, over the phone, email or using an app. A few interaction occur over social media channels such as Facebook, Twitter or WhatsApp.

1. Importance of CX Metrics in Top 3 Sectors – Retail, Transport, Online

Chart 15: Importance of CX Metrics in Top 3 Sectors – Retail, Transport, Online
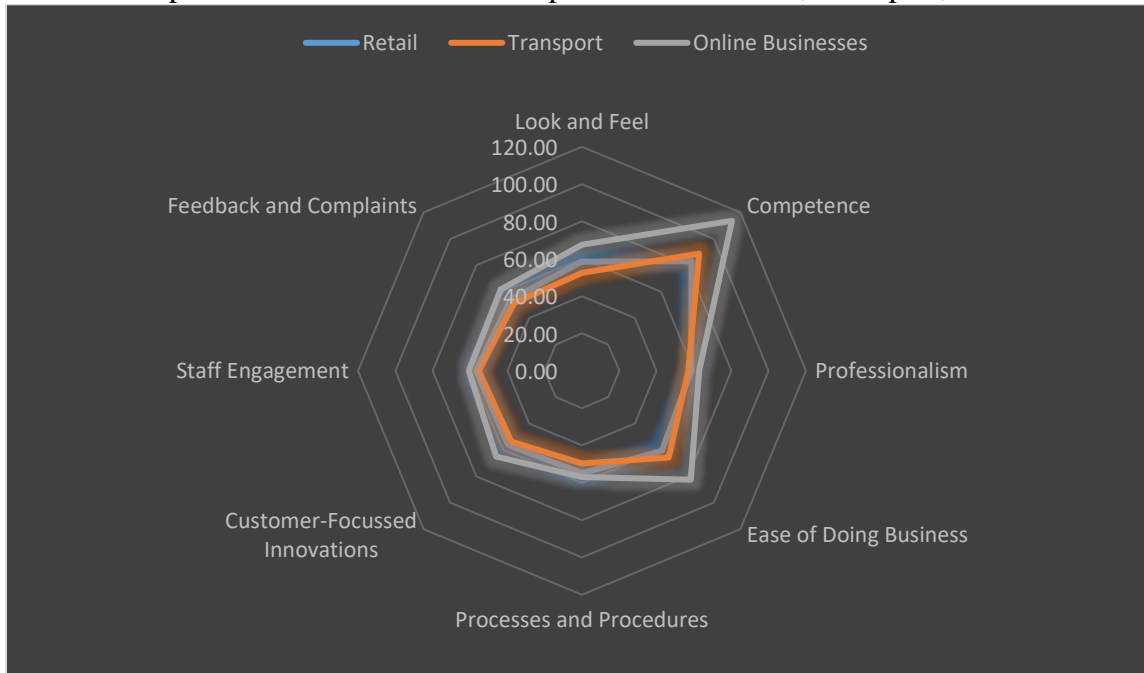
Chart 15 indicates that Competence is very important to customers in the Top 3 Sectors - Retail, Transport and Online Businesses sector. Competence, which basically means ability to do something successfully or efficiently, is very important in ensuring customer satisfaction.

2. Importance of CX Metrics to Middle 3 Sectors – Healthcare, Financial Institutions and Hospitality

Chart 16: Importance of CX Metrics in Middle 3 Sectors – Healthcare, Financial Institutions, Hospitality
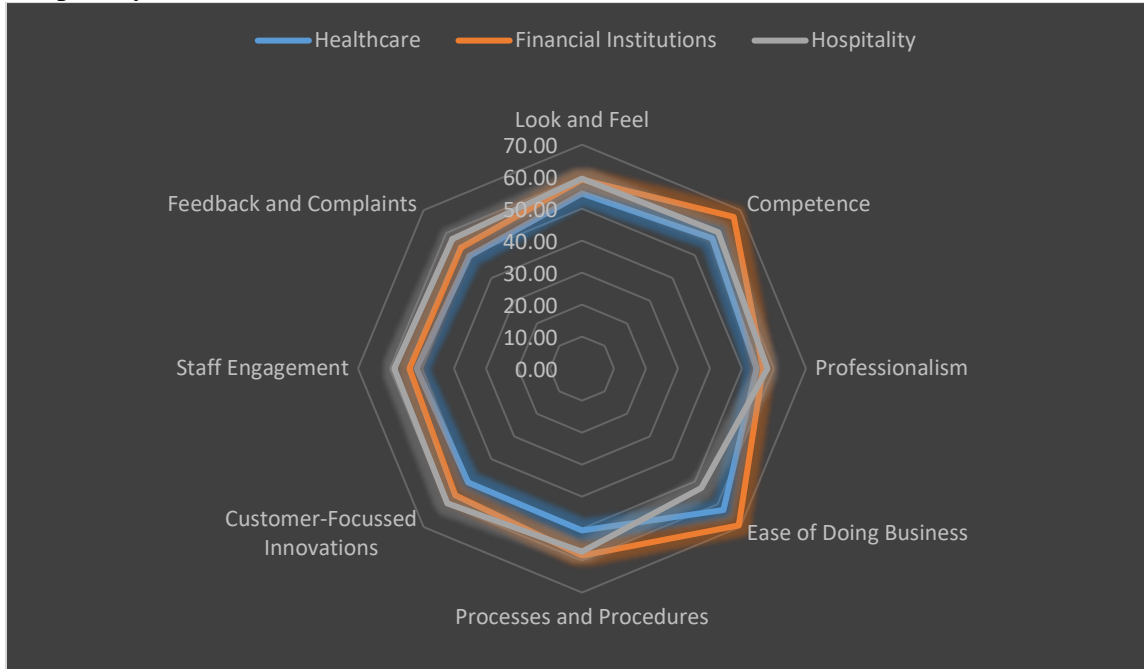
Chart 16 indicates that most of the 8 customer experience metrics are important to respondents in the Middle 3 Sectors. However, Ease of Doing Business appears to be a very important metric to respondents.

3. Importance of CX Metrics to Bottom 3 Sectors – Public Institutions, Telecommunications and Utilities

Chart 17: Importance of CX Metrics in Middle 3 Sectors – Public Institutions, Telecommunications, Utilities
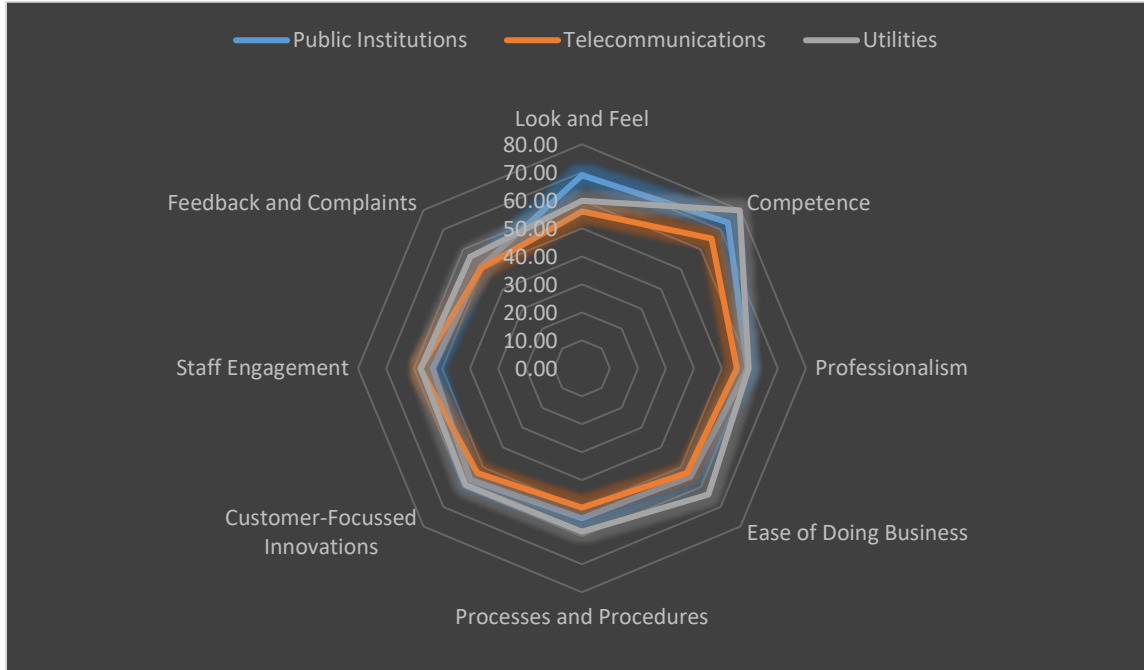
Similar to the Top 3 Sectors, Competence is a very important customer experience metric to the Bottom 3 sectors – Public Institutions, Telecommunications and Utilities. Companies in these sectors should pay attention to the competence of their staff in delivery quality services to their customers to increase overall satisfaction.

1. Personal Income vs Service Preference-Top 3 Sectors (Top 2 Box, N=1,200)

Chart 18: No Frills Service versus Personal Income for Top 3 Sectors
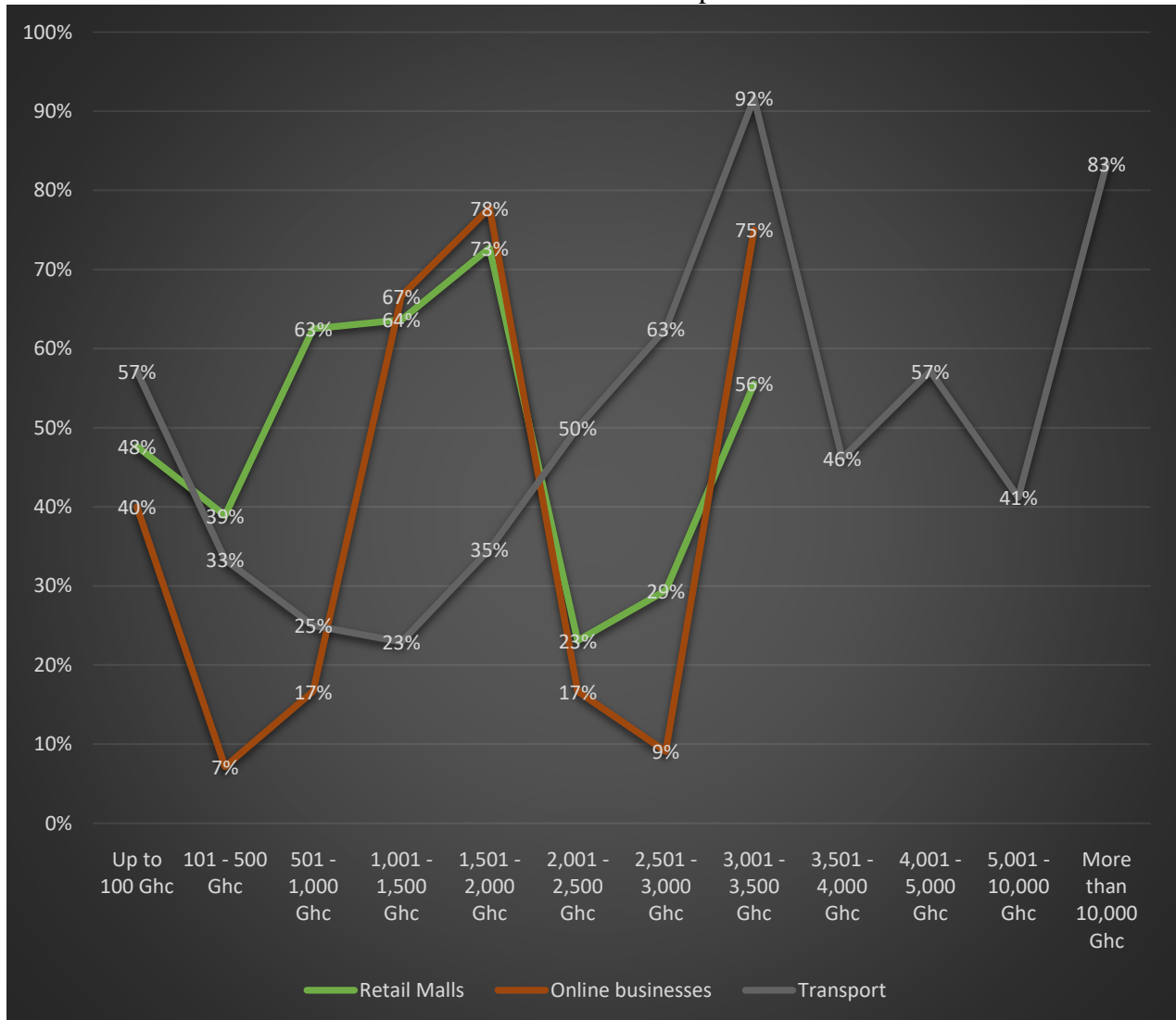
Respondents were asked whether they would prefer a no-frills, lowest cost service or an excellent service even if it costs more. For the top 3 sectors – Retail, Online and Transport Sectors – A top 2 box of Service Preference is seen to increase along certain income brackets. Overall, this implies that high income respondents are prepared to pay more for excellent service, even if it costs more, as compared to a lowest cost, no-frills service.

2. Personal Income vs Service Preference-Middle 3 Sectors (Top 2 Box) (N=1,200)

Chart 19: No Frills Service versus Personal Income for Middle 3 Sectors
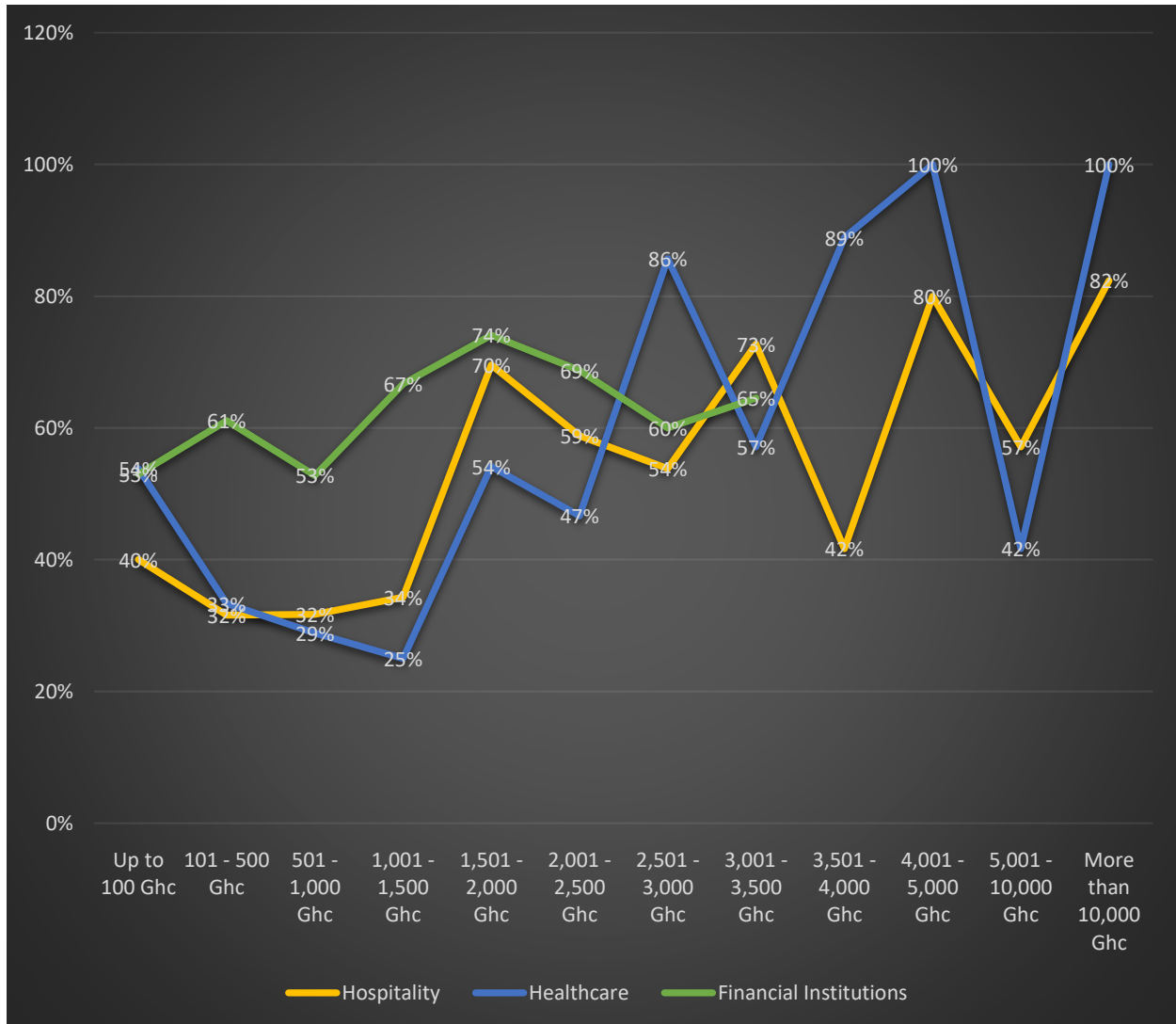
Respondents were asked to prioritise the relative importance of price and service on a scale of 1 to 10, where 1 is a preference for lowest price, no frills service and 10 a preference for excellent service, even if it means paying more. Chart 19 indicates that high-income earners in the middle 3 sectors – Hospitality, Healthcare and Financial Services - would prefer an excellent service, even if it costs more, compared to a no-frills, lowest cost service.

4. Personal Income vs Service Preference-Bottom 3 Sectors (Top 2 Box, N=1,200)

Chart 20: No Frills Service versus Personal Income for Bottom 3 Sectors
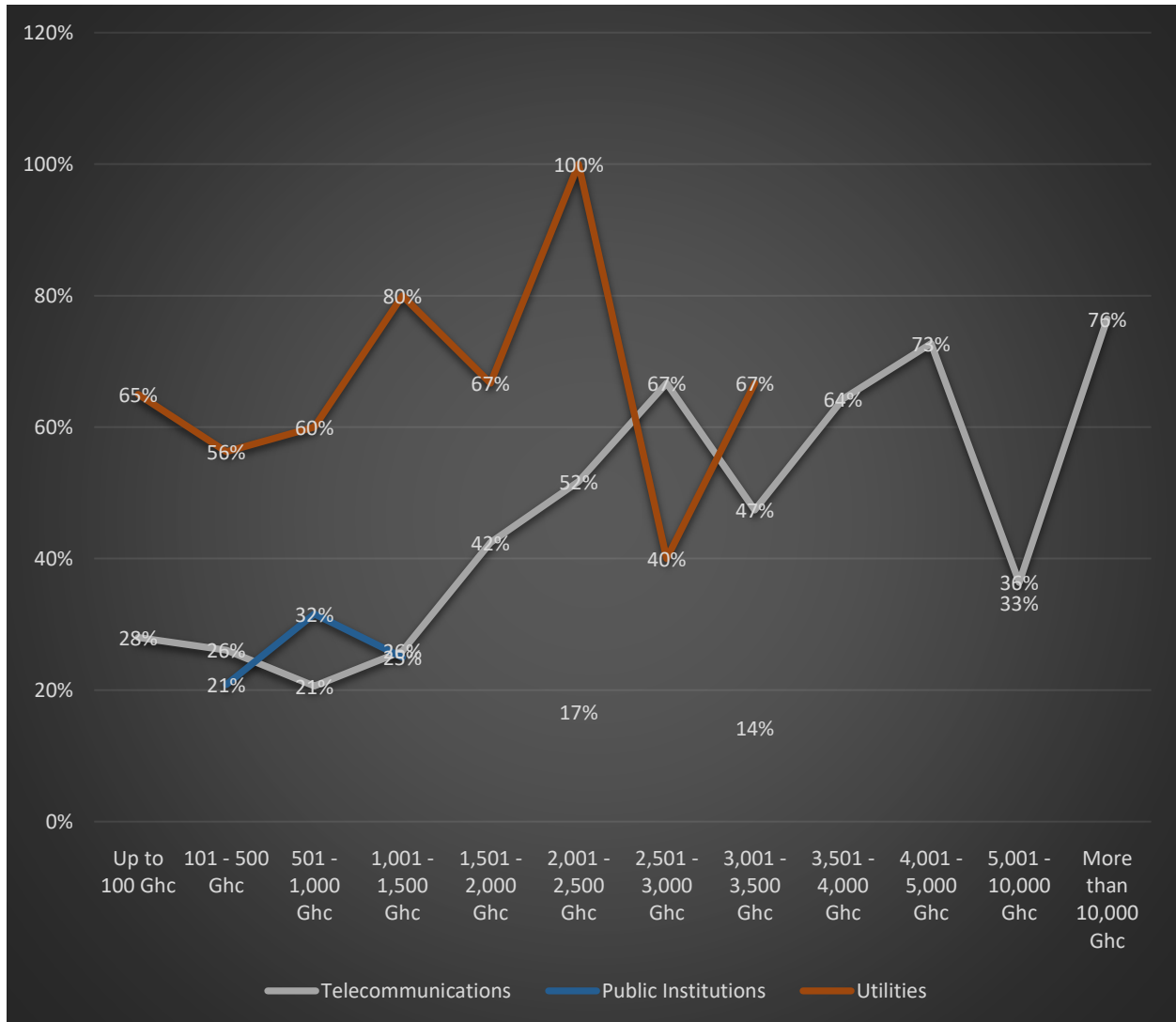
Respondents were asked to prioritise the relative importance of price and service on a scale of 1 to 10, where 1 is a preference for lowest price, no frills service and 10 a preference for excellent service, even if it means paying more. Chart indicates that high-income earners in the bottom 3 sectors would prefer an excellent service, even if it costs more, compared to a no-frills, lowest cost service. This is more the case for the Telecom Sector.

Part IV Implications and Opportunities

This Ghana Customer Satisfaction Survey 2019 has yet again highlighted fresh evidence of the poor state of customer service that pertains in Ghana. Considering the fact that the Index recorded at grade C for customer service in Ghana, and yet again another grade see in the second year of measurement, it calls into question how seriously organizations in various sectors are taking the issue of customer service in their operations. Ghana is known generally to be a friendly and hospitable country, and there is always talk of the 'proverbial Ghanaian hospitality'. The proverbial Ghanaian hospitality tends to, in most cases, give the impress that Ghanaians take pride in being hospitable and accommodating towards foreigners and visitors, whilst treating our own with disdain. This is evidenced in how frontline personnel interact with Ghanaian customers as against foreigners. In Ghana, the perception of a good customer service varies from one person to another and sometimes depend on the personality of clients and their attitudes and experiences. It is important to note that customer service can make or break the reputation of an organization. The Ghana Customer Service Index 2019 has highlighted several implications and opportunities which could be harnessed to ensure that customer experiences in Ghana is improved.

Implications

1. Quality of customer experience design – The 8 customer experience metrics that were measured in the survey-Trust, Look and Feel, Competence, and Professionalism, Ease of Doing Business, Customer-focussed Innovations, Staff Engagement, Feedback and Complaints-reveals that across sectors and organizations, the quality of customer experience design is either poor or non-existent.

2. Eliminating problems – The survey also underscored the importance of solving problems, how they are solved, and the speed with which they are solved. These go a long way to impact customer perception and overall satisfaction.

3. Engaged, competent people still make the difference – As long as organizations continue to have client facing personnel, issues of competence would always come up. How are they addressed?

4. Positioning service in a context of rising prices – The survey found that a lot more customers are willing to pay a premium for excellent service. How could organizations position their service in the context of rising economic headwinds?

5. Segmentation by customer experience – The survey uncovered different satisfaction levels across different demographic segments. How are companies tapping into segmentation of customers to improve overall satisfaction?

6. Marrying traditional customer service virtues with artificial intelligence technologies – How are companies in Ghana taking advantage of artificial intelligence technologies to improve overall customer experience.

Opportunities

- Quality of customer experience design - Customer Experience Design is the practice of designing products/services with the focus on the quality and thoughtfulness of the user experience. Every touchpoint within the customer's interaction with a product/service is designed to deliver experiences based on the brand's promise. It requires companies to weave in storylines through online and offline experiences that bring the brand to life. Customers interact with organizations through various traditional and digital channels seeking a range of advice, information and other solutions or services. In the challenging Ghanaian business environment, the quality of customer experience design is crucial to creating experiences that connect customers' different and evolving needs that engender an authentic relationship between the customer and the organization. Customer experience

design has therefore evolved as a distinct area for organizations seeking to differentiate themselves through service.

- Engaged, competent people still make the difference - Achieving consistency of performance requires a commitment to employee engagement, training and development, not as ad hoc initiatives, but as a sustained, authentic strategy for managing people and organizations.

- Positioning service in a context of rising prices –Across sectors, a lot more respondents are willing to pay more for excellent service, even if it costs more, as against a no-frills lowest cost service. However, the changing economic outlook means that organizations will need to maintain a sharp focus on how their proposition is received by customers. Organizations that operate a business model based around lowest prices could find it increasingly difficult to maintain profits. Those that seek to differentiate through excellent service will need to track and respond to potentially heightened customer expectations. For all organizations, it is likely to be more challenging to achieve levels of customer satisfaction that deliver loyalty and advocacy.

- Segmentation by customer experience – Increasingly, customers need to be understood in terms of their individual preferences, why they are interacting with an organisation and what they hope to achieve. The GCSI 2019 has shown that a relatively high number of affluent people have a preference for excellent service, even if it costs more. This may reflect a wish to segment customers according to their demographic characteristics for increased overall satisfaction.

- Marrying traditional customer service virtues with artificial intelligence technologies – Evidence abounds on the fact that attributes associated with people – employee attitudes,

empathy and competence – are amongst the most powerful differentiators of customer service performance. Hence it is not enough for organizations to introduce adopt technology or artificial intelligence to their services, although it undoubtedly holds the promise of creating better, cheaper, faster and more tailored customer experiences. The key challenge for organisations will be to transform customer experience by harnessing technology or artificial intelligence alongside, not just instead of, traditional service attributes valued by customers.

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 successfully confirms what a lot of Ghanaians know already, that customer satisfaction in Ghana is poor. The survey has however shown the importance of customer experience metrics in contributing to overall satisfaction in many organizations across sectors. The GCSI 2019 has also revealed that these customer experience metrics are major drivers that impact customer loyalty in various economic sectors, thereby providing an 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 performance and customer experience. A lot more organizations are introducing digital channels of interacting with their customers in the various sectors, however, competence of staff and handling of customer complaints are key to unlocking good customer satisfaction.

Recommendations[8]

Customer delight happens when a company gives a customer a positive and engaging experience that exceeds the customer's expectations. It results not only in a customer who feels satisfied with the product or service offering but also in one who is emotionally happy and content. This in turn strengthens their willingness to repeat their purchases and to become loyal customers. But, most

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[8] https://www.bizcommunity.com/Article/196/33/189971.html#more

importantly, it generates the spread of positive word of mouth, which still remains the most powerful form of marketing. The following recommendations, apply to all sectors and organizations that participated in the Ghana Customer Satisfaction Index 2019:

1. Foster a supportive service culture

Firstly, the business needs to foster a service culture that will support the customer delight experience. The attitude of the customer needs to be positively influenced through each experience of and engagement with the company. All staff training should focus on aiming to exceed expectations with every contact point, providing something that is 'over and above' what is normally expected. Employee wellness also becomes important when fostering a supportive service culture. Employees need to feel physically, mentally, and emotionally well. Only then can they exceed the customer's expectations. It is critical to appreciate employees' needs before a supportive service culture can be successfully created that will delight customers.

2. Develop customer-facing service staff skills and emotional intelligence

This can be achieved by, among other things, ensuring that staff are skilled, capable, and knowledgeable when engaging with customers. So staff need to be helped to develop their listening skills, understand the role of a professional body posture and of personal space limits, grow their writing and speaking skills, enhance their product knowledge, appreciate the need for personal grooming, understand and use non-verbal cues, and be able to resolve conflict when it is needed. Staff should also be trained in the importance of being present and of communicating in a friendly yet helpful and professional manner. They need to learn how to show that they understand what a customer requires, and to acknowledge the customer's concern and expectations. It is critical to train staff to listen to and really hear customers and to be patient and mature when dealing with

customer enquiries or complaints. Staff need to understand the importance of growing in their emotional intelligence, not just for themselves, but especially when dealing with customers. Managing one's own emotions as a service employee can help to defuse situations of high emotion and to win over customers who are upset. Businesses need to develop systems to centralize customer complaints and questions that are received from different contact sources, and to review these regularly in order to identify typical concerns – but also, importantly, to identify how the business can aim to exceed customers' expectations and achieve customer delight. Complaints and enquiries from call centres, staff engagements at store level, social media comments and discussions, web requests, email queries, product feedback – all of these sources of information need to be regularly consolidated and reviewed. The focus needs to be on the quality of the gathered data, how effectively analytical teams are used to interpret the data and ensuring that consumer research is regularly carried out.

3. Anticipate customer needs

What else can be done? This question is often asked by businesses that do not know what more they can do to delight their customers. Well, you can anticipate the needs of your customers. How you may ask? Every engagement that a business has with a customer – whether through a visit to the website, a purchase made, a request for support, or a tweet that a customer shares – says something about this customer. Therefore, a business can use such information by collecting and analysing it to develop an improved understanding of the needs and wants of its customer base. Information can be obtained about the customers' channel preferences, about the products that they prefer to buy, and also about initiatives and actions that the business has implemented that their customer base liked (or did not like). This is not only a way to gain important insights through

informal market research, but also a way to obtain information that can help the business to anticipate customers' needs and develop responses that will exceed their expectations.

4. Show compassion

Remember: customers have emotions. So they want to be appreciated and to feel special when engaging with a business. Customers also want to be noticed: they want their voice to be heard – and, most important of all, they want to feel acknowledged and appreciated. That is why a compassionate approach to customers is vital to delivering a positive customer experience across all customer engagement channels.

5. Respond promptly

Customer enquiries and complaints should be addressed quickly and efficiently, thus showing them that the business is serious about their needs and that it wants to be positive and proactive in helping them. Show openness to customer ideas, recommendations, and criticisms, because their contributions can help the business to improve the service experience.

6. Demonstrate honesty

In today's challenging business environment, where trustworthiness and honesty are not guaranteed deliverables, a truthful and trustworthy engagement can assist the business to delight the customer. This can contribute significantly to the customer's willingness to commit to and build a long-term relationship with the business, which can lead ultimately to loyalty and positive word-of-mouth. Finally, remember that to delight a customer is not simply to deliver on what has been promised. It is about going that 'extra mile', and delivering over and above the expectations of the customer. This may be achieved by investing in customer-facing staff training; by promoting

the concepts that can help all the employees who engage with customers across different platforms to achieve customer delight; by looking after employees and their needs; and by putting the correct systems in place so that the business can consolidate all customer feedback, regularly review it to gain insight, and develop strategies to exceed expectation across all contact points.

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Appendices

Chart 22: Respondent Personal Income

Personal Income (N=1,200)

- Up to 100 Ghc: 5%
- 101 - 500 Ghc: 15%
- 501 - 1,000 Ghc: 17%
- 1,001 - 1,500 Ghc: 12%
- 1,501 - 2,000 Ghc: 7%
- 2,001 - 2,500 Ghc: 6%
- 2,501 - 3,000 Ghc: 5%
- 3,001 - 3,500 Ghc: 3%
- 3,501 - 4,000 Ghc: 4%
- 4,001 - 5,000 Ghc: 3%
- 5,001 - 10,000 Ghc: 4%
- More than 10,000 Ghc: 4%
- No Income: 4%
- Refused / Don't Know: 13%

Household Income (N=1,200)

- Up to 100 Ghc: 1%
- 101 - 500 Ghc: 7%
- 501 - 1,000 Ghc: 20%
- 1,001 - 1,500 Ghc: 17%
- 1,501 - 2,000 Ghc: 10%
- 2,001 - 2,500 Ghc: 9%
- 2,501 - 3,000 Ghc: 6%
- 3,001 - 3,500 Ghc: 4%
- 3,501 - 4,000 Ghc: 3%
- 4,001 - 5,000 Ghc: 3%
- 5,001 - 10,000 Ghc: 2%
- More than 10,000 Ghc: 1%
- No Income: 9%
- Refused / Don't Know: 9%

Chart 24: Nationality of Respondents

**Nationality of Respondents
(N=1,200)**

1%

99%

- Ghanaians
- Other nationality
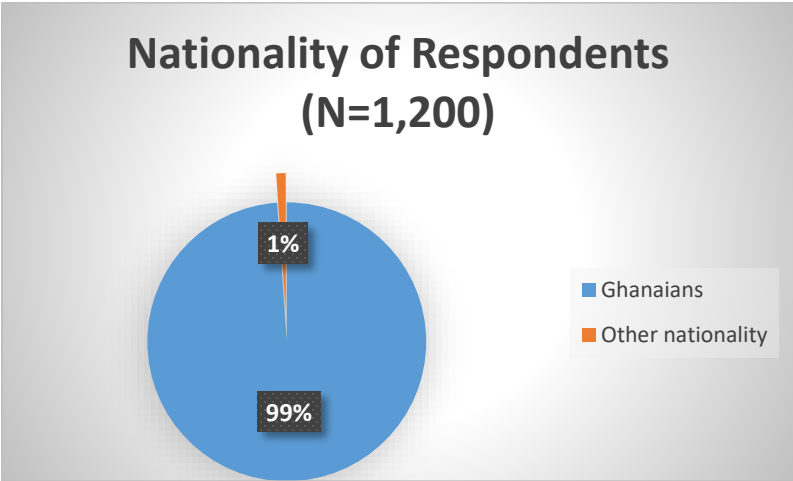
Chart 24: Educational Level of Respondents

Educational Level (N=1,200)

Category	Percentage
REFUSED	2.8
POST GRADUATE	10.3%
UNIVERSITY	33.6%
SOME/COMPLETED DIPLOMA DEGREE	13.3%
SOME/COMPLETED PRE-UNIVERSITY (A/LEVEL)	3.5%
TECHNICAL/VOCATIONAL	13.6%
COMPLETED SECONDARY SCHOOL	14.4%
SOME SECONDARY SCHOOL	5.9%
COMPLETED PRIMARY SCHOOL	
SOME PRIMARY	
NO FORMAL SCHOOLING	
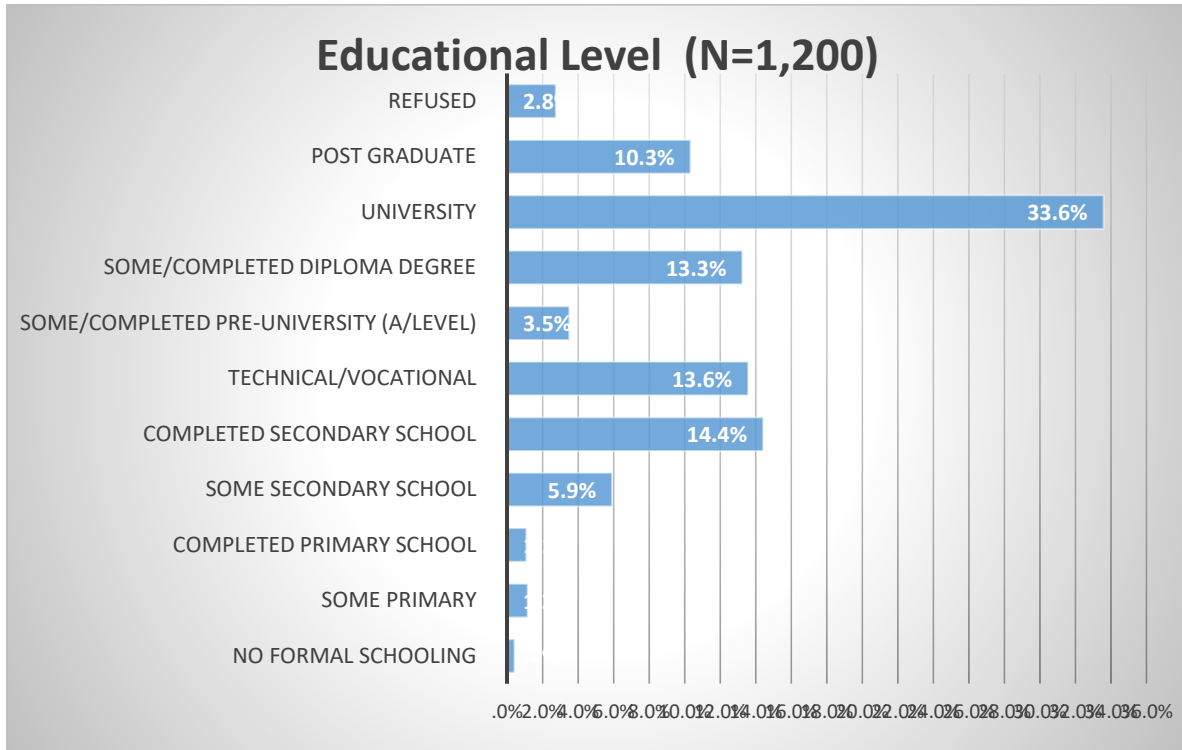
Chart 21: Overall Satisfaction of Ghanaians versus Non-Ghanaians

Overall Satisfaction – Ghanaians vs Non-Ghanaians (Top 2 Box, N=1,200)

Category	Non-Ghanaians (13)	Ghanaians (1,187)
Online businesses	100%	25%
Public institutions		14%
Retail Malls (Food and non-food)	50%	24%
Healthcare	50%	13%
Hospitality		18%
Telecommunications	40%	11%
Utilities	50%	7%
Financial institutions (bank and non-bank)	40%	22%

60
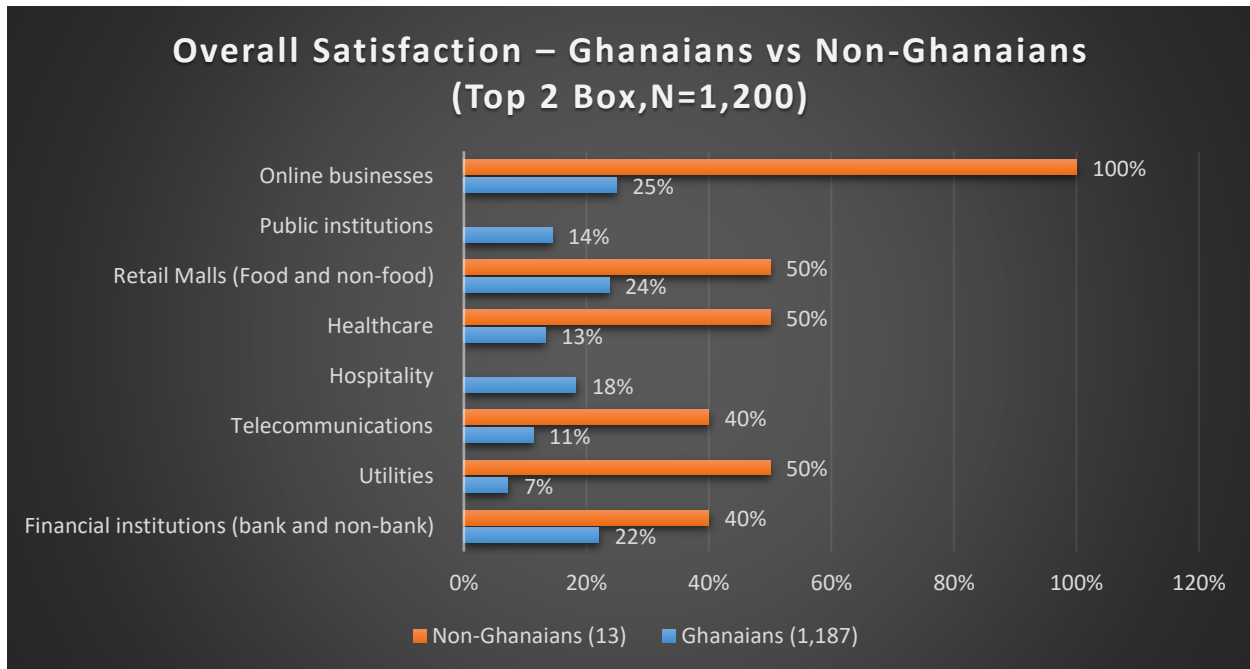
1. Customer Experience Drivers in the Financial (Bank/Non-Bank) Sector Companies

Metric	Fidelity Bank	Access Bank	Ghana Commercial Bank	Ecobank	ADB	Stanbic Bank	Zenith Bank
Look and Feel	58.38	**66.80**	54.15	61.19	55.81	58.28	61.40
Competence	60.96	**68.41**	52.41	59.85	57.65	61.98	62.40
Professionalism	58.94	**67.81**	51.73	61.10	61.32	59.15	63.50
Ease of Doing Business	59.08	**65.24**	51.80	58.46	53.04	57.59	59.50
Processes and Procedures	56.15	**63.96**	52.32	53.60	54.49	58.71	60.60
Customer-Focused Innovations	57.10	**65.51**	51.23	53.94	58.01	57.41	58.70
Staff Engagement	54.43	**66.05**	48.95	57.28	57.50	56.03	57.40
Feedback and Complaints	54.80	**64.18**	50.55	54.49	56.07	58.97	59.60
Company Average	57.48	**65.99**	51.64	57.49	56.74	58.51	60.39
Overall Satisfaction Score	75.14	**80.12**	70.56	75.00	74.93	80.49	75.49
Company Satisfaction Index	66.31	**73.06**	61.10	66.24	65.83	69.50	67.94
Company Ranking	4th	1st	7th	5th	6th	2nd	3rd
Sample Size	105.00	**81.00**	72.00	70.00	67.00	61.00	51.00

2. Customer Experience Drivers in the Utilities Companies

Metric	Electricity Company of Ghana	Ghana Water Company
Look and Feel	62.42	**59.73**
Competence	63.83	**60.57**
Professionalism	64.97	**61.97**
Ease of Doing Business	59.43	**59.63**
Processes and Procedures	58.80	**58.09**
Customer-Focused Innovations	61.37	**59.14**
Staff Engagement	59.61	**56.97**
Feedback and Complaints	60.13	**59.36**
Company Average	61.32	**59.43**
Overall Satisfaction Score	64.37	**69.18**
Company Satisfaction Index	62.84	**64.31**
Company Ranking	2nd	1st
Sample Size	222.00	**97.00**

3. Customer Experience Drivers in the Telecoms Companies

Metric	AirtelTigo	Vodafone	MTN
Look and Feel	53.125	**59.262**	53.294
Competence	54.167	**61.570**	54.527
Professionalism	53.717	**60.831**	55.555
Ease of Doing Business	50.875	**57.451**	53.532
Processes and Procedures	49.667	**56.887**	50.916
Customer-Focused Innovations	51.542	**57.430**	52.386
Staff Engagement	48.292	**55.951**	52.064
Feedback and Complaints	49.500	**56.638**	51.175
Company Average	51.36	**58.25**	52.93
Overall Satisfaction Score	74.23	**72.70**	63.16
Company Satisfaction Index	62.79	**65.48**	58.05
Company Ranking	2nd	1st	3rd
Sample Size	123	**148**	294

4. Customer Experience Drivers in the Hospitality Sector

Metric	Swiss Spirit Hotel Alisa	Marriot Hotel	Holiday Inn	Golden Tulip Hotel	Kempinski Hotel	Movempic Ambassador Hotel	Accra City Hotel
Look and Feel	**72.50**	59.86	50.90	60.36	67.93	55.58	56.59
Competence	**69.51**	62.41	50.45	65.36	63.28	56.73	57.27
Professionalism	**68.42**	65.95	49.76	66.57	61.55	58.85	54.55
Ease of Doing Business	**67.00**	57.84	49.76	63.39	58.62	51.73	48.18
Processes and Procedures	**63.26**	57.70	53.66	63.39	63.45	49.82	44.55
Customer-Focused Innovations	**66.63**	59.70	49.55	63.21	65.35	55.00	45.23
Staff Engagement	**63.14**	56.08	49.76	57.86	61.55	51.25	36.91
Feedback and Complaints	**60.23**	58.51	51.93	57.50	58.79	50.96	46.36
Company Average	**66.34**	59.76	50.72	62.21	62.56	53.74	48.70
Overall Satisfaction Score	**76.59**	78.95	66.00	70.69	76.90	82.50	79.57
Company Satisfaction Index	**71.46**	69.35	58.36	66.45	69.73	68.12	64.13
Company Ranking	1st	3rd	7th	5th	2nd	4th	6th
Sample Size	**44**	38	30	29	29	28	23

5. Customer Experience Drivers in the Healthcare Sector

Metric	Ridge Hospital	Korle Bu Teaching Hospital	37 Military Hospital	The Trust Hospital
Look and Feel	**69.32**	53.07	64.57	56.00

Metric				
Competence	**65.27**	56.00	65.96	58.40
Professionalism	**66.60**	54.71	70.33	58.00
Ease of Doing Business	**63.82**	53.00	65.34	55.00
Processes and Procedures	**65.26**	49.79	65.00	50.00
Customer-Focused Innovations	**63.51**	51.79	65.92	50.20
Staff Engagement	**64.60**	51.07	60.21	47.80
Feedback and Complaints	**61.30**	52.07	61.06	50.00
Company Average	**64.96**	52.69	64.80	53.18
Overall Satisfaction Score	**75.19**	72.41	73.92	78.08
Company Satisfaction Index	**70.07**	62.55	69.36	65.63
Company Ranking	**1st**	4th	2nd	3rd
Sample Size	**79**	54	51	26

6. Customer Experience Drivers in the Retail Sector

Metric	Shoprite	Melcom	Game	MaxMart	Koala Supermarkets
Look and Feel	**60.64**	59.18	53.97	55.48	60.77
Competence	**68.09**	59.60	59.14	57.04	65.77
Professionalism	**66.55**	61.69	60.17	61.28	61.54
Ease of Doing Business	**63.75**	58.95	55.86	53.12	57.31
Processes and Procedures	**62.04**	57.50	51.72	51.68	58.46
Customer-Focused Innovations	**62.92**	58.63	53.45	55.80	55.00
Staff Engagement	**59.99**	56.21	51.72	54.57	56.15
Feedback and Complaints	**60.39**	59.92	52.59	56.67	55.39
Company Average	**63.05**	58.96	54.83	55.70	58.80
Overall Satisfaction Score	**77.01**	68.36	74.71	73.93	72.31
Company Satisfaction Index	**70.03**	63.66	64.77	64.82	65.55
Company Ranking	**1st**	5th	4th	3rd	2nd
Sample Size	**117**	67	34	28	13

7. Customer Experience Drivers in the Public Sector

Metric	GIPC	DVLA	Passport Office	GBC	Ghana Police Service	FDA
Look and Feel	65.38	**61.25**	67.75	53.31	73.57	47.273
Competence	66.13	**62.32**	65.75	56.46	68.93	39.091
Professionalism	62.75	**61.79**	68.25	56.92	73.21	46.364
Ease of Doing Business	60.90	**57.68**	67.00	56.15	76.07	48.182
Processes and Procedures	60.38	**55.89**	68.75	52.15	74.29	32.273
Customer-Focused Innovations	61.88	**57.46**	68.50	46.92	72.14	36.818
Staff Engagement	63.59	**51.96**	69.15	49.23	72.86	42.727

Feedback and Complaints	61.13	**53.04**	64.00	53.85	68.21	43.636
Company Average	62.76	**57.67**	67.39	53.13	72.411	42.045
Overall Satisfaction Score	54.00	**68.21**	46.50	57.86	44.29	70.91
Company Satisfaction Index	58.38	**62.94**	56.95	55.49	58.348	56.477
Company Ranking	2nd	1st	4th	6th	3rd	5th
Sample Size	40	28	20	14	14	11

8. Customer Experience Drivers in the Online Businesses Sector

Metric	Jumia	JIJI.com	Tonaton
Look and Feel	**54.18**	56.88	63.42
Competence	**58.93**	68.25	60.46
Professionalism	**58.30**	69.88	59.18
Ease of Doing Business	**53.18**	62.33	55.44
Processes and Procedures	**60.11**	61.38	52.51
Customer-Focused Innovations	**52.92**	62.92	57.98
Staff Engagement	**52.06**	60.42	53.13
Feedback and Complaints	**52.79**	59.17	52.37
Company Average	**55.31**	62.65	56.81
Overall Satisfaction Score	**76.74**	69.23	67.17
Company Satisfaction Index	**66.03**	65.94	61.99
Company Ranking	**1st**	2nd	3rd
Sample Size	**86**	26	53

9. Customer Experience Drivers in the Transport (Ride Hailing) Sector

Metric	Uber	Bolt	Yango
Look and Feel	53.94	**70.76**	61.40
Competence	57.01	**72.59**	62.53
Professionalism	57.16	**72.13**	60.43
Ease of Doing Business	52.90	**69.30**	59.49
Processes and Procedures	52.54	**70.82**	57.17
Customer-Focused Innovations	54.65	**66.88**	60.44
Staff Engagement	52.92	**70.87**	57.31
Feedback and Complaints	53.12	**70.04**	60.47
Company Average	54.28	**70.42**	59.90
Overall Satisfaction Score	71.17	**73.70**	75.25
Company Satisfaction Index	62.72	**72.06**	67.58
Company Ranking	3rd	**1st**	2nd
Sample Size	**154**	**100**	80

10. List of Organizations Mentioned for Rating by Respondents in the 9 Sectors

Please note that although all these organizations were rated, their sample sizes were too small for any meaningful analysis

1. Financial Sector (Banking/Non-bank

Number	Name of Organization
1	UBA
2	Standard Chartered Bank
3	SGSSB
4	Republic Bank
5	Prudential Bank
6	OmniBSIC Bank
7	NIB
8	Guarantee Trust Bank
9	GN Bank
10	Global Access Bank
11	FNB Bank
12	First Atlantic Bank
13	Consolidated Bank Ghana
14	Cal Bank
15	Best point
16	Bank of Africa

2. Hospitality Sector

Number	Name of Organization
1	Zincon Hotel
2	Volta Serene
3	The African Regent
4	Sun City Hotel
5	Sanny Lodge Hotel
6	Republic Hotel
7	Peduase Lodge
8	Next Flight
9	New City Hotel
10	Moonlight Hotel
11	Melody, Charleva,Central View,Beverly Hills
12	Mascot Hotel
13	Linda Dor
14	Le Baron Hotel
15	Las Palmas

16	La Palm Beach Hotel
17	KFC Community 18 Branch
18	His Majesty Hotel
19	Hilton Hotel
20	Grand View Hotel
21	Grand Hotel
22	Fiesta Royale
23	Fair Gardens Hotel.
24	Diamond Hotel
25	City Rose Hotel
26	Chen Hotel
27	Boss Hotel
28	Beltel Height
29	Bekmag Hotel

3. Healthcare

Number	Name of Organization
1	Wa municipal hospital
2	Vina medical center
3	The Community Hospital
4	Tamale teaching Hospital
5	Taifa polyclinic
6	ssnit hospital
7	Sam Jonah Hospital
8	royal hospital
9	Rafhaer hospital
10	Princess Marie Louis (Children's Hospital)
11	Prima healthcare
12	N.E.C clinic
13	Mdi-mose prostrace center
14	Mamobi poly clinic
15	Lister hospital
16	Lapaz community Hospital
17	Kaneshie poly clinic
18	kade hospital,eastern region kweabibirem
19	Jubail Hospital
20	Iran clinic
21	Ga west municipal Hospital
22	family Health Hospital
23	Faith hospital
24	El-shaddai clinic

25	Deseret Hospital
26	Danpong
27	Cocoa clinic
28	Alayar Hospital
29	Akai House Hospital
30	Achimota hospital
31	Abeka clinic

4. Online Businesses

Number	Name of organization
1	Grocery Warehouse
2	Uk2ghana
3	Kikuu
4	Falaabi.Com
5	Campusbase.Com
6	Aliexpress
7	Kiddy_Trix

5. Retail Sector

Number	Name of Organization
1	Yoo mart
2	Whirlpool
3	Shell shop
4	Pizza hut
5	Palace mall
6	Nourishlab East Legon
7	Marina Mall
8	Jojoba Store
9	HiSense

6. Public Sector

Number	Name of Organization
1	Accra Sports Stadium
2	Accra Technical University

3	Ashiaman Municipal Authority
4	Birth And Death Registry
5	Cocoa Board
6	Ghana Education Service (Ges)
7	Ghana Fire Service
8	Ghana Military Acadamy
9	Ghana Port And Harbour Authority
10	Ghana Post Office
11	Ghana Trade Fare Ltd
12	Ghana Veterinary Service
13	Ghana Veternary Services
14	Government Hospital
15	Hospital
16	Labour Office
17	Le Magellan Hotel And Restaurant
18	Ministry Of Aviation
19	Ministry Of Defence
20	Ministry Of Education
21	Ministry Of Foreign Affairs
22	Ministry Of Information
23	National Lotteries Authority
24	National Service Secretariat
25	NCA
26	SSNIT
27	Police Service
28	Rent Control
29	Statistical Service
30	Stc Transport Services
31	Tema Harbour
32	Tema Police Station
33	University Of Ghana
34	V.I.P Bus Service
35	Vat Office