



# GHANA CUSTOMER SERVICE INDEX

**REPORT ON THE STATE OF CUSTOMER SERVICE IN GHANA**

**PREPARED FOR**

**THE INSTITUTE OF CUSTOMER SERVICE PROFESSIONALS (ICSP)**

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## **Foreword**

The year 2020 was a very trying one for both citizens and organizations because of the global pandemic COVID-19. One thing, however, did not change, and that was the customer service expectations of Ghanaians. Ghanaian customer expectations are evolving and more obvious than before, and organizations within all sectors must change in order to keep being relevant. In order for the Ghanaian citizenry to keep track of the sectors and organizations which adopt new and innovative ways to please them, the Ghana Customer Service Index was born. This year, being the third year of its existence, the Institute of Customer Service Professionals (ICSP), conducted the Ghana Customer Service Index (GCSI), a customer satisfaction survey and research for Ghana.

The GCSI is now recognized as the national measure of customer satisfaction providing insight into the state of customer service in Ghana. This index is run by surveying and researching 10 key Ghanaian sectors which are Banking, Healthcare, Hospitality, Insurance, Online businesses, Public Institutions, Retail Malls, Telecommunications, Transportation, and Utilities. The index provides a unique way of measuring the current customer satisfaction of Ghanaian customers while paying attention to trends and key issues in customer service. Once again this year, the Institute of Customer Service Professionals conducted its survey with respondents who 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 last year, using a scale of 1 – 7, on a series of metrics covering Competence, Complaints and Feedback, Coronavirus Preparedness, Customer-Focused Innovations, Ease of Doing Business, Engagement with Customers, Look & Feel, Processes and Procedures, Professionalism, and Trust. The metrics reflect the priorities customers identify and look out for as the most important attributors of customer experience while engaging with organizations.

Once again, after the survey, interesting results have come up for the different sectors and the individual companies that were surveyed. Significant trends have been identified. The aim is to

use the current results to urge sector heads to take a critical look at their current customer service culture and its effect on our socioeconomic growth. With the 2020 Ghana Customer Service Index findings and report, the stage has again been set to observe important trends from year to year. The Institute is confident that the results being a true reflection of customer experience and perceptions would contribute enormously to the decisions of the sectors and organizations involved and would serve as a helper for customer purchasing decisions.

In the end, we would be urging towards our goal of having an all-party customer service parliamentary group which 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 keeping our country in the global customer service race while attracting foreign investments and making the Ghana beyond Aid agenda a possibility. We continue to be excited about the prospects of running the Ghana Customer Service Index each year. The strategy and aim is to work meticulously to collate the most credible results for the Ghanaian customer each year. I would like to express my sincere gratitude to the African Customer Service Research Institute (ACUSRI), our third party research and surveying company, the WeWrite group 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 (ICSP)

## **Executive Summary**

Being the third year of measurement, the Ghana Customer Service Index 2020, which is an independent, national benchmark of customer satisfaction published annually, has once again uncovered the importance of customer service and how it impacts several sectors of the Ghanaian economy.

The 2020 edition of the index set out to uncover a deep understanding of customer motivations and their evolving needs in terms of the relative importance of ten (10) customer experience measures. It also sought to identify the drivers of customer satisfaction and how they lead to customer loyalty, and establish the relationship between customer satisfaction and advocacy. The index would provide 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 customer experience, and also to identify the various channels within which customer experience occurs in this Covid-19 era.

Using a quantitative research approach and a Simple Random Sampling technique, a sample of 3,182 valid responses were achieved after collecting data both online and offline over a three-month period (September to December 2020). A quota of 300 responses per sector was set, but this was not achieved for the Insurance and Utilities sectors. Using a 5 to 7-minutes questionnaire, respondents rated their experience of customer service in 10 economic sectors, namely Banking, Healthcare, Hospitality, Insurance, Online Businesses, Public Institutions, Retail Malls, Telecommunications, Transport (ride hailing) and Utilities. On a 1-7 rating scale, respondents rated companies based on ten (10) customer experience measures – Competence, Complaints and Feedback, Coronavirus Preparedness, Customer-Focussed Innovation, Ease of

Doing Business, Engagement with Customers, Look and Feel, Processes and Procedures, Professionalism, and Trust. The mean score for each customer experience measure, converted to percentiles, and multiplied by a priority score reflecting the importance of the measure to respondents, with weighting applied based on sample size, gives the company satisfaction index. The mean score for all companies under each sector provides the sector satisfaction index. The mean score of all sector satisfaction indices gives the Ghana Customer Service Index. The findings indicate that customer service in Ghana has improved slightly from the previous year, moving from 62.61 (C) to 65.55% (C+), with the hospitality sector coming tops with a percentile score of 76.53%, and Access Bank topping all companies within all the sectors with a score of 89.15%. The next leading sector in customer satisfaction is the Retail Malls, with a percentile score of 74.00% and led by Melcom (75.06%). This was followed by the Insurance sector (71.79%) led by Donewell Insurance (72.46%), Online Businesses (69.66%), led by Tonaton.com (66.37%), and Banking sector (65.84%), led by Access Bank (89.15%). The rest are Healthcare sector (63.84%) led by the 37 Military Hospital (61.01%), Telecommunications (63.24%), led by Vodafone (58.15%), Transport (59.91%) led by Bolt (75.08%), and Utilities (56.86%) led by the Ghana Water Company (58.83%). The last was the Public sector, with a satisfaction score of 53.83%, and led by the Social Security and National Insurance Trust (SSNIT), which obtained a company satisfaction score of 72.10% . The Index also established the well-known fact of the connection between overall satisfaction and customer advocacy. Finally, it was found that there was a lot of digitization ongoing across most sectors, though there are still a lot more in-person interactions. In the midst of the Covid-19 pandemic, it was recommended that organizations focus on care and connection; meet customers where they are today; reimagine CX for a post-COVID-19 world; and building capabilities for a fast-changing environment.



## **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 2020 measured customer satisfaction, its causes and effects as well as implications, for 10 economic sectors namely Banking, Healthcare, Hospitality, Insurance, Online businesses, Public Institutions, Retail Malls, Telecommunications, Transportation, and Utilities. Being the third consecutive year of measurement, the GCSI 2020 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 third party, research and consulting firm.

### **Overview of the GCSI Methodology**

The GCSI model illustrates a cause-and-effect model with the customer experience measures as causes and outcomes as the effects. Using a quantitative research design, and a simple random sampling approach, data was collected both online and offline from September to December, 2020, achieving a sample of 3,182 over the period. The data was analysed using the Statistical Package for Social Sciences (SPSS). Questions involving rating scales were converted to percentiles, with weights applied reflecting the priority score of each measure to respondents. A regression analysis was conducted to determine and establish the strength of the relationship between the customer experience measures and overall satisfaction. The GCSI also includes measures of customer effort and a No Frills question, which asks if respondents would be willing to pay more for excellent service, even if it costs more or vice versa, and a Net Promoter Score (NPS) (advocacy). Respondents rated organizations on a scale of 1 – 7, except for the recommendation question which asks how likely respondents would recommend the selected organization to friends and colleagues, which is a scale of 0 – 10.

Most organizations in the sectors were notified of the impending survey, with links to the survey sent to them via email. Approaches to data collection were varied based on the peculiar characteristics of each sector. Due to the Covid-19 pandemic, most of the data collection was done online. However, where necessary, there were limited data collection exercises held on the ground in Accra, Kumasi, and Takoradi.

### **Objectives of the Survey**

1. Uncover a deep understanding of customers' motivations and their evolving needs and the relative importance of the customer experience measures to them.
2. Identify the drivers of customer satisfaction in the various sectors and their impact on customer loyalty.
3. Establish the case that customer satisfaction has an impact on customer advocacy
4. 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.
5. 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 scope of the survey included major companies operating in all 10 sectors of the Ghanaian economy in all 16 regions of Ghana. The questionnaire lists leading organizations in each of the 10 sectors. However, the respondent is allowed to include companies important to them but that are not included in the list.

### **Limitations of the Survey**

As a result to the Covid-19 pandemic, data collection was done mostly online. Due to the challenges of online data collection, such as low response rate, it was initially difficult reaching the target of 300 responses per sector. Consequently, a team was engaged to collect the data both

online and on the ground. The volunteers used their social media – WhatsApp, Facebook, Twitter, Instagram etc., to be able to achieve the required sample. Data collection on the ground was limited to a few locations, such as the malls, offices and other public spaces, with Covid-19 protocols being fully observed.

**Quality Control Measures**

A multi-layered quality control (QC) system was adopted to check *ballot stuffing*, i.e. one respondent taking the survey more than once. The survey comprises a set of ten (10) questionnaires, one for each sector, put together into one, and programmed into loops. After completing one questionnaire for a particular sector, a respondent is asked if they want to complete another questionnaire for a different sector, if they select Yes, the loop takes them back to the start of the questionnaire, where they are allowed to select another sector. If they select No, they answer the demographic section and exit the survey. This served as a basis for QC checks to ensure that there is only one record for a respondent who selected a No when asked if they wanted to take another survey. Duplicate records were also scrutinized and deleted based on an analysis of open-ended responses.

**Quotas and Achieved Sample**

A minimum sample of 300 responses was set as the quota for each sector. However, there was over-sampling to ensure that the minimum samples are maintained for each sector after QC checks. A sample of 3,182 valid responses were achieved at the end of the data collection and QC exercise. The sample was twice that achieved for the previous year. Apart from the Public and Insurance sectors, which had 198 and 189 responses respectively, all other sectors met the minimum quota of 300 per sector. See sample breakdown in Table 1, below:

Table 1 Sample achievements per sector vs 2019

#	Sector	2019 Count	2020 Count	Percent
1	Banking	307	341	10.7%
2	Healthcare	160	369	11.6%
3	Hospitality	304	355	11.2%
4	Insurance		189	5.9%

5	<b>Online businesses</b>	<b>157</b>	<b>309</b>	<b>9.7%</b>
6	<b>Public Institutions</b>	<b>139</b>	<b>198</b>	<b>6.2%</b>
7	<b>Retail</b>	<b>92</b>	<b>351</b>	<b>11%</b>
8	<b>Telecommunications</b>	<b>89</b>	<b>339</b>	<b>10.7%</b>
9	<b>Transportation</b>	<b>183</b>	<b>374</b>	<b>11.8%</b>
	<b>Utilities</b>	<b>160</b>	<b>355</b>	<b>11.2%</b>
	<b>Total</b>	<b>1,553</b>	<b>3,182</b>	<b>100%</b>

### **Flow of Survey Questionnaire**

The survey opens by presenting all ten (10) sectors for rating in the survey. Once a selection is made, the next question asks how satisfied or dissatisfied the respondent is with the selected sector. The next question then asks to select all the companies the respondent has interacted with over the past 12 months, even if only once. This is a multiple response question. The next question asks the respondent to select the company that they interacted with most often in the past 12 months, even if only once. From this point onwards, all questions are about the *most often* company selected by the respondent. Next is a rating of the ten (10) customer experience measures on a scale of 1 to 7, from ‘totally dissatisfied’ to ‘totally satisfied’. This is then followed by a ranking of the 10 customer experience measures in order of importance, from the least important to the most important, on a scale of 1 to 7. The next question, which is an open-ended question, asks for respondents’ impressions of customer service in the selected sector. This is followed by the ‘no frills’ question, which asks if the respondent prefers excellent service, even if it costs more, or a lowest cost, no-frills service. The overall satisfaction with the selected company is next, on a scale of 1 to 7, and is followed by the recommendation question on a scale of 0 to 10, where 0 means very unlikely and 10 means extremely likely. The last but one question asks for channels of interaction with the selected company. Based on the selection, the next question asks the specific means of interaction with the selected company. The company-specific questions end here, and the survey asks whether the respondent would want to rate another sector. A Yes takes the respondent to the beginning of the survey, and a No takes the respondent to the demographics section to end the survey.

### **How the Ghana Customer Service Index (GCSI) is calculated**

Respondents rate their experience of customer service in the selected company based on 10 customer experience measures – *Trust, Look & Feel, Competence, Professionalism, Ease of Doing Business, Processes and Procedures and Customer-Focused Innovations*. The rest are *Engagement with Customers, Complaints and Feedback, and Coronavirus Preparedness*. For every company in its sector, the mean score for the customer experience measures, converted to percentiles, multiplied by a weighting reflecting the priority score of each measure gives the company satisfaction index. The weighting reflects what respondents have identified as the most important attributes of customer service experience. The mean score for all companies under each sector forms the sector satisfaction index. The GCSI is the mean average of each sector's score, in percentiles.

### **Part II – Ghana's Economy in the Covid-19 Pandemic Era**

According to the Economic Intelligence Unit, after contracting in 2020 when the oil sector was hit by the global economic fallout from the coronavirus pandemic, economic activity is expected to rebound in 2021, although investment in new oilfields has been pushed back, resulting in a delay in resurgence in Ghana's economic activity.

#### **Banking Sector**

The world has experienced incredible changes over the course of a few months. Businesses, governments and consumers have all been under immense pressure to 'keep things going' while operating in a disruptive environment. Nations, businesses and consumers worldwide have responded to the outbreak by adapting to various measures including the mobilization of resources to sustain infrastructure, systems and digital services, and created new and innovative digital solutions in addition to enhancing the consumption and use of technology.

The effects of the pandemic have put severe pressure on banking customers across various channels such as retail, commercial and corporate. There is also increased reliance on digital channels with constant pressure on technology infrastructure and resources.

Financial institutions are rapidly deploying remote systems and networks to support staff working from home whilst cyber criminals are also taking advantage of increased security vulnerabilities to steal data, generate profits and cause disruption. Cyber criminals are developing and boosting their attacks at an alarming rate, exploiting the fear and uncertainty caused by the unstable social and economic situation created by Covid-19. These modern attacks have been automated and are quite difficult to detect. Unfortunately, there is no single method that can successfully protect against every single type of attack. Internal threat activity has also gained prominence in the Covid-19 era.

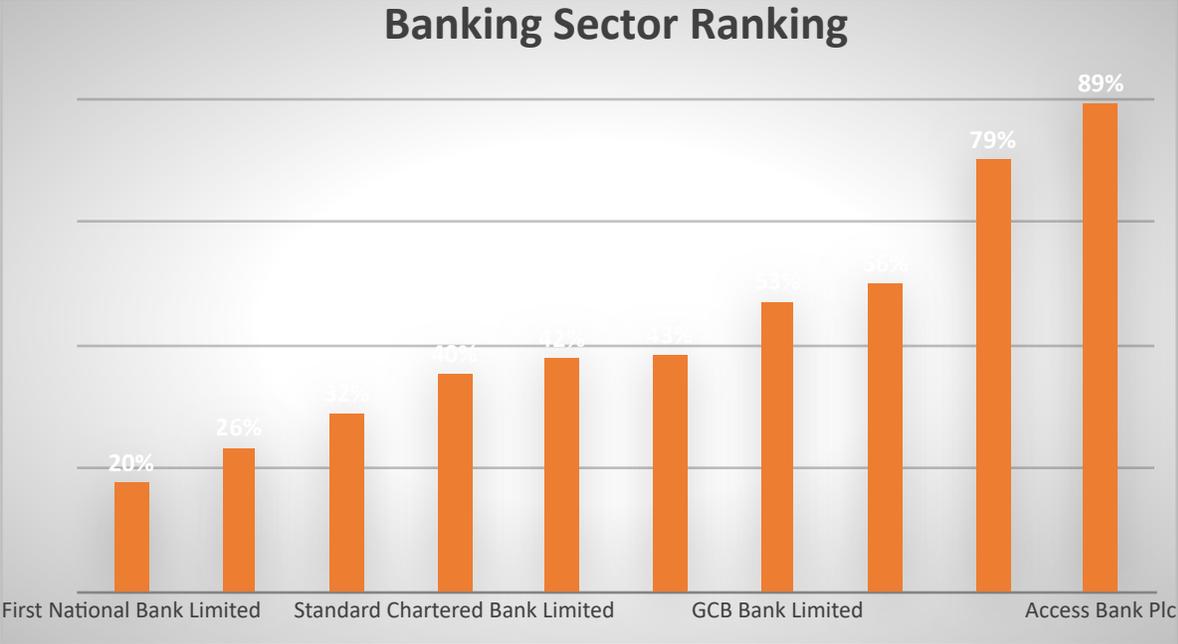
In the banking sector, the growing online banking services is an area of concern. The introduction of Bank of Ghana's Cybersecurity Directive for Financial Institutions has helped to provide guidelines for cyber and information security in the financial sector. This has strengthened the customer confidence in the security of banking technology in Ghana. Organizations are encouraged to sensitize their employees around information security outside of the office environment<sup>1</sup>.

Access Bank once again has the highest percentile score under the banking sector, with a score of 89.15%. It is followed by Absa, with a satisfaction score of 78.78%, and Fidelity Bank Ghana Limited with a score of 56.29%. Please refer to the Appendix for the list of banks in the banking sector, and contact the Institute of Customer Service Professionals (ICSP) for a detailed report on specific banks in the banking sector. Chart 1 shows the banking sector rankings, based on weighted sample sizes.

Chart 1

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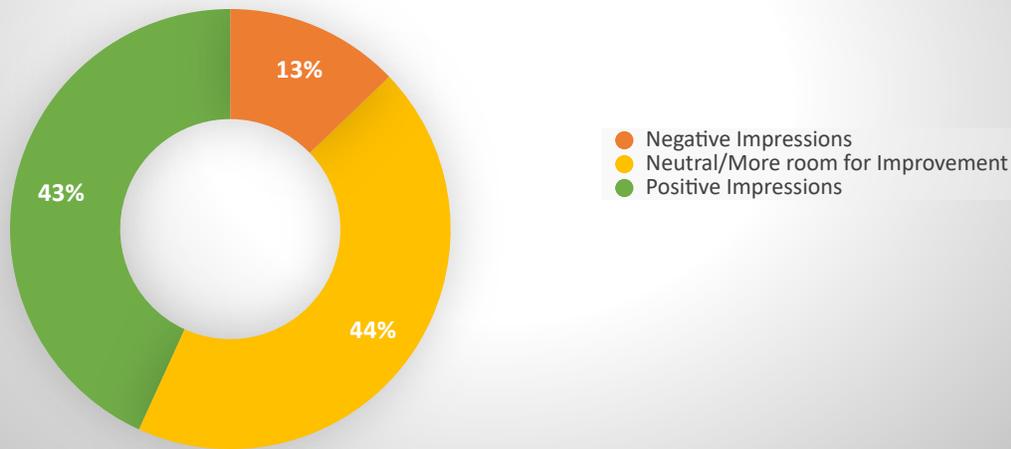
<sup>1</sup> <https://calbank.net/news/brand-remarks-by-the-managing-director-of-calbank-plc-mr-philip-owiredu-on-impact-of-covid-19-on-ghanas-digitalization-agenda/>



*\*based on weighted sample sizes*

**Analysis of Open-Ended Responses – Overall Impressions of Banking Sector**  
 Chart 2

## Overall, what are your impressions on customer service in Ghana's Banking sector?



Analysis of respondents' verbatim responses on their overall impressions on the sector showed that there were almost as many positive impressions, as there were neutral responses or suggestions of room for improvement. Negative impressions made up 13% of the verbatim, whilst neutral/more room for improvement and positive impressions made up 44% and 43%, respectively.

### Healthcare Sector

As the fight against the coronavirus continues, a number of domestic and Pan-African healthcare start-ups have built on recent innovations to help tackle new challenges posed by Covid-19. In the pharmaceutical retail space, Ghanaian start-up mPharma, which last year acquired Kenya's second-largest pharmaceutical chain, Haltons, has been using technology to address inefficiencies in supply chains, with the aim of lowering drug prices.

As Covid-19 began to cause global disruptions in drug supply chains, subsequently threatening the supply of important medicine in Ghana, in mid-March, mPharma launched a price control

programme called ‘Mutti Keep My Price’. The initiative allows patients in need of chronic disease medication to continue paying the same price for their prescriptions for up to six months, regardless of market prices.

Elsewhere, the nascent telemedicine space – which allows for the distribution of health-related services via electronic and telecommunication methods – is also expected to see increased demand as a result of Covid-19. In 2016, the Ministry of Health and the Ghana Health Service, in conjunction with the Swiss Novartis Foundation, began setting up a series of tele-consultation centres as part of its e-health strategy. Since then, other private players have entered the space. Talamus Health, active in Ghana, Nigeria and South Africa since 2018, provides a platform for patients to connect with healthcare providers. The company is currently offering video appointment services for free as the major cities remain in lockdown, and has experienced a spike in activity as a result of the Covid-19 outbreak.

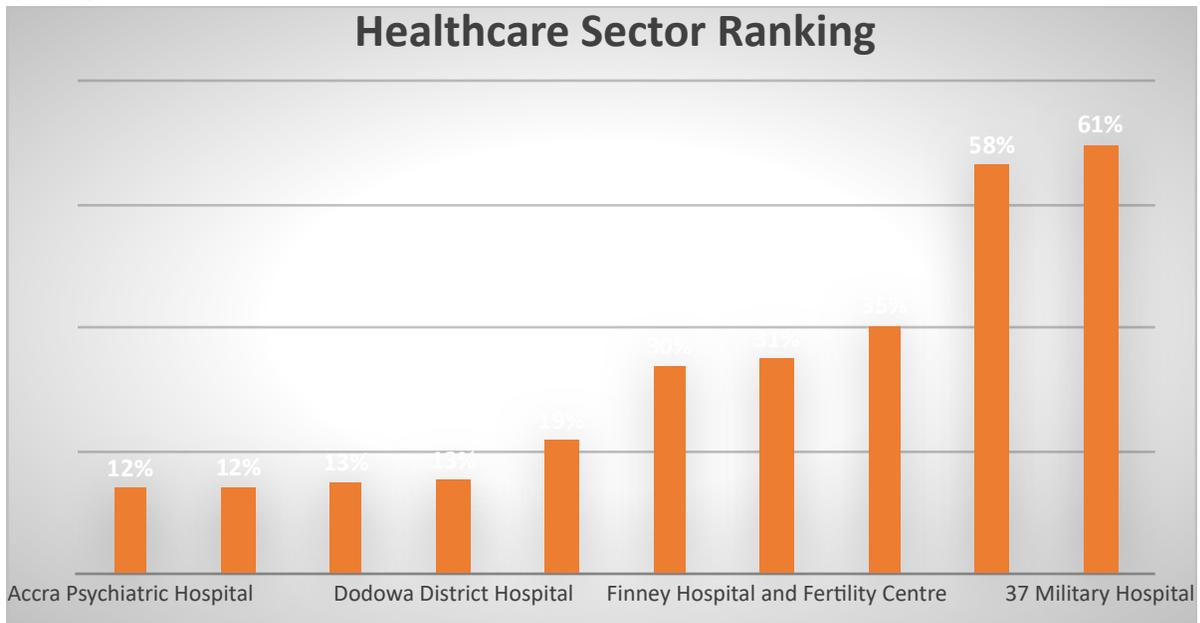
Meanwhile, medical drone delivery company Zipline has also been able to adjust its model to suit the immediate needs of communities and healthcare specialists during the pandemic. The drone delivery service was initially tailored to emergency blood and anti-venom deliveries in remote areas, but the company has been able to work with local authorities to provide supportive treatments including antibiotics, hydration, and fever and pain relief to reduce Covid-19-related mortality, with plans to deliver vaccines and test kits as they become available<sup>2</sup>.

In terms of health sector rankings, the 37 Military Hospital ranks highest in customer service delivery with a percentile score of 61.01%. This is followed by C&J General Hospital, with a score of 58.06%, and Achimota Hospital with 35.42%. Please refer to the Appendix for the list of Hospitals/Clinics in the Healthcare sector, and contact the Institute of Customer Service Professionals (ICSP) for a detailed report on specific hospitals/clinics in the Healthcare sector. Chart 3 shows the Healthcare sector rankings, based on weighted sample sizes:

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<sup>2</sup> OBG Report: Coronavirus accelerates Ghana's e-health revolution (ghanaweb.com)

Chart 3

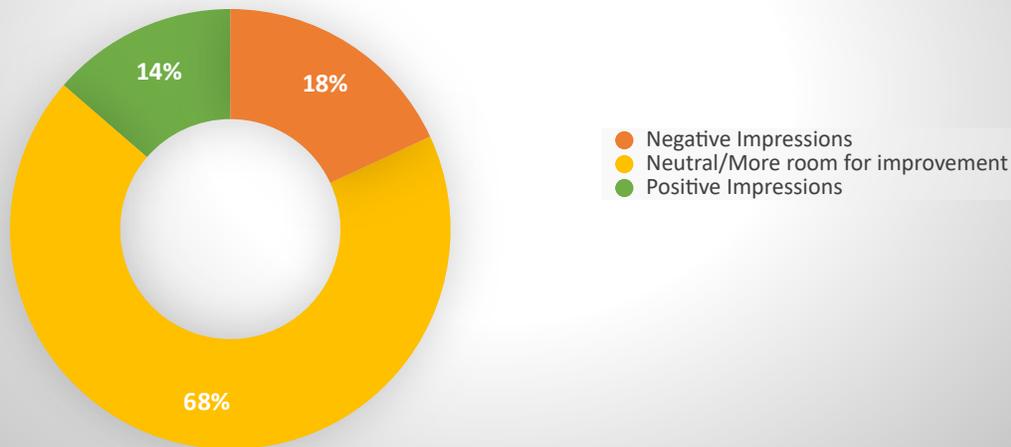


*\*based on weighted sample sizes*

### Analysis of Open-Ended Responses – Overall Impressions of Healthcare Sector

Chart 4

## Overall, what are your impressions on customer service in Ghana's Healthcare sector?



Analysis of respondents' verbatim responses on their overall impressions in the healthcare sector showed the general impression that there is a lot more improvements or work to be done to improve the sector, with 68% of respondents making that suggestion. Positive impressions made up 14% whilst negative impression made up 18% of the verbatim.

### **Hospitality Sector**

The global trend in the cancellation of flights, closure of borders (land, sea and air), and the need to maintain social distancing, including the ban on public gatherings, are having huge negative impacts on economic activities in the hospitality industry. Among the worst hit are hotels, airlines business, tourist sites and attractions, and car rental services. Hotel occupancy rates were down from 70% to under 30%, with some staff sent home.

Despite the easing of restrictions on movement as government fights to get the economy back on track following the outbreak of the coronavirus pandemic, the hospitality industry's fortunes continue to plummet to further depths

As Ghana's land borders remain shut, the oxygen that gives life to the hospitality industry – travellers – have been snuffed out. The Ghana Hotels Association estimates that the travel, tourism and hospitality industry provides direct jobs to some 250,000 people in the country. A further 350,000 people owe their livelihoods indirectly to travel, tourism and hospitality businesses, which include more than 4,000 hotels across the country.

Globally, several airlines have been badly hit with many not able to survive the disruption. All other support services that depend on the hospitality sector have also suffered severe impact due to the several presidential directives impacting the sector. Several hotels have been operating at the barest minimum capacity, with several laying off staff and ending up in bankruptcy due to their inability to afford mortgage payments.

The difficult and unique position of the hospitality industry is that the multiplier effect of the sector is one of the highest compared to other sectors of the economy. The side effect is that many people and companies not directly involved in the hospitality industry are also affected. As their occupancy levels continued to plummet at the height of the pandemic, several top hotels decided to close down temporarily, including Golden Tulip Hotel, Labadi Beach Hotel, Accra City Hotel, and Holiday Inn, to name a few. <sup>3</sup>

In spite of the impact of Covid-19 on the hospitality sector, respondents in the GCSI 2020 were of the view that the hospitality industry produced the best customer service within the past 12 months. The Labadi Beach Hotel was voted the best in customer satisfaction with a score of 79.03%. This was followed by Accra City Hotel with a score of 62.18% and Coconut Grove Beach Resort (51.32%). Please refer to the Appendix for the list of Hospitality facilities which were included in the GCSI survey, and contact the Institute of Customer Service Professionals

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<sup>3</sup> <https://www.ghanaweb.com/GhanaHomePage/business/The-economic-impact-of-coronavirus-on-Ghana-s-economy-917992>

(ICSP) for a detailed report on specific Hospitality institutions. Chart 5 shows the Hospitality sector rankings, based on weighted sample sizes:

Chart 5

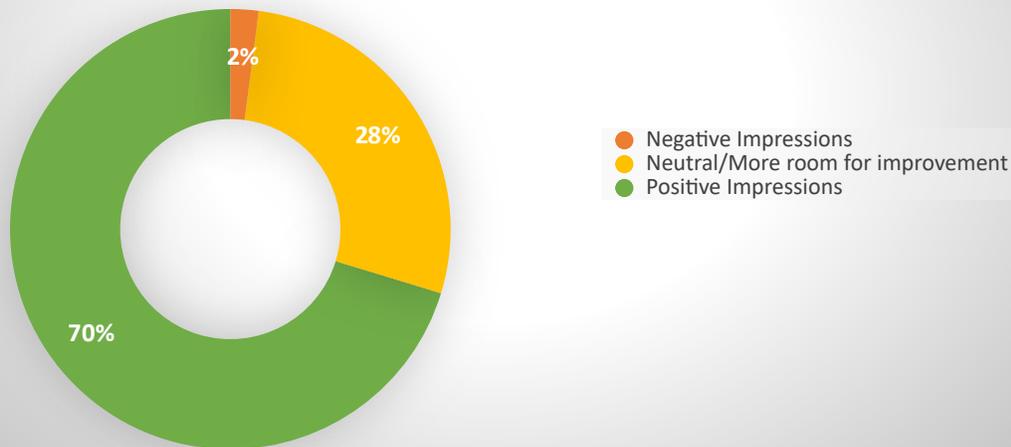


*\*based on weighted sample sizes*

**Analysis of Open-Ended Responses – Overall Impressions of Hospitality Sector**

Chart 6

## Overall, what are your impressions on customer service in Ghana's Hospitality sector?



As confirmation of the hospitality's sector's impressive performance in the GCSI 2020, analysis of respondent verbatim indicated that 70% of the impressions of the sector were positive, with only 2% being negative impressions. However, impressions suggesting more room for improvement made up 28% of the respondent verbatim.

### **Insurance Sector**

The insurance industry in Ghana plays a very important role in the national economy. Ghana presently has a huge infrastructural deficit that requires the establishment of efficient insurance policies to pursue economic development. The industry provides safety and security for individuals, groups, institutions and businesses. A healthy and developed insurance industry will improve the stability of financial markets. Over a long period, the Ghanaian insurance industry has witnessed stability and economic growth due to the stable growth of the economy boosted by increased cocoa, gold and agricultural production.

At present, insurers in Ghana are counting their losses as a result of Covid-19, but the pandemic could also present an opportunity for a stronger bounce back. The most obvious effect of Covid-19 on the insurance sector in Ghana is the upsurge in health, travel and business claims. Though insurance policies do not directly cover pandemics, the impact of Covid-19 on the global economy has had a toll on the insurance industry. There are reports of insurers already paying millions of Cedis through e-payment channels even during the lockdown. There is obvious pressure on sales from reduced business activity and less use of face-to-face channels in transactions. Though Ghana's lockdown was brief, it further exacerbated the impact of the pandemic, resulting in lowering interest rates and increasing credit risk.

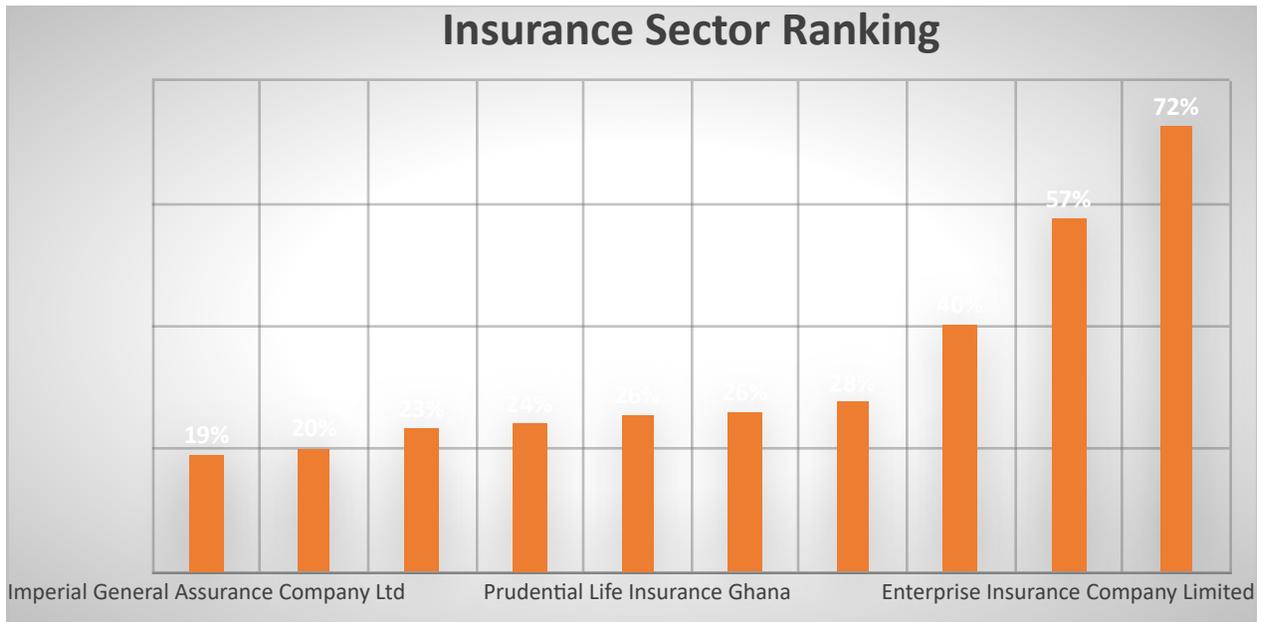
Under the sector satisfaction scores for the Insurance sector, Donewell Insurance Company Limited had the highest satisfaction score of 72.46%. This was followed by Enterprise Insurance Company Limited with a score of 57.46% and Ghana Life Insurance Company Limited with a score of 40.21%. It must be noted that due to the low insurance penetration, the minimum target of 300 sample size was not achieved. Instead, a sample of 189 was achieved for the insurance sector.<sup>4</sup>

Please refer to the Appendix for the list of Insurance included in the GCSI survey, and contact the Institute of Customer Service Professionals (ICSP) for a detailed report on specific companies in the Insurance sector. Chart 7 shows the Insurance sector rankings, based on weighted sample sizes:

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<sup>4</sup> Babuna, Pius & Yang, Xiaohua & Gylilbag, Amatus & Awudi, Doris & Ngmenbelle, David & Bian, Dehui. (2020). The Impact of COVID-19 on the Insurance Industry. *International Journal of Environmental Research and Public Health*. 17. 5766. 10.3390/ijerph17165766.

Chart 7

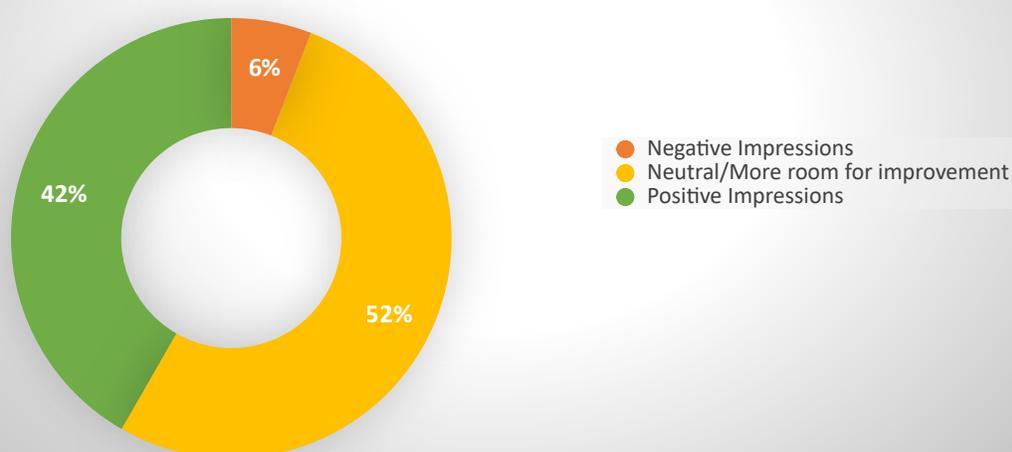


*\*based on weighted sample sizes*

### **Analysis of Open-Ended Responses – Overall Impressions of Insurance Sector**

Chart 8

## Overall, what are your impressions on customer service in Ghana's Insurance sector?



Analysis of overall impressions in the insurance sector indicated that 42% of them were positive, with only 6% being negative. However, respondents suggested that there was more room for improvement, with 52% of responses being neutral/more room for improvement.

### **Online businesses (E-Commerce Sector)**

Since the outbreak of the Covid-19 pandemic, there has been a lot of talk about the opportunities emerging from the crises through the increasing uptake of e-commerce and digital solutions. A survey conducted by UNCTAD particularly in Africa and Asia revealed the magnitude of the impact, key trends and challenges faced by e-commerce businesses, as well as public and private policy responses to cope with the crises. The survey found that third-party online marketplaces outperformed better than e-commerce companies. In a nutshell, wholly-digital business models have been more resilient to the current crises. The pandemic has also accentuated the trends towards greater adoption of social media and growth in sales through e-commerce websites. Shifts in consumption habits have also been observed, driven by the need for sourcing essential items. Social media and e-commerce shops are important sales channels for e-commerce

companies. Both channels have witnessed higher growth since the beginning of the Covid-19 crisis. The Covid-19 crisis has been associated with a change in sales composition for more than 65% of them. The survey revealed that more customers have gone online to look for essential products. Groceries, pharmaceuticals, health and hygiene products, restaurant delivery, as well as financial services, are the sales categories which saw the largest increases through third-party online marketplaces. The study also found that e-payments have experienced the fastest growth, but cash on delivery remains prominent. Nearly 60% of e-commerce companies and 70% of online third-party marketplaces are seeing relatively higher growth rates in mobile money payments, followed by transaction through e-banking and credit cards. However, cash on delivery remains prominent in absolute terms. While the pandemic has been an opportunity for many digital-driven business models, business outlook looks challenging for a significant share of e-commerce businesses. It has also reinforced pre-existing bottlenecks in the e-commerce ecosystem that needs to be addressed to benefit e-commerce development by enhancing their e-trade readiness<sup>5</sup>.

The GCSI 2020 ranking of the online business sector revealed that the online platform Tonaton.com was the best in customer satisfaction, with a score of 66.37%. This was followed by Kikuu, with a satisfaction score of 65.11%, and Jiji.com, with a score of 61.43%.

Please refer to the Appendix for the list of Online businesses included in the GCSI survey, and contact the Institute of Customer Service Professionals (ICSP) for a detailed report on specific online businesses. Chart 9 shows the online businesses sector rankings, based on weighted sample sizes:

Chart 9

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<sup>5</sup> UNCTAD (2020) Covid-19 and E-Commerce Impact on Businesses and Policy Responses

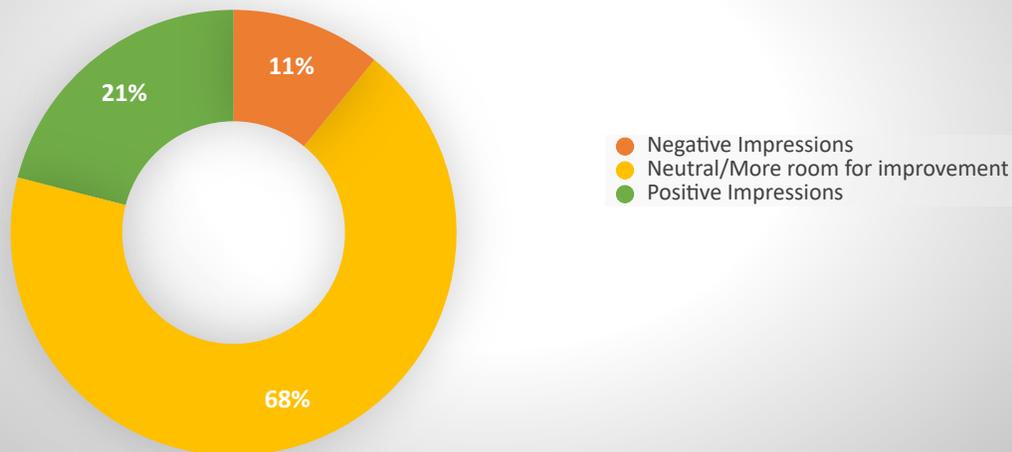


*\*based on weighted sample sizes*

**Analysis of Open-Ended Responses – Overall Impressions of Online Business Sector**

Chart 10

## Overall, what are your impressions on customer service in Ghana's Online Business sector?



Analysis of respondents' overall impressions in the online business sector indicates that 68% of respondents believe there is a lot more work to be done or more room for improvement in the sector. 21% of the responses were positive impressions, whilst 11% of the responses were negative impressions.

### **Public Sector**

Product and service-oriented organizations strive to satisfy their customers because customer satisfaction is key to the survival of any business entity. All other things being equal, the more customers are satisfied with a product or service, the more assured the producer is to remain in business and to accumulate profit. Thus, customer satisfaction holds a lot of fortunes for any business entity that is able to meet the demands of customers.

In Ghana, it is common knowledge that most public sector institutions are not customer-friendly especially those in the service delivery sector. More often than not, most people complain of having gone through stress before receiving services that could have been received effortlessly elsewhere in the private sector. A cursory survey to support this argument proved that most Ghanaians prefer to do business with private entities than government ones. This is because of

the notion of delay due to bureaucratic procedures followed by these public institutions. On the other hand, public sector workers also mention inadequate logistics to work with, leading to frustration and stress in delivering quality service to customers. The topic could be tackled from three different perspectives. Public sector institutions are faced with numerous issues and challenges that affect the quality of service they render to their clients. The phenomenon of corruption is a common occurrence that negatively affects most public sector institutions. Corruption increases the cost of service rendered to customers. Again, the notion that there is no retrenchment in public service is a fertile ground for many people to take their offices for granted and be dealing with customers without any caution to their attitudes. Most public sector institutions are also saddled with the issue of weak supervision, which translates into poor work output, apathy and lack of motivation to pursue organizational goals<sup>6</sup>.

From the public sector rankings of the Ghana Customer Service Index, the Social Security and National Insurance Trust (SSNIT) obtained the highest satisfaction score of 72.10%. This was followed by the Driver and Vehicle Licensing Authority (DVLA) with a score of 50.95%, and the Ghana Police Service with 37.90%.

Please refer to the Appendix for the list of Public sector organizations included in the GCSI survey, and contact the Institute of Customer Service Professionals (ICSP) for a detailed report on the performance of specific organizations. Chart 11 shows the Public sector rankings, based on weighted sample sizes:

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<sup>6</sup> Agbenu, Frank (2018) Challenges and Prospects of Customer Satisfaction in the Public Sector of Ghana: A case study of Tamale Teaching Hospital. Unpublished Thesis. Vaasan Ammattikorkeakoulu University of Applied Sciences

Chart 11

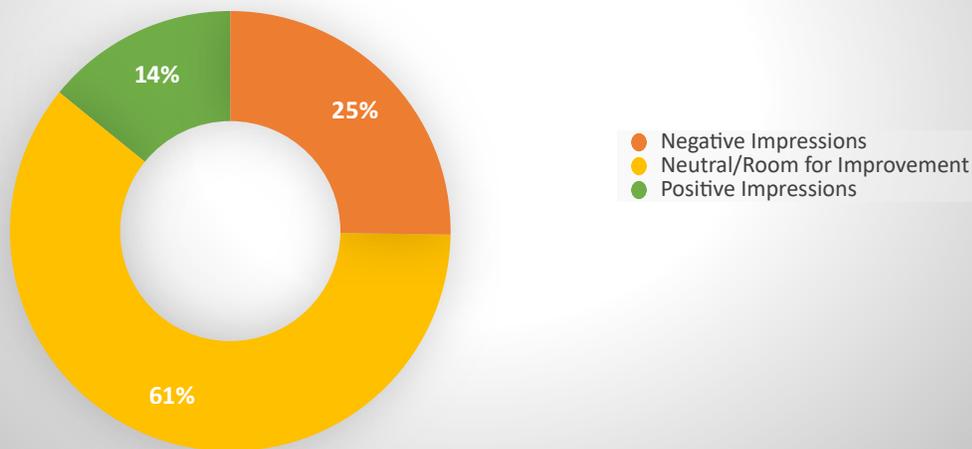


*\*based on weighted sample sizes*

### **Analysis of Open-Ended Responses – Overall Impressions of Public Sector**

Chart 12

## Overall, what are your impressions on customer service in Ghana's Public sector?



Overall Impression of the public sector indicates that there is still a lot of room for improvement or a lot of work needed to be done to improve the sector. A quarter of the impressions were negative, whilst 14% were positive impressions.

### **Retail Malls Sector**

The retail industry is primarily responsible for the distribution of finished products to the public. The retail sector comprises of general retailers, department stores, specialty stores and discount stores. Ghana provides wide opportunities in both food and non food retail businesses owing to fast growing urbanization, rising household incomes and change in lifestyle and eating habits. Ghana's retail industry is relatively advanced compared to other African countries. The open market still dominates the retail industry. Key suppliers providing service to the industry include Finatrade Group, Melcom Ltd, Forewin Ghana Ltd, Hippo Group and many others. The retail industry was valued at USD 311.7 million in 2018 and is expected to grow at a CAGR of 14.6%.

Increasing disposable income by communities and growing urbanization across the country is the primary factor driving the Ghana retail industry. The increasing disposable income increases the buying power of people for consumer goods. According to the World Bank, in 2017, Ghana's household final consumption expenditure grew to 11.3%. According to GII Research, the high cost of freight prices as compared to other countries in the region is one of the major factors hindering the Ghana retail market.

The Ghana retail industry is segmented on the basis of product type into apparel, FMCG, furniture, and others. Ghanaians spend most of their income on food and non-alcoholic beverages that account for 41% of total expenditure. Ghana is the 11<sup>th</sup> largest grocery retail market in Africa, and the second largest in West Africa, after Nigeria. The open market is the dominant segment of the retail market in Ghana. The retail food sector consists of three main subsectors – supermarkets (4%), convenience stores and small grocery stores (36%), and traditional open air markets (60%). More than 90% of the local staple foodstuffs, including fresh fruits and vegetables, meat and frozen fish (imported and local) are sold to consumers at the traditional markets. These traditional markets organize promotional activities that tend to have a significant impact on consumers.

The Ghana retail industry is dominated by business ownerships from India, Lebanon, and other European countries. They supply good from Asia, the EU and South Africa<sup>7</sup>.

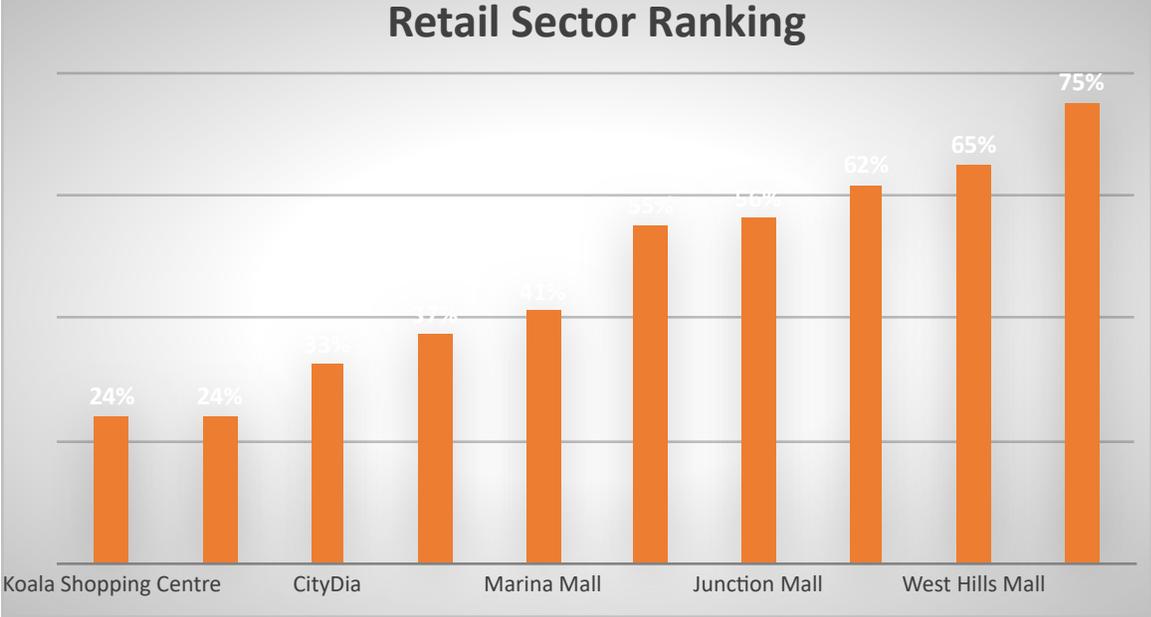
Results from the Retail sector under the GCSI indicate that Melcom has the highest satisfaction score of 75.06%, followed by the West Hills Mall with a satisfaction score of 65.04%. Accra Mall was ranked third with an average score of 61.65%.

Please refer to the Appendix for the list of Retail malls/companies included in the GCSI survey, and contact the Institute of Customer Service Professionals (ICSP) for a detailed report on the performance of specific companies. Chart 13 shows the Retail sector rankings, based on weighted sample sizes:

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<sup>7</sup> Ghana Retail Industry Market - 2019-2026 - GII (giiresearch.com)

Chart 13

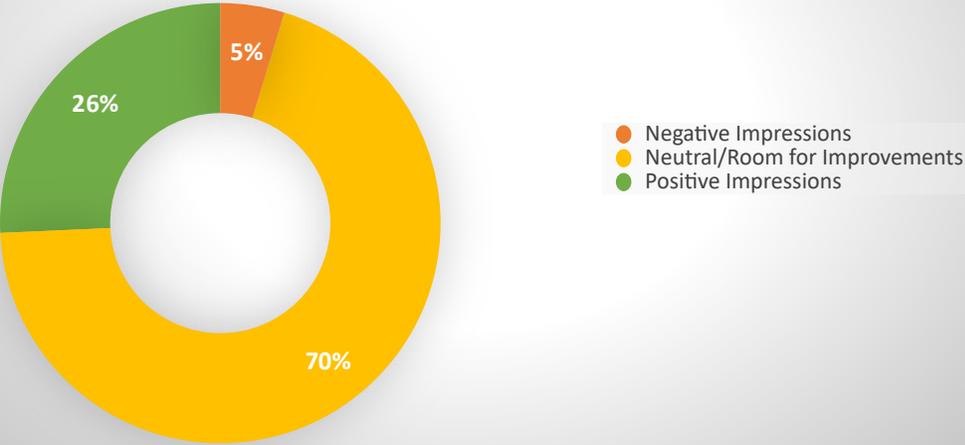


*\*based on weighted sample sizes*

**Analysis of Open-Ended Responses – Overall Impressions of Retail Sector**

Chart 14

**Overall, what are your impressions on customer service in Ghana's Retail sector?**



Respondents' overall impressions of Ghana retail sector suggests that there is still a lot of work to be done or there is more room for improvement in the sector. Just of over a quarter of the impressions were positive (26%), whilst negative impressions made up 5% of responses.

**Telecommunications Sector**

Ghana was one of the first countries in Africa to liberalize and deregulate its telecommunications sector. Following the privatization 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 AirtelTigo. International submarine cables and new terrestrial cables have improved internet capacity, which in turn has reduced access pricing for end-users. These developments, combined with the roll out of national fibre backbone networks by a number of players, and supported by several government-funded schemes, are

continuing to revolutionize the country's broadband market and pave the way for the convergence of technologies and services.

One of the biggest news in the telecom sector in 2020 was AirtelTigo exit from the Ghanaian market, taking an impairment charge of about \$25 million for its sale to the Ghanaian government. AirtelTigo had merged its Ghana operations with Millicom in 2017, resulting in the second largest mobile carrier in Ghana. The National Communications Authority (NCA) also declared Scancom Ghana Limited (MTN) as a Significant Market Power (SMP). This was in line with the mandate of the NCA under Section 4.3 of the National Telecommunications Policy 2005, which states that in the absence of an NCA determination of different standard in a specific case, SMP will be determined to exist for an organization providing telecommunications services that control at least 40% of a relevant market segment.

The National Communications Authority (NCA) has released a report on mobile subscribers and the market shares of the telecommunication companies in Ghana. According to the report, which points to activities of the Ghanaian telecom industry as at the end of October 2019, MTN Ghana was the dominant telco in the country in terms of market share<sup>8</sup>.

MTN from the report, had a 53.54% market share, which translates to 21,463,215 active subscribers. Vodafone came next with 23.27%, which is a representation of 9,328,713 active subscribers.

With 8,572,856 subscribers, AirtelTigo had a 21.39% share of the market. Glo followed with 722,589 subscribers, representing 1.80%.

This report shows that MTN Ghana is accountable for more than half of the telecommunication industry in the country. And looking at the numbers, it seems impossible for even the nearest competitor, Vodafone, to level with it anytime soon.

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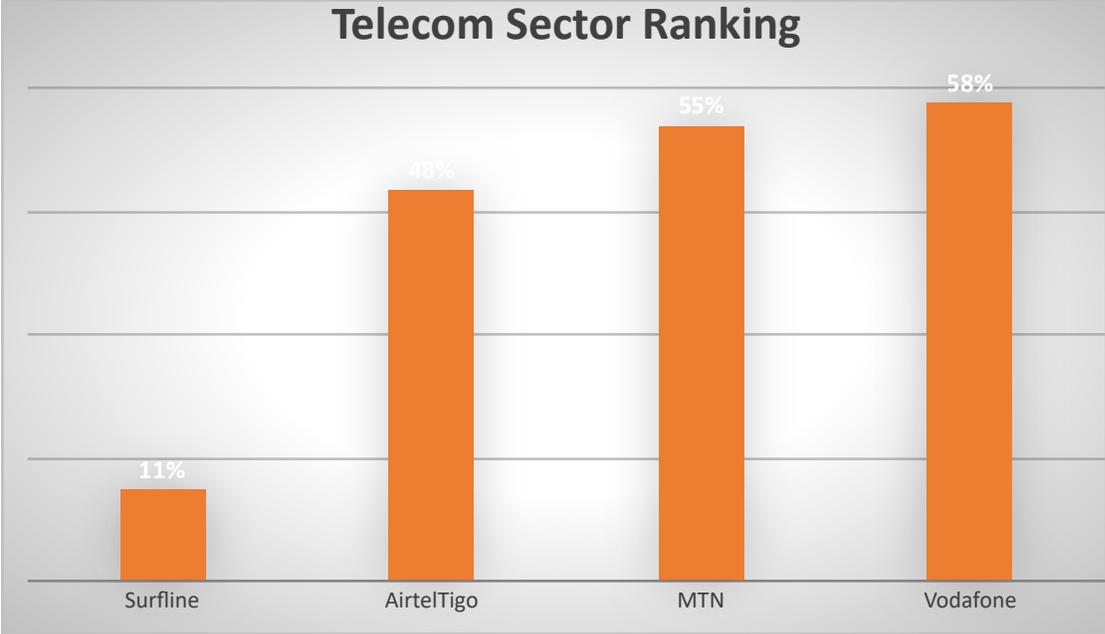
<sup>8</sup> Ghana Telecoms Infrastructure, Operators, Regulations Statistics and Analyses 2019 - ResearchAndMarkets.com | Business Wire

The statistics here are pointing to the fact that MTN Ghana is the biggest telcom company in the country as it controls more than twice the market share of Vodafone, its competitor. It also reveals that MTN has no real competitor, probably owing to better products and services.

The GCSI Telecom sector rankings has Vodafone with the highest satisfaction score of 58.18%, and followed by MTN with an average mean score of 55.48%. AirtelTigo was third with an average mean satisfaction score of 47.63%.

Please refer to the Appendix for the full list of Telecom companies included in the GCSI survey, and contact the Institute of Customer Service Professionals (ICSP) for a detailed report on the performance of specific companies. Chart 15 shows the Telcom sector rankings, based on weighted sample sizes:

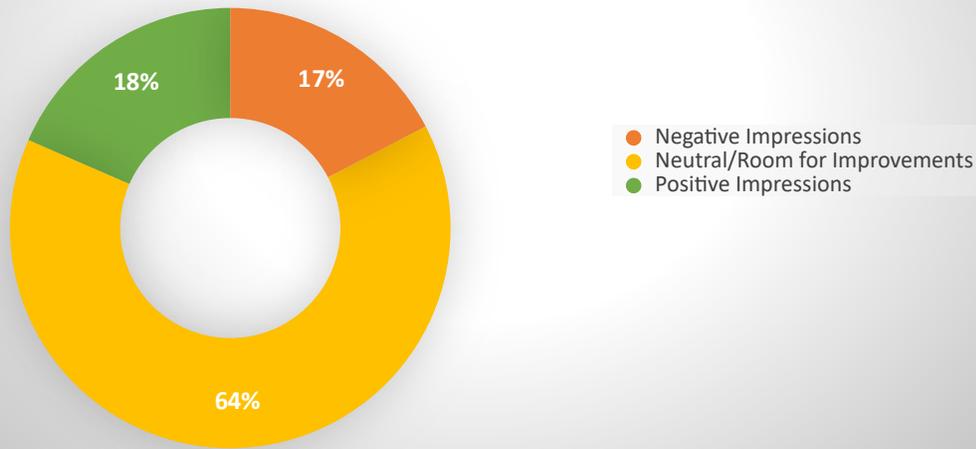
Chart 15



*\*based on weighted sample sizes*

**Analysis of Open-Ended Responses – Overall Impressions of Telecom Sector**  
Chart 16

**Overall, what are your impressions on customer service in Ghana's Telecom sector?**



Analysis of respondent verbatim indicates that from the overall impressions, there is still a lot of room for improvement in the sector (64%), with 17% of respondents' impressions being negative and 19% of responses being positive.

## **Transportation Sector**

COVID-19, beyond its tragic trail of destruction in the world, presents opportunities for the transportation industry as it does for the pharmaceutical, technology and consumer industries. In Ghana, like many countries across the globe, COVID -19 has brought the most drastic instabilities to the economy more than anything the country has ever seen, and the world of mobility has also not been spared. The dire situation has been exacerbated by the need for social distance and the reluctance on the part of citizens to commute in public transport for fear of being infected.

Changes in consumer behaviour and preferences could shift the modal mix. As the pandemic has shown us, social distancing has become the norm and this will significantly affect the mobility behaviour and preferences of most people.

Ghanaians, will be switching to transport modes that minimize the risk of infection, and ride-hailing services is the leading option available. Whereas Ghanaians have traditionally used the public transport system including the ‘trotros’ and public buses as their primary means of transport, COVID -19 is solidifying a new trend in transportation which will most likely move people to car-dependency.

Social distancing in public transport does not only deny transport owners the much-needed revenue but it also denies passengers access to public transport and thus more people are likely to depend on ride-hailing services or own their cars outright. Available data shows an increase in first-time users of ride-hailing services since the outbreak of the pandemic and we are likely to see more people embracing ride-hailing services in a post-COVID world.

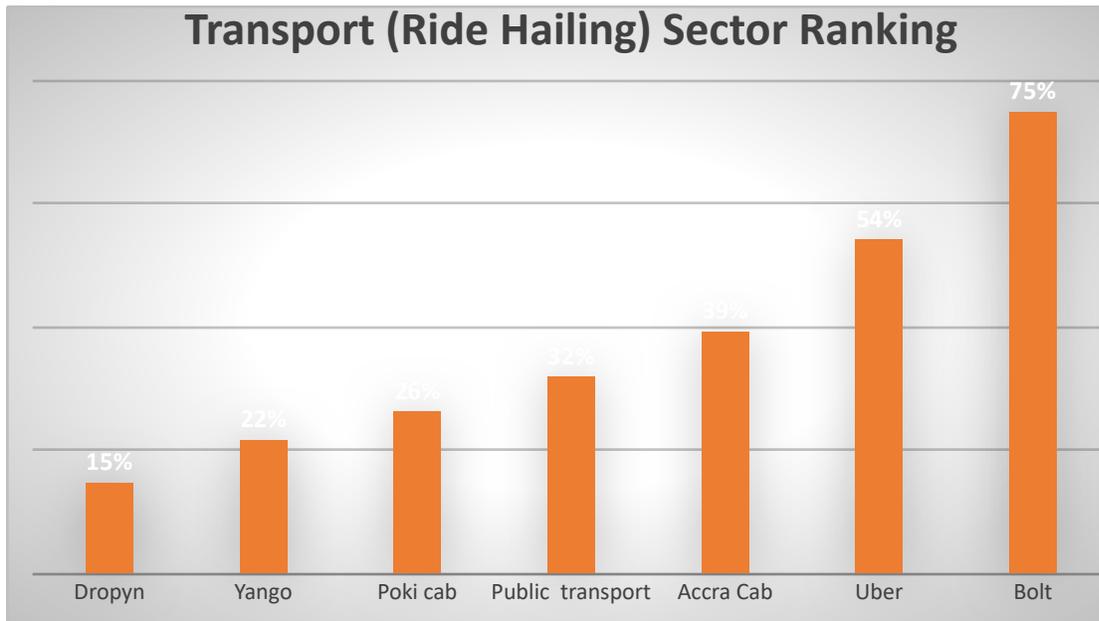
Again, people who own private vehicles will use them increasingly, while those who previously relied on public transport might switch to other modes, such as biking or walking instead. Indeed, evidence from a number of Chinese cities has shown that private cars, walking, and biking have gained traction since the pandemic began, while public transport systems such as bus transit and subway systems have been on the disadvantageous side. For obvious reasons, mass transit of people increases the rate of spread of infection and studies in other jurisdictions

indicate that people who used public transport were about six times more likely to be infected with COVID -19.<sup>9</sup>

The GCSI Transport (ride hailing) sector rankings has Bolt with the highest satisfaction score of 75.08%, and followed by Uber with an average mean score of 54.30%. Accra Cab ranked third with an average mean satisfaction score of 39.43%.

Please refer to the Appendix for the list of Transport sector companies included in the GCSI survey, and contact the Institute of Customer Service Professionals (ICSP) for a detailed report on the performance of specific companies. Chart 17 shows the Transport sector rankings, based on weighted sample sizes:

Chart 17

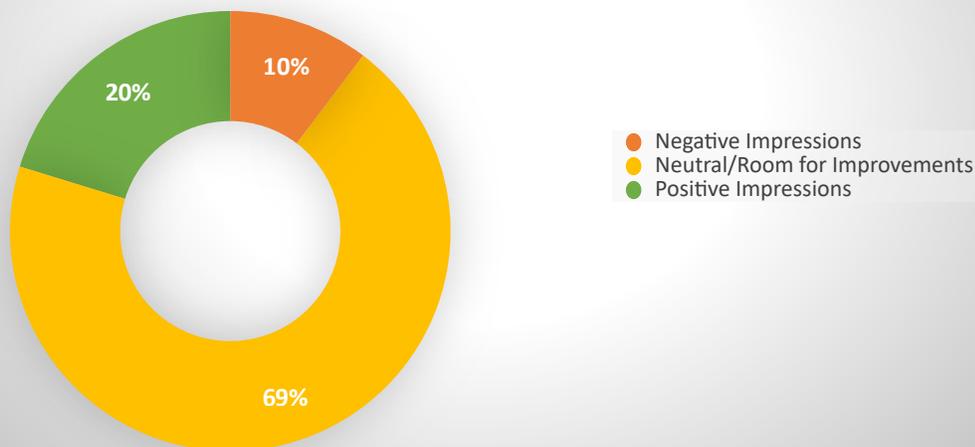


*\*based on weighted sample sizes*

<sup>9</sup> An Op-Ed: 'The future of mobility in Ghana in a post-coronavirus world' (ghanaweb.com)

**Analysis of Open-Ended Responses – Overall Impressions of Transport Sector**  
Chart 18

## Overall, what are your impressions on customer service in Ghana's Transport sector?



In spite of the positive impact of ride hailing services in the Covid era, analysis of respondent verbatim indicates that 70% of the overall impressions point toward there being more room for improvement or more work to be done in the sector. However, 20% of the impressions were positive, whilst 10% were negative.

### Utilities Sector

In Ghana, nearly three million people rely on surface water to meet their daily water needs, leaving them vulnerable to water-related illness and disease. And, 31 percent of Ghanaians lack access to improved sanitation or are entirely without toilet facilities.

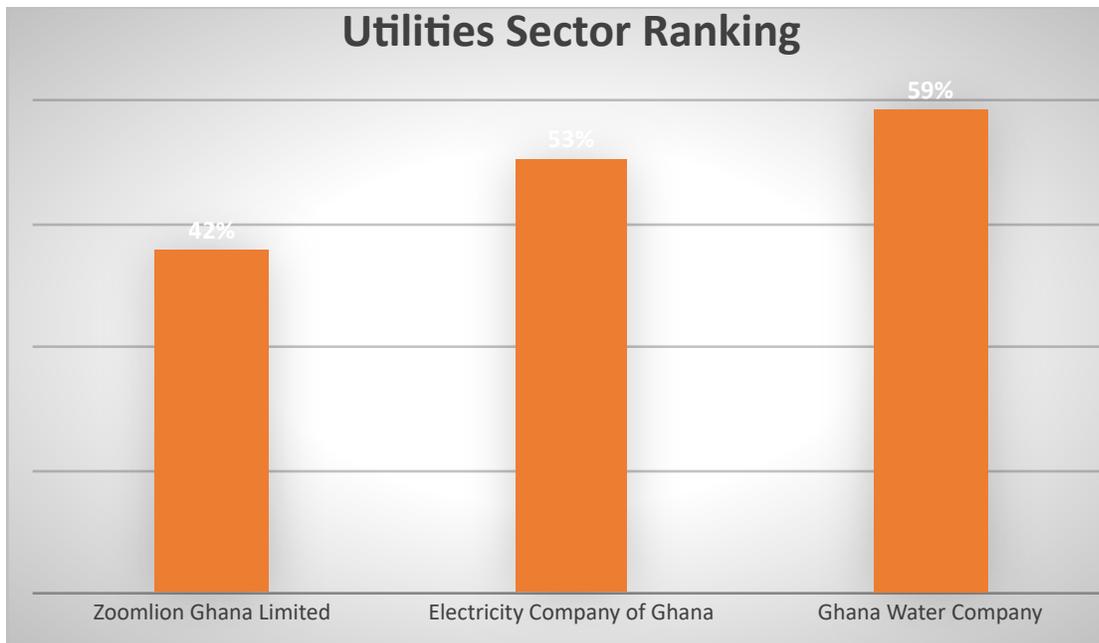
Despite continued, positive economic growth, there remains a tremendous need for water and sanitation access in Ghana. Many households without access to safely managed water and sanitation services lack the upfront funds needed to invest in solutions such as household connections to piped water services or a toilet.

In Ghana and around the world, millions are navigating the COVID-19 pandemic with the added challenge of living without access to safe water. Now more than ever access to safe water is critical to the health of families in Ghana<sup>10</sup>.

The GCSI Utilities sector rankings has the Ghana Water Company with the highest satisfaction score of 58.83%, and followed by the Electricity Company of Ghana (ECG) with an average mean score of 52.96%. Zoomlion Ghana Limited was third with 41.83%.

Please refer to the Appendix for the list of Utilities sector organizations included in the GCSI survey, and contact the Institute of Customer Service Professionals (ICSP) for a detailed report on the performance of specific companies. Chart 19 shows the Utilities sector rankings, based on weighted sample sizes:

Chart 19



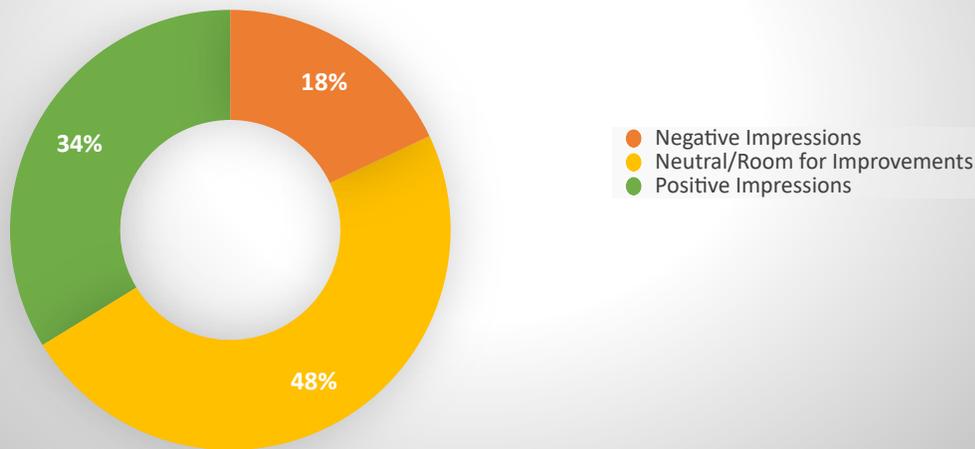
*\*based on weighted sample sizes*

<sup>10</sup> Ghana's Water Crisis - Ghana's Water In 2020 | Water.org

## Analysis of Open-Ended Responses – Overall Impressions of Utilities Sector

Chart 20

**Overall, what are your impressions on customer service in Ghana's Utilities sector?**



Over a third of the overall impressions in the Utility are positive, while 18% are negative. However, nearly half of the impressions point to there being more room for improvement in the sector.

### **Part III – The GCSI Model**

The Ghana Customer Service Index (GCSI) is a cause-and-effect model with indices for drivers of satisfaction on the left side *Trust, Look & Feel, Competence, Professionalism, Ease of Doing Business, Processes and Procedures, Customer-Focused Innovations, Engagement with Customers, Complaints and Feedback, and Coronavirus Preparedness*, Customer Satisfaction Index in the centre, and outcomes of satisfaction on the right side (Customer Loyalty). The metrics are measured on

a 1-7 measurement scale, with the mean score for each measure converted to percentiles, with a weighting applied that reflects the priority score for each customer experience measure.

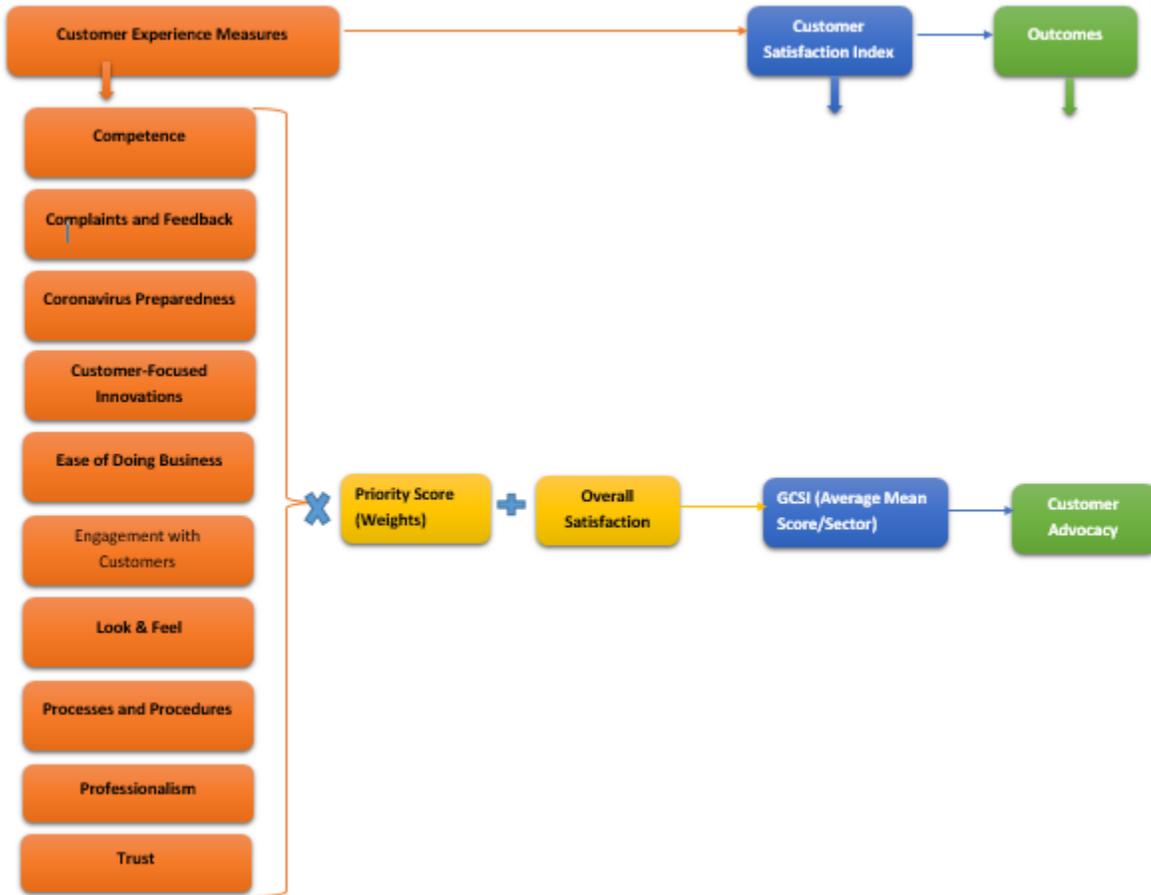


Fig 1 – The Ghana Customer Satisfaction Index Model

**Table 2 Customer Experience Measures and Overall Satisfaction**

	Hos pita lity	Ret ail Mal ls	Insu ranc e	Onli ne busi nes ses	Ban king	Hea lthc are	Tele com mu nica tion s	Tra nsp orta tion	Utili ties	Pub lic Insti tuti ons
<b>Sample Size</b>	355	351	189	309	340	365	338	374	355	196
<b>Trust</b>	76%	68%	68%	67%	63%	61%	61%	61%	55%	51%
<b>Look &amp; Feel</b>	74%	67%	64%	65%	66%	60%	61%	57%	52%	52%
<b>Competence</b>	75%	69%	66%	68%	64%	63%	58%	58%	53%	53%
<b>Professionalism</b>	75%	69%	71%	68%	64%	61%	63%	56%	53%	56%
<b>Ease of Doing Business</b>	74%	70%	72%	68%	60%	58%	60%	60%	53%	51%
<b>Processes and Procedures</b>	73%	68%	71%	68%	58%	58%	58%	64%	54%	50%
<b>Customer-Focused Innovations</b>	72%	68%	70%	67%	57%	59%	70%	47%	52%	52%
<b>Engagement with Customers</b>	77%	68%	72%	66%	59%	62%	68%	55%	54%	52%
<b>Complaints and Feedback</b>	73%	67%	70%	67%	56%	59%	61%	47%	52%	52%
<b>Coronavirus Preparedness</b>	75%	70%	73%	63%	70%	69%	68%	46%	52%	63%
<b>Overall Satisfaction</b>	79%	80%	74%	73%	70%	67%	64%	65%	61%	54%
<b>Weighted Average</b>	75%	69%	70%	67%	63%	61%	63%	56%	54%	53%
<b>Average</b>	39.44	36.29	36.95	35.29	32.87	32.34	33.35	29.16	28.13	28.21
<b>Final Weighted Average</b>	74%	68%	70%	67%	62%	61%	63%	55%	53%	53%
<b>Sector Score</b>	77%	74%	72%	70%	66%	64%	63%	60%	57%	54%
<b>GCSI 2020</b>	<b>65.55%</b>									
<b>Rating</b>	<b>C+</b>									

The average mean score performance for each company indicates the company-level performance of the index. The mean average for all companies within each sector indicates the

sector-level performance of the index. The Ghana Customer Service is the mean average of the sector level performances. As shown above, the GCSI 2020 (average mean score of all sectors) is 65.55%. In terms of an academic grading system, this translates to a C+ grade.

**Table 3 The Strength of the Relationship between Customer Experience Measures and Overall Satisfaction in the sectors**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Bank	.612 <sup>a</sup>	.374	.357	1.083
Insurance	.531 <sup>a</sup>	.282	.242	1.101
Utility	.727 <sup>a</sup>	.528	.515	1.014
Telecom	.583 <sup>a</sup>	.339	.321	1.288
Hospitality	.681 <sup>a</sup>	.463	.448	.881
Healthcare	.677 <sup>a</sup>	.459	.444	1.063
Retail	.664 <sup>a</sup>	.441	.424	.981
Public Sector	.680 <sup>a</sup>	.462	.435	1.237
Online Business	.678 <sup>a</sup>	.460	.442	1.076
Transport	.685 <sup>a</sup>	.469	.454	.982

a. Predictors: (Constant): Bank, Insurance, Utility, Telecom, Hospitality, Healthcare, Retail, Public Sector, Online Business, Transport. Dependent Variable: Overall, how satisfied or dissatisfied are you with customer service in the XXXX SECTOR in Ghana?

In order to establish the connection between the ten (10) customer experience measures and overall satisfaction, a regression analysis was conducted. The **correlation coefficient R**, which is an indicator of the strength of the relationship between the dependent variables (Overall Satisfaction, and the predictors (customer experience measures), indicates that there is a fairly strong relationship between the customer experience measures and overall satisfaction. This justifies combining customer experience measures with overall satisfaction in the GCSI model, which in turn has an impact on customer advocacy.

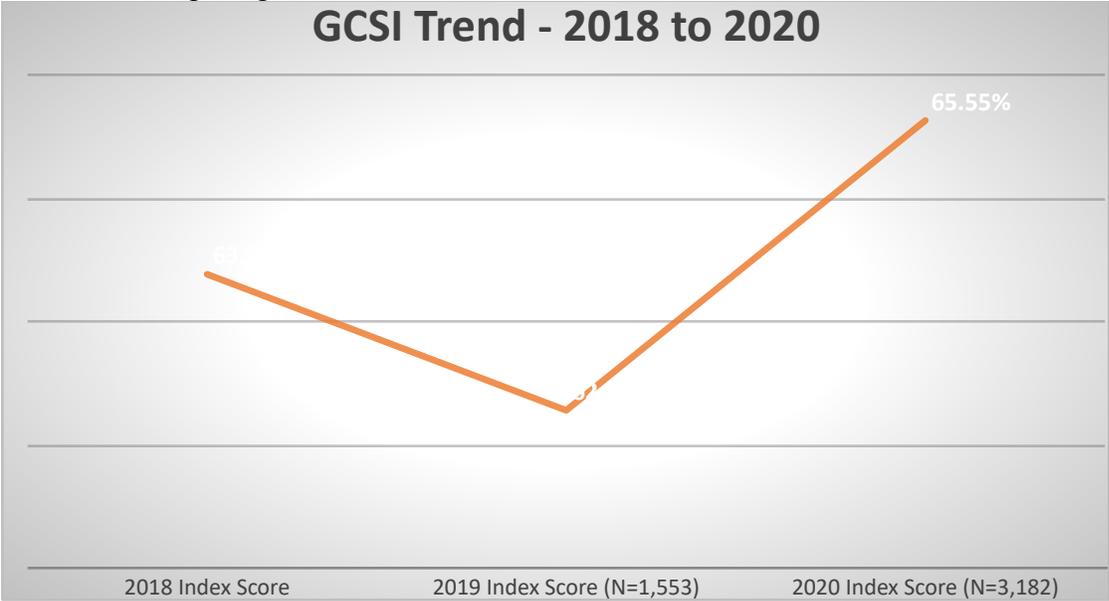
**Table 4 Company Satisfaction Vs Sector Satisfaction Scores 2019/2020**

Sector	GCSI Score			GCSI Ranking			Company	Company Score
	2019	2020	Change	2019	2020	Change	Company	2020
<b>Hospitality</b>	64%	77%	12%	4th	1st	+3	Labadi Beach Hotel	77%
<b>Retail Malls</b>	67%	74%	7%	1st	2nd	-1	Melcom	77%
<b>Insurance</b>		72%		-	3rd	-	Donewell Insurance Company Limited	81%
<b>Online businesses</b>	66%	70%	4%	2nd	4th	-2	Tonaton.com	66%
<b>Banking</b>	64%	66%	2%	5th	5th	0	Access Bank	89%
<b>Healthcare</b>	63%	64%	1%	6th	6th	0	37 Military Hospital	61%
<b>Telecommunications</b>	58%	63%	5%	8th	7th	+1	Vodafone	58%
<b>Transportation</b>	65%	60%	-5%	3rd	8th	-5	Bolt	75%
<b>Utilities</b>	60%	57%	-3%	7th	9th	-2	Ghana Water Company Limited	59%
<b>Public Institutions</b>	56%	54%	-3%	9th	10th	-1	Social Security and National Insurance Trust (SSNIT)	72%

The hospitality industry moved from 4<sup>th</sup> position in 2019 to 1<sup>st</sup> in 2020, achieving a sector average of 76.53%, with the Labadi Beach Hotel ranked as the highest in terms of customer satisfaction, scoring 79.03%. The Retail sector dropped from 1<sup>st</sup> position in 2019 to 2<sup>nd</sup> in 2020, scoring 74%, and led by Melcom, which scored 77%. Insurance, which was separated from the financial sector in this edition, placed third, with a score of 72%, and was led by Donewell Insurance which scored 81%. The online business sector improved from 66% in 2019 to 70% in 2020, but dropped two places from 2<sup>nd</sup> to 4<sup>th</sup> position in 2020. The banking sector maintained its 5<sup>th</sup> position from the previous year, but improving from 64% to 66% in 2020. The sector was led by Access bank, which scored 89%. Similarly, the Healthcare sector maintained its 6<sup>th</sup> position and improved from 63% to 64%, with the 37 Military Hospital leading the sector scoring 61%. The Telecom sector moved 1 place up from 8<sup>th</sup> position in 2019 to 7<sup>th</sup> position in 2020, with Vodafone leading the sector with a score of 58%.

The Transport (Ride Hailing) sector, which dropped 5 places from 3<sup>rd</sup> to 8<sup>th</sup> position, achieved a satisfaction score of 60%, and was led by Bolt, which had a satisfaction score of 75%. The Utilities sector dropped in satisfaction score from 60% in 2019 to 57% in 2020, dropping 2 points in ranking from 7<sup>th</sup> position to 9<sup>th</sup> position. The sector was led by the Ghana Water Company, which had a satisfaction score of 59%. The Public sector also dropped in performance from 56% to 54%, moving from the 9<sup>th</sup> position in 2019 to the 10<sup>th</sup> position in 2020. The sector was represented by the Social Security and National Insurance Trust (SSNIT) which scored 72%.

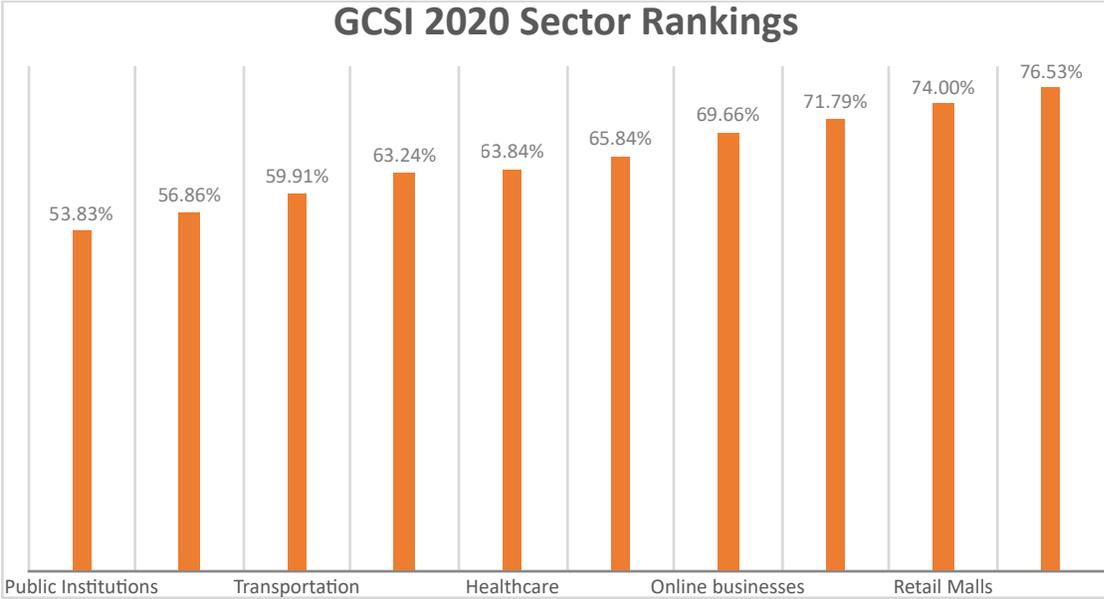
Chart 21: Comparing 2020 and 2019 GCSI Performance



The GCSI 2020 score of 65.55% indicates a 5% improvement in customer service across all sector from the 2019 Index score of 62.61%, which was a 2% drop from the previous score of 63.99%. This improvement over the last 12 months can be attributed to the high scores achieved

by the top ranking companies in each sector – Hospitality (Labadi Beach Hotel), Banking (Access Bank), Insurance (Donewell Insurance), Retail Malls (Melcom), Transport (Bolt), Telecommunications (Vodafone), Public Sector (SSNIT), Online Businesses (Tonaton.com), Healthcare (37 Military Hospital), and Utilities (Ghana Water Company).

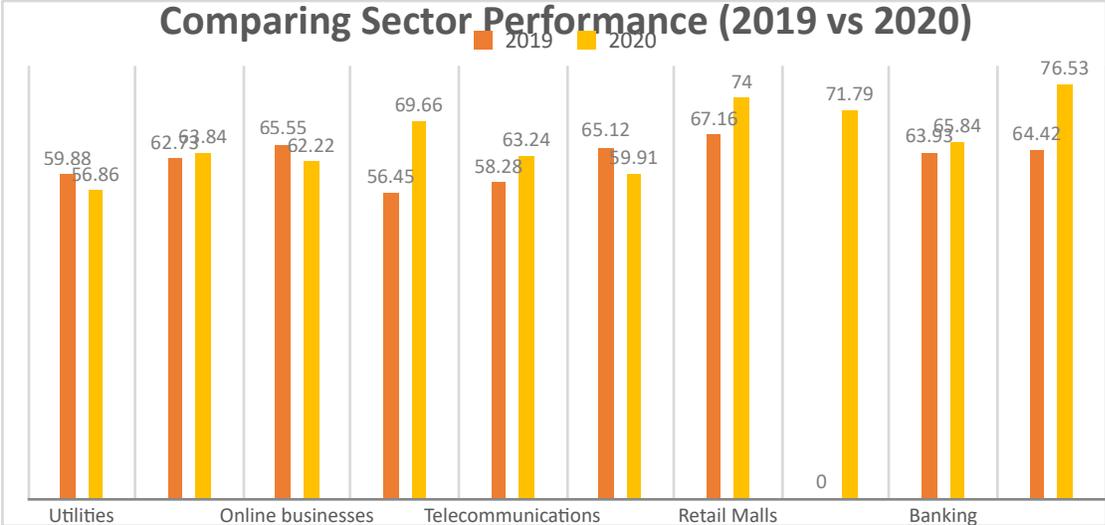
Chart 22



In terms of sector rankings the Hospitality sector is seen as the most important sector in terms of customer service, and was followed by the Banking sector. The Insurance, Retail Malls and

Transport sectors followed next, in that order. The rest are the Telecommunications, Public sector, and Online business. The last two sectors are Healthcare and Utilities, in that order.

Chart 23



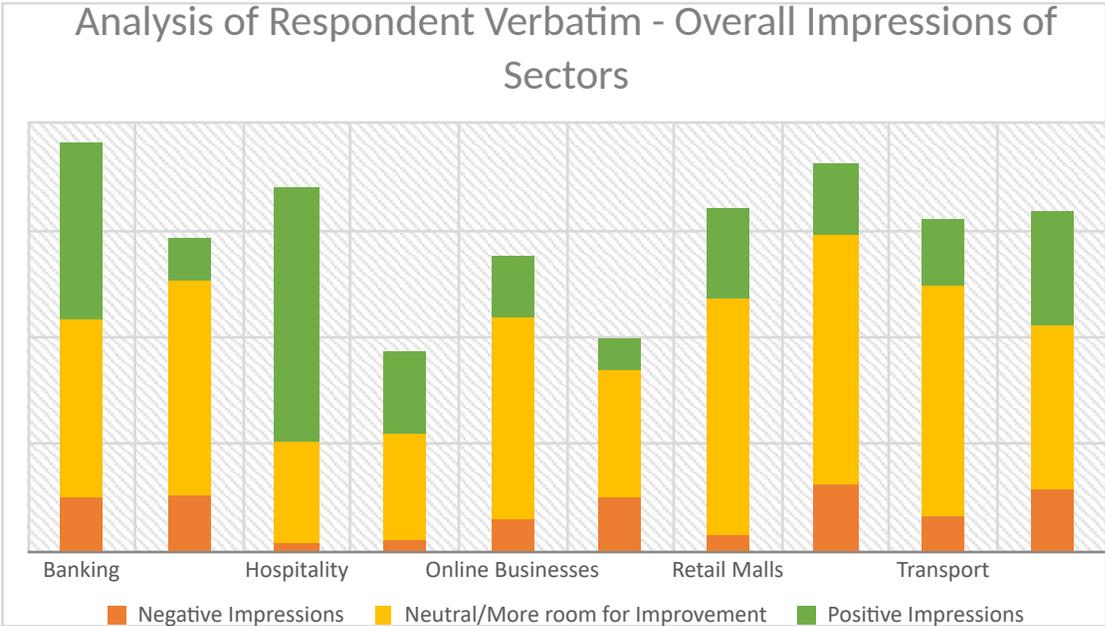
Comparing sector performance between the GCSI 2019 and GCSI 2020, it appears that most sectors have been consistent overall. The two leading sectors, Banking and Hospitality, moved from the 60% to the 70% zone. The rest of the sectors were within the 50% and 60% ranges.

Table 5 Outcome of Customer Satisfaction – Consumer Loyalty

Sectors	Sample Size	Overall Satisfaction Percentile	Detractors	Passives	Promoters	Net Promoter Score
Banking	340	74%	20%	25%	55%	35%
Utilities	355	63%	25%	50%	25%	0%
Telecommunications	338	65%	21%	14%	64%	43%
Hospitality	355	89%	0%	33%	67%	67%
Healthcare	365	64%	17%	33%	50%	33%
Retail Malls	351	58%	50%	50%	0%	-50%
Public Institutions	196	71%	0%	50%	50%	50%
Online businesses	309	72%	0%	33%	67%	67%
Transportation	374	67%	50%	50%	0%	-50%
Insurance	189	75%	33%	0%	67%	33%

As stated in the GCSI model, there is a link between overall satisfaction and advocacy. A higher overall satisfaction score results in a higher Net Promoter Score (Advocacy). From the table above, the Hospitality sector had the highest overall satisfaction score of 89%, this translated into a higher Net Promoter Score of 67%. This establishes that there is a relationship between overall satisfaction and advocacy, as postulated by the GCSI model.

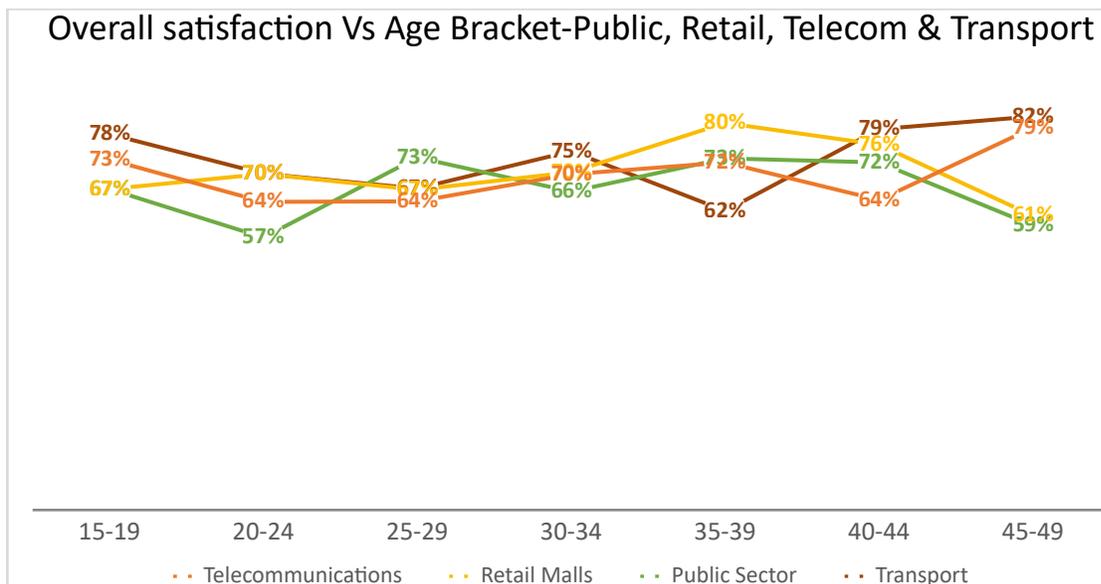
Chart 24



Analysis of the open-ended data (verbatim) appears to corroborate the findings of the GCSI. The leading sectors in the Index – hospitality and banking, have positive impressions whilst the lagging sectors, Utilities, Healthcare and Telecoms, have a lot more negative impressions in the verbatim. Overall, most of the impressions point to the fact that a lot more work needed to be done to improve customer service in most sectors.

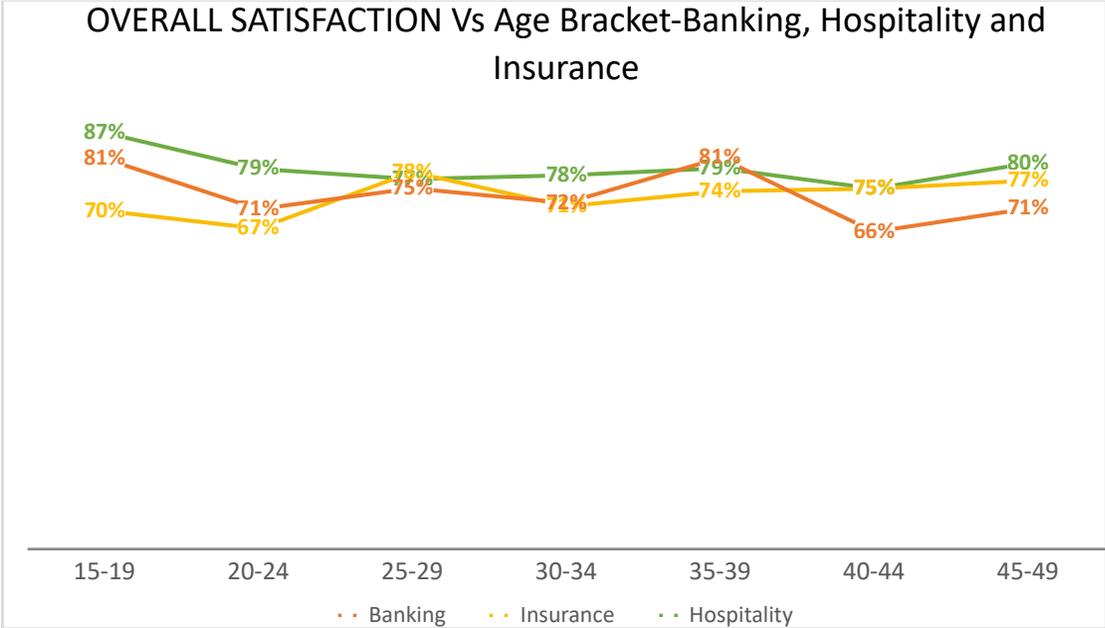
### Customer Satisfaction Demographics

Chart 25



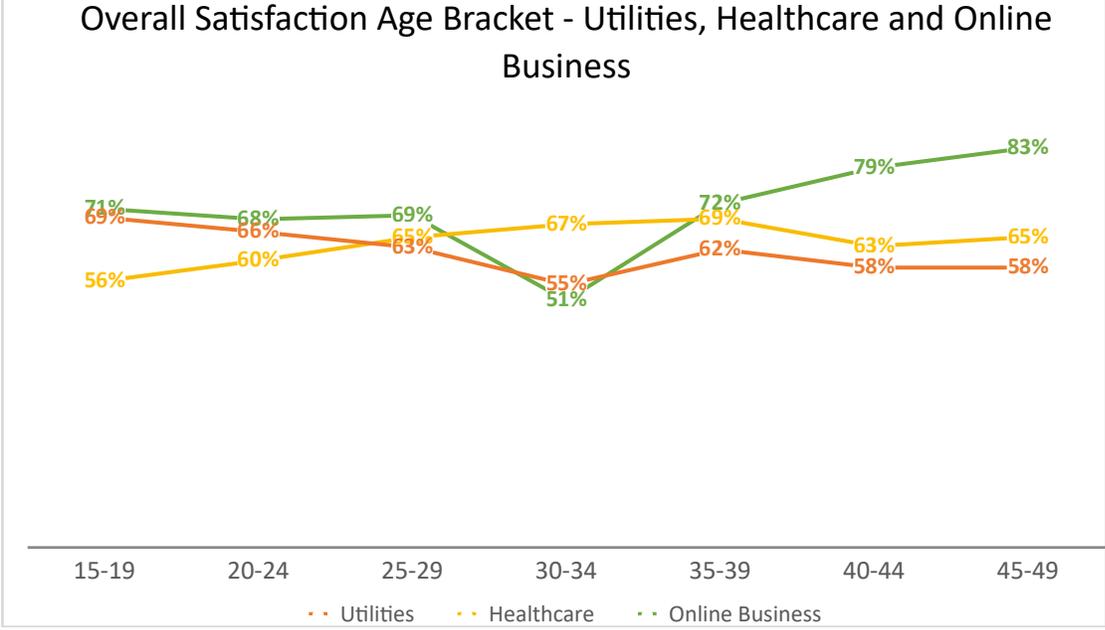
In terms of age brackets, overall satisfaction for the Telcos, Retail Malls, Public and Transport sectors appear to fall between the 15 to 24 age brackets. From 25 years onwards, overall satisfaction appears to increase slightly as age increases.

Chart 26



For the banking, insurance and hospitality sectors, overall satisfaction drops for the 15 to 24 age bracket. However, for those above 25 years, overall satisfaction does not appear to increase with increasing age, but remains flat overall.

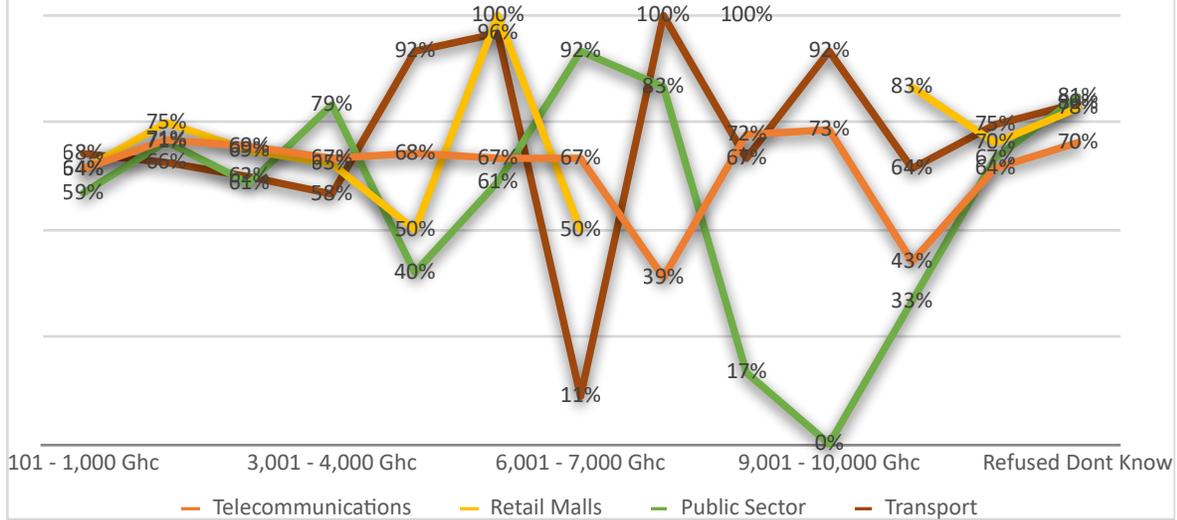
Chart 27



For Utilities and Online business sectors, overall satisfaction appear to fall from 15 to 34 year olds, but increases for those aged 35 to 49 years of age. However, for the healthcare sector, overall satisfaction increases steadily for all age groups from 15 to 39 year olds. Overall satisfaction in the healthcare sector appears to wane slightly for 40+ year olds.

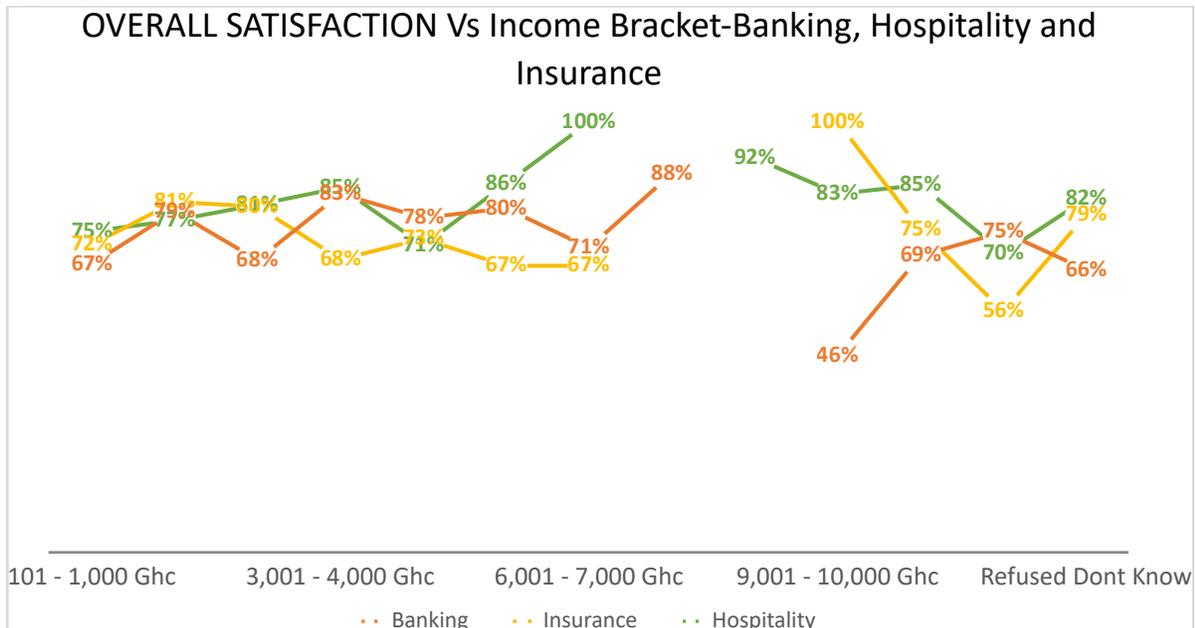
Chart 28

### Overall satisfaction Vs Income Bracket-Public, Retail, Telecom & Transport



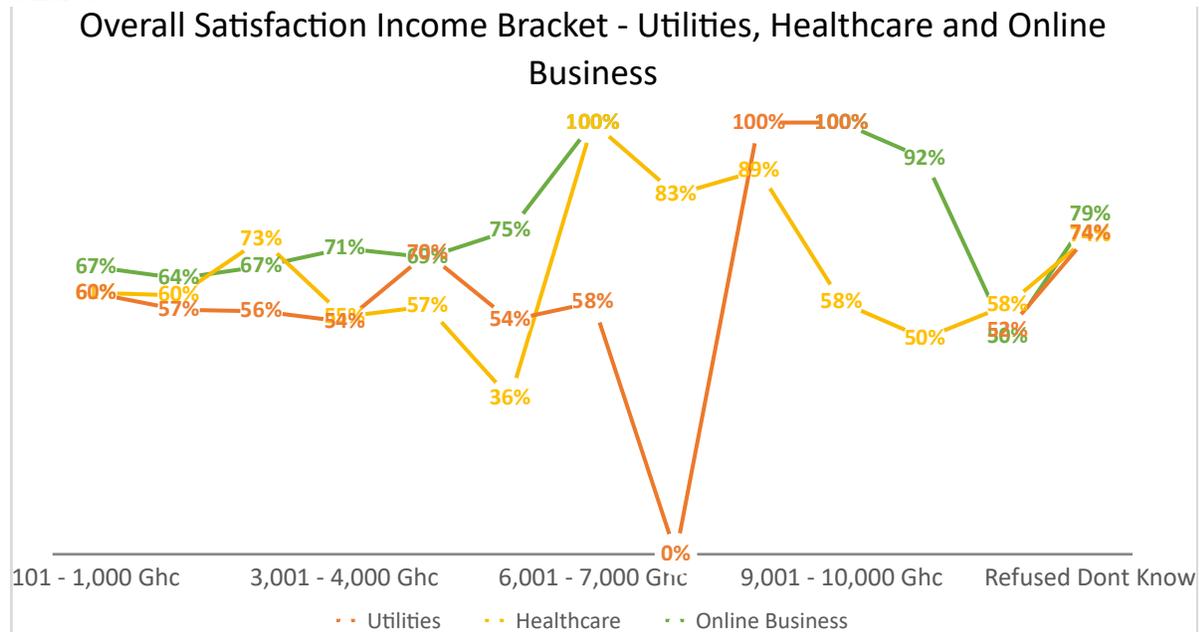
The trend of overall satisfaction for the telecom, retail, and public and transport sectors is that it increases generally with increasing income, though it shows some fluctuations across the sectors midway.

Chart 29



For the banking, insurance and hospitality sectors, overall satisfaction appears to increase slightly overall, but wanes slightly for those who earn between GHS8, 000 and above.

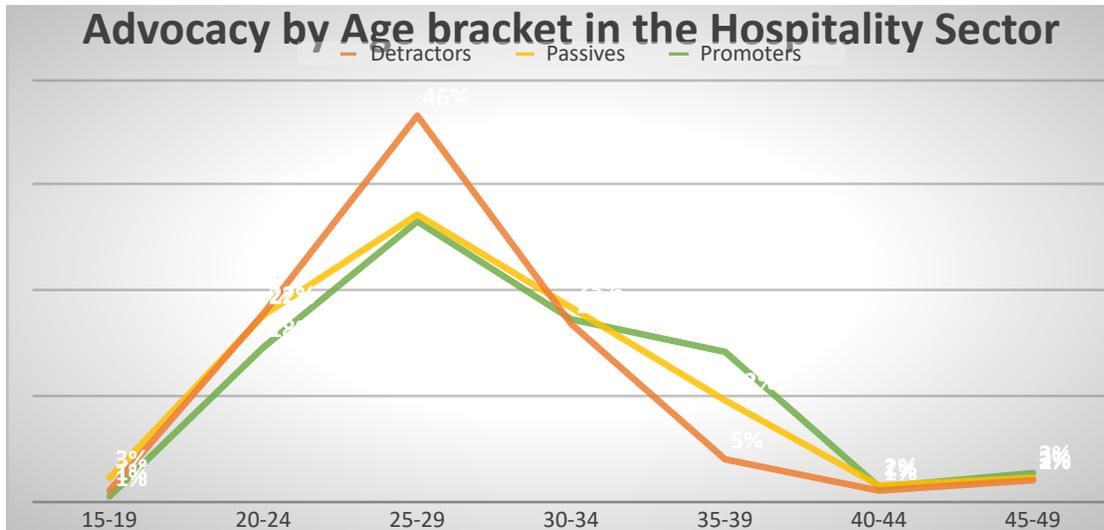
Chart 30



For utilities, healthcare and online business sectors, overall satisfaction appears to increase slightly up to those earning GHS5, 000. For those earning GHS6, 000 and above, overall satisfaction appears to falls with increasing income.

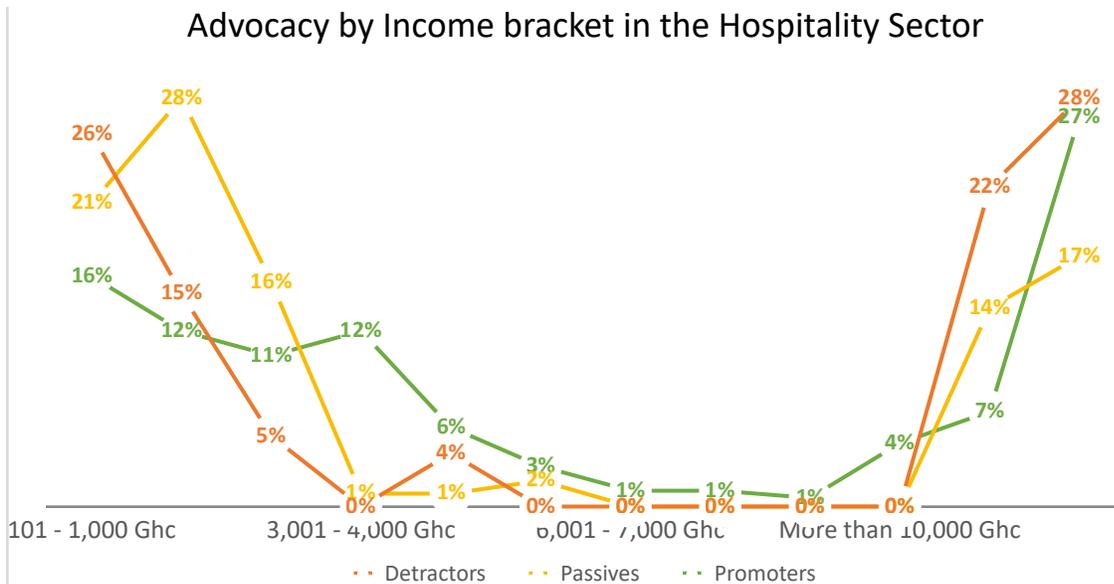
### Sector Advocacy by Demographics

Chart 31



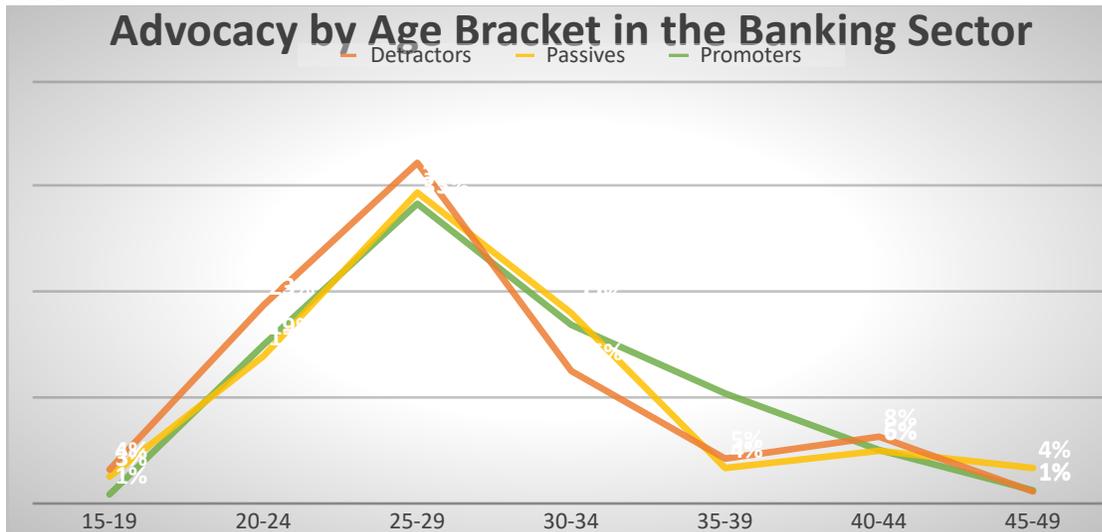
In terms of increasing age, advocacy for the hospitality sector increases up to the 25 to 29 age bracket, but falls drastically for those who are 30 years and above. This is true for detractors, passives and promoters. There are however, more detractors in the 25-29 age bracket than passives and promoters. Advocacy remains positive for those 30 years and above (promoters =green line). *Note: Advocacy (NPS) = Promoters – Detractors.*

Chart 32



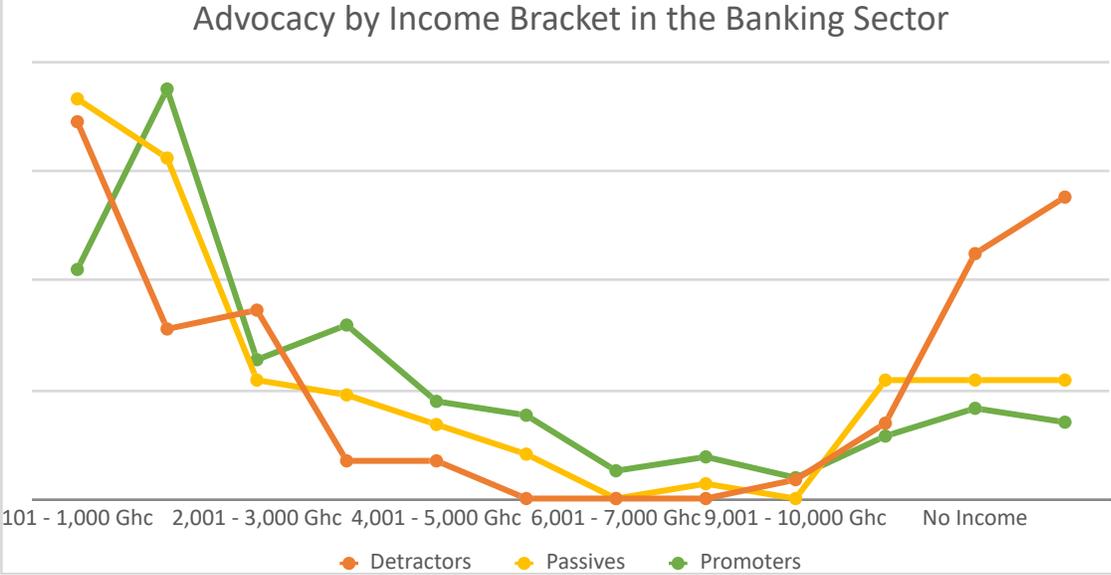
For the hospitality sector, advocacy decreases as income increases. However, the NPS remains positive for those earning GHS3, 000 and above, with more promoters than detractors.

Chart 33



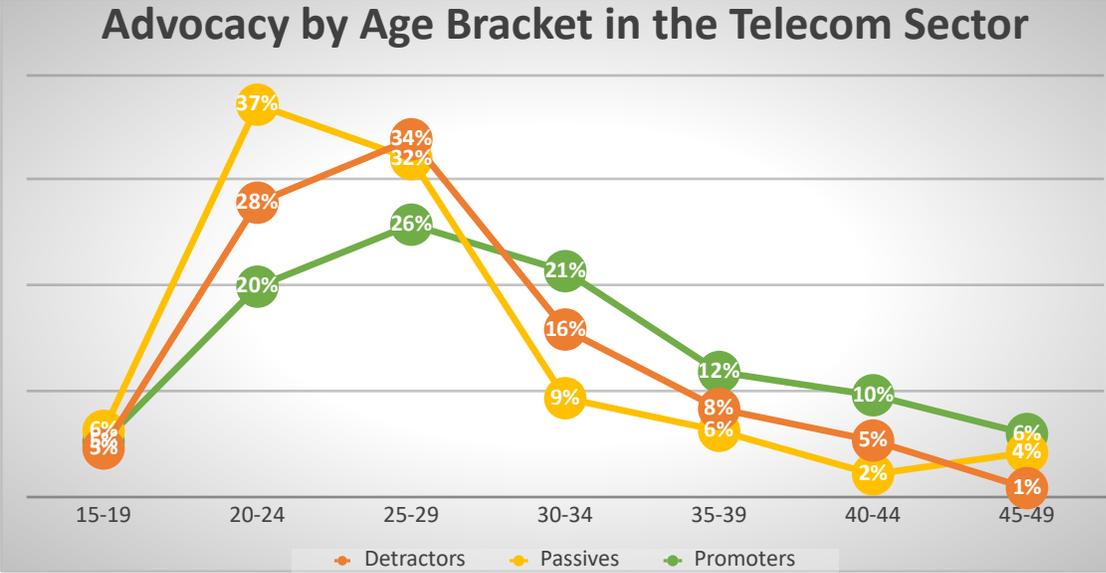
In the banking sector, which is the second most important sector, the trend of advocacy is similar to that of the hospitality sector. There is a negative advocacy for respondents between the 25 to 29 age brackets. Advocacy is positive for those between the 34 and 40 age brackets.

Chart 34



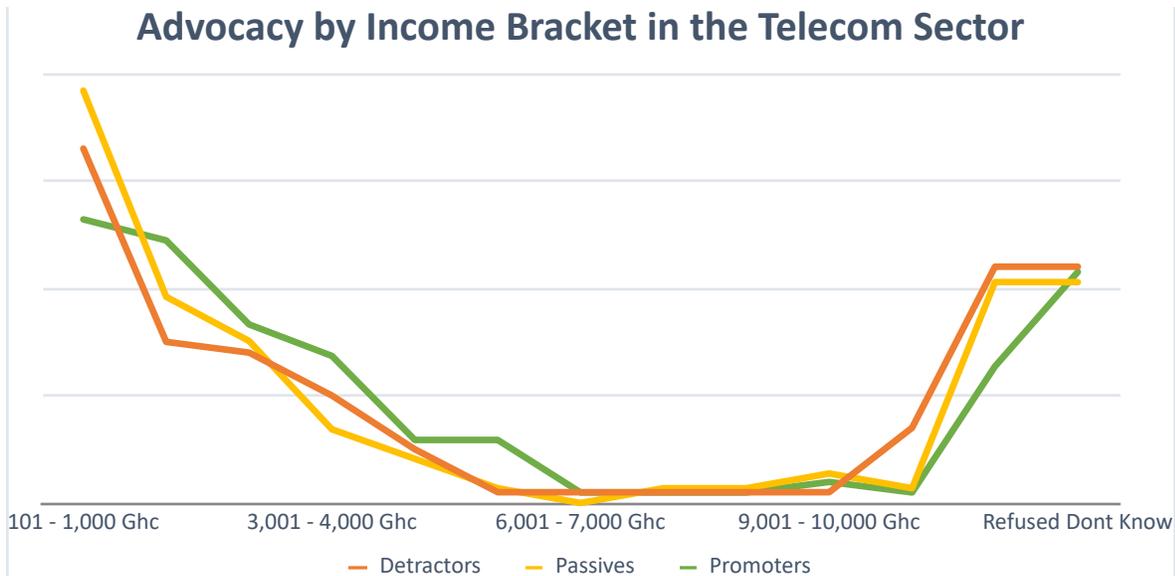
Again, the trend of advocacy in the banking sector is similar to that of the hospitality sector – Advocacy reduces as income increases in the banking sector, but remains positive overall.

Chart 35



Again, as shown in the banking and hospitality sectors, there are more detractors for those aged between 25-29 years of age. Advocacy reduces with increasing age, but remains positive for those 30 years and above.

Chart 36



Again, as shown in the banking and hospitality sectors, advocacy reduces with increasing income of respondents, but remains positive overall.

### Importance of CX Measures – Hospitality, Banking and Insurance

Chart 37

In terms of the importance of the customer experience measures, the above chart indicates that most of the measures scored higher in the hospitality sector, as compared to the banking and insurance sector. It is not surprising that the hospitality sector scored the highest in terms of customer service. The banking sector scored the highest in terms of coronavirus preparedness as compared to the insurance and hospitality sectors.

### Importance of CX Measures – Utilities, Healthcare, and Online Businesses

Chart 38

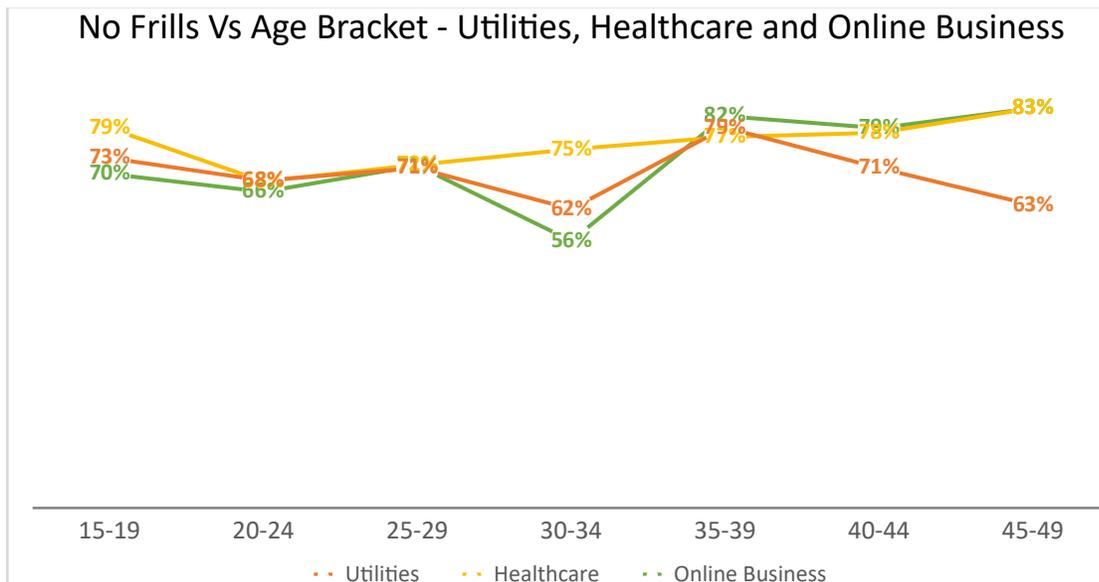
The above chart indicates that all the customer experience measures were important to the healthcare, online business and utilities sectors. In terms of coronavirus preparedness, the healthcare sector is seen to be the most prepared, compared to the other two sectors. The utilities were also seen to have more customer-focussed innovations compared to the other two sectors.

Chart 39

The above chart indicates that all the CX measures were equally important to all four sectors – public institutions, retail malls, and telecom and transport sectors. The retail malls and public institutions did better with coronavirus preparedness, as compared to the other two sectors.

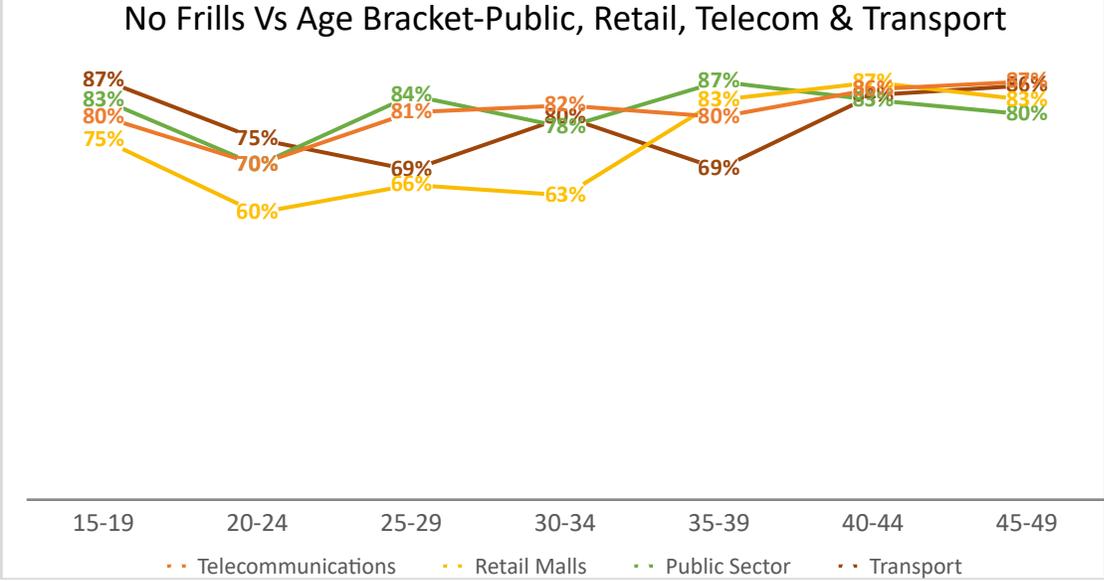
### No Frills Service across Age and Income

Chart 40



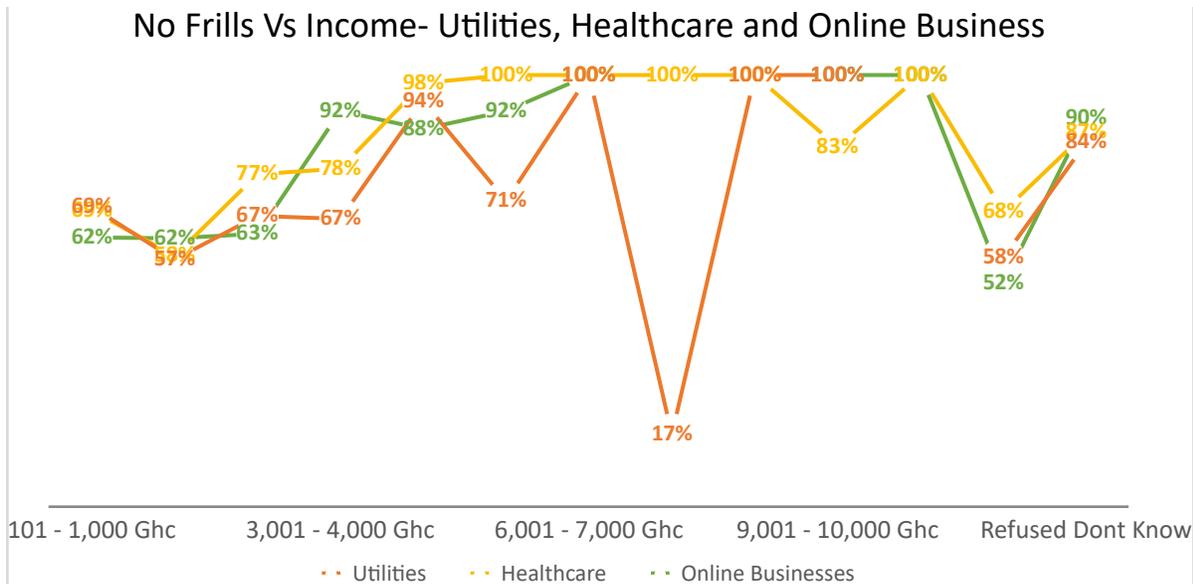
On the question of whether respondents would prefer a no-frills, lowest cost service, or an excellent service, even if it costs more – for the utilities, healthcare and online businesses, generally, it appears that respondents would prefer an excellent service, even if it costs more, instead of a no-frills, lowest cost service.

Chart 41



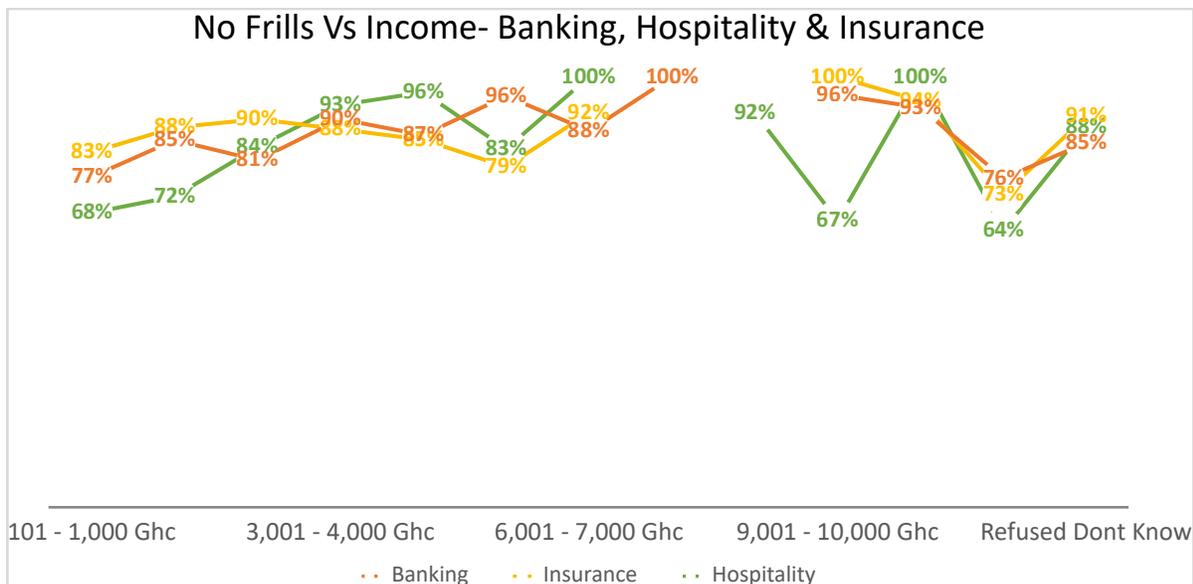
A similar trend is observed in the telecom, retail malls, public and transport sectors. Respondents prefer an excellent service, even if it costs more, instead of a no frills, lowest cost service.

Chart 42



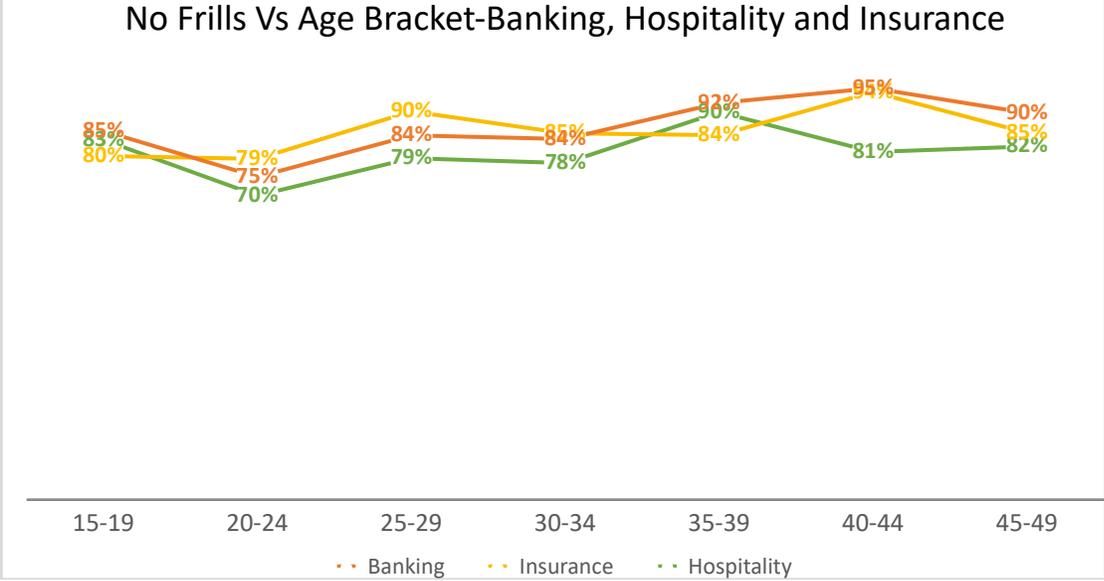
In terms of income, in the utilities, healthcare and online business sectors, as respondents' income increases, they prefer an excellent service, even if it costs more, instead of a no-frills lowest cost service.

Chart 43



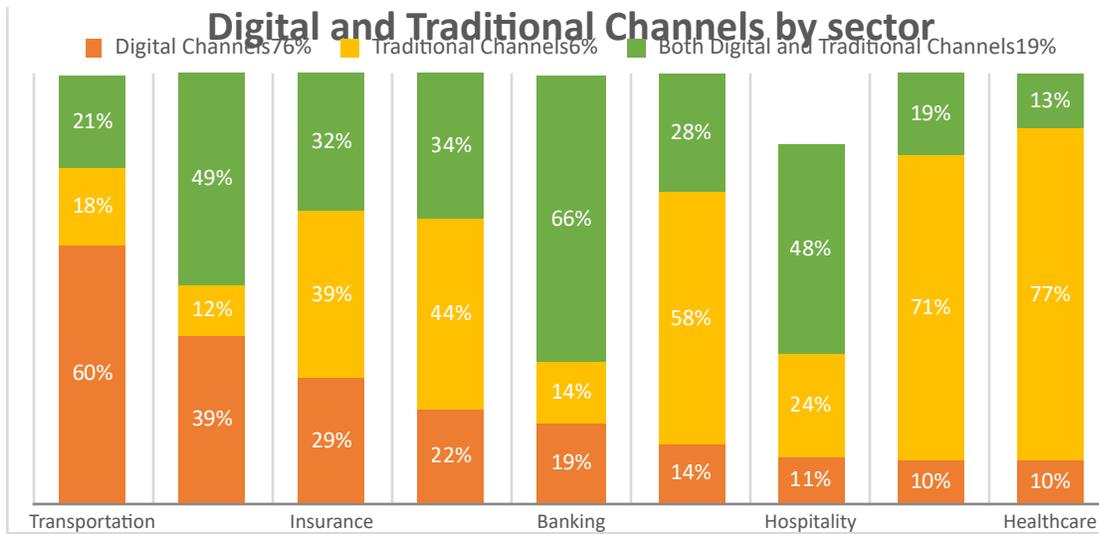
Respondents also prefer excellent service, even if it costs more, instead of a no frills, lowest costs service in the banking, insurance and hospitality sectors.

Chart 44



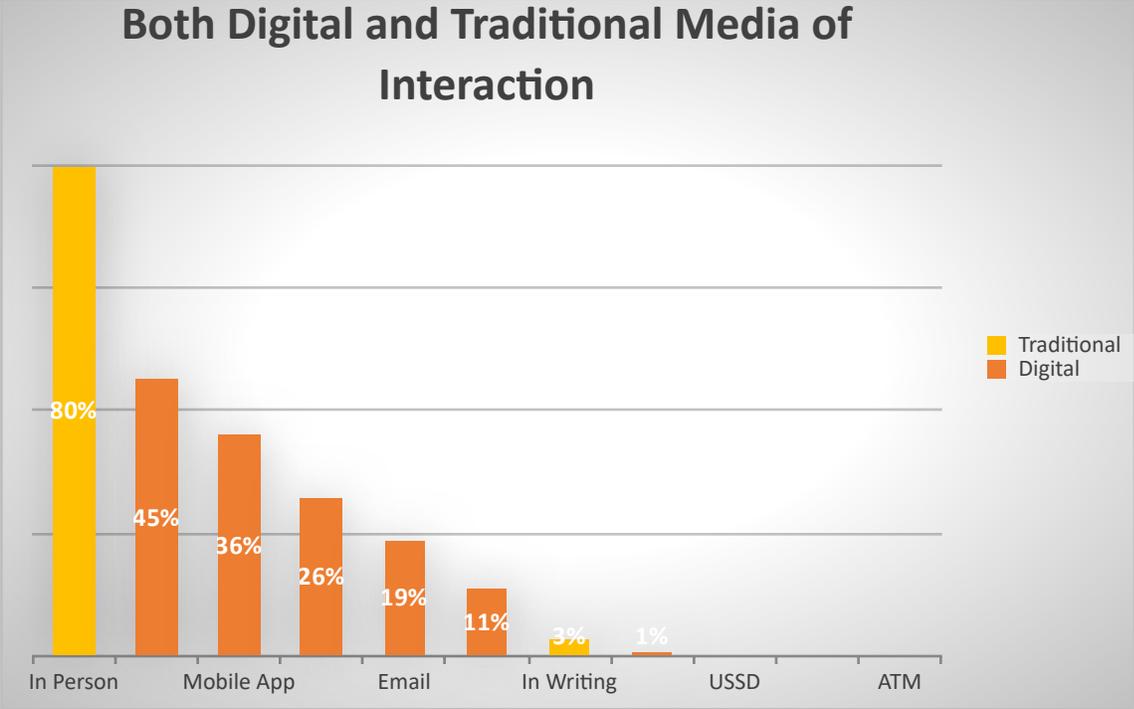
In the banking, insurance and hospitality sector, respondents prefer an excellent service, even if it costs more, than a lowest cost no frills service. This is the case with increasing age of respondents.

**Channels of Interaction**  
Chart 45



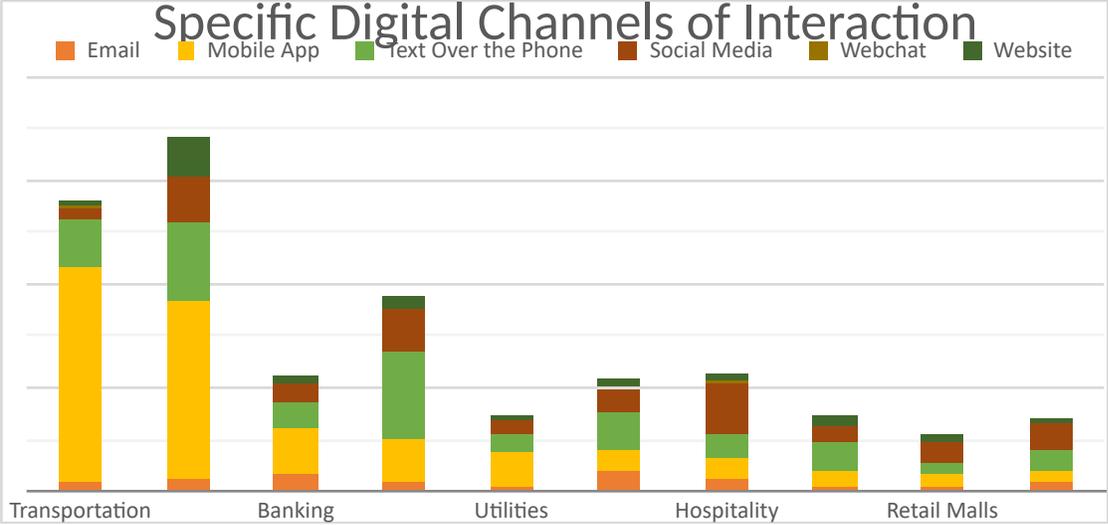
The Transportation (Ride Hailing) and telecom sectors are the most digitized sectors. This is not surprising because both sectors heavily depend of mobile applications or the mobile phone in their operations. The healthcare, retail, utilities and public institutions are also heavily dependent on traditional channels in their operations. The banking sector combines both digital and traditional channels in their operations.

Chart 46



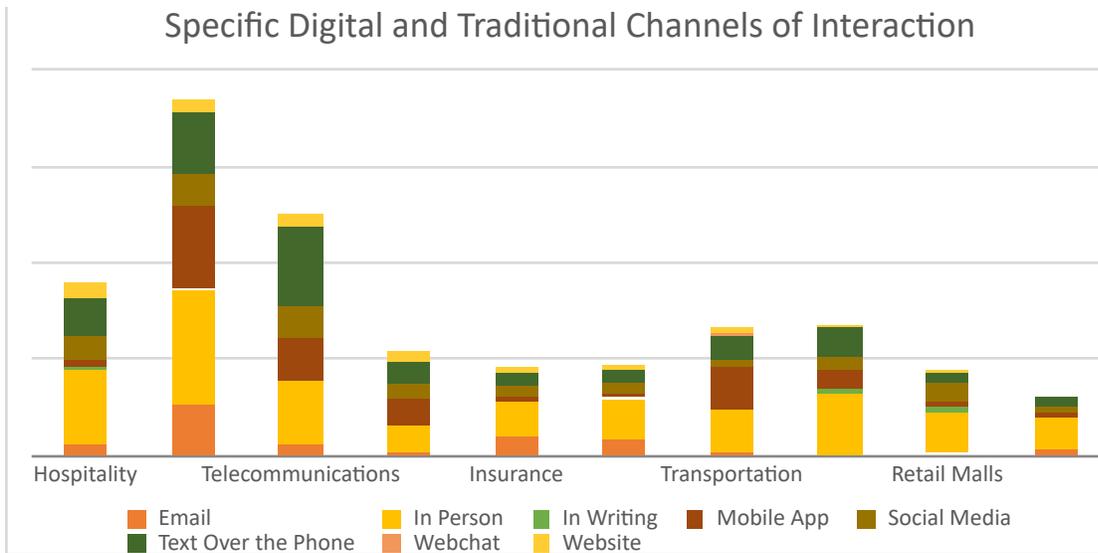
For companies that use both digital and traditional channels in interacting with their customers, there is a lot more in-person interactions (80%), as compared to digital channels of interactions.

Chart 47



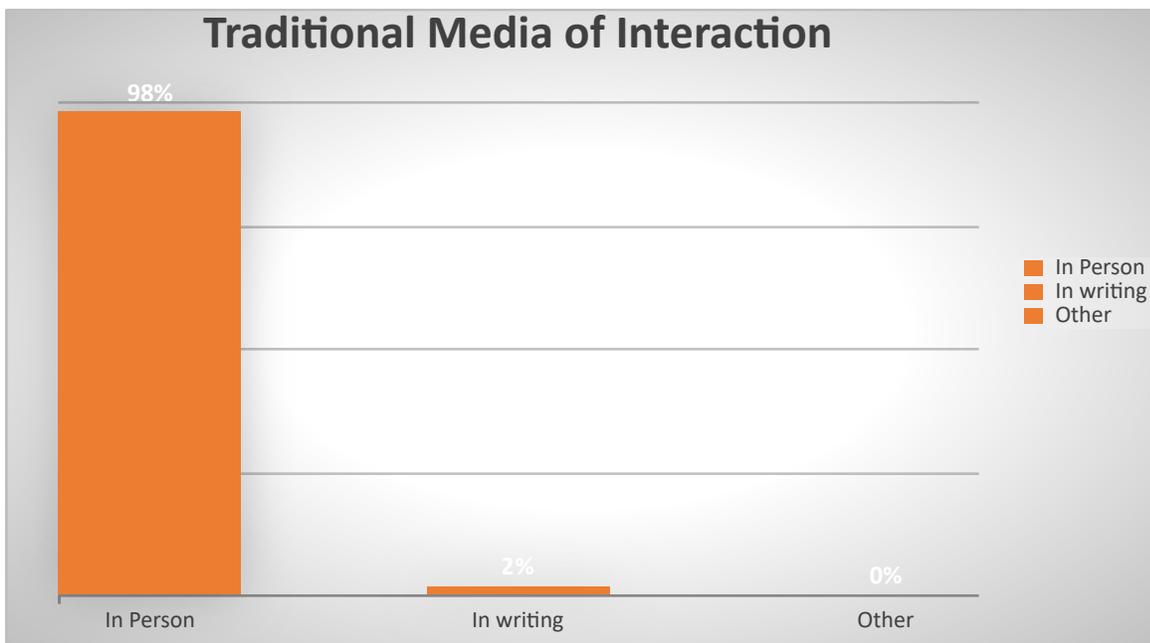
Specific digital channels of interaction are mostly mobile apps for transport, online, banking and telecommunication sectors, and text/over the phone communication for most other sectors.

Chart 48



For specific digital and traditional channels of interaction, there is a lot more in-person interactions across several sectors.

Chart 48



Traditional media of interactions are mostly in-person, with a just a few interactions involving writing to the company.

## **Part IV – Findings, Implications and Opportunities**

The GCSI 2020 has revealed several interesting findings in the era of Covid-19 amid several disruptions across all sectors.

### **Findings**

- In the era of Covid-19, there has been a general improvement in customer service across sectors compared to the prior year
- The GCSI 2020, established that the customer experience measures – Competence, Complaints and Feedback, Coronavirus Preparedness, Customer-Focused Innovations, Ease of Doing Business, Engagement with Customers, Look & Feel, Processes and Procedures, Professionalism, and Trust are fairly correlated with overall satisfaction.
- In spite of the severe disruption it has faced due to the Coronavirus pandemic, the hospitality sector is seen as the most important in terms of customer service, followed by the banking and insurance sectors. This was confirmed by the analysis of open-ended responses.
- As proof of the correlation between overall satisfaction and customer loyalty, the hospitality sector, with the highest overall satisfaction score, also has the highest net promoter score (customer advocacy). It was therefore established that overall satisfaction has an effect on customer loyalty
- There is no general trend that overall satisfaction increases with increasing age.
- Overall satisfaction, however, appears to increase with increasing income, though it tapers off for higher income respondents
- Customer advocacy reduces with increasing income, but remains positive overall.
- Most of the customer experience measures are important contributors to overall satisfaction.

- Irrespective of the sector, respondents want an excellent service, even if it costs more, instead of a no-frills, lowest cost service.
- Though digital interactions have improved, there is a lot more in-person interactions across most sectors

### **Implications and Opportunities**

The Ghana Customer Service Index has cemented customer perceptions about companies that are excelling and those that failing in their customer experience journeys. The Covid-19 pandemic has made this reality more pronounced, and these perceptions, whether good or bad, can become realities for most companies in these times of uncertainty. Particularly in times of a pandemic such as Covid-19, customers' interactions with a company can trigger an immediate and lingering effect on their sense of trust and loyalty. Companies therefore, have the opportunity to make their customer experiences worthwhile during these times.

The GCSI have uncovered that the customer experience measures are relevant drivers to customer satisfaction and advocacy. Companies, therefore, have the opportunity to self-access their customer journeys to ensure that these customer experience measures are part of their customer journeys. Companies should determine which customer touchpoints demand greater investment and where decreased investment makes sense.

With a lot more restaurants shifting to food delivery services instead of eat-in options, the hospitality sector, like most other sectors, has the opportunity to reimagine itself and bounce back stronger. With lots of uncertainty in the near future and post COVID-19 era, we may even see new trends like a hospitality industry more regulated with 'guest safety' ratings.

As has been established, overall satisfaction improves customer loyalty. The GCSI presents an opportunity for companies to check the pulse of their customers' overall satisfaction regularly. This is more important in these times as an increase in overall satisfaction would improve recommendation and advocacy. A loyal customer is a powerful asset and every brand wants as many of those as possible. Loyal customers are more likely to generate repeat business.

With overall satisfaction not depending on age, but rather on increasing income, it calls for companies to implement segmentation strategies to properly target and satisfy the different segments of their customers.

While some studies seem to tie wealth to well-being, others show that, after a certain point, a higher income will not bring in more happiness or satisfaction. Hence in the promotion of their products and services, companies should build their brand's voice by appealing directly to a customer's emotional state, needs and aspirations.

The GCSI has continuously revealed that Ghanaian customers do not want a no-frills service. A no-frills service or product is one for which non-essential features have been removed to keep the price low. Rather, Ghanaian customers prefer excellent service, even if it costs more.

#### **Part V – Summary and Recommendations**

The sector rankings for the GCSI 2020, from first to last are Hospitality, Retail Malls, Insurance, and Online Business. The rest are Banking, Healthcare, Telecommunications, Transport, Utilities and Public sectors. The company rankings, in order of the aforementioned sectors are Labadi Beach Hotel, Melcom, and Tonaton.com. The rest are Access Bank, 37 Military Hospital, Vodafone, Bolt, Ghana Water Company, and the Social Security and National Insurance Trust. The hospitality sector, though the hardest hit by the coronavirus pandemic, had the best overall satisfaction score, and consequently the best advocacy and most positive impressions from the analysis of respondent verbatim. Digitization appears to be increasing across most sectors, with the transport (ride hailing), telecommunication and insurance the most digitized sectors. However, there appears to be a lot more in-person interactions in healthcare, retail, utilities and public sectors. This opens up a lot more opportunities for further investments in digital infrastructure in these sectors.

The GCSI 2020 has once again uncovered the importance of the customer experience measures and how they impact customer experience and satisfaction. Measuring customer experience would allow organizations to understand the needs of their customers and build an organization that is focussed solely on the customer. Measuring customer experience allows organizations to

find out what satisfies and dissatisfies their customers, and how to use that information to improve customer experience.

In a short period of time, COVID-19 has overwhelmed lives and livelihoods around the globe. For vulnerable individuals and the customer teams that serve them, it has also forced a rethinking of what customer care means. Particularly in times of crisis, a customer's interaction with a company can trigger an immediate and lingering effect on his or her sense of trust and loyalty. As millions are furloughed and retreat into isolation, a primary barometer of their customer experience will be how the businesses they frequent and depend upon deliver experiences and service that meets their new needs with empathy, care and concern. Now is also the time for customer experience (CX) leaders to position themselves at the forefront of the longer-term shifts in consumer behaviour that result from this crisis.

Hand in hand with this perspective, four CX practices can frame short-term responses, build resilience, and prepare customer-forward companies for success in the days after coronavirus. They are: focusing on care and connection; meeting customers where they are today; reimagining CX for a post-COVID-19 world; and building capabilities for a fast-changing environment.

### **1. Focus on fundamentals: Care and connection**

Now more than ever, people need extra information, guidance, and support to navigate a novel set of challenges, from keeping their families safe to helping their kids learn when schools are shut down. They want a resource they can trust, that can make them feel safe when everything seems uncertain, and that offers support when so much seems to be overwhelming. A baseline starting point: staying true to company values and purpose.

#### **✓ Care for your customers**

The first step in caring is to reach out—not in marketing or overt attempts to gain a competitive edge, but to offer genuine support. Many organizations have already stepped up to care for their customers.

- ✓ Care for employees

In times of crisis, caring for customers starts with thinking first about employees. As any flight attendant would advise during the pre-flight safety briefing, it is important to put on your own oxygen mask before helping others.

## **2. Meet your customers where they are today**

Customers' normal patterns of life have come to a halt. Simple activities like a trip to the grocery store or dining out with friends are now difficult, risky, or even prohibited. Overnight, demand patterns have shifted.

- ✓ Accelerate digital options

Digital delivery has become a necessity for most customers who are confined at home. Adoption has grown strongly, even among the most “digitally resistant” customers. The way organizations deal with their customers, their employees, and the broader community in a crisis is likely to leave lasting memories in customers' minds.

- ✓ Bring your business to customers' homes

Similarly, home delivery has gone from a convenience to a necessity during this crisis.

- ✓ Make physical operations touch-free.

If part of the customer journey must exist in a physical channel, consider converting to contactless operations.

## **3. Reimagine customer experience for a post-COVID-19 world**

The COVID-19 crisis will end at some point. We expect changes in consumer preferences and business models to outlast the immediate crisis. Further, once the public-health crisis has subsided, economic impacts will persist. Leading companies will deliver on the customer experiences that are emerging as most important in the “next normal,” while finding ways to save and self-fund.

- ✓ Find savings without sacrificing experience

In a downturn, cutting costs is inevitable. But that does not have to come at the expense of a good customer experience, which can create substantial value. Often, the best ways to improve experience and efficiency at the same time are to increase digital self-service and to make smarter operational trade-offs, grounded in what matters most to customers. In industries like banking, digital servicing and sales are less expensive than branch- and phone-based approaches.

- ✓ Reimagine your brick-and-mortar strategy

The market capitalization of physical retail space has fallen by more than 35 percent. When stores reopen, the world of brick and mortar may be fundamentally different. More and more customers would have grown comfortable with digital, remote, and low-touch options, even in rural and older populations.

#### **4. Build capabilities for a fast-changing environment**

Maintaining a strong customer experience in crisis requires rapid research to understand changing dynamics and new pain points as well as agile innovation to address them. Customer leaders who master that approach will create value for consumers in high-priority areas and in an environment of increased competition.

- ✓ Keep a real-time pulse on changing customer preferences

Traditional customer insights techniques, such as surveys, often have an 18- to 24-day lag between launch and results readout. At a time when conditions can change from hour to hour, that can be far too long to deliver useful perspective. Companies should look to quick and novel ways to keep a pulse on consumer sentiment.

- ✓ Listen to employees

Frontline employees are a company's eyes and ears on the ground. Solicit and collect employee feedback: it will prove useful in gauging how customers are feeling and how daily interactions are changing.

- ✓ Adopt agile innovation

The sooner that companies can fulfil new consumer needs during this time, the better off both will be.

Finally, customer leaders should not take their eyes off of “failure modes” that can hurt if overlooked. When it comes to demonstrating care toward employees, make sure to double down on supporting employees—customers will notice and appreciate this as well. Customer experience has taken on a new definition and dimension in the overwhelming challenge of COVID-19. Customer leaders who care and innovate during this crisis and anticipate how customers will change their habits will build stronger relationships that will endure well beyond the crisis’s passing<sup>11</sup>.

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<sup>3</sup> <https://www.ghanaweb.com/GhanaHomePage/business/The-economic-impact-of-coronavirus-on-Ghana-s-economy-917992>

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<sup>11</sup> <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/adapting-customer-experience-in-the-time-of-coronavirus#>

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<sup>9</sup> An Op-Ed: 'The future of mobility in Ghana in a post-coronavirus world' (ghanaweb.com)

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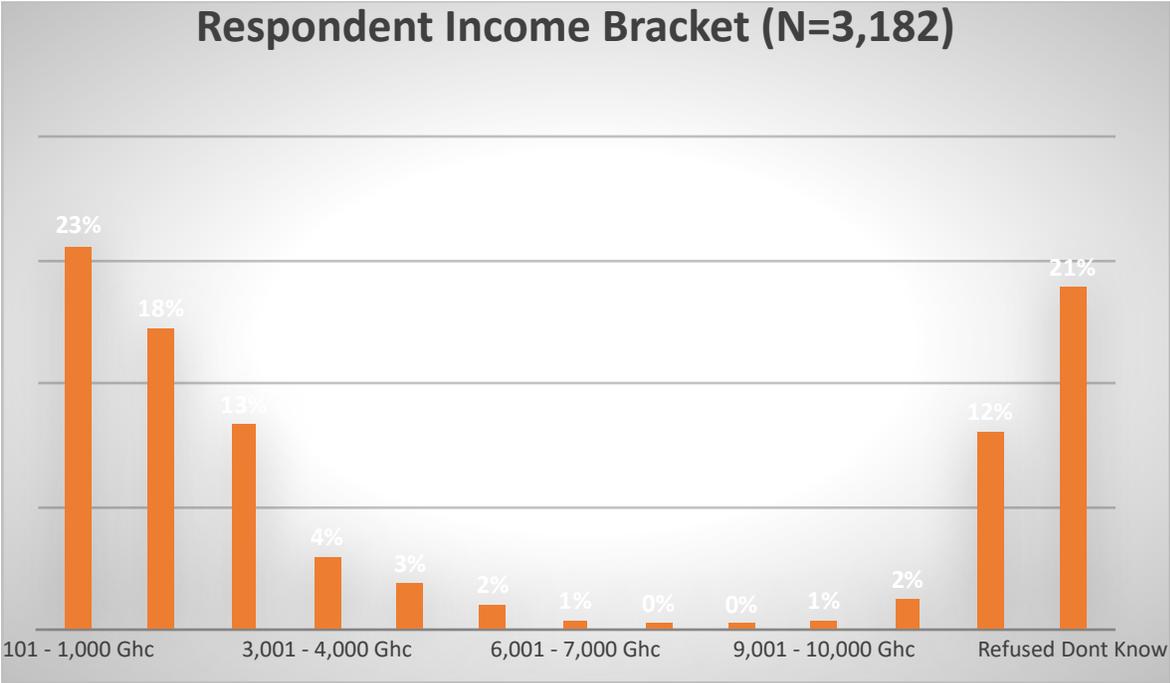
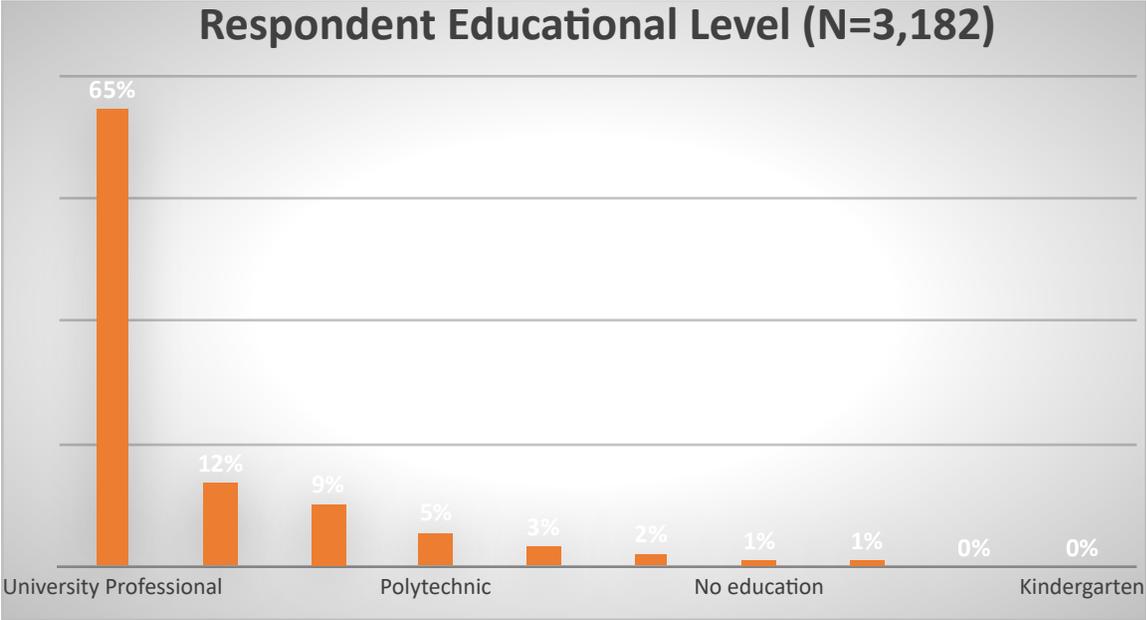
<sup>11</sup> <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/adapting-customer-experience-in-the-time-of-coronavirus#>

## Appendices

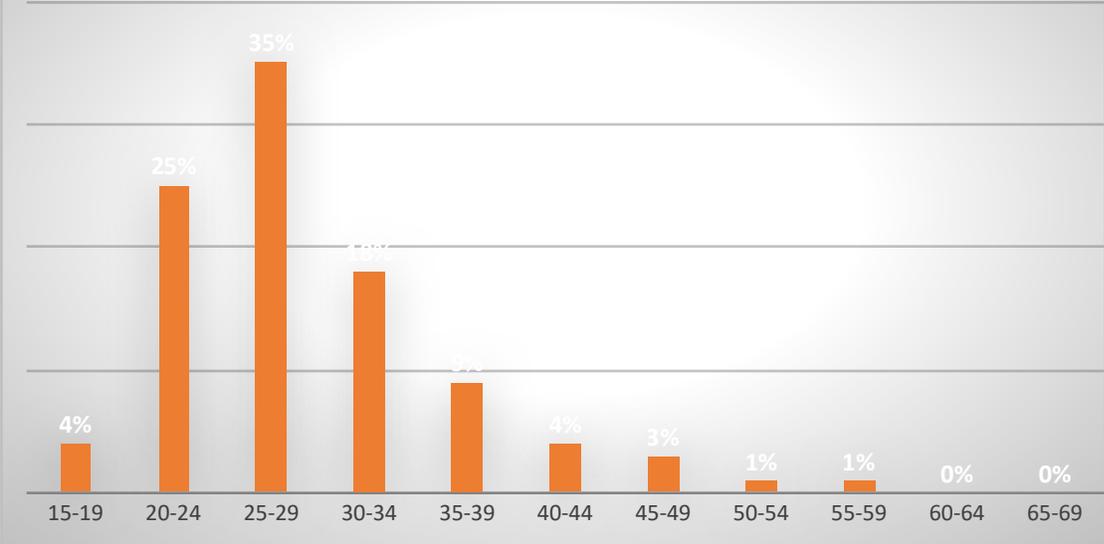
### GCSI Key Facts

3	Number of years the GCSI has run
10	Number of sectors the GCSI covers
3182	Number of unique responses in the GCSI 2020. This had at least 300 responses in each sector
300	Average number of responses per sector
168	Number of organizations which received a rating in the GCSI 2020

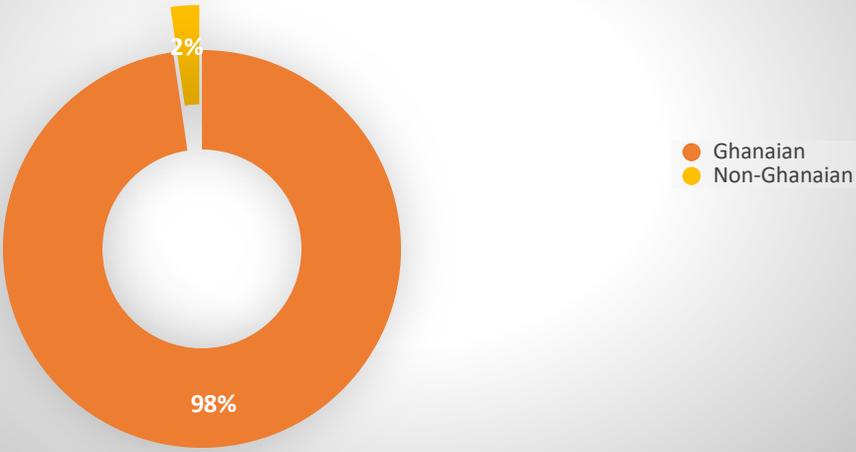
**Respondent Demographics**



**Respondent Age Bracket (N=3,182)**



**Respondent Nationality (N=3,182)**



**Organizations Included In the GCSI 2020**

**Banking**

1	Access Bank Ghana
2	Abokobi Rural Bank
3	Absa Bank Ghana Limited
4	Agricultural Development Bank Limited
5	Bank of Africa Ghana Limited
6	Best Point
7	CAL Bank Limited
8	Consolidated Bank Ghana Limited
9	Ecobank Ghana Limited
10	FBNBank Limited
11	Fidelity Bank Ghana Limited
12	First Atlantic Bank Limited
13	First National Bank Limited
14	GCB Bank Limited
15	Guaranty Trust Bank Limited
16	National Investment Bank Limited
17	NTHC
18	Odotobri Rural Bank Ltd
19	Prudential Bank Limited
20	Republic Bank Limited
21	Societe General Limited
22	Stanbic Bank Ghana Limited
23	Standard Chartered Bank Limited
24	United Bank for Africa Limited
25	Universal Merchant Bank Limited
26	Zenith Bank Limited

**Utilities**

1	Electricity Company of Ghana
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**Insurance**

1	Activa International Insurance Company Ghana Limited
2	Allianz Insurance Company Gh. Ltd
3	Allianz Life Insurance Ghana Limited
4	Bedrock Insurance Company Limited
5	Best Assurance Company Limited
6	Donewell Insurance Company Limited
7	Enterprise Insurance Company Limited
8	Ghana Life Insurance Company
9	Ghana Union Assurance Life Company
10	Glico General Insurance Company Limited
11	Glico Life Insurance Company
12	GN Life Assurance Limited
13	Hollard Insurance Ghana Limited
14	Hollard Life Assurance
15	Imperial General Assurance Company Ltd
16	Metropolitan Life Insurance Ghana Limited
17	Milife Insurance Company Limited
18	NSIA Insurance Company Limited
19	Old Mutual Life Assurance Company Ghana
20	Phoenix Insurance Company Limited
21	Priority Insurance Company Limited
22	Provident Insurance Company Limited
23	Prudential Life Insurance Ghana
24	Quality Insurance Company Limited
25	Regency Nem Insurance Ghana Limited
26	Saham Insurance Ghana Limited

**Telecommunications**

1	AirtelTigo
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- 2 Ghana Water Company
- 3 Zoomlion Ghana Limited

**Hospitality**

- 1 Accra City Hotel
- 2 Accra Marriot Hotel
- 3 Airport View Hotel
- 4 Airport West Hotel
- 5 Best Western Premier Accra Airport Hotel
- 6 Brenu Beach Lodge
- 7 Coconut Grove Beach Resort
- 8 Fiesta Royale Hotel
- 9 Golden spoon hotel
- 10 Golden Tulip Accra
- 11 Golden Tulip Kumasi City
- 12 Holiday Inn Airport Accra
- 13 Holiday Inn Hotel
- 14 Ibis Styles Accra Airport City
- 15 Kempinski Hotel Gold Coast City
- 16 La Palm Royal Beach Hotel
- 17 La Villa Boutique Hotel
- 18 Labadi Beach Hotel
- 19 Lindador
- 20 Mahogany Lodge
- 21 Manglad Hotel
- 22 Mary freda inn hotel
- 23 Movenpick Ambassador Hotel Accra
- 24 Oak Plaza Hotel East Airport
- 25 Swiss Spirit Alisa Hotels North Ridge

- 2 Busy Internet
- 3 Globacom
- 4 MTN
- 5 Surfline
- 6 Teledata ICT
- 7 Vodafone

**Healthcare**

- 1 37 Military Hospital
- 2 Acacia Medical Centre
- 3 Accra medical centre
- 4 Accra Psychiatric Hospital
- 5 Achimota Hospital
- 6 Airport Clinic
- 7 Airport Womens Hospital
- 8 Ashongman community hospital
- 9 Bremaesikuma
- 10 C&J General Hospital
- 11 Christian care center
- 12 Cross Road clinic
- 13 Crown Medical Centre
- 14 Dansoman Polyclinic
- 15 Del International Hospital
- 16 Dodowa District Hospital
- 17 Eden Family Hospital
- 18 Effia Nkwanta
- 19 Egon German Clinic
- 20 Endpoint homeopathic clinic
- 21 Family Heal Hospital
- 22 Finney Hospital and Fertility Centre

26 | Tang Palace Hotel

23 | Ga East Municipal District Hospital Abokobi

24 | Ga municipal hospital

25 | Ga South municipal hospital

### **Retail Malls**

- 1 | AC Mall
- 2 | Accra Mall
- 3 | Achimota Shopping Centre
- 4 | China Mall
- 5 | CityDia
- 6 | Junction Mall
- 7 | Koala Shopping Centre
- 8 | Kumasi City Mall
- 9 | Marina Mall
- 10 | Max Mart
- 11 | Melcom
- 12 | Oxford Street Mall
- 13 | Palace Shopping Mall
- 14 | Takoradi Mall
- 15 | West Hills Mall

### **Online Businesses**

- 1 | Afrikart
- 2 | Alibaba Online Shopping site
- 3 | Ali Express
- 4 | Deus.com.gh
- 5 | eshopAfrica.com
- 6 | Hubtel Mall
- 7 | Jiji.com
- 8 | Jumia
- 9 | Kikuu

### **Public Institutions**

- 1 | Driver and Vehicle Licensing Authority DVLA
- 2 | Electricity Company of Ghana
- 3 | Electoral commission
- 4 | Food and Drugs Authority
- 5 | Ghana Broadcasting Corporation
- 6 | Ghana Civil Aviation Authority
- 7 | Ghana Free Zones Board
- 8 | Ghana Investment Promotion Centre
- 9 | Ghana Police Service
- 10 | Ghana Revenue Authority
- 11 | Ghana Shippers Authority
- 12 | Social Security and National Insurance Trust SSNIT

### **Transport (Ride Hailing)**

- 1 | Accra Cab
- 2 | Bolt
- 3 | Dropyn
- 4 | Haulage
- 5 | Poki cab
- 6 | Public transport
- 7 | Taxi
- 8 | Uber
- 9 | Yango

- 10 Melcom Ghana online shopping
- 11 Shopnaw
- 12 Souq Afrique
- 13 Splashandroses
- 14 Super price
- 15 Tisu.com.gh
- 16 Tonaton.com
- 17 Zoobashop

**Sector-wise Advocacy by Demographics**

		BANKING							
		Detractors		Passives		Promoters		Total	
		Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
<b>What is your gender?</b>	Male	46	59.7%	56	57.1%	102	48.8%	204	53.1%
	Female	31	40.3%	42	42.9%	107	51.2%	180	46.9%
	Total	77	100.0%	98	100.0%	209	100.0%	384	100.0%
<b>What is the highest level of education you have completed?</b>	University Professional	64	83.1%	75	76.5%	179	85.6%	318	82.8%
	Polytechnic	1	1.3%	4	4.1%	6	2.9%	11	2.9%
	Vocational Technical Commercial	4	5.2%	8	8.2%	4	1.9%	16	4.2%
	Teacher Training	3	3.9%	2	2.0%	0	0.0%	5	1.3%
	JHSJSS	0	0.0%	1	1.0%	5	2.4%	6	1.6%
	No education	0	0.0%	1	1.0%	2	1.0%	3	.8%
	SSS SHS Secondary	4	5.2%	5	5.1%	12	5.7%	21	5.5%
	Middle School	0	0.0%	2	2.0%	1	.5%	3	.8%
	Kindergarten	1	1.3%	0	0.0%	0	0.0%	1	.3%
	Total	77	100.0%	98	100.0%	209	100.0%	384	100.0%
<b>Into which of the following categories does your monthly personal income fall?</b>	101 - 1,000 Ghc	20	26.0%	27	27.6%	33	15.8%	80	20.8%
	1,001 - 2,000 Ghc	9	11.7%	23	23.5%	59	28.2%	91	23.7%
	2,001 - 3,000 Ghc	10	13.0%	8	8.2%	20	9.6%	38	9.9%
	3,001 - 4,000 Ghc	2	2.6%	7	7.1%	25	12.0%	34	8.9%
	4,001 - 5,000 Ghc	2	2.6%	5	5.1%	14	6.7%	21	5.5%
	5,001 - 6,000 Ghc	0	0.0%	3	3.1%	12	5.7%	15	3.9%
	6,001 - 7,000 Ghc	0	0.0%	0	0.0%	4	1.9%	4	1.0%
	7,001 - 8,000 Ghc	0	0.0%	1	1.0%	6	2.9%	7	1.8%
	9,001 - 10,000 Ghc	1	1.3%	0	0.0%	3	1.4%	4	1.0%
	More than 10,000 Ghc	4	5.2%	8	8.2%	9	4.3%	21	5.5%

	No Income	13	16.9%	8	8.2%	13	6.2%	34	8.9%
	Refused Dont Know	16	20.8%	8	8.2%	11	5.3%	35	9.1%
	Total	77	100.0%	98	100.0%	209	100.0%	384	100.0%
<b>Age Range</b>	15-19	3	3.9%	3	3.1%	2	1.0%	8	2.1%
	20-24	18	23.4%	17	17.3%	39	18.7%	74	19.3%
	25-29	31	40.3%	36	36.7%	74	35.4%	141	36.7%
	30-34	12	15.6%	22	22.4%	44	21.1%	78	20.3%
	35-39	4	5.2%	4	4.1%	27	12.9%	35	9.1%
	40-44	6	7.8%	6	6.1%	13	6.2%	25	6.5%
	45-49	1	1.3%	4	4.1%	3	1.4%	8	2.1%
	50-54	1	1.3%	2	2.0%	3	1.4%	6	1.6%
	55-59	0	0.0%	3	3.1%	3	1.4%	6	1.6%
	60-64	0	0.0%	1	1.0%	1	.5%	2	.5%
	65-69	1	1.3%	0	0.0%	0	0.0%	1	.3%
	Total	77	100.0%	98	100.0%	209	100.0%	384	100.0%
<b>What is your nationality?</b>	Ghanaian	77	100.0%	98	100.0%	205	98.1%	380	99.0%
	Non-Ghanaian	0	0.0%	0	0.0%	4	1.9%	4	1.0%
	Total	77	100.0%	98	100.0%	209	100.0%	384	100.0%

		<b>INSURANCE</b>							
		Detractors		Passives		Promoters		Total	
		Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
<b>What is your gender?</b>	Male	22	59.5%	59	57.8%	27	51.9%	108	56.5%
	Female	15	40.5%	43	42.2%	25	48.1%	83	43.5%
	Total	37	100.0%	102	100.0%	52	100.0%	191	100.0%
<b>What is the highest level of education you have completed?</b>	University Professional	20	54.1%	73	71.6%	44	84.6%	137	71.7%
	Polytechnic	5	13.5%	7	6.9%	3	5.8%	15	7.9%
	Vocational Technical Commercial	3	8.1%	10	9.8%	1	1.9%	14	7.3%
	Teacher Training	1	2.7%	5	4.9%	2	3.8%	8	4.2%
	JHSJSS	2	5.4%	0	0.0%	0	0.0%	2	1.0%

	No education	1	2.7%	2	2.0%	1	1.9%	4	2.1%
	SSS SHS Secondary	5	13.5%	4	3.9%	1	1.9%	10	5.2%
	Middle School	0	0.0%	1	1.0%	0	0.0%	1	.5%
	Total	37	100.0%	102	100.0%	52	100.0%	191	100.0%
<b>Into which of the following categories does your monthly personal income fall?</b>	101 - 1,000 Ghc	9	24.3%	27	26.5%	5	9.6%	41	21.5%
	1,001 - 2,000 Ghc	1	2.7%	18	17.6%	8	15.4%	27	14.1%
	2,001 - 3,000 Ghc	2	5.4%	24	23.5%	8	15.4%	34	17.8%
	3,001 - 4,000 Ghc	2	5.4%	7	6.9%	2	3.8%	11	5.8%
	4,001 - 5,000 Ghc	2	5.4%	5	4.9%	1	1.9%	8	4.2%
	5,001 - 6,000 Ghc	1	2.7%	1	1.0%	2	3.8%	4	2.1%
	6,001 - 7,000 Ghc	0	0.0%	1	1.0%	1	1.9%	2	1.0%
	9,001 - 10,000 Ghc	0	0.0%	0	0.0%	1	1.9%	1	.5%
	More than 10,000 Ghc	1	2.7%	0	0.0%	5	9.6%	6	3.1%
	No Income	11	29.7%	7	6.9%	1	1.9%	19	9.9%
	Refused Dont Know	8	21.6%	12	11.8%	18	34.6%	38	19.9%
	Total	37	100.0%	102	100.0%	52	100.0%	191	100.0%
	<b>Age Range</b>	15-19	5	13.5%	3	2.9%	1	1.9%	9
20-24		5	13.5%	11	10.8%	3	5.8%	19	9.9%
25-29		10	27.0%	34	33.3%	24	46.2%	68	35.6%
30-34		10	27.0%	22	21.6%	11	21.2%	43	22.5%
35-39		4	10.8%	22	21.6%	4	7.7%	30	15.7%
40-44		0	0.0%	4	3.9%	2	3.8%	6	3.1%
45-49		2	5.4%	5	4.9%	3	5.8%	10	5.2%
50-54		1	2.7%	1	1.0%	2	3.8%	4	2.1%
55-59		0	0.0%	0	0.0%	1	1.9%	1	.5%
65-69		0	0.0%	0	0.0%	1	1.9%	1	.5%
Total		37	100.0%	102	100.0%	52	100.0%	191	100.0%
<b>What is your nationality?</b>	Ghanaian	37	100.0%	93	91.2%	52	100.0%	182	95.3%
	Non-Ghanaian	0	0.0%	9	8.8%	0	0.0%	9	4.7%

Total	37	100.0%	102	100.0%	52	100.0%	191	100.0%
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		UTILITY							
		Detractors		Passives		Promoters		Total	
		Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
<b>What is your gender?</b>	Male	116	52.7%	52	54.2%	31	57.4%	199	53.8%
	Female	104	47.3%	44	45.8%	23	42.6%	171	46.2%
	Total	220	100.0%	96	100.0%	54	100.0%	370	100.0%
<b>What is the highest level of education you have completed?</b>	University Professional	136	61.8%	33	34.4%	38	70.4%	207	55.9%
	Polytechnic	8	3.6%	7	7.3%	2	3.7%	17	4.6%
	Vocational Technical Commercial	26	11.8%	21	21.9%	1	1.9%	48	13.0%
	Teacher Training	10	4.5%	4	4.2%	2	3.7%	16	4.3%
	JHSJSS	7	3.2%	7	7.3%	1	1.9%	15	4.1%
	No education	2	.9%	3	3.1%	1	1.9%	6	1.6%
	SSS SHS Secondary	20	9.1%	19	19.8%	7	13.0%	46	12.4%
	Middle School	8	3.6%	2	2.1%	2	3.7%	12	3.2%
	Primary school	3	1.4%	0	0.0%	0	0.0%	3	.8%
	Total	220	100.0%	96	100.0%	54	100.0%	370	100.0%
<b>Into which of the following categories does your monthly personal income fall?</b>	101 - 1,000 Ghc	48	21.8%	24	25.0%	5	9.3%	77	20.8%
	1,001 - 2,000 Ghc	54	24.5%	17	17.7%	7	13.0%	78	21.1%
	2,001 - 3,000 Ghc	16	7.3%	4	4.2%	4	7.4%	24	6.5%
	3,001 - 4,000 Ghc	10	4.5%	1	1.0%	2	3.7%	13	3.5%
	4,001 - 5,000 Ghc	5	2.3%	0	0.0%	6	11.1%	11	3.0%
	5,001 - 6,000 Ghc	3	1.4%	0	0.0%	1	1.9%	4	1.1%

	6,001 - 7,000 Ghc	1	.5%	0	0.0%	1	1.9%	2	.5%
	7,001 - 8,000 Ghc	1	.5%	0	0.0%	0	0.0%	1	.3%
	8,001 - 9,000 Ghc	0	0.0%	0	0.0%	1	1.9%	1	.3%
	9,001 - 10,000 Ghc	0	0.0%	0	0.0%	1	1.9%	1	.3%
	No Income	40	18.2%	16	16.7%	7	13.0%	63	17.0%
	Refused Dont Know	42	19.1%	34	35.4%	19	35.2%	95	25.7%
	Total	220	100.0%	96	100.0%	54	100.0%	370	100.0%
<b>Age Range</b>	15-19	11	5.0%	3	3.1%	2	3.7%	16	4.3%
	20-24	42	19.1%	24	25.0%	9	16.7%	75	20.3%
	25-29	70	31.8%	29	30.2%	21	38.9%	120	32.4%
	30-34	53	24.1%	22	22.9%	5	9.3%	80	21.6%
	35-39	18	8.2%	10	10.4%	5	9.3%	33	8.9%
	40-44	13	5.9%	3	3.1%	4	7.4%	20	5.4%
	45-49	8	3.6%	4	4.2%	2	3.7%	14	3.8%
	50-54	2	.9%	1	1.0%	1	1.9%	4	1.1%
	55-59	2	.9%	0	0.0%	4	7.4%	6	1.6%
	60-64	1	.5%	0	0.0%	0	0.0%	1	.3%
	65-69	0	0.0%	0	0.0%	1	1.9%	1	.3%
		Total	220	100.0%	96	100.0%	54	100.0%	370
<b>What is your nationality?</b>	Ghanaian	218	99.1%	95	99.0%	53	98.1%	366	98.9%
	Non-Ghanaian	2	.9%	1	1.0%	1	1.9%	4	1.1%
	Total	220	100.0%	96	100.0%	54	100.0%	370	100.0%

		<b>TELCO</b>							
		Detractors		Passives		Promoters		Total	
		Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
<b>What is your gender?</b>	Male	69	51.9%	63	64.9%	72	52.9%	204	55.7%
	Female	64	48.1%	34	35.1%	64	47.1%	162	44.3%
	Total	133	100.0%	97	100.0%	136	100.0%	366	100.0%

<b>What is the highest level of education you have completed?</b>	University Professional	100	75.2%	54	55.7%	109	80.1%	263	71.9%
	Polytechnic	6	4.5%	6	6.2%	4	2.9%	16	4.4%
	Vocational Technical Commercial	7	5.3%	7	7.2%	3	2.2%	17	4.6%
	Teacher Training	2	1.5%	0	0.0%	0	0.0%	2	.5%
	JHSJSS	2	1.5%	4	4.1%	5	3.7%	11	3.0%
	No education	0	0.0%	2	2.1%	2	1.5%	4	1.1%
	SSS SHS Secondary	15	11.3%	24	24.7%	12	8.8%	51	13.9%
	Middle School	1	.8%	0	0.0%	1	.7%	2	.5%
	Total	133	100.0%	97	100.0%	136	100.0%	366	100.0%
<b>Into which of the following categories does your monthly personal income fall?</b>	101 - 1,000 Ghc	33	24.8%	28	28.9%	27	19.9%	88	24.0%
	1,001 - 2,000 Ghc	15	11.3%	14	14.4%	25	18.4%	54	14.8%
	2,001 - 3,000 Ghc	14	10.5%	11	11.3%	17	12.5%	42	11.5%
	3,001 - 4,000 Ghc	10	7.5%	5	5.2%	14	10.3%	29	7.9%
	4,001 - 5,000 Ghc	5	3.8%	3	3.1%	6	4.4%	14	3.8%
	5,001 - 6,000 Ghc	1	.8%	1	1.0%	6	4.4%	8	2.2%
	6,001 - 7,000 Ghc	1	.8%	0	0.0%	1	.7%	2	.5%
	7,001 - 8,000 Ghc	1	.8%	1	1.0%	1	.7%	3	.8%
	8,001 - 9,000 Ghc	1	.8%	1	1.0%	1	.7%	3	.8%
	9,001 - 10,000 Ghc	1	.8%	2	2.1%	2	1.5%	5	1.4%
	More than 10,000 Ghc	7	5.3%	1	1.0%	1	.7%	9	2.5%
	No Income	22	16.5%	15	15.5%	13	9.6%	50	13.7%
	Refused Dont Know	22	16.5%	15	15.5%	22	16.2%	59	16.1%
	Total	133	100.0%	97	100.0%	136	100.0%	366	100.0%
<b>Age Range</b>	15-19	6	4.5%	6	6.2%	7	5.1%	19	5.2%
	20-24	37	27.8%	36	37.1%	27	19.9%	100	27.3%
	25-29	45	33.8%	31	32.0%	35	25.7%	111	30.3%

	30-34	21	15.8%	9	9.3%	29	21.3%	59	16.1%
	35-39	11	8.3%	6	6.2%	16	11.8%	33	9.0%
	40-44	7	5.3%	2	2.1%	13	9.6%	22	6.0%
	45-49	1	.8%	4	4.1%	8	5.9%	13	3.6%
	50-54	2	1.5%	3	3.1%	1	.7%	6	1.6%
	55-59	1	.8%	0	0.0%	0	0.0%	1	.3%
	65-69	2	1.5%	0	0.0%	0	0.0%	2	.5%
	Total	133	100.0%	97	100.0%	136	100.0%	366	100.0%
<b>What is your nationality?</b>	Ghanaian	131	98.5%	94	96.9%	133	97.8%	358	97.8%
	Non-Ghanaian	2	1.5%	3	3.1%	3	2.2%	8	2.2%
	Total	133	100.0%	97	100.0%	136	100.0%	366	100.0%

		<b>HOSPITALITY</b>							
		Detractors		Passives		Promoters		Total	
		Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
<b>What is your gender?</b>	Male	38	46.9%	59	54.1%	81	44.8%	178	48.0%
	Female	43	53.1%	50	45.9%	100	55.2%	193	52.0%
	Total	81	100.0%	109	100.0%	181	100.0%	371	100.0%
<b>What is the highest level of education you have completed?</b>	University Professional	51	63.0%	58	53.2%	139	76.8%	248	66.8%
	Polytechnic	6	7.4%	11	10.1%	16	8.8%	33	8.9%
	Vocational Technical Commercial	12	14.8%	25	22.9%	9	5.0%	46	12.4%
	Teacher Training	6	7.4%	1	.9%	5	2.8%	12	3.2%
	JHSJSS	1	1.2%	2	1.8%	1	.6%	4	1.1%
	No education	1	1.2%	2	1.8%	0	0.0%	3	.8%
	SSS SHS Secondary	3	3.7%	10	9.2%	10	5.5%	23	6.2%
	Middle School	0	0.0%	0	0.0%	1	.6%	1	.3%
	Primary school	1	1.2%	0	0.0%	0	0.0%	1	.3%
	Total	81	100.0%	109	100.0%	181	100.0%	371	100.0%
<b>Into which of the following categories does</b>	101 - 1,000 Ghc	21	25.9%	23	21.1%	29	16.0%	73	19.7%

<b>categories does your monthly personal income fall?</b>	1,001 - 2,000 Ghc	12	14.8%	31	28.4%	22	12.2%	65	17.5%
	2,001 - 3,000 Ghc	4	4.9%	17	15.6%	19	10.5%	40	10.8%
	3,001 - 4,000 Ghc	0	0.0%	1	.9%	22	12.2%	23	6.2%
	4,001 - 5,000 Ghc	3	3.7%	1	.9%	10	5.5%	14	3.8%
	5,001 - 6,000 Ghc	0	0.0%	2	1.8%	5	2.8%	7	1.9%
	6,001 - 7,000 Ghc	0	0.0%	0	0.0%	2	1.1%	2	.5%
	8,001 - 9,000 Ghc	0	0.0%	0	0.0%	2	1.1%	2	.5%
	9,001 - 10,000 Ghc	0	0.0%	0	0.0%	1	.6%	1	.3%
	More than 10,000 Ghc	0	0.0%	0	0.0%	8	4.4%	8	2.2%
	No Income	18	22.2%	15	13.8%	12	6.6%	45	12.1%
	Refused Dont Know	23	28.4%	19	17.4%	49	27.1%	91	24.5%
	Total	81	100.0%	109	100.0%	181	100.0%	371	100.0%
	<b>Age Range</b>	15-19	1	1.2%	3	2.8%	1	.6%	5
20-24		18	22.2%	24	22.0%	33	18.2%	75	20.2%
25-29		37	45.7%	37	33.9%	60	33.1%	134	36.1%
30-34		17	21.0%	25	22.9%	39	21.5%	81	21.8%
35-39		4	4.9%	13	11.9%	32	17.7%	49	13.2%
40-44		1	1.2%	2	1.8%	3	1.7%	6	1.6%
45-49		2	2.5%	3	2.8%	6	3.3%	11	3.0%
50-54		0	0.0%	1	.9%	1	.6%	2	.5%
55-59		0	0.0%	1	.9%	3	1.7%	4	1.1%
60-64		1	1.2%	0	0.0%	1	.6%	2	.5%
65-69		0	0.0%	0	0.0%	2	1.1%	2	.5%
Total		81	100.0%	109	100.0%	181	100.0%	371	100.0%
<b>What is your nationality?</b>	Ghanaian	81	100.0%	103	94.5%	173	95.6%	357	96.2%
	Non-Ghanaian	0	0.0%	6	5.5%	8	4.4%	14	3.8%
	Total	81	100.0%	109	100.0%	181	100.0%	371	100.0%

		HEALTHCARE							
		Detractors		Passives		Promoters		Total	
		Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
<b>What is your gender?</b>	Male	108	58.4%	57	56.4%	31	35.2%	196	52.4%
	Female	77	41.6%	44	43.6%	57	64.8%	178	47.6%
	Total	185	100.0%	101	100.0%	88	100.0%	374	100.0%
<b>What is the highest level of education you have completed?</b>	University Professional	133	71.9%	54	53.5%	66	75.0%	253	67.6%
	Polytechnic	3	1.6%	4	4.0%	5	5.7%	12	3.2%
	Vocational Technical Commercial	14	7.6%	21	20.8%	4	4.5%	39	10.4%
	Teacher Training	4	2.2%	3	3.0%	4	4.5%	11	2.9%
	JHSJSS	2	1.1%	3	3.0%	1	1.1%	6	1.6%
	No education	2	1.1%	3	3.0%	3	3.4%	8	2.1%
	SSS SHS Secondary	23	12.4%	11	10.9%	5	5.7%	39	10.4%
	Middle School	3	1.6%	2	2.0%	0	0.0%	5	1.3%
	Primary school	1	.5%	0	0.0%	0	0.0%	1	.3%
	Total	185	100.0%	101	100.0%	88	100.0%	374	100.0%
<b>Into which of the following categories does your monthly personal income fall?</b>	101 - 1,000 Ghc	31	16.8%	28	27.7%	9	10.2%	68	18.2%
	1,001 - 2,000 Ghc	64	34.6%	26	25.7%	9	10.2%	99	26.5%
	2,001 - 3,000 Ghc	19	10.3%	18	17.8%	13	14.8%	50	13.4%
	3,001 - 4,000 Ghc	6	3.2%	1	1.0%	3	3.4%	10	2.7%
	4,001 - 5,000 Ghc	5	2.7%	1	1.0%	3	3.4%	9	2.4%
	5,001 - 6,000 Ghc	5	2.7%	0	0.0%	1	1.1%	6	1.6%
	6,001 - 7,000 Ghc	0	0.0%	0	0.0%	1	1.1%	1	.3%
	7,001 - 8,000 Ghc	0	0.0%	0	0.0%	1	1.1%	1	.3%
	8,001 - 9,000 Ghc	1	.5%	0	0.0%	2	2.3%	3	.8%
	9,001 - 10,000 Ghc	1	.5%	1	1.0%	0	0.0%	2	.5%

	More than 10,000 Ghc	1	.5%	0	0.0%	1	1.1%	2	.5%
	No Income	22	11.9%	11	10.9%	6	6.8%	39	10.4%
	Refused Dont Know	30	16.2%	15	14.9%	39	44.3%	84	22.5%
	Total	185	100.0%	101	100.0%	88	100.0%	374	100.0%
<b>Age Range</b>	15-19	6	3.2%	4	4.0%	2	2.3%	12	3.2%
	20-24	41	22.2%	18	17.8%	14	15.9%	73	19.5%
	25-29	75	40.5%	28	27.7%	38	43.2%	141	37.7%
	30-34	35	18.9%	18	17.8%	17	19.3%	70	18.7%
	35-39	14	7.6%	15	14.9%	7	8.0%	36	9.6%
	40-44	5	2.7%	5	5.0%	3	3.4%	13	3.5%
	45-49	6	3.2%	7	6.9%	4	4.5%	17	4.5%
	50-54	2	1.1%	3	3.0%	1	1.1%	6	1.6%
	55-59	0	0.0%	1	1.0%	0	0.0%	1	.3%
	60-64	0	0.0%	1	1.0%	2	2.3%	3	.8%
	65-69	1	.5%	1	1.0%	0	0.0%	2	.5%
		Total	185	100.0%	101	100.0%	88	100.0%	374
<b>What is your nationality?</b>	Ghanaian	185	100.0%	96	95.0%	85	96.6%	366	97.9%
	Non-Ghanaian	0	0.0%	5	5.0%	3	3.4%	8	2.1%
	Total	185	100.0%	101	100.0%	88	100.0%	374	100.0%

		RETAIL							
		Detractors		Passives		Promoters		Total	
		Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
<b>What is your gender?</b>	Male	62	43.1%	45	36.6%	36	41.9%	143	40.5%
	Female	82	56.9%	78	63.4%	50	58.1%	210	59.5%
	Total	144	100.0%	123	100.0%	86	100.0%	353	100.0%
<b>What is the highest level of education you have completed?</b>	University Professional	74	51.4%	56	45.5%	51	59.3%	181	51.3%
	Polytechnic	8	5.6%	11	8.9%	7	8.1%	26	7.4%
	Vocational Technical Commercial	25	17.4%	10	8.1%	12	14.0%	47	13.3%
	Teacher Training	4	2.8%	6	4.9%	2	2.3%	12	3.4%

	JHSJSS	4	2.8%	3	2.4%	2	2.3%	9	2.5%
	No education	1	.7%	0	0.0%	1	1.2%	2	.6%
	SSS SHS Secondary	24	16.7%	35	28.5%	9	10.5%	68	19.3%
	Middle School	1	.7%	0	0.0%	2	2.3%	3	.8%
	Primary school	3	2.1%	1	.8%	0	0.0%	4	1.1%
	Kindergarten	0	0.0%	1	.8%	0	0.0%	1	.3%
	Total	144	100.0%	123	100.0%	86	100.0%	353	100.0%
<b>Into which of the following categories does your monthly personal income fall?</b>	101 - 1,000 Ghc	66	45.8%	34	27.6%	19	22.1%	119	33.7%
	1,001 - 2,000 Ghc	13	9.0%	20	16.3%	11	12.8%	44	12.5%
	2,001 - 3,000 Ghc	29	20.1%	13	10.6%	12	14.0%	54	15.3%
	3,001 - 4,000 Ghc	5	3.5%	3	2.4%	5	5.8%	13	3.7%
	4,001 - 5,000 Ghc	3	2.1%	1	.8%	2	2.3%	6	1.7%
	5,001 - 6,000 Ghc	0	0.0%	0	0.0%	2	2.3%	2	.6%
	6,001 - 7,000 Ghc	1	.7%	0	0.0%	1	1.2%	2	.6%
	8,001 - 9,000 Ghc	0	0.0%	1	.8%	0	0.0%	1	.3%
	More than 10,000 Ghc	0	0.0%	1	.8%	3	3.5%	4	1.1%
	No Income	12	8.3%	16	13.0%	9	10.5%	37	10.5%
	Refused Dont Know	15	10.4%	34	27.6%	22	25.6%	71	20.1%
	Total	144	100.0%	123	100.0%	86	100.0%	353	100.0%
<b>Age Range</b>	15-19	6	4.2%	7	5.7%	3	3.5%	16	4.5%
	20-24	53	36.8%	39	31.7%	29	33.7%	121	34.3%
	25-29	51	35.4%	40	32.5%	22	25.6%	113	32.0%
	30-34	21	14.6%	16	13.0%	15	17.4%	52	14.7%
	35-39	9	6.3%	15	12.2%	5	5.8%	29	8.2%
	40-44	2	1.4%	4	3.3%	3	3.5%	9	2.5%
	45-49	2	1.4%	0	0.0%	4	4.7%	6	1.7%
	50-54	0	0.0%	0	0.0%	1	1.2%	1	.3%
	55-59	0	0.0%	0	0.0%	2	2.3%	2	.6%
	60-64	0	0.0%	2	1.6%	0	0.0%	2	.6%

	65-69	0	0.0%	0	0.0%	2	2.3%	2	.6%
	Total	144	100.0%	123	100.0%	86	100.0%	353	100.0%
<b>What is your nationality?</b>	Ghanaian	143	99.3%	119	96.7%	85	98.8%	347	98.3%
	Non-Ghanaian	1	.7%	4	3.3%	1	1.2%	6	1.7%
	Total	144	100.0%	123	100.0%	86	100.0%	353	100.0%

		<b>PUBLIC SECTOR</b>							
		Detractors		Passives		Promoters		Total	
		Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
<b>What is your gender?</b>	Male	68	68.7%	32	58.2%	18	33.3%	118	56.7%
	Female	31	31.3%	23	41.8%	36	66.7%	90	43.3%
	Total	99	100.0%	55	100.0%	54	100.0%	208	100.0%
<b>What is the highest level of education you have completed?</b>	University Professional	58	58.6%	31	56.4%	50	92.6%	139	66.8%
	Polytechnic	8	8.1%	7	12.7%	2	3.7%	17	8.2%
	Vocational Technical Commercial	10	10.1%	4	7.3%	1	1.9%	15	7.2%
	Teacher Training	7	7.1%	2	3.6%	1	1.9%	10	4.8%
	JHSJSS	2	2.0%	0	0.0%	0	0.0%	2	1.0%
	No education	2	2.0%	3	5.5%	0	0.0%	5	2.4%
	SSS SHS Secondary	12	12.1%	6	10.9%	0	0.0%	18	8.7%
	Middle School	0	0.0%	2	3.6%	0	0.0%	2	1.0%
	Total	99	100.0%	55	100.0%	54	100.0%	208	100.0%
<b>Into which of the following categories does your monthly personal income fall?</b>	101 - 1,000 Ghc	20	20.2%	9	16.4%	4	7.4%	33	15.9%
	1,001 - 2,000 Ghc	10	10.1%	12	21.8%	8	14.8%	30	14.4%
	2,001 - 3,000 Ghc	21	21.2%	16	29.1%	3	5.6%	40	19.2%
	3,001 - 4,000 Ghc	4	4.0%	1	1.8%	3	5.6%	8	3.8%
	4,001 - 5,000 Ghc	3	3.0%	1	1.8%	1	1.9%	5	2.4%
	5,001 - 6,000 Ghc	2	2.0%	0	0.0%	1	1.9%	3	1.4%

	6,001 - 7,000 Ghc	0	0.0%	1	1.8%	1	1.9%	2	1.0%
	7,001 - 8,000 Ghc	0	0.0%	1	1.8%	0	0.0%	1	.5%
	8,001 - 9,000 Ghc	1	1.0%	0	0.0%	0	0.0%	1	.5%
	9,001 - 10,000 Ghc	1	1.0%	0	0.0%	0	0.0%	1	.5%
	More than 10,000 Ghc	3	3.0%	0	0.0%	1	1.9%	4	1.9%
	No Income	12	12.1%	2	3.6%	2	3.7%	16	7.7%
	Refused Dont Know	22	22.2%	12	21.8%	30	55.6%	64	30.8%
	Total	99	100.0%	55	100.0%	54	100.0%	208	100.0%
<b>Age Range</b>	15-19	1	1.0%	0	0.0%	0	0.0%	1	.5%
	20-24	21	21.2%	8	14.5%	4	7.4%	33	15.9%
	25-29	40	40.4%	20	36.4%	26	48.1%	86	41.3%
	30-34	15	15.2%	6	10.9%	11	20.4%	32	15.4%
	35-39	8	8.1%	13	23.6%	5	9.3%	26	12.5%
	40-44	4	4.0%	5	9.1%	3	5.6%	12	5.8%
	45-49	6	6.1%	1	1.8%	4	7.4%	11	5.3%
	50-54	2	2.0%	1	1.8%	0	0.0%	3	1.4%
	55-59	0	0.0%	1	1.8%	1	1.9%	2	1.0%
	65-69	2	2.0%	0	0.0%	0	0.0%	2	1.0%
	Total	99	100.0%	55	100.0%	54	100.0%	208	100.0%
<b>What is your nationality?</b>	Ghanaian	98	99.0%	52	94.5%	53	98.1%	203	97.6%
	Non-Ghanaian	1	1.0%	3	5.5%	1	1.9%	5	2.4%
	Total	99	100.0%	55	100.0%	54	100.0%	208	100.0%

		<b>ECOMMERCE/ONLINE BUSINESS</b>							
		Detractors		Passives		Promoters		Total	
		Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
<b>What is your gender?</b>	Male	65	43.3%	35	39.8%	34	44.7%	134	42.7%
	Female	85	56.7%	53	60.2%	42	55.3%	180	57.3%
	Total	150	100.0%	88	100.0%	76	100.0%	314	100.0%
<b>What is the highest level of education you</b>	University Professional	95	63.3%	51	58.0%	38	50.0%	184	58.6%

<b>education you have completed?</b>	Polytechnic	5	3.3%	7	8.0%	5	6.6%	17	5.4%
	Vocational Technical Commercial	14	9.3%	10	11.4%	4	5.3%	28	8.9%
	Teacher Training	4	2.7%	4	4.5%	3	3.9%	11	3.5%
	JHSJSS	2	1.3%	0	0.0%	3	3.9%	5	1.6%
	No education	1	.7%	2	2.3%	2	2.6%	5	1.6%
	SSS SHS Secondary	28	18.7%	13	14.8%	21	27.6%	62	19.7%
	Middle School	1	.7%	1	1.1%	0	0.0%	2	.6%
	Total	150	100.0%	88	100.0%	76	100.0%	314	100.0%
<b>Into which of the following categories does your monthly personal income fall?</b>	101 - 1,000 Ghc	55	36.7%	30	34.1%	20	26.3%	105	33.4%
	1,001 - 2,000 Ghc	27	18.0%	16	18.2%	5	6.6%	48	15.3%
	2,001 - 3,000 Ghc	18	12.0%	16	18.2%	5	6.6%	39	12.4%
	3,001 - 4,000 Ghc	3	2.0%	0	0.0%	5	6.6%	8	2.5%
	4,001 - 5,000 Ghc	3	2.0%	3	3.4%	2	2.6%	8	2.5%
	5,001 - 6,000 Ghc	0	0.0%	0	0.0%	2	2.6%	2	.6%
	6,001 - 7,000 Ghc	0	0.0%	0	0.0%	1	1.3%	1	.3%
	9,001 - 10,000 Ghc	0	0.0%	0	0.0%	1	1.3%	1	.3%
	More than 10,000 Ghc	0	0.0%	1	1.1%	1	1.3%	2	.6%
	No Income	31	20.7%	4	4.5%	13	17.1%	48	15.3%
	Refused Dont Know	13	8.7%	18	20.5%	21	27.6%	52	16.6%
	Total	150	100.0%	88	100.0%	76	100.0%	314	100.0%
<b>Age Range</b>	15-19	9	6.0%	0	0.0%	8	10.5%	17	5.4%
	20-24	50	33.3%	27	30.7%	28	36.8%	105	33.4%
	25-29	49	32.7%	37	42.0%	28	36.8%	114	36.3%
	30-34	37	24.7%	13	14.8%	6	7.9%	56	17.8%
	35-39	3	2.0%	6	6.8%	1	1.3%	10	3.2%
	40-44	2	1.3%	3	3.4%	3	3.9%	8	2.5%
	45-49	0	0.0%	1	1.1%	0	0.0%	1	.3%

	50-54	0	0.0%	1	1.1%	0	0.0%	1	.3%
	55-59	0	0.0%	0	0.0%	1	1.3%	1	.3%
	60-64	0	0.0%	0	0.0%	1	1.3%	1	.3%
	Total	150	100.0%	88	100.0%	76	100.0%	314	100.0%
<b>What is your nationality?</b>	Ghanaian	150	100.0%	87	98.9%	73	96.1%	310	98.7%
	Non-Ghanaian	0	0.0%	1	1.1%	3	3.9%	4	1.3%
	Total	150	100.0%	88	100.0%	76	100.0%	314	100.0%

		TRANSPORT							
		Detractors		Passives		Promoters		Total	
		Count	Column N %	Count	Column N %	Count	Column N %	Count	Column N %
<b>What is your gender?</b>	Male	112	73.7%	67	54.5%	47	44.3%	226	59.3%
	Female	40	26.3%	56	45.5%	59	55.7%	155	40.7%
	Total	152	100.0%	123	100.0%	106	100.0%	381	100.0%
<b>What is the highest level of education you have completed?</b>	University Professional	115	75.7%	62	50.4%	69	65.1%	246	64.6%
	Polytechnic	3	2.0%	6	4.9%	6	5.7%	15	3.9%
	Vocational Technical Commercial	8	5.3%	13	10.6%	6	5.7%	27	7.1%
	Teacher Training	4	2.6%	4	3.3%	2	1.9%	10	2.6%
	JHSJSS	5	3.3%	3	2.4%	1	.9%	9	2.4%
	No education	4	2.6%	4	3.3%	1	.9%	9	2.4%
	SSS SHS Secondary	12	7.9%	31	25.2%	19	17.9%	62	16.3%
	Middle School	1	.7%	0	0.0%	2	1.9%	3	.8%
	Total	152	100.0%	123	100.0%	106	100.0%	381	100.0%
<b>Into which of the following categories does your monthly personal income fall?</b>	101 - 1,000 Ghc	27	17.8%	45	36.6%	19	17.9%	91	23.9%
	1,001 - 2,000 Ghc	41	27.0%	14	11.4%	13	12.3%	68	17.8%
	2,001 - 3,000 Ghc	41	27.0%	11	8.9%	10	9.4%	62	16.3%
	3,001 - 4,000 Ghc	5	3.3%	1	.8%	0	0.0%	6	1.6%
	4,001 - 5,000 Ghc	1	.7%	1	.8%	2	1.9%	4	1.0%

	5,001 - 6,000 Ghc	0	0.0%	1	.8%	3	2.8%	4	1.0%
	6,001 - 7,000 Ghc	2	1.3%	1	.8%	0	0.0%	3	.8%
	7,001 - 8,000 Ghc	0	0.0%	0	0.0%	1	.9%	1	.3%
	8,001 - 9,000 Ghc	0	0.0%	0	0.0%	1	.9%	1	.3%
	9,001 - 10,000 Ghc	0	0.0%	1	.8%	1	.9%	2	.5%
	More than 10,000 Ghc	3	2.0%	1	.8%	3	2.8%	7	1.8%
	No Income	18	11.8%	16	13.0%	19	17.9%	53	13.9%
	Refused Dont Know	14	9.2%	31	25.2%	34	32.1%	79	20.7%
	<b>Total</b>	<b>152</b>	<b>100.0%</b>	<b>123</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>	<b>381</b>	<b>100.0%</b>
<b>Age Range</b>	15-19	3	2.0%	7	5.7%	6	5.7%	16	4.2%
	20-24	48	31.6%	52	42.3%	35	33.0%	135	35.4%
	25-29	64	42.1%	43	35.0%	31	29.2%	138	36.2%
	30-34	16	10.5%	5	4.1%	17	16.0%	38	10.0%
	35-39	12	7.9%	8	6.5%	2	1.9%	22	5.8%
	40-44	4	2.6%	3	2.4%	9	8.5%	16	4.2%
	45-49	4	2.6%	3	2.4%	4	3.8%	11	2.9%
	50-54	1	.7%	1	.8%	1	.9%	3	.8%
	55-59	0	0.0%	1	.8%	0	0.0%	1	.3%
	65-69	0	0.0%	0	0.0%	1	.9%	1	.3%
	<b>Total</b>	<b>152</b>	<b>100.0%</b>	<b>123</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>	<b>381</b>	<b>100.0%</b>
<b>What is your nationality?</b>	Ghanaian	149	98.0%	117	95.1%	103	97.2%	369	96.9%
	Non-Ghanaian	3	2.0%	6	4.9%	3	2.8%	12	3.1%
	<b>Total</b>	<b>152</b>	<b>100.0%</b>	<b>123</b>	<b>100.0%</b>	<b>106</b>	<b>100.0%</b>	<b>381</b>	<b>100.0%</b>