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GRADUATE SCHOOL OF MANAGEMENT

AN EVALUATION OF THE MANAGEMENT OF CUSTOMER EXPERIENCES BY ZIMBABWEAN COMMERCIAL BANKS

BY

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RELEASE FORM

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The undersigned certify that they have read and recommend to Midlands State University for acceptance a research project titled '**An evaluation of the management of customer experiences by Zimbawean Commercial Banks'**submitted by Joyline R Muvezwa in partial fulfillment of the requirements for MMRK.

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DEDICATION

This research is dedicated to my family and friends, who provided me with emotional support during my studies.

ACKNOWLEDGEMENTS

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ABSTRACT

The research investigates the management of customer experience by Zimbabwean commercial banks. The Zimbabwean banking sector has witnessed significant changes characterized by rebranding of some banks, increased stiff competition, and the uneven shaky playing field/unstable environment. Most of the products being offered by the banks have become standardised therefore banks are being forced to orient their strategies towards customers instead of products making customer experiences a very key factor in strategic management. This research aimed at exploring the customer experience management practices through an analysis of existing literature as well as a survey which was conducted amongst commercial banks in Zimbabwe. The research used the descriptive survey research design and the study population elements comprised of people from the marketing departments, human resources department, the retail banking division and bank customers. Non random sampling was used to select participants and the sample size was derived from the study population. Research instruments used were questionnaires and interviews. Data analysis was done using SPSS computer package and moderate statistical principles such as frequencies and percentages were used to analyze the data. Presentation of findings was done by way of graphs, tables and verbatim. The study revealed that banks were doing very little to align their services to meet customer expectations. The study held that employees in the Zimbabwean banking sector were not adequately motivated to have customer centric values. The study also showed that the physical evidence was attractive and convenient and contributed positively towards their perceptions about their banks. The researcher recommended that Zimbabwean Commercial banks involve their customers during product development. If possible, the physical evidence should not be standard but should be tailor made to suit customer needs. The researcher recommended that Customer experience management strategies should be clearly defined in the form of a service blueprint further study on customer experience strategies implementation and its impact on customer loyalty should also be carried out.

CHAPTER I

INTRODUCTION

1.1   Introduction

This chapter introduces the research. Focus is on the following areas of the research; background to the study, problem statement, research objectives, research questions, significance of the study, assumptions, delimitation of study as well as limitations.

1.2   Background to the Study

The banking sector is a customer oriented service industry which is currently facing huge transformations due to a highly competitive environment which is increasingly demanding customer centricity. The recent economic crisis; mainly characterized by unprecedented economic recessions and bank failures, an increasingly demanding environment and introductions of new technologies have seen a radical shift in the market power from banks to their customers. To ensure survival, it has become imperative for banks to align their strategies in response to changing customers' behavior. (Buljan, 2005)

Banks offer services which by nature are invisible and indispensable from the person who extends it. An effective and efficient service is one which is extended appropriately by meeting individual customer expectations and improving customer experiences from time to time (Reddy,et al.,2000). If customer expectations are not met, this results in the customer having a bad experience. Carbone (2004) contends that creating value for customers by providing the total memorable experiences is the increasingly employed strategy. Providing a good customer experience is crucial in the service sector and according to Schmitt (2003), customer focus is the single best differentiator between the best and the worst companies.

In recent years, banks have started implementing Customer Experience Management (CEM) as a survival strategy. Internationally, banks are successfully managing their customer experiences through implementation of strategies that help them to meet customer expectations. This is because according to Ambashata (2000) customer experience is defined by customer expectations. A bank can be said to be implementing Customer Experience Management if it has aligned its operations and business processes around the needs of the individual customer, allowing for both emotional and functional satisfaction for the customer during service delivery (Ambashata, 2000).

Barclays Bank Limited is focusing on delivering exceptional customer experience as a differentiating tool, to try and stop customers from switching to competitors. The bank committed £1bn up to 2016 on improving the customer experience in their retail banking operations. Barclays Bank aims to improve its customer experience through enhancement of its infrastructure, training its employees to be customer oriented and improving its product offering to ensure that it meets and surpasses their customer expectations http://group.barclays.com/about-barclays/citizenship/cust-experience

Chinese banks are now realigning their focus to include professional staff, clean environment and convenient hours while in Australia, banks are now creating authentic, diverse and changing experiences to attract and retain customers as depicted in Table 1.1 below.

	THEN	NOW
Services offered	Deposits & Lending	Full service banking, financial management & insurance
Customer touch points	Branch visits, limited opening hours, long queues	Rarely visit branch. Internet, ATMs, telephone, extended branch opening hours
Loan approvals	Visit branch manager, weeks to confirm approval	Lending officer visits you, days to confirm approval
Geographical Coverage	Local / National	International
Business banking	Via Branch manager	Dedicated Business Banking relationship manager

Table 1.1: Australian banks approach to Customer experience management.
Source: www.cn.en.nielsen.com/documents/Finance_BPI_BernieHughes_Eng

The aforementioned clearly reveals a huge shift by banks towards customer experience management. This shift in strategy has already started paying off in most instances. In America the Wachovia Bank has been ranked as number one in 'The American Customer Satisfaction Index' eight years in a row due to its focus on customer experience that has made it one of the favored banks among customers. According to The 2011 edition of Peppers & Rogers Group and Efma's Customer Experience in Retail Banking in Europe, banks that reported that they were committing resources to improve their customers' experiences have definitely made progress in terms of customer satisfaction, customer retention and profitability. (www.peppersandrogersgroup.com)

Similar to their international counterparts, the Zimbabwean commercial banking sector which comprises fourteen fully operational banks has also been operating in an extremely difficult and complicated environment under a sustained period of economic turmoil. The Zimbabwe Banking Sector Customer Engagement Report released by Industrial Psychology Consultants (IPC) shows that the percentage of account holders in the

Zimbabwean banking sector dropped significantly in the period 2007-2009. The recent trend observed has been that the majority of those who have opened bank accounts from 2010 to date merely use their accounts to receive their salaries. The report also revealed that currently 75.30% of the research participants said they were not satisfied and want to move away from their current bank (www.ipcconsultancy.com)

The above information is a clear indication that Zimbabwean commercial banks might be failing to meet their customers' expectations. The Zimbabwe Banking Sector Customer Engagement Report by Industrial Psychology Consultants outlines that though many of the expectations that customers have of their banks are really realistic and achievable, very few banks are living up to them (www.ipcconsultancy.com). According to the report, major customer expectations are as given in Table 1.2 below.

CUSTOMER SERVICE EXEPECTATIONS	% AGREEMENT
Polite & Courteous Staff-(Employee behavior)	34.50%
Being served quickly and professionally-(Employee behavior)	35.00%
Effective Operations -(Service offering)	8.70%
Personalized service-(Service offering)	5.40%
Product Knowledge-(Service offering)	3.40%
Communication-(Service offering)	3.00%
AMBIENCE	2.00%

Table 1.2: Customer Expectations. Source: www.ipcconsultancy.com

The table above clearly brings to fore the three main aspects that define customers' expectations in the Zimbabwean commercial banking sector and these are; the service offering, physical environment and employee behavior. It is through management of

these three factors that Zimbabwean banks can be said to be successfully managing customer experiences as supported by Lovelock (2007) who states that customer experience hinges upon three main clues that are; functional clues which point to the technical quality of the product offering, mechanical clues relating to the non-human elements such as the design of the facility and human clues coming from the behavior and appearance of employees.

Some empirical evidence might suggest that since 2009, some commercial banks have embarked on similar strategies as stated above. Banks like Stanbic Bank, BancABC and Standard Chartered Bank have increased their focus towards having notably good physical environments.   There has been introduction of a wide range of convenience products by banks such as FBC Bank Limited and CBZ Bank Limited through the MasterCard and E-banking facilities. (Financial Gazette; June 16 2011). In the year 2012 BancABC won an award for having outstanding employees, and banks such as Kingdom-Afrasia and MetBank hold various regular training seminars on customer care. In spite of this, the June 2012 Zimbabwe Banking Sector Customer Engagement Report by Industrial Psychology Consultants still shows that most banks were still failing to improve customer experiences since eight out of every ten customers wanted to move from their bank www.ipcconsultancy.com).

The high number of unsatisfied customers as shown in the background has prompted the researcher to try and determine whether strategies implemented by the Zimbabwean commercial banks have been implemented with the clear focus being that of managing customer experiences.

1.3   Problem Statement

The Zimbabwean banking sector is characterized by a large number of unsatisfied customers as evidenced in the mentioned background. This has resulted in low customer loyalty, high customer switching and inevitably lower profit margins for the majority of the banks. According to Peppers and Rogers (2004) building customer loyalty is critical

as it not only results in customers staying with a service provider for longer, but they also purchase more from that service provider.

Low customer satisfaction might be an indication of poor customer experience management in the banking sector. These brings to fore the pertinent questions relating to how banks are managing the ever changing customer needs and expectations. Are the services being offered by banks meeting customer needs and expectations? Is the physical environment to the customer's liking and are employees motivated to be customer centric? This research is a holistic effort in this direction.

1.4 Research Objectives
➢ To find out if Zimbabwean commercial banks are realigning their service offering to meet customer expectations.
➢ To ascertain whether employees in the Zimbabwean commercial banking sector are motivated to have customer centric values.
➢ To evaluate the contribution of physical evidence towards customer perceptions in Zimbabwean commercial banks.
➢ To identify the challenges being faced by Zimbabwean Commercial banks in trying to manage customer experiences.

1.5 Research Question
➢ Are Zimbabwean commercial banks realigning their service offering to meet customer expectations?
➢ Are employees in the Zimbabwean commercial banking sector motivated to have customer centric values?
➢ What is the contribution of physical evidence towards customer perceptions in Zimbabwean commercial banks?
➢ What are the challenges being faced by Zimbabwean commercial banks in trying to manage customer experience?

1.6   Significance of the Study
1.6.1. To the Researcher
This study is being carried out in partial fulfillment of a Masters of Commerce in Marketing Strategy. It is aimed at self-development in practical research and reporting. Over and above it is of great significance in the researcher's academic career

1.6.2. To the Academia
The research document can be used as a basis for further research to be carried out in the field of study and reference point.

1.6.3. To the General Public
Research will assist banks in improving their management of customer experience and also help customer satisfaction through positive customer experiences

1.7   Assumptions
1. Literature obtained is regarded as relevant and appropriate to the study.
2. Sample size is a true representation of the banks population and respondents' opinions are to be regarded as to the best of their knowledge true and unbiased.
3. All questionnaires will be returned and completed with objectivity.

1.8   Delimitations
➢ This study was conducted in the city of Harare
➢ Bank management and retail banking staff and customers were interviewed in the research
➢ Respondents were from Harare's Central Business District.
➢ The study made an exploration of what commercial banks were doing in terms of managing their customer experience with attention being given to the customer experience management clues and recommendations of other strategies that can be implemented were made.
➢ Literature reviewed was on customer experience management with special emphasis on the definition of customer experience management and the three clues that is technical, mechanical and human.

➢ The research was conducted within a time frame of not more than four months from December 2012 to April 2013.

1.9   Limitations
The researcher faced a number of limitations during the study. The following were the limitations faced and how the researcher overcame them.

1.9.1 Availability of Respondents
The first major limitation was that some respondents, especially higher level management and employees were not available for interviews due to work commitments. In order to interview selected managerial employees, appointments were made in advance so that interviews could take place.

1.9.2 Data Collection
Research instruments used generated a large quantity of interview notes, tape recordings, jottings or other records all of which had to be analyzed. The researcher managed this through use of more guided questions. Data collection and analysis was time-consuming. However, the researcher limited data collection techniques to questionnaires and personal interviews.

1.9.3 Confidentiality
The issue of confidentiality was the other limitation. Managers and employees are guided by the 'oath of secrecy' and are not allowed to divulge 'confidential information'. To overcome this limitation the researcher carefully structured the questions in advance and made them available to the respondents well in advance.

1.10   Definition of Terms
CEM-Customer Experience Management as defined by Frow and Payne (2007) is the user's interpretation of his total interaction with the brand.

Physical evidence- different terms will be used interchangeably that is physical environment, atmospherics, marketing environment, servisecape, service environment

and mechanic clue to refer to the Ambient conditions, Spatial layout and signs symbols and artifacts.

1.11   Ethics Statement

In order to gain participation from the Banks, complete anonymity was given to the banks and their employees who participated in the survey. To instil confidence in the participants, the company name and individual name was not requested for when filling out the questionnaire. Copies of the transcript from the interviews and also completed questionnaires are to be kept for the duration of the exam after which they will be destroyed.

1.12   Chapter Summary

This chapter presented the problem and its setting. The researcher showed that Zimbabwean commercial banks seemed to be facing challenges related to managing their customer experiences and this motivated the conduct of this study. The study was significant to Zimbabwean commercial banks, presented delimitation of the study, where it was highlighted that focus of study was on 18 commercial banks in Harare. Research limitations were highlighted and these unavailability of participants and confidentiality. Finally, the chapter provided definition of terms. The next chapter looks at literature review.

CHAPTER II

LITERATURE REVIEW

2.1   Introduction

The literature review covered the key concepts and available information relating to the researcher's understanding of the topic. The scope of the literature reviewed was broad enough to allow the researcher to expand on the research problem, and narrow enough to include only the most relevant sources (Burns & Grove 2007:136). The literature will therefore cover a variety of insights on the management of customer experiences.

2.2 Customer Experience Defined

Several scholars conceptualize customer experience in varied ways (Swannel, 1992; Poulsson and Kale's, 2004; Uriely, 2005; Mascarenhas, Kesavan and Bernacchi., 2006). The English Oxford dictionary, defines experiences as the "actual observation of or practical acquaintance with facts or events" (Swannell, 1992:369). Poulsson and Kale's (2004) view customer experience as an engaging act of co-creation between a provider and a consumer wherein the consumer perceives value in the encounter and in the subsequent memory of that encounter. Gentile et al(2007) say that customer experience originates from a set of interactions between a customer and a product, a company or part of its organization and the value that the consumer and the company gain is created through that set of interactions; whereby highlighting the importance of value that must be created by the customer experience.

Customer experience is defined by Frow and Payne (2008:39) as the users' understanding of his/her total interaction with the brand. Gentile et al (2007:65) support this definition and say that customer experience originates from a set of interactions between a customer and a product, a company or part of its organization and the value that the consumer and the company gain is created through that set of interactions; whereby highlighting the importance of value that must be created by the customer experience.

Meyer and Schwager (2007:49) go on to define customer experience as the internal and subjective response customers have to any direct or indirect contact with a company. These definitions suggest that customer experience takes a particular standpoint from the perspective of the customer. Meyer and Schwager (2007:50) further extend the definition to include every aspect of the company offering namely the quality of customer care, advertising, packaging product and service features ease of use and reliability. This suggests that customer experience responsibility goes much further than the customer service division.

Schmitt(2003:23) provides a slightly different perspective to customer experience and describes it as a practical management tool that can show one in detail how one can provide experiential value to customers and in turn drive financial value for your firm.

As the above indicates, customer experience can be viewed from different dimensions and mainly revolves around the customer's perceptions and attitude and from Schmitt (2003), it goes on to include how the organisation seeks to manage these experiences profitably. Carbone (2004) states that creating value for customers by providing the total memorable experience is increasingly becoming the employed strategy and that the essence of experience as a value proposition is as old as business itself.

2.3 Managing Customer Experiences
Berry (2006) indicates that managing customer experiences is a series of discrete sub experiences that is full of message which influence how customers feel and tell a story about the service and company that provides it. Virginie-Harris (2012) points out that managing the customer experience requires changing how business is done by being able to sense and respond to customer needs. This requires taking a look at the holistic customer experience and not just bolts on pieces and look at things in silos. Schmitt (1999) has explored how companies create experiential marketing by having customers sense, feel, think, act and relate to a company and its brands. This clearly shows that, customer experience management is a strategy to engineer the customer's experience in such a way as to create value both to the customer and the firm. Customer experience

management differs from customer relationship management by focusing on the current experience of the customer, rather than the recorded history of the customer

In order to successfully manage customer experiences, organizations should clearly define areas they need to focus on in order to provide exceptional customer experiences. This brings to fore the contributions by Carbone & Haeckel (1994) who started work on experience clues which was later extended by Berry and colleagues (2003; 2006). These authors discuss that experience clues allow customers to "form perceptions based on the technical performance of the service (functional clues), the tangibles associated with the service (mechanical clues) and the behaviour and appearance of service providers (humanic clues)"Berry et al (2006; 43). These clues influence the customers' rational and emotional perceptions of the quality of the service and create the actual service experience (Berry and Bendapudi, 2001). Each one of these clues carries a message signifying something to the customer and it is the culmination of all these clues that create the total experience (Ogilvy,2002) and influence customer's feeling (Berry et al 2006). This point is reiterated by Arnold et al., 2005 when they highlight that a purchasing experience occurs when a consumer interacts with the physical environment of a store (mechanical clue), with its staff (humanic clue) and with its procedures and practices (functional clue).

All three sets of clues play specific roles in creating customers' service experience. Both emotional bonding and operational attributes must work together to produce the ultimate customer experience. According to Berry and Seltman (2007) functional clues predominantly impact customers' rational perceptions of the experience whereas the mechanic and humanic clues influence emotional aspects as illustrated below.
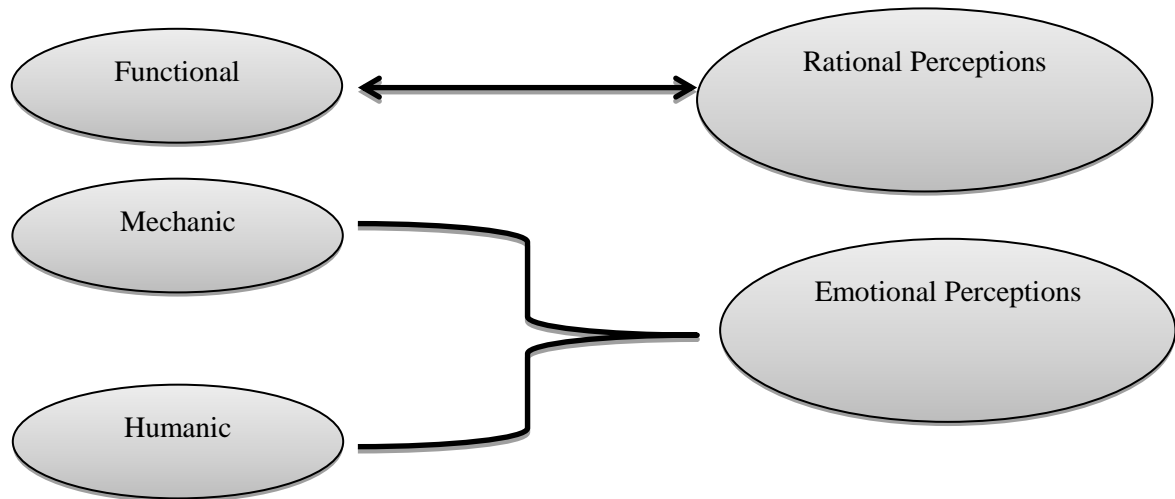
Figure 2.1: Clue Influences on Customer Perceptions of the Experience.
Source: Berry and Seltman (2007)

Thus the researcher adopts the concepts by Carbone and Haeckel's (1994) experience clues perspective in order to explore the customer experience variable in depth. Consequently customers rationally search for clues to help them to measure the service functionality. According to Carbone and Haeckel's (1994), the service context increases the customers' clue alertness not only in terms of functionality but also the salient role and interactivity of the three sets of clues that is functional, mechanic and humanic and these can be simplified to the service offering, physical evidence and employee behavior as done by the researcher in the drawing up of objectives. Berry et al (2006) state that in interacting with organizations, customers consciously and unconsciously filter clues embedded in the experience and organize them into a set of impressions some rational and others emotional anything perceived, sensed or conspicuous in its absence is an experience clue.

2.4 Service Offering and Customer Experience Management
Customers purchase services depending on the quality of their brand and reliability in delivering the service as promised. To further support the link between service offering and customer experience. Fitzsimmons and Fitzsimmons (2001) say that the perceived quality of the service is determined to a large extend by the customers' experience. Fitzsimmons and Fitzsimmons (2001) describe these customer experiences as service

encounters where every encounter with the company involves the customer conducting sole evaluation of the service and forming an opinion of its quality. Chase et al (2008) evoked customer emotions that engage customers in memorable and meaningful ways which are central to the service offering. In experiential services it is essential to choreograph all aspects of service design and delivery to evoke the intended customer emotions and responses.

According to Meyer and Schwager (2007), to improve customer experience, the practice of co-creation is being introduced by customer centric organisations where customer input is used in the service design process that Fitzsimmons and Fitzsimmons (2001) refer to as the practice of Quality Function Deployment (QFD). QFD was developed in Japan extensively by Toyota which aimed to create products and services that reflect customer needs. Schmitt (2003) says that customer experience management provides value to customers by delivering information, service, and interactions that result in compelling experiences. Chase et al (2008) say that the basis for service offering is that it should be designed to be aligned with its target audience. Providing a wide range of products also helps organizations to meet their customers' expectations as customers will be having a wide variety of products to select from (Berry 2007). Reliability is the consistency of the service performance, which breeds dependability, from the first time the service is correctly performed to the ability of the firm to keep its promises. (Schmitt 2003)

In order to successfully implement QFD, understanding customer experience management where there is no gap between customers' perception of their experience and the perception of the company is of paramount importance. Meyer and Schwager (2007) describe the results of a bain and company survey of 362 customers where only 8% of the customers described their experience as superior yet 80% of the companies surveyed believed the service they had providing is superior.

In order to monitor the service offering, it is essential that companies know and understand all the customer touch points. These touch points are referred to as the

customer corridor (Meyer & Schwager, 2007). An analysis of the touch points will help organisations to come up with strategies that will help improve the customer experience.

Indeed it is fundamental for the service experience that businesses evaluate and manage the functional clues of their core product/service effectively to meet their customer's service expectations (Berry et al 2006). However functional clues alone are not sufficient enough to exceed customer's expectations as customers generally expect business to know their core product and to provide this as promised (Berry 2007). This is consistent with Parsa et al (2005) research that indicates that while the quality of restaurant food was fundamental to success; excellent food alone did not guarantee success. Therefore, two other sets of clues are also important in order to exceed customers' expectations and to differentiate the service offering these are the mechanic and humanic clues.

The above section clearly explains the role of functional clues in creating the customer experiences. However, as indicated above this clue does not operate in isolation as Berry (2003) outlined. The clue categories are viewed as synergistic rather than additive the sum of the experience they create when presented cohesively is greater than the sum of the parts acting independently.

2.5 Employee Motivation and Customer Experience Management
The quality of the person to person interaction between an employee and a customer is an important basis on how a customer judges the service experience (Hennig-Thurau 2004). Temkin and Geller (2008) say that there is no way to deliver great customer experience if employees are not on board. Patterson (2009) supports this notion and says that in customer's eyes, the people they interact with represent the organizations commitment to the customer experience. Temkin (2007) believes that it is critical to engage employees in the customer experience management process and those frontline employees often have a deeper understanding of the customer problems and should therefore be involved in the designing of customer experience processes. Stone et al (2008) say that if a company wants its employees to feel a part of the customer experience management process then they need to know what a company is doing it. Furthermore, 'you cannot sustain great

customer experience unless your employees are bought in to what you are aligned with the effort (Stone, Ekinci, &Lywood, 2008)

Employees need to demonstrate the right attributes to deliver good customer experiences and Patterson (2009) says that it is a critical ingredient for the kind of service that bring customers back again and again. These attributes include hospitality, understanding, sincerity, compassion, kindness, genuineness, honesty and authenticity (Patterson 2009). Brown eta la (2002) define staff behaviour as an employee tendency or predisposition to meet customer needs in an on the job context. Staff behaviour helps to promote shared values and creates strong bonds among employees in organisation which, in turn contribute positively to a firm's achievement of a successful total customer experience (Jaworski and Kohli, 1993)

In their book "The Service Profit Chain," James Heskett, W. Earl Sasser, and Leonard Schlesinger make a compelling case that regardless one's business, the only way to generate sustained profits is to build a work environment that attracts, focuses, and keeps talented employees. In other words, they have to be motivated to show up, get committed and perform at a level of excellence. Because there is an undeniable link between satisfied, motivated employees, and satisfied customers. In other words, focus on creating satisfied employees, focus on employee motivation, and those motivated, satisfied employees will take care of your customers. An often misunderstood factor in customer experience is employee motivation. The enthusiasm of highly motivated employees reflects onto customers in a contagious way. Enthusiastic employees make enthusiastic customers.

Various theories have been propounded by different scholars in an effort to explain what makes employees motivated as discussed below.

2.4.1 Employee Motivation Theories

In an organization there is need to fulfill the Maslow's hierarchy of needs. In his theory Maslow emphasized that human beings are motivated by unsatisfied needs, and that certain lower factors need to be satisfied before higher needs can be satisfied. As long as

employees are motivated to satisfy cravings, they move towards growth and toward self-actualization.

Therefore according to Maslow lower level needs should be satisfied before higher level needs in order to keep employees motivated.
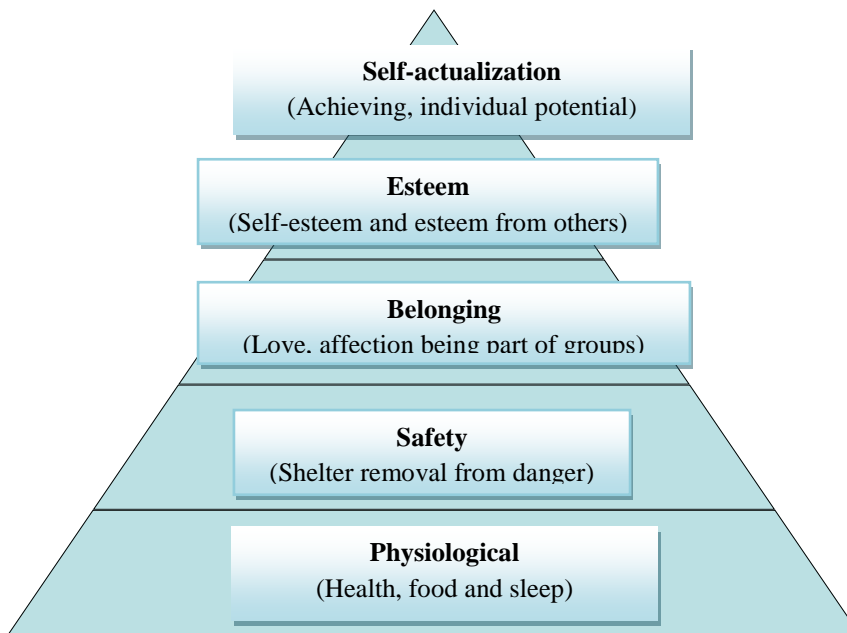
Figure 2.2: Maslow's Hierarchy of Needs. Source: Stoner et al (2008:23)

On the other hand, the motivational-hygiene model states that employee motivation is achieved when employees are faced with challenging but enjoyable work where one can achieve, grow, and demonstrate responsibility and advance in the organization Huling (2003).

According to Herzberg, the motivator factors pertain to the job content, they are intrinsic to the job itself and do not result from "carrot and stick incentives". They comprise the physiological need for growth and recognition. The absence of these factors does not prove highly dissatisfying but when present, they build strong levels of motivation that result in good job performance. They are therefore called satisfiers or motivators. These factors include; achievement, recognition, advancement, the work itself, the possibility of

personal growth and responsibility. This theory sought to encourage managers not to be one-sided in considering factors to motivate employees but rather consider all the two factors in order to optimally motivate and satisfy employees to get the best out of them.

To further analyze the concept of employee motivation, David McClelland in 1960's came up with the three motivators which are achievement, affiliation, and power. A summary of the learned theory by David McClelland shows that employees will be motivated differently depending on their dominant motivator. This basically means that some employees are motivated by the need to achieve, others will be motivated by the need to be loved and the third group of employees is motivated by the need for power.

 Other theories that can be exercised by managers are process theories by Vroom's expectancy-valence theory and Skinner's Reinforcement Theory. Employees may place different values on rewards than a supervisor, and they may have different opinions about their abilities. If a supervisor believes that a good system of rewards is in place but that employees are not motivated, the supervisor might investigate whether employees think they are expected to do the impossible. To learn this, supervisors must be able to communicate well.

Employee motivation is a high priority continuing process, which should be an important part of the company culture. Motivating employees is part of developing the employee experience and while organisations frequently reward and recognise financial performance they need to also reward customer experience. (Temkin and Geller, 2008). Smith (2009) suggests aligning key performance indicators with customer experience. Motivating employees also improves morale which makes it possible for them to wow customers (Lywood, 2008).

Herzberg (1987) advanced that there is the need to address the motivating factors associated with work. Hence, managers need to consider and implement the numerous strategies that to motivate their employees as discussed below.

2.4.2 Strategies to Motivate Employees

2.4.2.1 Compensation and Incentives

(Lywood, 2008) specifies that some employees are motivated by money. In fact, most are motivated by money; at least for their basic needs. Employee motivation through compensation can come in the form of raises, performance bonuses, commissions, profit sharing, or any number of "extra benefits" like, automobiles, vacations, or other tangible items purchased and used as rewards.

(Lywood, 2008) also states that in order to increase the impact of incentives, employees can be involved in the determination of the incentive types. The content theories of motivation imply that money motivates people when it meets their needs.

If money is to work as a motivator, employees must believe they are able to achieve the financial rewards the organization offers. Thus, if a company offers its staff a performance bonus for attaining set targets, the bonus will motivate the employees only if they believe they can attain that bonus. Or if an organization pays a bonus for employee suggestions that improve quality, the bonus will motivate employees only if they believe they are capable of coming up with ideas.

2.4.2.2 Encouraging Customer Centric Thinking as a Motivator

Smith (2009) suggests that firms should make sure employees are aware of the importance of customer experience for the success of the company. In addition, firms should also train their employees to adopt customer centric thinking by letting them see through the eyes of the customer, letting employees "walk-a-mile in customer's shoes", create continuing education programs for employees to further develop their customer handling skills.

2.4.2.3 Employee Feedback and Recognition as a Motivator

Smith (2009) also states that continuous open feedback is an important factor in employee motivation, especially when employees are empowered for decision making. Both internal (colleagues) and external (customers) feedback are equally important. Make sure both types of feedback are gathered and transmitted to the employees in a direct and

open manner. This will make employees aware of the impact of their actions and allows them to continually adjust and optimize their day to day work.

After conducting a study on employee motivation, Temkin and Geller (2008) concluded that many people will do for recognition what they will not do for money. And, this is the manager's secret weapon for employee motivation**.** Some people are motivated by the opportunity to get their name on the wall, receive a trophy at an annual banquet, or see their name in the company newsletter. It gives them an "emotional payoff" for their actions.

Temkin and Geller (2008) also state that companies should look for ways to increase employee motivation by recognizing excellence in the workplace. They advocated that companies should ring a bell every time an individual or team hits the production target, broadcast team members who have had the most days without accidents, give out awards for attendance records. According to the two authors, these gestures are not costly but yet are highly effective in the concept of employee motivation.

2.4.2.5 Employee Empowerment as a Motivator

Stone et al (2008) state that employees need to be empowered and that since every situation is different and the needs of the customer vary across interactions; frontline employees need to have the latitude to accommodate the needs of customers. Womack and Jones (2005) provide a different perspective of employee experience where they describe the concept of good people in a world of bad process. They say that people often default to "bad people" analysis were it is easier to blame a person than a process.

Frontline employees should be encouraged to make decisions that help them to deal with customers. New ideas which are not implemented top-down but come from the front line are much more likely to be successful. Changes are adopted much easier when employees are fully behind them and believe in them, when it's their own idea this is out of the question. The role for management in this process is to facilitate the decision making and to evaluate and prioritize the front line suggestions. When a decision to implement a change has been taken, management should provide full support in order to implement it.

Provide resources, make the necessary procedural changes. When employees are empowered to take decisions, it is important that management moves away all obstacles that could prevent the implementation of new ideas.

2.4.2.6 Appreciation and Inspiration

Inspiration comes from leadership. This form of employee motivation includes the company's mission, purpose and goals. People want to be part of an organization that is going somewhere, that stands for something, and that provides a meaningful service to the marketplace.

2.4.2.7 Taking Action on Employee Motivation

Whatever the chosen method, it is important to have a system in place that builds employee motivation. Not every person is motivated by the same factor, or combination of factors. Offering all five - satisfaction, appreciation, recognition, inspiration and compensation insures that the organization has something to contribute to the motivation of each employee.

2.4.2.8 Customer Experience Training

Patterson (2009) suggests turning up the warmth on customer experiences by instilling the value of knowing your customer in all employees across the organisation. Temkin and Geller (2008) however say that one cannot just expect employees to do what is right and that companies need to enable and train employees. Companies should therefore;

➢ Provide resources to support employees in achieving a great customer experience by making the right resources readily available. Whether it's funding, technology or any other resource required in the execution of their day to day work.

➢ Embrace employee's concerns in allowing them to express their concerns in an open way and acting on their concerns and giving regular feedback on progress.

2.5 Physical Evidence and Customer Perceptions

The context of the service encounters or mechanics has been conceptualized by a variety of scholars using different terms for instance; physical environment (Baker 1987), atmospherics (Kotler 1973), marketing environment (Turley 2000), interactive theatre (Mathwick et al 2001), servicescape (Bitner 1992), service environment (Cronin 2003) and mechanic clue (Carbone 2007). These terms will be used interchangeably during this literature review. The physical environment has both a functional and a social dimension and it is an important driver of customer service experiences. Customers interact with these drivers individually and create their own meanings and value expressed as feelings, thoughts, imagination and behavior.

Fitzsimmons and Fitzsimmons (2001) describe the idea that the physical environment influences the behavior and perception of the service for both customers and workers. The physical environment is the tangibles that offer a physical representation of the intangible service experience. There is nevertheless, a common consensus that the mechanic clues encompass the environment in which the service is assembled and in which the seller and consumer interact, combined with tangible commodities that facilitate performance or communication of the service (Booms and Bitner 1981:36). As indicated earlier, this research study is underpinned by Carbone's work on clues.

Clue congruency in both the tangible and intangible dimensions is crucial to the servicescape concept and in the creation of the service experience (Hoffman and Turley 2002). Wall and Berry (2007) argue that physical environment is the first to impact customer experiences hence a significant role for the physical environment is to create a good first impression. Zeithmal et al (1996), states that the physical environment is related to customers' experience perceptions and also their expectations of the service. The experience itself is the sought after product (Otto and Brent, 1996). During the

customer experience customers are affected by a variety of mechanic clues as indicated by the environmental psychology and marketing literature.

Overall research has found that mechanic clues can influence consumers moods and emotions (Pullman and Gross 2004), perceptions of time spent waiting for service Thomke, (2003) and evaluations of quality (Brady and Cronin 2001). Palmer (2005) maintains that the mechanic clues must be efficient and effective in order for the customer to respond efficiently and effectively to their environment as a whole after assessing the effects of all clues present. Thus well designed mechanic clues are critical in creating a service context which positively impacts the service experience (Pullman and Gross 1992).

Mechanic clues have been linked to service quality choice and loyalty. Wall and Berry (2007:62) argue that mechanic clues are especially influential in affecting quality perceptions for services in which customers experience the facilities for an extended time such as hotels and airplanes, also proposing that mechanic clues can be the first to impact a customer experience stating that mechanic clues' also have the ability to influence the customers before either the functional or humanic clues, hence a significant role for mechanic clues is creating a good first impression. Because customers generally experience mechanic clues to some extend before experiencing functional and humanic clues.

Mechanic clues influence customer's choice of a service as well as having an impact on expectations. Subsequently the fore going implies that the customer's perceptions of mechanic clues are related to not only experience perceptions but also their expectations of the service. Service quality and value perceptions play a main mediation role in retail contexts (Baker et al 2002). Past research also indicates that mechanic clues have a strong impact on customers' loyalty intentions (Foxall and Yani de Soriano, 2005; Cronin 2003). Indeed the general consensus in the literature is that mechanic clues provoke emotional responses which lead customers to either choose to continue or discontinue doing business with a certain service provided. (Lovelock, 2001).

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For Bitner (1992; 65), a customer's environmental perception is affected by these dimensions and each dimension may affect the overall perception independently and/or through its interactions with other dimensions. Clue congruency in both tangible and intangible dimensions is crucial to the servicescape concept in the creation of the service experience (Hoffman and Turley 2002). The initial impression a consumer draws from the consumption setting in relation to the mechanic clues can create unique experience. Décor lighting sound levels appearance of fellow consumers and of service personnel all send sensual mechanic clues about the service and what is to be expected (Bitner 1992).

According to Haeckel (1994), mechanic clues are drawn from inanimate objects or environments and offer a physical representation of the service; building design equipment, furnishings, displays, colours, sounds, smells, lighting and any other sensory visual or symbolic clues that communicate with customers without the use of words or actions(Carbone et al 2003).

Recognizing the potential of the mechanic clues a stream of interdisciplinary research has emerged that explores the role of the mechanic clues in experience design (Pullman ad Gross 2004) The experience itself is the sought after product (Otto and Brent Ritchie 1996) Thus well-designed mechanic clues are critical in creating a service context which positively impacts the service experience (Bitner 1992).

According to Bitner (1992), there is a general concession that the servicescape as it is popularly known comprises of three aspects that is, Ambient Conditions which include background characteristics of the environment such as temperature lighting noise music and scent Lovelock (2008). Spatial Layout and functionality refers to the physical surroundings of the service environment such as the positioning of equipment/furniture, the size, the shape and the spatial relationship between the objects Kottler(2008) and signs, symbols and artifacts which are clues in the servicescape that communicate information and messages about the environment to the consumers. Items such as signage and décor are utilized to communicate and enhance a certain image or to direct customers to desired destinations (Bitner 1992).

These three aspects, besides affecting a customer's feelings also play a significant role during service delivery and again if organizations do not manage the role of the physical environment customer experiences may be compromised. According to Lovelock (2008), they are five roles that are played by the physical environment during service delivery. The servicescape and other elements of physical evidence can act as a package to essentially wrap the service and convey to consumers an external image of what is in. The physical surroundings offer an organization the opportunity to convey an image. A wrong package can mislead customers while a bad package can have detrimental effect on the feelings of the customers.

Mechanic clues can also serve as a facilitator in aiding the persons in the environment. How the setting is designed can enhance or inhibit the efficient flow of activities in the service settings making it easier or harder for customers and employees to accomplish their goals. A poor and inefficient design may frustrate customer and employees which according to the Russel model of effects can lead to displeasure. The design of the servicescape aids in the socialization of both employees and customers in the sense that it helps convey expected roles, behaviours and relationships. The design of the facility can suggest to the customer were they are welcome in and areas that are restricted and type of behavior to be exhibited. Lastly, the design of the physical facility can differentiate a firm from its competitors and signal the market segment that the service is intended for, changes in the physical environment can be used to reposition a firm and attract new market segments.

2.5.1 Strategies on Managing the Physical Evidence
They are many tools that can be used by service provides to guide in the design and improvements of the service environment.

2.5.1.1 Observing Customer Behavior and Responses
Keen observations of customers' behavior and responses to the service environment by management supervisor's branch managers and front line staff can help to come up with an appropriate servicescape strategy. Customers' actions are rarely misleading as they are an external expression of their inner feelings. Therefore a service provider should come

up with different scenarios which can be presented to the customer as a control measure and after observing the different customer responses management can then come up with tailor made designs and/or improvement on the service environment. (Kotler, 1973/74)

2.5.1.2 Getting feedback from Employees and Customers

Feedback and ideas from frontline staff and customers are also an effective way of gaining important information that can be effective in designing the appropriate service environment. This can be done using a broad array of research tools ranging from suggestion boxes to focus groups and surveys. The latter are often called environmental surveys if they focus on the design of the service environment. (Aubert-Gamet, 1997)

2.5.1.3 Field Experiment

The other important tools which can be used by service providers to gather information about customer perceptions on the service environment are field experiments. These can be used to manipulate specific dimensions in an environment so that the effects can be observed For instance you might experiment with the use of various types of music and scents and then measure the time and money customers spend in the environment. (Kaufman, 2001)

2.5.1.4 Service Mapping

Blue Printing or service mapping can be extended to include the physical evidence in the environment. Design elements and tangible cues can be documented as the customer moves through each step of the service delivery process. (Kaufman, 2001)

2.5.1.5 Update and modernize evidence

Some aspects of evidence require frequent or periodic updating and modernizing. Service firms should be prepared to introduce changes as per the requirements of the market. The orientation to change makes the service firm innovative and capable of influencing the perceptions of the customers much better than its competitors. (Aubert-Gamet, 1997)

2.6 Challenges in Managing of Customer Experiences

Temkin and Geller (2008) describe customer experience as being important complex and broken. It is therefore no surprise that customer experience management is becoming more difficult for companies to manage. Frow and Payne (2007) suggest there is evidence that companies are not creating superior customer experiences due to a number of challenges in effectively managing customer experiences.

Various authors argue that Customer experience management is just a fad and is not sustainable because according to Smith (2009), customer experience involves the entire relationship between customer and company which comprises numerous interactions each of which affects the customer's overall satisfaction. Meyer and Schwager (2007) also reiterate that a customer's perception is affected by their experience of previous interactions and a total or comprehensive view of the customer's relationship and experience is therefore required.

Consistency

Creating consistent customer experiences appeared is a big challenge for companies. It is difficult in getting everyone across the company (internal, employees and franchise) to use consistent branding and signage and find it difficult to get employees and intermediaries to be consistent in customer experiences Meyer and Schwager (2007).

Sustainability

The term customer experience management has quickly adopted acronyms such as CEM which has led to the comparison of customer experience management to other customer driven initiatives such as Customer relationship management (CRM). Smith (2009) brings to fore the argument that customer experience might not be sustainable because they might never come a time when customers or what they experience will ever become obsolete.

Lack of models and managerial approaches

Because of the organizational structure of many organisations, customer experience tends to be managed disparately by different departments and people. Meyer and Schwager (2007) say that although organizations do think about customer experiences they all have different ideas of what it means and there is no one senior to oversee everyone's customer experience effort

CHAPTER III

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research methodology used in the study. Focus is on research design, population and sample sizes, research instruments, data collection procedures, and data analysis and presentation procedures.

3.2 Research Design

According to Creswell (1998), a descriptive survey method research, involves acquiring information about one or more groups of people about their characteristics, opinions, attitudes, or previous experience by asking questions and tabulating their answers, participants answer questions administered through interviews or questionnaires. Saunders et al (2009: 87) states that a survey is a method of extracting attitudes and opinions from a sizeable sample of respondents After participants answer the questions, researchers describe the responses given (Jackson, 2009). The ultimate goal is to learn about a large population by surveying a sample of that population.

The survey design makes critical demands on the researcher that, if not carefully planned the entire research effort might have been placed in jeopardy Creswell (1998). An additional consideration in survey research is that the researcher relies on self-report data. Respondents report what they believe to be true or, perhaps, what they think the researcher wants to hear. Furthermore, people's descriptions of their attitudes and opinions are often constructed on the spot, often times, they haven't really thought about certain issues until a researcher poses a question about them. (Creswell, 1998). Despite the above mentioned the researcher selected this research design because, the use of surveys will allow the researcher to study more variables at one time than is typically possible in laboratory or field experiments (Saunders et al 2009:78). It is not possible for the researcher to conduct a census or to collect information from all managers, employees and customers in all the banks; therefore, focusing on a cross section of the population is the only viable option.

3.2.1 Exploratory Research

Exploratory research is the most basic design meant to provide insight and ideas about a problem (Zikmund 2000). The exploratory research will typically begin with literature survey and involves going out to carry out a survey. It will make an exploration of trends with the aim of discovering general ideas and insights to generate information on how banks are managing customer experiences (Vanhamme, 2001). Though exploratory research is useful for generating ideas, it fails to be a good basis for decision making therefore it will be used in conjunction with explanatory research and descriptive research.

3.2.2. Explanatory Research

The explanatory research builds on the findings from the exploratory research and goes on to identify the main reasons for occurrence. It looks to establish causes and reasons through the use of questionnaires, group discussions, interviews, and random sampling. The explanatory research explains things rather than just report on things and it also determines which amongst the several explanations will be best. (Zikmund, 2000).

3.2.3. Descriptive Research

The research is partly descriptive, in that it attempts to provide a detailed description of contemporary CEM practices within a specific context, namely the banking sector. Descriptive research is also known as statistical research. It is primarily concerned with the gathering of numeric measurable data and analyzing it (Martins, 1995). The gathering of statistical data will be through the use of questionnaires with closed ended questions with the objective of describing data and characteristics about the population or phenomenon being studied.

3.3   Population

The target population is made up of fourteen Zimbabwean commercial banks namely Barclays Bank, Standard Chartered Bank, FBC Bank Limited, Ecobank, Kingdom-Afrasia Bank, BancABC, TN Bank, ZB Bank, Stanbic Bank, Agribank, CBZ Limited, Metbank, Allied Bank and Trust Bank. The target population is the actual population to which the researcher focuses on and wishes to generalize and be consistent with. The

target population size for the research consists of the managers' employees and customers as given in table 3. 1.

DEPARTMENTS	POPULATION
Group Marketing Managers	14
Group Human resources manager	14
Retail Banking Managers	120
Retail Banking Staff	343
Individual account holders	<170K

Table 3.1 Target population (RBZ surveillance report: 2012)

3.3.1 Sampling Methods

There are basically two types of sampling techniques namely probability and non-probability sampling. The researcher will use non-probability sampling techniques which are convenience sampling and judgmental sampling. Non-probability sampling has been chosen over probability sampling because of the nature of the research and the nature of the respondents.

3.3.1.2 Convenience Sampling

The researcher used convenience sampling to select respondents for the questionnaires. Convenience sampling makes use of a sample of the population that is close at hand. (Adams 1991). The selection of the sampling method for customers was influenced by the fact the researcher had to make use of the respondents that were in the banking hall during the time of the survey.

3.3.1.3 Judgmental Sampling

According to Zikmund (2000), judgmental sampling is a non-probability sampling technique where participants are chosen by the researcher basing on the strength of their experience in a given field. For the purpose of the study, judgmental sampling was used to select respondents for the interviews. These comprised of the Marketing managers and the Human resources managers as they are perceived to have the data required to make an informed analysis of the topic at hand.

3.3.2 Sampling

Lincoln and Dale (1998: 234) argue that the aim of sampling is to obtain a representative that looks like the population within an acceptable margin of error. Focusing on a sample is less costly, the researcher has greater control over data, there is better accuracy of results, and the researcher saves time. Sampling also enables the researcher to come up with researcher findings within a short space of time and this ensures validity and reliability of data. Rust and Zhorick (1999: 235) discuss the importance of selecting sample participants and argue that if a researcher chooses a sample in an objective way, it will be representative.

3.3.2.1 Sample Size selection

According to Malhotra (1996), sample size refers to the number of elements to be included in the study. Sekaran (2002) claims that for most researches, a valid sample should be between 30 and 500 because respondents below 30 cannot fully represent a population and with respondent over 500, there are chances of repeated outcomes. Therefore the sample size for this research was 148 respondents. Regarding the sample size, Hair et al (1998) recommended a sample size between 100 and 150 because a sample fewer than 50 is questionable as it is too little and may lead to bias, while due to the law of diminishing returns a large population may also result in data being distorted.

3.3.2.1 Sample Frame

The sampling frame for this study consisted of Group HR and Group marketing managers' retail banking managers, retail banking employees and customers. A summary of the sample frame is shown below in Table 3.2

DEPARTMENTS	POPULATION	SAMPLE SIZE	SAMPLING METHOD	RESEARCH INSTRUMENT
Group Marketing Managers	14	14	Judgmental	Interview
Group HR	14	14	Judgmental	Interview
Retail Banking Managers	120	23	Convenience	Questionnaire
Retail Banking Staff	343	39	Convenience	Questionnaire
Bank Customers	<170K	50	Convenience	Questionnaire
Total		**140**	-	-

Table 3.2: Sample size composition

3.4 Research Instruments

Research instruments are tools used for collecting data needed to find solutions to the issues under investigation; these include questionnaires, interviews, participant observation, non-participant observation, and focus group discussions (Yin, 1994). The chosen research design is methodological triangulation therefore both qualitative and quantitative data collection instruments were used. The researcher used interviews and questionnaires (Lowe, 1991).

3.4.1 Questionnaire

A questionnaire is a list of carefully structured questions chosen for considerable testing with a view to elicit reliable responses from a chosen sample. Questionnaires have the advantage that the responses can be pre-coded and they are uniform thereby making the analysis easier through the use of SPSS (Yin, 1994).

The researcher used both structured (closed ended) and unstructured (open ended) questions to get both qualitative and quantitative output. On the closed ended questions, the researcher mainly used Likert scale. This Likert scale was introduced by Likert

(1903-1981) and is at present the most popular type of scale (Welman etal 2005: 156). The advantages of closed ended questions are that they make tabulation and analysis easier, they are also less potential errors due to differences in the way questions are asked and responses recorded. According to Robson (1993), research should include a mixture of both open ended and closed ended questions. The answers are directly comparable from respondent to respondent and comparability of respondents is an essential prelude to the use of any analytical methods. From the respondents point of view they take less time to complete.

Open ended questions have the advantage that a wide range of responses can be obtained and that client's response is not restricted to pre-specified category of questions.

The researcher gave the respondents an option to fill the questionnaire upon receipt or to submit them at their respective banks within a time frame of a week. The researcher liaised with the respective branches to facilitate collection of the questionnaires. Respondents for the questionnaires included Retail branch managers, retail employees and customers.

3.4.2 Interviews

Apart from the questionnaires, the researcher also conducted personal interviews. The researcher interviewed the Group Marketing Manager and the Group Human Resources Manager for each bank at their headquarters. Personal interviews were conducted through appointment booking. Personal interviews were selected for senior management to enable the researcher to gain adequate information on the research topic. Interviews were also very convenient for senior management who are usually very busy and do not have time to answer questionnaires. An Interview schedule with seven questions was prepared for the Group Marketing manager and another with six questions was prepared for the Group HR manager to guide the researcher during the interview. Interview was scheduled to be approximately 15-30minutes long.

3.5 Validity and Reliability

Marczyk, DeMatteo, and Festinger (2005) argue that the research instruments should be valid and reliable. The researcher had to ensure reliability and validity when carrying out research.. The researcher ensured content validity by following objectives during the designing of questionnaire. Construct validity focuses on the construction of questions in the questionnaire. The researcher made sure that all questions are concise and clear. In addition, there was use of closed questions that made it easier for participants to complete questionnaires. Piloting the questionnaire also helped in ensuring validity. During construction of the research instruments the researcher also worked hand in hand with the academic supervisor who checked and approved the research instruments before they were distributed.

3.6 Data Collection Procedures

- Pre-contact. This was established through phoning to inform respondents about the survey or to set up an interview. A cover letter from the academic institution was used to make the research authentic to the respondents.
- Instrument design. Importance was placed on the questions in the questionnaire. The questions were therefore not too long or too difficult as they might have put off the respondents.
- Distribution of Instruments: Distribution and administering of questionnaires was done through hand, and through the use of two research assistants. The research assistants were trained before they participated in the field work. The researcher however carried out the interviews personally.
- Follow up. People who had not responded within a given time frame were called during follow ups to assist in increasing the response rate. Multiple follow-ups were needed since the target population also comprised of managers who were generally very busy people.
- Provide Value – A copy of the final results were offered as part of the incentive to all the managers who participated in the survey.

- Timing. The researcher will avoided carrying out surveys during the Easter holiday and also end of month days as they are generally busy days for the respondents. (Curtin et al 2000).

3.7 Data Presentation and Analysis Procedure

Data analysis started with the coding of questionnaires as they were received from respondents. An in depth study of each case was then conducted. This entailed sifting through all the data, eliminating inconsistent responses and bringing together what seemed important. The idea was to allow the most significant observations to emerge from all data gathered in the field while reducing the volume of data.

The final stage will be data analysis using the SPSS computer package. Presentation of these findings was done by way of graphs, tables and verbatim. Explanation and references of each of these tools were done in context. The approach taken was to:

- state each objective first,
- followed by an analysis of data from primary research
- stating the findings from literature review and
- give own value judgment. (Strauss and Corbin,1998)

3.8 Summary

The main concern of the chapter was to present the research methodology. The researcher discussed the research philosophy, justified the use of chosen research design, and provided population and sample. The instruments used in collecting data were also given an account of and the suitability of the instruments was clarified. There was also a discussion on data analysis and presentation procedures. The next chapter will deal with presentation and analysis of data.

CHAPTER IV

Data Presentation and Analysis and Discussion Of Findings

4.1   Introduction

This chapter presents the findings of the study according to the study objectives. Questionnaires were used to collect quantitative data whilst a key informant interview guide was used to collect qualitative data.

4.2   Response Rate

The research obtained a good response rate from participants as illustrated in Table 4.1.

Departments	Sample Target	Response	Response Rate
Group HR Managers	14	7	50%
Group Marketing Managers	14	8	56%
Commercial bank managers	23	19	82%
Commercial Bank employees	39	33	84%
Bank Customers	50	39	78%
Total	**140**	**106**	**76%**

Table 4.1 Response Rate

Table 4.1 shows that, from a sample target of 148 participants, responses were received from 110 participants. The response rate of 76% is acceptable as it is well above 67% that is recommended by Saunders et al (2009) and supported by Richardson (2005:409) who indicates that a response rate above 60% is regarded as desirable and achievable for students who have satisfactorily completed their course. The response rate from commercial bank managers and employees was relatively high as compared to senior management as senior managers have busier schedules and thus most of them could not spare time to respond. However, the overall high response rate from the commercial banking sector and customers gives credence to the research because commercial employees who participated are mostly front line employees who directly interact with clients and are therefore able to accurately interpret customer perceptions

4.3 Service Offering and Customer Expectations.
This section will focus on products and service offering in the banking sector and if they are realigned to meet customer expectations

Commercial bank management, employees and customers were asked if the bank was meeting customer expectations and as evidenced in Fig 4.3 below, 68% of the managers completely agreed that the banks were meeting customer expectations while 37% of the employees were in agreement that Banks were meeting customer expectations. It can be noted that most customers with a percentage of 63 disagreed that banks were meeting their expectations while 32% of management thought they were not meeting customer expectations. According to the literature reviewed Meyer and Schwager (2007) also gave a case of a Bain and company survey of 362 customers were only 8% of the customers described their experience as superior yet 80% of the companies surveyed believed the service they had providing is superior. This clearly shows problems were managers and employees might believe that they are meeting customers' expectations while customers themselves will be having opposing views.
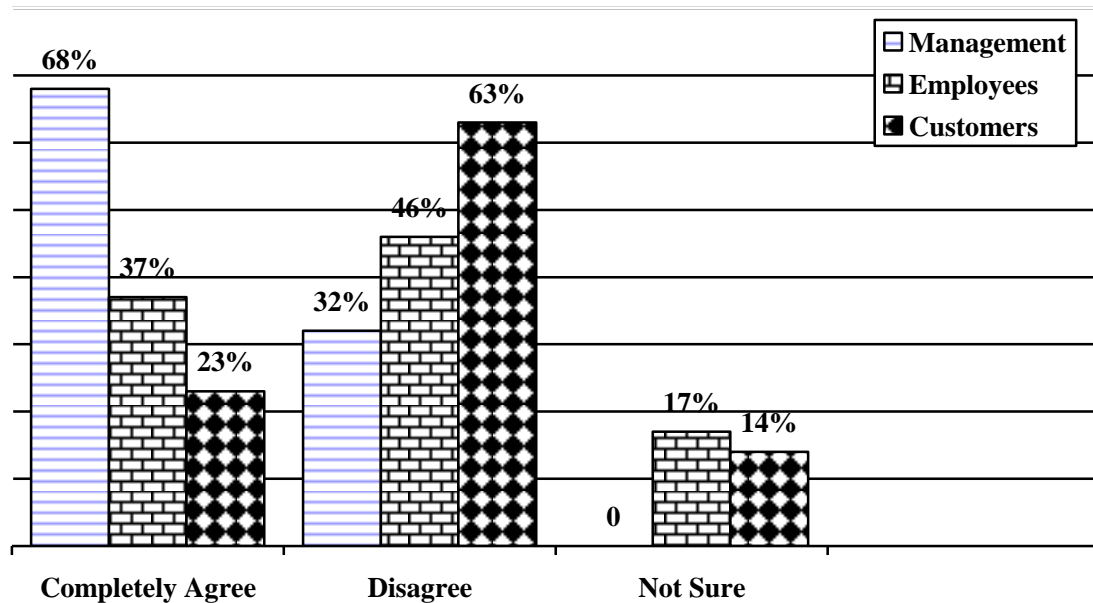
MEETING CUSTOMER EXPECTATIONS.

Figure 4.1 Meeting customer expectations.

Retail managers were asked what the greatest influence in developing their products was and as highlighted in Fig 4.2 the greatest influence came from competition with 37% of managers acknowledging that most of their products were developed in response to competition. 29% of Retail managers stated that Management influenced the development of products while 21% were of the opinion that customer were the greatest influencers of product development.

13% of the managers thought that other factors such as the Macro environment (Political, Economic, Technology and Legal) factors had the greatest impact on product development decisions. The above findings are not in tandem with literature reviewed which clearly states that for an organisation to be customer focused customers should actively contribute towards the development of products. According to Meyer and Schwager (2007), to improve customer experience the practice of co-creation is being introduced by customer centric organisations, where customer input is used in the service design process. Chase et al (2008) also support this view by stating that the basis for service offering is that it should be designed to be aligned with its target audience.

In this instance it is clear that Banks are overly influenced by factors such as competition and management decision.

**Fig 4.2** Factors influencing development of product
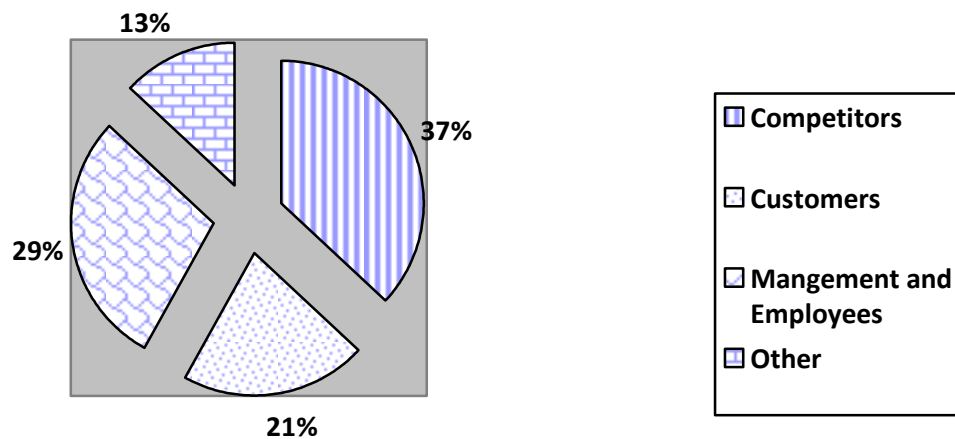
4.3.1 Banks Products and Service Offering

Commercial bank customers were asked on whether their bank offered a wide choice of products and services. Customers generally agreed that banks offered comprehensive products and services. 35% of the respondents revealed that they had access to individual loans at their banks whilst 19% of respondents mentioned that their bank offered telephone banking services. 18% of the respondents highlighted that their respective bank offered internet banking. 16% of the respondents revealed that their bank facilitated payment of utility bills and other payments. It is interesting to note that only 12% of respondents mentioned that their bank offered affordable interest rates.

As evidenced by the above findings Zimbabwean commercial banks are still not providing a wide array of products is less than 50% of the clients were familiar with each of the products they were asked about. Providing a wide range of products can help banks to meet their customers' expectations as they will be having a wide variety of products to select from (Berry 2007).

Fig 4.3 Banks Products and Service Offering
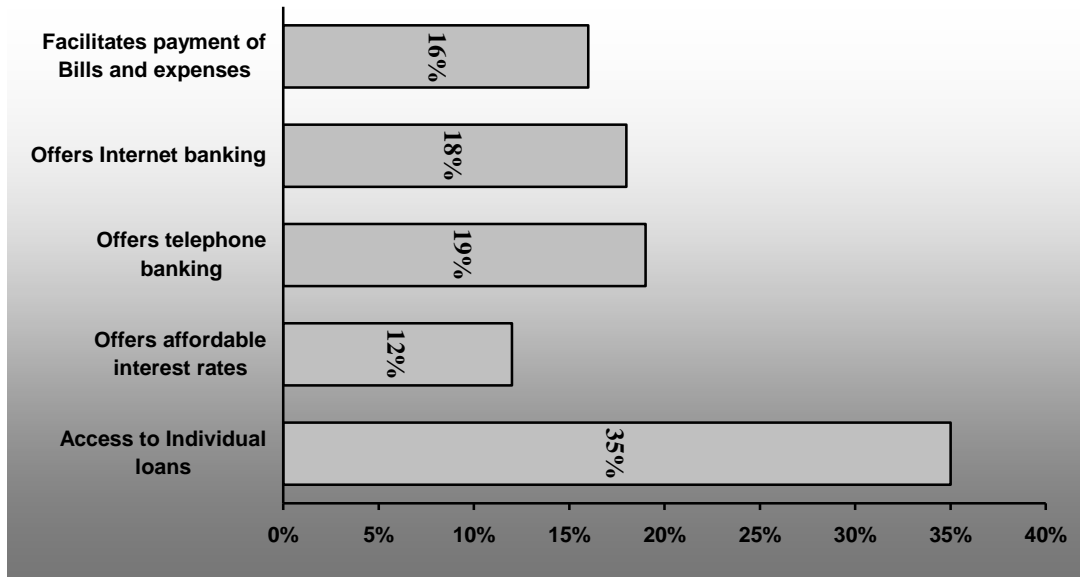
4.3.3 Affordability of Banking Services

Survey respondents were asked on the affordability of banking services. A majority of the respondents, 53%, revealed that loan interest rates were quite high at their banks. 26% of respondents cited bank charges as the second least affordable service offered by banks whilst 21% of the respondents mentioned deposit interest rates to be attractive at commercial banks as shown in Fig 4.4 below.

Figure 4.4 Pricing of banking services
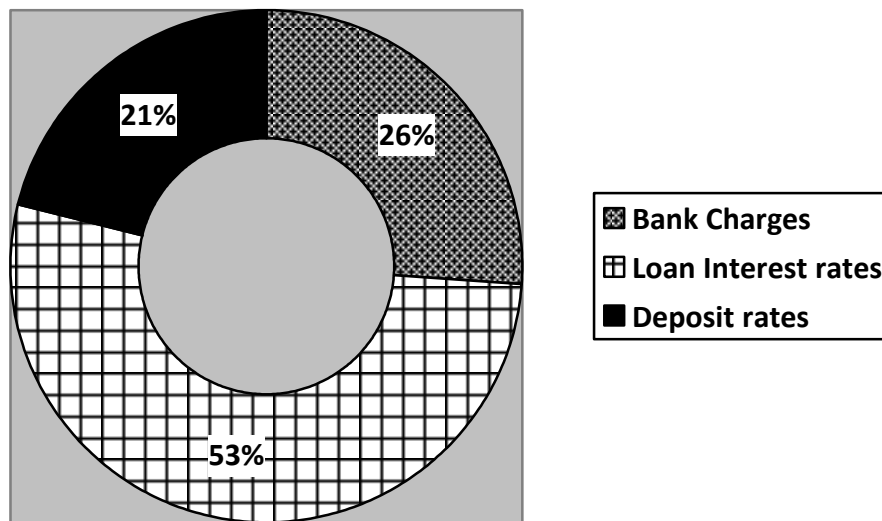
4.4 Employee Motivation and Customer centricity

Bank managers and customers were asked if employees were empowered to make decisions 18% of managers strongly agreed that employees were empowered and 14% of employees also strongly agreed that they were empowered to make decisions. However a larger percentage of management that is 70% agreed that employees were empowered to make decisions 48% of the employees disagreed that they were empowered to make decision. These results clearly show that there is a difference in perception regarding employee empowerment between the managers and the employees. Mangers perceive that employees are motivated while employees seem to think that they are not motivated as illustrated in Fig 4.4.

Figure 4.5 Employee Empowerment

	Strongly Agree	Agree	Disagree	Strongly Disagree
Mangement	18%	70%	12%	0
Employees	14%	26%	48%	12%
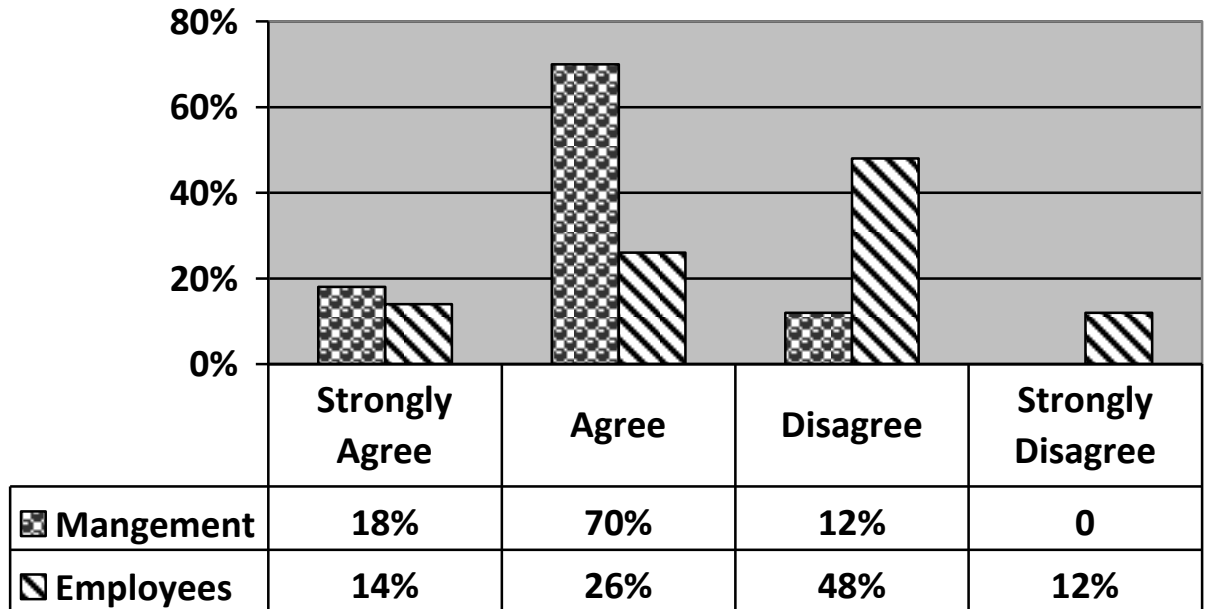
When asked how they motivate employees 65% of managers in the retail banking sector said their employees are motivated through offering psychological rewards(intrinsic motivation) while the remaining 35% said they provided tangible benefits (extrinsic motivation) as illustrated in Fig 4.6. 75% Management who chose psychological rewards said they chose so as it was organizational policy, while 15% said it was because it was difficult for them to access funds to reward employees with tangible benefits. Only 10% of management said they motivated their employees through offering intrinsic benefits because they felt it would motivate their employees.

92% of the management who used extrinsic motivation said they did so because it was organizational policy, while the remaining 8% wanted to motivate their customers.
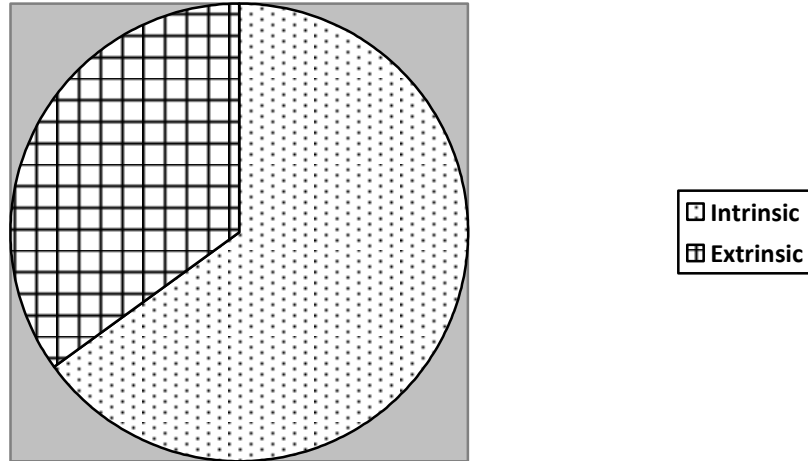
Figure 4.6: Form of incentives

Bank Employees when asked if they were motivated 5% strongly agreed that they were motivated while 17% agreed that they were motivated, however 78% of the employees either disagreed or strongly disagreed to being motivated. 62% of employees agreed that they were constantly given feedback from management while the remaining 38% disagreed to receiving feedback from management. The majority of employees comprising of 81% disagreed to being given adequate resources to enable them to provide good customer experiences as illustrated in Fig 4.7.

Figure 4.7 Employee Motivation, Feedback and Availability of Resources
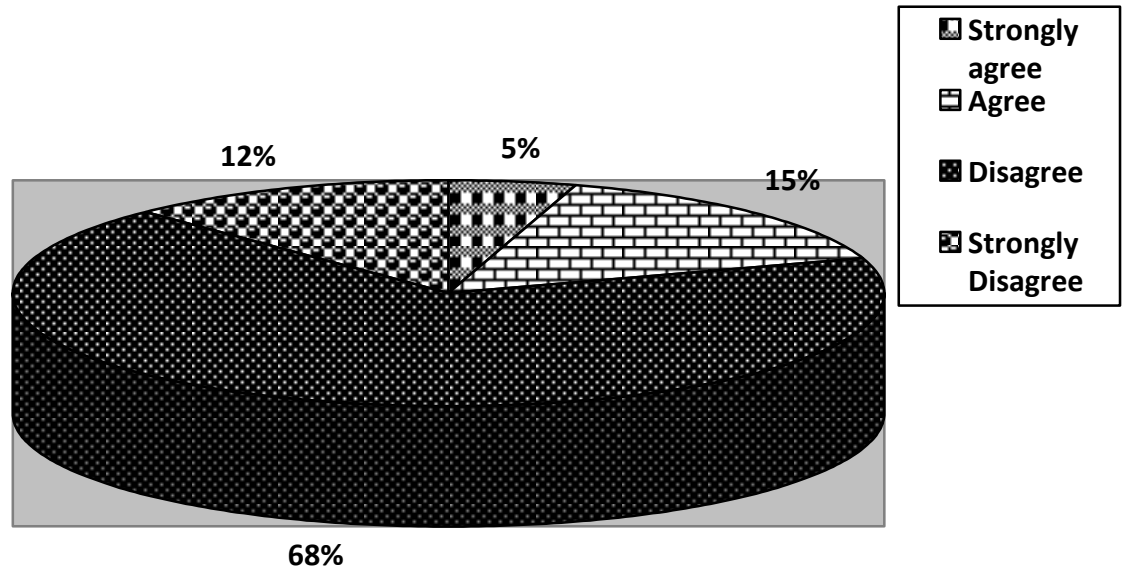
Figure 4.8: Employees etiquette

Empathy

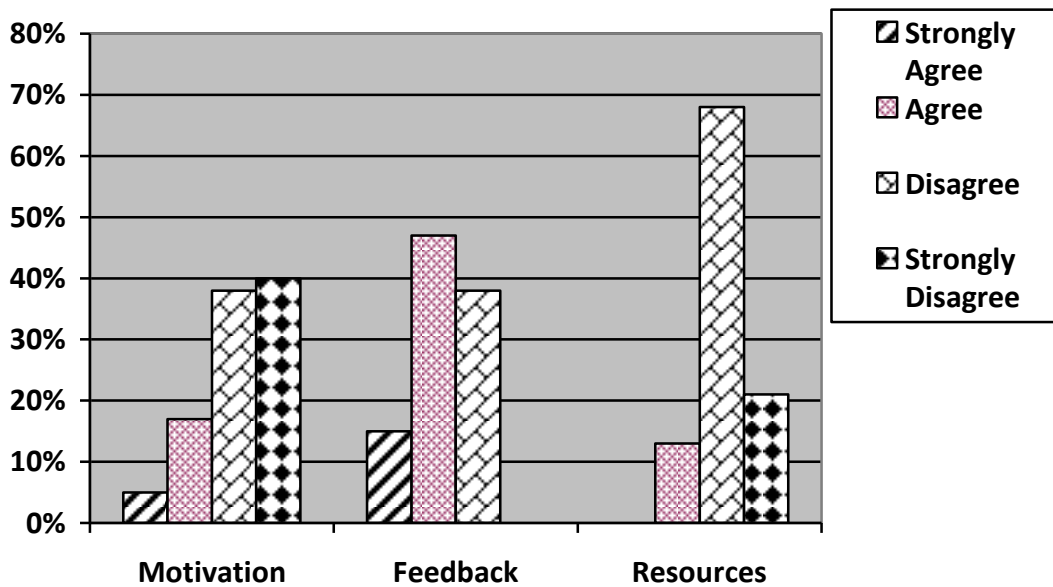This is a quality of the employee to care for the customer and give them individualized attention. It is a way that ensures employees feel valued and their needs are cared by the organization, so they would like to stay along with this firm (Wilson et al., 2008).

From Table 4.9, 53.1% of respondents think the individual attention given to the customers at commercial banks is normal while, 31.1% agree they are given individual attention and 3.1% disagree on individual attention.

In the current increasingly competitive environment, customers are the heartbeat of every organization. It is therefore of paramount importance for service providers to care for their customers and treat every customer as special. What is normal to the customer can be said to be what he/ she is expecting- satisfiers.

Excitement can only result if the service is above the expectation of the customer.

Table 4.2: Customers are being given individual attention

Frequency	Percent
Strongly disagree	12.5
Disagree	3.1
Normal	53.1
Agree	31.1
Total	100.0

The knowledge-ability and courtesy of employees towards the customers, influences their ability to inspire trust and confidence in handling the customers. No matter the number of customers, each of them wants some security and privacy. It can be called courtesy in other spheres. The employee must be professional in handling customers in order to assure them. The customer needs to be assured the staff knows what he/she is doing and that is what builds the confidence and trust.

The table 4.3, shows that 59.4% of customers see the courtesy of commercial banks customer service staff as normal, 23.4% agree they are courteous while 4.7% do not agree they are courteous. Again this needs to be looked at since customer retention strategies need to be exciters' and not just satisfiers if customers are to be retained.

Table 4.3: Staffs are friendly and courteous

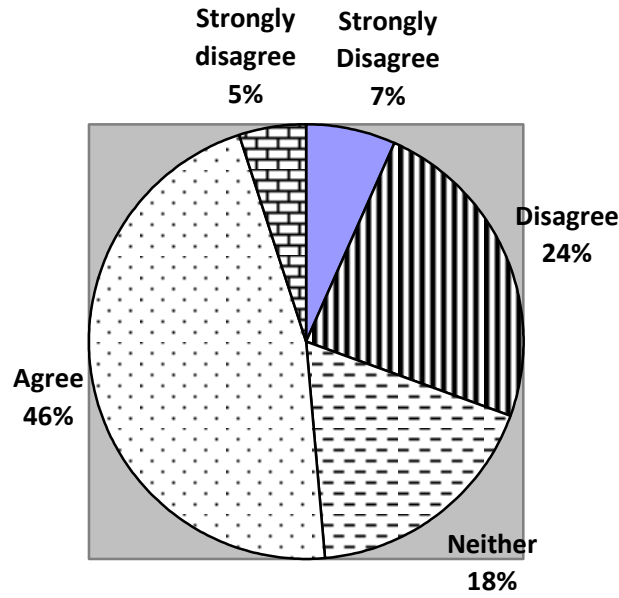|	Percent
Strongly disagree	12.5
Disagree	4.7
Normal	59.4
Agree	23.4
Total	100.0

Table 4.9: Turnaround Time is Swift

Responsiveness
This is the willingness on the part of the service provider (bank employees) to assist the customer and provide prompt service. Turnaround time measures the responsiveness of staff members from commercial banks. Less time taken to complete a transaction results in less time spent in the banking hall by clients. The view from respondents on this question is diverse as seen in Table 4.8. 51.6% of respondents are in agreement that turnaround time is swift. However, 30.7 % disagree about the swiftness of the staff while 17.7% think turnaround time is normal.

Customers will always want to be served promptly in the bank, no matter the nature of transaction and will not tolerate any form of delay. Therefore this implies that if customers perceive the bank to have a short turnaround time, then it is a plus for the bank. From the table on what customers will like the bank to do to make them satisfied, some of them stated that the number of tellers be increased whiles some also said that the tellers should be faster. It is possible that it is those who made these statements who disagree with the swiftness of the staff.

4.5 Physical Environment

Tables 4.4 and 4.5 show tangibles in commercial banks location and state of the banking halls. From the tables, 55.4% of respondents disagree about the convenience of commercial banks in terms of location. However, 24.6% respondents responded with a neither/nor showing that they were not affected by the location of the bank. Disagreeing implies that customers are not satisfied about the location of commercial banks.

Figure 4.10: Location of Bank
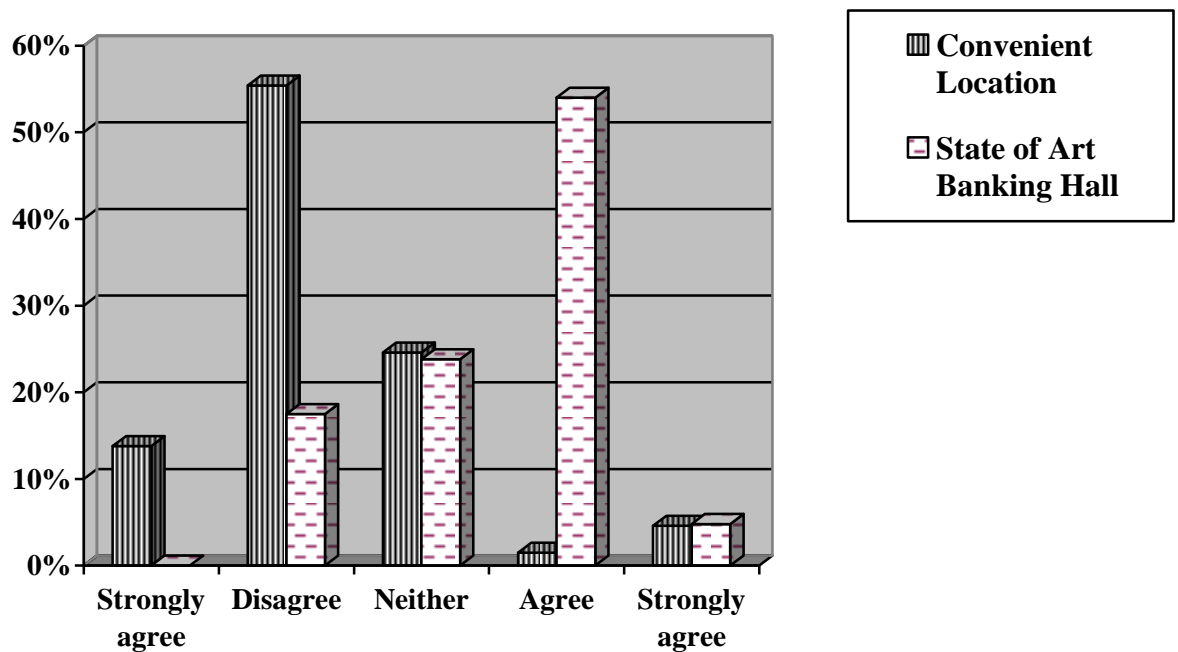
4.3.2 Nature and Quality of the Physical Banking Environment

The question on nature and quality of the physical banking environment that was posed to bank customers, the results are presented in Table 4.2.

A significant proportion of the respondents agreed that the bank infrastructure, signs and symbols are appealing, and were satisfied with the ambience in the banking hall, and agreed that the spatial layout in the banking hall was convenient (See Table 4.2).

However, 21% of the respondents were undecided on the issue of convenience of the spatial layout in the banking hall. This is because the respondents had never taken time to observe the physical evidence as they were concentrating on the mechanical and humanic clues.

Table 4.3 Nature and Quality of the Physical Evidence

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	1	2	3	4	5
The infrastructure, signs and symbols are appealing	-	-	-	47%	53%
The ambience in the banking hall is satisfactory				46%	54%
The spatial layout in the banking hall is convenient			21%	30%	49%

When asked if there was anything else that they disliked about the service at the bank

53% of customers said they were bothered by the long queues in the banking hall while 39% sighted system deficiencies such as ATMs' being out of service and 8% of the customers highlighted that they wanted the banking hours to be from 0800hrs to 1700hrs to enable them to visit the banking hall at their convenience.
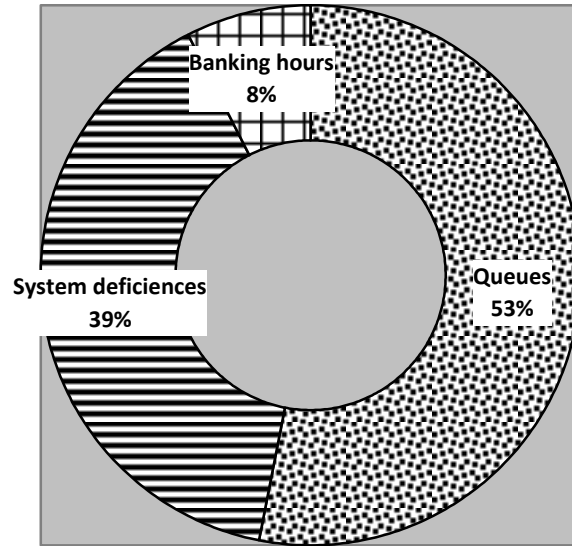
Fig 4.11: Customers' complaints on service offering

This section will cover findings on issues relating to challenges in managing customer experiences

When management were asked the challenges they faced when managing customer experiences 39% of the management said that they lacked senior management support while the second biggest challenge was that of lack of adequate resources with 32% of management saying they lacked adequate resources to implement customer experience management strategies. 22% of management said that the biggest challenge they faced was trying to find the right employees and only 7% said that technology prevented individuals from being accountable as highlighted in
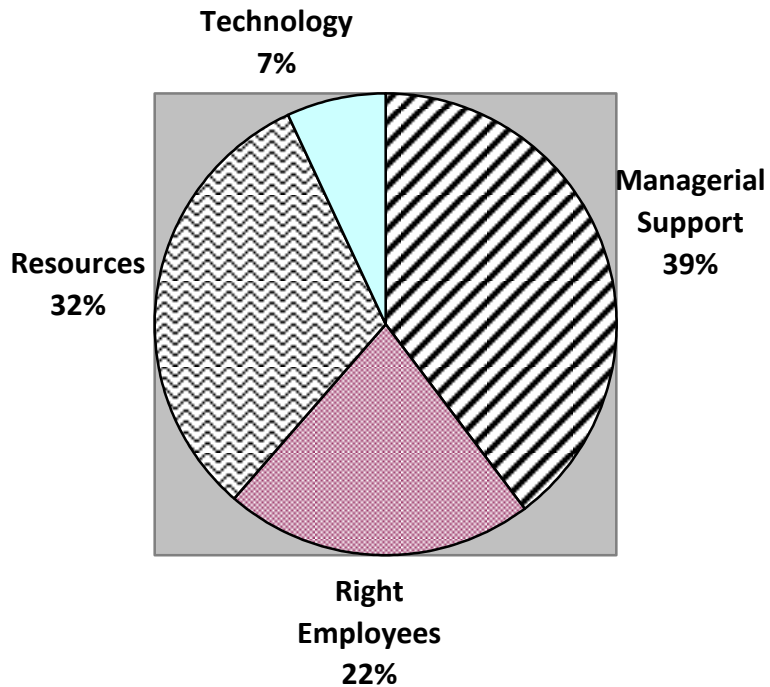
Fig 4.12: Challenges in Managing Customer Experiences

4.8 Summary

This chapter looked at data presentation, analysis and discussion. The researcher pointed out the major customer experience strategies that are centered on the physical environment, service offering and employee behavior. It was noted that the service offering is not being tailor made to meet customer expectations, while employees are not motivated to be customer focused. Customers pointed out that though more can still be done in terms of improving the general physical environment it is convenient and appealing. Lastly management highlighted the challenges they were facing in trying to manage customer experiences. The next chapter presents conclusion and recommendations.

CHAPTER IV

Summary, Conclusions and Recommendations

5.1 Summary

This study aimed to achieve a number of objectives. These were to find out if Zimbabwean commercial banks were realigning their service offering to meet customer expectations, to ascertain whether employees in the Zimbabwean commercial banking sector are motivated to have customer centric values. Other objectives were to evaluate the contribution of physical evidence towards customer perceptions in Zimbabwean commercial banks and lastly to identify the challenges being faced by Zimbabwean Commercial banks in trying to manage customer experiences.

Literature reviewed was on customer experience management with reference being made to the various clues. The researcher elaborated on the various clues that humanic, mechanical and functional clues and how they affected perceptions of customers about the organization. Literature was also obtained on the various challenges that organizations can face when trying to manage their customer experiences.

The researcher used the descriptive survey research method and a sample size of 140 subjects was selected using non probability sampling method that is judgemental and purposive sampling. Methodological Triangulation was used during the data collection therefore data was collected using a questionnaire with closed ended question as a quantitative method to simplify data analysis. The researcher used interviews as the qualitative method to gain a deep insight into the study area

Data Analysis was done using SPSS version 19 and the presentation was done using graphs and verbatim. The study revealed banks were doing very little to align their services to meet customer expectations as 63% of the customers said the banks did not meet their expectations. 37% of managers interviewed highlighted that competitors are

the greatest influencer of product development while only 21% of management said product development was influenced by customers

The researcher managed to attain the objectives of the study and hereby provides conclusions based on each objective.

5.2 Conclusions

5.2.1 Zimbabwean commercial banks are realigning their service offering to meet customer expectations.

Zimbabwean banks seem to be failing to realign their service offering to meet customer expectations. Only 21% of management conceded that they considered customers views when developing new products. There was a noted disparity between management and employees regarding their views with 68% of management saying that service offering met customer experiences while 63% of customers disagreed with the notion that the services provided met their expectations. Therefore it can be concluded that the service offering in Zimbabwean Banks does not meet customer expectations.

5.2.2 Employees in the Zimbabwean commercial banking sector are motivated to have customer centric values.

Employees in the Zimbabwean commercial banking sector are not adequately motivated to have customer centric values, this was clearly bought out in the study when 68% of the employees highlighted that they were not motivated. This lack of motivation can be as a result of the lack of clear organisational strategies on employee motivation. 15% of managers highlighted that it was difficult to access funds for employee motivation. Approximately 18% of managers

highlighted that they chose a certain strategy for motivating their employees because they felt it would contribute towards employee satisfaction.

5.2.3 The contribution of the physical evidence towards customer perceptions in Zimbabwean commercial banks

Customers showed that they agreed that the physical environment was attractive and convenient. Managers conveyed that they used the Physical Environment as a package and a facilitator.

5.2.4 Challenges being faced by Zimbabwean Commercial banks in trying to manage customer experiences.

When management were asked on the challenges they faced when trying to manage customer experiences, 39% of management showed that lack of support from senior management which can be closely linked to the lack of resources contributed significantly to the challenges they faced in trying to manage customer experiences. Management also brought to fore the point that they were no clearly defined customer experience strategies in the organizations therefore it becomes very difficult to execute such strategies.

5.3 Recommendations

The researcher came up with the following recommendations:

- Zimbabwean commercial banks should begin to actively involve their customers during product development. This will help them to develop products that meet customer expectations. This can be achieved through encouraging customer feedback.

- Managers should motivate their employees through various motivation strategies, not only should they focus on monetary motivation but they should also employ other strategies like employee engagement, empowerment and training

- The Physical evidence in banks should not be standard but should be tailor made to suit customer needs.

- Lastly the researcher would like to recommend that Zimbabwean commercial banks should have clearly defined customer experience strategies in the form of a service blue print. This will make it easier for managers to draw up strategies which can be implemented controlled and measured for results.

5.4 Areas for further Research

The importance of creating a total customer experience has been widely recognized in businesses. Though the researcher has evaluated the customer experience strategies being implemented by Zimbabwean commercial banks, the researcher did not look at how customer experience impacts on customer loyalty and the correct implementation of customer experience strategies in the banking sector, hence the researcher prescribes those areas for future research.

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Appendix I

INTERVIEW SCHEDULE FOR GROUP MARKETING MANAGERS

Service offering and Customer experience Management
1. What strategies do you employ to make sure your product meets your customers' customers' expectations?
2. How do you find out customer perceptions about your product offering?
3. Do you considered involve your customers in the design of your product/service?
Physical Environment
1. In the past five years have you improved your physical evidence in any way? If yes how so?
2. Do you have a service blue print that details your physical evidence strategy?
3. How frequently do you asses the physical evidence to see if it meets the needs and preferences of customers?
Other Customer Experience Strategies
1. What other strategies are you implementing as an organisation to try and improve customer experiences?

INTERVIEW SCHEDULE FOR GROUP HR MANAGERS

Employee Motivation
1. How does your organisation instil customer centric values across the organisation?
2. Are employees provided with customer-centric training? If yes what kind of training is this?
3. What are the key characteristics that you look for in your staff particularly customer facing representatives?
4. What strategies do you use to motivate your employees to be customer centric?
5. How do you award employees for providing good customer service?

Appendix II

QUESTIONNAIRE FOR RETAIL MANAGERS

My name is Joyline R Muvezwa; I am a Masters of Commerce Marketing Strategy Degree student with Midlands State University. As partial fulfillment of the requirements of the MMRK program, I am conducting a study on 'management of customer experiences in Zimbabwean commercial banks'.

I am, kindly requesting you to assist me in my research by completing this questionnaire. All the information that you give is strictly confidential and will be used for academic purposes only. Names, employee codes, or job numbers are not required.

Tick in the boxes provided or fill in the spaces provided

	Completely Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Completely Disagree
We deliver our services to meet customer expectations					
Our customers take part in the development of products					
We provide a wide range of products for our customers					

Which of the following factors influence the development of your products?

Competitors ☐   Customers ☐   Management and Employees ☐

If other specify

……………………………………………………………………………………………..

	Completely Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Completely Disagree
Employees are empowered to make decisions to handle customer queries.					
Employees are provided with adequate tools to deliver good customer service.					

What form of incentives do you give your employees to motivate them to be customer centric?

Extrinsic (tangible rewards) ☐   Intrinsic (psychological rewards) ☐

Briefly explain why:

……………………………………………………………………………………………

……………………………………………………………………………………………

Is there any other way that you are motivating your employees to be customer centric?

……………………………………………………………………………………………

……………………………………………………………………………………………

	Completely Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Completely Disagree

Our physical evidence takes into account the needs of customers.				
We have a service blue print that clearly outlines our physical evidence strategy.				
The organization frequently modifies the physical environment in line with customer needs and preferences.				

Which among these roles does the physical evidence mainly play in your organisation?

Package (conveys the brand position)

Facilitator (enhance flow of activities)

Socializer (convey expected roles for both employees and customers)

Differentiator (from competition)

Which of these challenges do you face when trying to manage customer experiences?

Lack of managerial support

Difficulties in finding the right employees

Lack of adequate resources

Technology (reducing accountability)

If other please specify

……………………………………………………………………………………………………

Appendix I11

QUESTIONNAIRE FOR RETAIL BANK EMPLOYEES

My name is Joyline R Muvezwa; I am a Masters of Commerce Marketing Strategy (MMRK) Degree student with Midlands State University. As partial fulfillment of the requirements of the MMRK program, I am conducting a study on 'management of customer experiences in Zimbabwean commercial banks'. I am, kindly requesting you to assist me in my research by completing this questionnaire. All the information that you give is strictly confidential and will be used for academic purposes only. Names, employee codes, or job numbers are not required.

Tick in the boxes provided or fill in the spaces provided

	Completely Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Completely Disagree
We deliver our services to meet customer expectations					
We are constantly given feedback from management regarding our interaction with clients.					
We are motivated to be customer focused.					
We are empowered to make decisions regarding customer queries.					
They are adequate tools to help us to deliver good customer experiences					
Our signs symbols and artifacts are appealing to customers					

The ambience in our banking hall promotes positive customer feelings					
The spatial layout in the banking hall encourages us to interact well with our customers					

Appendix IV

QUESTIONNAIRE FOR BANK CUSTOMERS

My name is Joyline R Muvezwa; I am a Masters of Commerce Marketing Strategy Degree student with Midlands State University. As partial fulfillment of the requirements of the MMRK program, I am conducting a study on 'management of customer experiences in Zimbabwean commercial banks'. I am, kindly requesting you to assist me in my research by completing this questionnaire. All the information that you give is strictly confidential and will be used for academic purposes only.

Tick in the boxes provided or fill in the spaces provided

	Completely Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Completely Disagree
The type of service being offered by the bank meets our expectations.					
The bank has got a wide variety of products on offer					

Which of the following products does the Bank offer you?

Facilitates Payment of Bills ☐   Offers Internet Banking ☐

Offers Telephone Banking ☐   Offers Individual loans ☐

Offers affordable interest rates ☐

	Completely Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Completely Disagree
Employees have got good etiquette.					
Bank employees respond swiftly to customer queries.					
The infrastructure, signs and symbols are appealing					
The ambience in the banking hall is satisfactory					
The spatial layout in the banking hall is convenient					

Is there anything else that you like/dislike about the service at your bank?

…………………………………………………………………………………………

…………………………………………………………………………………………