

CUSTOMER SERVICE IN FINANCIAL, COMMUNICATIONS AND BUSINESS SERVICE
COMPANIES IN NIGERIA: IMPRESSIONS OF LAGOS INDUSTRY EXECUTIVES

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The following faculty members have examined the final copy of this thesis/dissertation for form and content, and recommend that it be accepted in partial fulfillment of the requirement for the degree of Master of Arts with a major in Communication.

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DEDICATION

To my Lord, Savior and best friend, Jesus Christ

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ABSTRACT

Nigeria, notorious for its overdependence on oil, is the eighth largest oil producer in the world, and the largest in Africa. Yet, instead of transforming the country into one of the most prosperous in the continent, Nigeria's abundant natural resources have enriched a small minority while the vast majority remains impoverished (Manby, 1999). However, Increased privatization, foreign investment, globalization and competition have served to stimulate growth and competition in the service sector and the economy as a whole (Oshikoya, 2008).

This study explored the role and definition of customer service in service companies located in Lagos, the financial, economic and business capital of Nigeria, and how customer service practices are evolving in response to changes in the economy. Interviews with upper level managers in targeted areas were analyzed through thematic analysis (Boyatzis, 1998) to draw insights into the emergent customer service culture in Lagos.

Five themes and multiple sub-themes emerged in analysis. Themes included: conceptualization of quality customer service, importance of quality customer service, facilitation of customer service goals, current Nigerian customer service and barriers to development of quality customer service. Themes and sub-themes reflected participants' views of the importance of quality customer service to their organizations, the service sector and the economy, and their optimism about the growth of customer service within Nigerian organizations.

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INTRODUCTION

Nigeria, notorious for its overdependence on oil, is the eighth largest oil producer in the world, and the largest in Africa, generating over 2 million barrels of crude a day. Yet, instead of transforming the country into one of the most prosperous in the continent, Nigeria's abundant natural resources have enriched a small minority while the vast majority remains impoverished (Manby, 1999). However, present growth in the service sector is promising. Increased privatization, foreign investment, globalization and competition have served to stimulate growth and competition in the service sector and the economy as a whole (Oshikoya, 2008).

According to an EIA report on Nigeria (2010), the oil industry is primarily located in the Niger Delta where there have been major conflicts and outbreaks of violence. The instability in the Niger-Delta region coupled with the capriciousness of oil prices has stimulated the nation's quest for economic diversification. Oshikoya (2008) outlines some major developments in Nigeria's economy that highlight one of the most rapidly growing sectors of the economy, the service sector. Factors affecting this growth include increased privatization of previously publicly dominated industries and the fastest growing banking sector in Africa. In addition to these trends, increased foreign investment by countries like South Africa and China has served to enhance growth potential and increase competition in the service sector.

Service and marketing experts in general agree that customer service performs various functions in an organization. Fogli (2006) states, "Customer expectations about service delivery vary from person to person, product to product, service to service, culture to culture, business to business, industry to industry and country to country (p. 269).

Therefore customer service should be studied contextually since it can vary so widely from situation to situation. This awareness forms the basis of this study.

This study explored the role and definition of customer service in service companies located in Lagos, the financial, economic and business capital of Nigeria, and how customer service practices are evolving in response to changes in the economy. The goal was to develop an understanding of the present state of customer service in financial, communication and business companies in the Nigerian service sector in order to better ground more extensive, future studies on Nigerian customer service.

Interviews with upper level managers in targeted areas were analyzed through thematic analysis (Boyatzis, 1998) to draw insights into the emergent customer service culture in Lagos.

Five themes and multiple sub-themes emerged in analysis. Themes included: conceptualization of quality customer service, importance of quality customer service, facilitation of customer service goals, current Nigerian customer service and barriers to development of quality customer service. Themes and sub-themes reflected participants' views of the importance of quality customer service to their organizations, the service sector and the economy, and their optimism about the growth of customer service within Nigerian organizations.

CHAPTER 1

LITERATURE REVIEW

1.1 Nigeria

Nigeria's pre-colonial economy, which involved agriculture, mining and manufacturing, was extremely diverse. This comes as no surprise considering the country's variegated topography of swampland, tropical rain forest, mountains, hills, dry savannah plains and abundant arable land and natural resources (Falola, 1999). "Trade was crucial to indigenous economies enabling them to dispose of surpluses, make specialized objects available to a wide range of consumers, and share products with different ecological regions" (p. 26).

Agriculture continued to play a primary economic role in colonial Nigeria (1900-1960). British colonialists placed particular emphasis on the development of transportation and communication infrastructure in order to stimulate international trade (Eicher, 1967). However as Falola (1999) explains, economic activities were focused mainly on the production of export crops thus leaving the nation with a weak and undiversified economy in 1960, when it gained independence (p. 110).

In 1938, preferential treatment by colonial authorities provided two major British oil companies (Shell and BP) an oil exploration license covering the entire territory of Nigeria. This gave Shell-BP a monopoly over oil exploration in the country (Frynas, Beck & Mellahi, 2000). By 1956, the first "commercially viable" Nigerian oil field was discovered; oil production followed in 1958, and Shell continued to produce oil in Nigeria after its independence (Cayford, 1996). The oil-price boom of the 1970's, produced revenue that transformed Nigeria into the thirtieth wealthiest nation in the world, a regional power, and

an emerging industrialized country with a prosperous middle class and a rising number of millionaires (Falola, 1999, p. 142). Unfortunately, Nigeria's leaders failed to diversify the economy away from its overdependence on the capital-intensive oil sector. The oil-sector currently provides 95 percent of foreign exchange earnings and about 80 percent of budgetary revenues (Nigeria: CIA World Factbook, 2009).

Presently, Nigeria is the largest oil producer in Africa (Nigeria: EIA, 2010) and the eighth largest in the world (Oshikoya, 2008). Yet, instead of transforming the country into one of the most prosperous on the continent, Nigeria's abundant natural resources have enriched a small minority while the vast majority remains impoverished (Manby, 1999, p. 6). Despite oil wealth, Nigeria ranks among the twenty-five poorest countries in the world in terms of social indicators (Oshikoya, 2008). About 70% of the country lives below poverty line and the oil sector only provides employment for a small percentage of the labor force (Nigeria: CIA World Factbook, 2009).

According to an EIA report on Nigeria (2010), the oil industry is primarily located in the Niger Delta where there have been major conflicts and outbreaks of violence. The industry has been blamed for pollution that has damaged air, soil and water, leading to losses in arable land and decreasing fish stocks. At the same time, oil theft, commonly referred to as "bunkering" leads to pipeline damage that is often severe, causing loss of production and pollution (Nigeria: EIA, 2010). The instability in the Niger-Delta region coupled with the capriciousness of oil prices has stimulated the nation's quest for economic diversification. Though reports on Nigeria's economy are mostly negative, there are rays of hope present in the service sector of the economy. Oshikoya (2008) outlines some major

developments in Nigeria's economy that highlight the growth potential in Nigeria's service sector:

- The service sector, including the financial sub-sector and information and telecommunications, is one of the rapidly growing sectors of the economy. In the past five years, Nigeria had one of the fastest growing cellular telecom sectors in the world with a subscriber base of 18 million (13 percent of the population). This is up from less than 500,000 in 2001.
- Increased privatization of previously publicly dominated industries has also served to enable an environment for efficient governance and a service-oriented private sector.
- Nigeria now has the fastest growing banking sector in Africa, attracting over \$1.5 billion of foreign investment since 2005. Before the reforms, there was no Nigerian bank among the top global 1000 banks. By 2006, 12 Nigerian banks were in the top global 1000. The financial sector, however, remains under-developed relative to the size of the economy.

In addition to these trends, increased foreign investment by countries like South Africa and China has served to enhance growth potential and increase competition in the service sector. South African companies have taken over large interests in retail and wholesale, telecommunications, power, entertainment and banking, resulting in a jump in trade between Nigeria and South Africa from \$11 million to \$11 billion in 11 years (Lawal, 2007). In exchange for oil-drilling licenses, China is investing in greatly needed infrastructure projects (BBC News, 2006) that will be helpful to the development of not just the service sector, but also the Nigerian economy as a whole.

As encouraging as these developments are, Oshikoya (2008) concludes that Nigeria still lags behind its peers, particularly, Brazil, India, China, and South Africa, in terms of literacy, skills, research and development, patents, and information technology. Although Nigeria struggles with a decaying infrastructure and a poor regulatory environment, the country possesses many positive attributes for carefully targeted investment and has the potential to expand as both a regional and international market player (Bureau of African Affairs, 2009).

1.2 Customer Service

Fogli (2006) states, "Customer expectations about service delivery vary from person to person, product to product, service to service, culture to culture, business to business, industry to industry and country to country (p. 269). The relative role of customer service can vary widely across industries, organizations and customer segments (Kendall, 2006, p. 3), and it involves a wide range of practices, some of which might not be described as essentially communicative, e.g. complementary fluid level check-ups and refills at an auto shop. However, the performance of customer service activities such as the above, and the manner in which they are rendered, communicates a strong message about an organization to its customers. Therefore, it can be said that customer service is a communicative act. Cook (2000) states, "Service quality cannot happen without communication; it is the lifeblood of developing and sustaining a service initiative.

Another way to describe the interconnectedness between customer service and communication is that the practice of customer service is the practice of communication in an organization. Clampitt (2010) defines communication as "The transmission and/or reception of signals through some channel(s) that humans interpret based on a

probabilistic system that is deeply influenced by context" (p. 4); and like any type of communication, the definition and scope of customer service is affected by the context in which it occurs. Service and marketing experts in general agree that customer service performs various functions in an organization, which have the potential to positively affect growth, development and efficiency. However, customer service should be studied contextually since it can vary so widely from situation to situation. This awareness forms the basis of this study. Below, working definitions are provided for customer service and other related service parameters, and the role of customer service within service organizations is investigated.

1.3 Defining Customer Service

Many organizations experience problems in the implementation of service initiatives because of inaccurate or non-existent working definitions of service parameters that are specifically tailored to their organization. As stated by Gronroos (1990), "Too often, improving quality is mentioned as an internal goal without any explicit references to what is meant by service quality" (p. 36). Therefore, we can say that the effective implementation of service initiatives is affected by how service parameters are defined within organizations. According to Kendall (2006), "Practitioners and line managers use numerous service-related terms, often interchangeably" (p. 3). This possibly contributes to rampant confusion on the definition and scope of customer service at all levels of an organization. Kendall (2006) explains the interconnectedness of four foundational service terms: customer service, service quality, customer satisfaction and customer loyalty; noting the importance of defining these terms correctly in order to improve research accuracy.

Together they form an excellent foundation from which to develop an understanding of customer service.

Firstly, customer service is the interaction between the customer and a representative of the organization and is not limited to a single function or job type within the organization (Kendall, 2006, p. 4-5). Kendall also stresses that the receiving customer determines the definition of customer service. Similarly, Smith (1999) states, "Customer service is meeting the needs and expectations of the customer as defined by the customer" (p.55). Summarily, the definition and scope of customer service in any organization is largely based on satisfying the needs and expectations of that particular organization's customers. For example, a customer's expectations of speed are very different in a fast food restaurant compared to say, a health spa. Although there are certain principles of customer service that would probably apply in both settings, it is important for each organization to define the scope of customer service within their own organizational context. Cook (2000) simply expresses:

The perception of a service, which a customer receives, is dependent upon their expectations. If the treatment, which the customer receives, is better than their expectations, this is good service. If the treatment which the customer receives is less than their expectations, this constitutes bad service. (p. 11)

Secondly, service quality is a broader evaluation of the service, compared to customer service, which is the discrete service action (Kendall, 2006, p. 3). It is also measured and determined in different ways from organization to organization, reliant on the customer's expectation of that particular organization, and the unique goals, needs and philosophy of that organization. Conceptually, Gronroos (1990) maintains that there are

two dimensions to service quality. These are known as the *technical quality of the outcome* and the *functional quality of the outcome*. Technical quality refers to *what* the customer is left with after the production of the service, and it can be frequently measured rather objectively by customers because of its character as the technical solution of a problem (p. 37). Functional quality on the other hand refers to *how* the customer receives the service and the experience of the customer during the service production process. This dimension cannot be evaluated as objectively as the technical dimension and it is frequently perceived subjectively (p. 38). Both of these dimensions make up total service quality. For instance, in evaluating total service quality, a customer at a collision repair shop might not just evaluate how well the body of their car was prepared (technical quality), but whether repairs were completed within the promised time frame, and if the technician patiently answered their questions (functional quality). While customer service refers to an actual service interaction or function or a series of interactions and functions, service quality involves judgments that the customer makes about the service as a result of *what* they received and *how* they received it.

Thirdly, customer satisfaction is a broad attitude about the organization, taking into consideration service, products and available alternatives (Kendall, 2006, p. 3). Customer satisfaction is directly measured by customer expectation. According to Zifko-Baliga (1999), "Satisfaction is based on *predictive expectations*. Satisfaction measures the perception of what actually happened in a service or product encounter compared with what the consumer thought would happen in the situation" (p. 97). The fact that satisfaction is so highly dependent on customer expectation creates both challenges and

opportunities for organizations. Goodman (2009) vividly explains the nature of this in, *Strategic Customer Service*:

When your expectations are low, you may be satisfied if your flight is "only" 60 minutes late or your lunch at the greasy spoon is edible. By the same token, a first-rate movie can seem like a dud if your best friend told you it was the best flick she'd ever seen. Expectations therefore represent either a potential liability or a huge opportunity, and you can affect satisfaction by setting customers' expectations precisely. (p. 22)

Finally, Goodman (2009) expatiates on the vital parameter of customer loyalty. He explains that organizations should not confuse captive customers, or those who are merely doing what is convenient for them at the moment with loyalists (p. 22). Apart from the expressed intention to repurchase and actual purchasing behavior, Goodman advances that one of the best ways to measure loyalty is by measuring word-of-mouth, i.e. customer recommendations (p. 22). In a nutshell, customer loyalty moves from attitude to behavior towards the organization (Kendall, 2006, p. 3). For example, the fact that you have patronized your phone company for five years does not necessarily make you a loyal customer. You might just be enrolled with them because there were no other service providers in your area. Loyalty is proven when there are other options available and you not only decide to stay, but also recommend your phone company to people you know.

Though they differ in definition, all these service terms are closely interrelated and interdependent. Kendall (2006) states, "Each concept includes but is not limited to, the previous concept (p. 4). Customer service is the first rung in the ladder to customer loyalty,

which directly contributes to the growth, development and profitability of an organization because it affects the actual behavior of the consumer.

1.4 Services, Service organizations and the Service Sector

Services have been defined through different disciplinary lenses and a popular approach taken to defining services is to differentiate them from goods. Cowell (1984) outlines five major characteristics that make services distinct from goods:

1. Intangibility: It is often not possible to taste, feel, see, hear or smell services before they are purchased (p. 23)
2. Inseparability: Services often cannot be separated from the person of the seller and the creation or performing of the service may occur at the same time as full or partial consumption of it (p. 25)
3. Heterogeneity: It is impossible to achieve standardization of output or production in delivering services (p. 25)
4. Perishability: Services cannot be stored (p. 25)
5. Ownership: Customer has access to but not ownership of service activity or facility (p. 27)

Subsequent definitions of services often incorporate one or more of the above characteristics. Intangibility is the most emphasized characteristic.

In *Service Management and Marketing*, Gronroos (1990) offers the following definition:

A service is an activity or series of activities of a more or less intangible nature, that normally, but not necessarily, take place in interactions between the customer and

service employees and/or physical resources or goods and/or systems of the service provider which are provided as solutions to customer problems. (p. 27)

Riddle (1986) however argues that when services are defined based on one or more of the characteristics stated above, inaccuracies ensue due to the fact that many of the features attributed to services are inaccurate generalizations on dimensions relevant to all economic activities (p. 8). She also states that intangibility, which is the most popular characteristic used in the definition of services, is still insufficient as the basis of a definition since many service industries produce tangible results from intangible processes (p. 9). Therefore, she offers a definition for services that not only distinguishes them from extractive and manufacturing activities, but also identifies their unique characteristics:

Services are economic activities that provide time, place and form utility while bringing about a change in or for the recipient of the service. Services are produced by 1) the producer acting for the recipient; 2) the recipient providing part of the labor; and/or 3) the recipient and the producer creating the service in interaction. (p. 12)

Lovelock (1984) emphasizes some other major functional differences between a physical good and the rendering of a service:

Unlike in the production of physical goods, customers are actively involved in the creation of the service product, either by serving themselves in a fast food restaurant or Laundromat or by cooperating with service personnel in settings such as hair salons, hotels, colleges and hospitals. Services are time-bound and experiential although they may have lasting consequences. (p. 4).

He also states:

Service organizations find themselves in the position where they not only have to control interaction between customers and service personnel, but the consumption behavior of other clients, to ensure that the behavior of one client does not irritate other clients. (p. 5)

In the above quotes, Lovelock (1984) emphasizes the proximity between service organizations and their customers at different stages; from production to consumption. However, it is important to note that the levels of proximity between service organizations and their customers will vary dependent on the type of organization and factors such as technological development. Gustafsson and Johnson (2003) state that whereas physical goods provide a means to an end, a service provides the ends directly, typically in the form of solutions to customer problems (pp. 3-4).

The unique nature of services provides some interesting implications for the nature of customer service in service organizations. Gronroos (1990) discusses some of these implications. Firstly, the complete intangibility of some services can cause customers to view and describe the services they have received subjectively. This can make it difficult for service organizations to accurately determine the needs and expectations of their customers. On the other hand, it is much easier for customers to evaluate tangible goods using concrete and objective terms. Furthermore, Cook (2000) explains that customer service becomes more of a concern the more intangible a product is. Even though customer service is also important in combination with tangible goods (e.g. warranty services and electronics), Cook explains that with a good, service is still only one of the customer's deciding factors. However, when a customer is choosing a pure service such as an accountant or doctor, personal service is often the primary factor in their choice (p. 10).

Secondly, Gronroos (1990) explains that due to the fact that many services are produced and consumed simultaneously, quality control processes have to be conducted in the time or place of simultaneous production and consumption (p. 29), which can be tricky. Quality control during the production/consumption process becomes even more challenging due to the presence of the customer, and the need to protect the customer from an uncomfortable experience. Thirdly, it is difficult for service companies to maintain service quality and customer service because service encounters change from customer to customer. This heterogeneity of services creates one of the major problems in service management, that is, how to maintain an evenly perceived quality of the services produced and rendered to customers (p. 30). These differences between goods and services seriously affect the way customer service operates in a service organization, which again underscores the importance of uncovering the definition and scope of customer service within the context of individual organizations.

In view of all the above, one very fundamental difference between a good and a service is that while a good is a thing or an object, the provision of a service is a performance (Lovelock, 1984, p. 4). Consider the following list of organizations: banking, investments, hospitals, healthcare, insurance, education, training, publishing, transportation, equipment leasing, credit cards, express delivery, entertainment, travel, real estate, law, data processing, communications, public utilities, charity, the armed forces, government, etc. (Cannie & Caplin, 1992, p. 9). These organizations are termed *service organizations* because they exist primarily to *perform*. Though the performance of service is supported by tangibles, the essence of what is being bought is the performance. It is

whether the essence of what is being bought is tangible or intangible that determines the classification of a good or a service (Loveloock, 1984, p. 30).

Gronroos (1990) contends that manufacturing and industrial sectors should not be excluded from discussions about services. His rationale for this is that "most manufacturing firms in the so-called industrial sector of the economy have to offer their customers a variety of services as an integral part of their total offerings" (p. 3). The offering of these services is largely due to competition and the increased need for firms in all sectors to differentiate themselves from competitors. His argument in a nutshell is that the service economy is not only relevant for those organizations that are by definition service firms, and that everyone is in the service economy (p. 4). Gustafsson and Johnson (2003) mirror this sentiment somewhat. In *Competing in a Service Economy*, the authors create a good-service continuum (shown below), explaining that services are relevant to all types of organizations, even those that produce pure goods (p. 7).

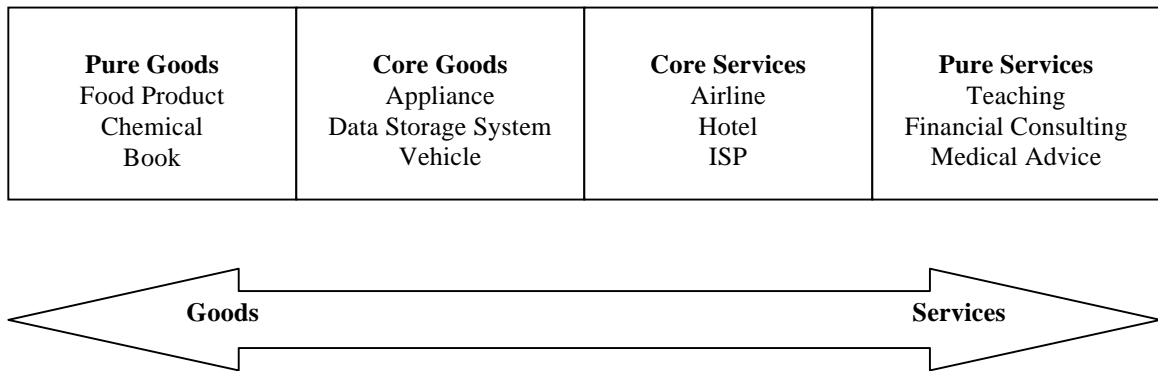


Figure 1

- Pure Goods: "More and more manufacturers of commodity goods are going down the value chain and developing service offerings to differentiate themselves and build their value propositions."

- Core Goods: "Core goods such as vehicles and data storage systems already contain a significant service component as part of their overall product offering."
- Core Services: "If you're a core service, such as an airline or Internet service provider (ISP), the service you provide is your main reason for being..."
- Pure Services: If you are a pure service, such as a teacher or consultant, you offer the most intangible of products. The knowledge or coaching that you offer is consumed as it is produced via interaction with the customer."

Thus, the term "service organization" can be applied to not only organizations that provide services, but to industrial and manufacturing companies. Therefore, it is important to note at this point that this study is concerned with service organizations in the economic sense, i.e. organizations that are not part of the extractive and manufacturing sectors of an economy. The Review of Nigeria's regulations (as cited in Oyejide and Bankole, 2001, p. 42) offers the following categories for market activity in Nigeria's service sector:

1. Business services: Professional services, computer and related services, real estate, rental and leasing service without operators
2. Communication services: Postal, courier, telecommunications, audio visual services
3. Construction and related engineering services
4. Distribution services: Wholesale, retail, franchising, etc.
5. Educational services
6. Environmental services: Sewage, refuse disposal, sanitation
7. Financial services: Insurance and related activities, banking
8. Health-related and social services

9. Recreational, sporting and cultural services: entertainment, sports, museums, libraries and archives, news agency services

10. Transport services

1.5 Functions of Customer Service in Service Organizations

Since customer service involves a wide range of practices that are not limited to any specific function or part of the organization, there are several benefits that a customer-focused organization can obtain. According to Cook (2000), they can:

- Differentiate themselves from competition
- Improve their image in the eyes of the customer
- Minimize price sensitivity
- Improve profitability
- Increase customer satisfaction and retention
- Achieve a maximum number of advocates for the company
- Enhance its reputation
- Ensure products and services are delivered "right first time"
- Improve staff morale
- Increase productivity
- Reduce costs
- Encourage employee participation
- Create a reputation for being a caring, customer-oriented company
- Foster internal customer/supplier relationships
- Bring about continuous improvements to the operation of their companies

(p. 2)

Woods (1999) offers a customer-focused marketing approach where customer service is not only associated with the effective handling of a transaction but a relationship with the customers who are an essential part of the organization (p. 3). This approach to customer service is rooted in the "marketing concept" which is an integral theory in the field of marketing. The author describes the marketing concept as "the creation of a mutually beneficial relationship between an organization and those that it serves" (p. 4). Woods (1999) traces the amalgamation of the marketing concept and customer service to the 1950's when organizations began to realize that customers were not a necessary evil, but a vital part of their business, and that the needs of the customer had the potential to provide the organization with valuable direction. By creating a relationship with the customers, the organization is able to determine how to better service the customer, which in turn provides information on what is needed to generate profit (p. 4). He states that a company's profit is a measure of the value and quality of the service it delivers to customers and that profit and customer service are intimately related (p. 4). Goodman (2009) echoes this outlook by stating, "Service can help marketing, for instance, move from sales messaging to capitalizing on customer intelligence and improving on products and services (p. 3). According to Woods (1999), customers don't just buy products or services but the *benefit* they expect to derive from those products or services (p. 5). Customer service aids in the delivery of these following benefits to the customer:

- Form benefit: This involves ensuring that the product/service can be utilized by the customer and that the product/service will work properly (p. 5)

- Place benefit: This involves making the product/service is accessible to the client at a convenient location. This could mean that the service location is near where the customer lives or that it is available right from their phone at an 800 number (p. 6)
- Time benefit: This involves making sure that the product/service is available at the time that the customer needs it and that there is a speedy response to whatever problem is at hand (p. 6)
- Possession benefit: This provides after sale support to the client after they have claimed the product/service such as warranties (p. 6)

Gustafsson and Johnson (2003) maintain that customer service is a means through which an organization can maximize its value, thus giving itself a competitive edge. Cook (2000) mirrors this assertion by stating that in recent years, organizations have placed increasing emphasis on customer service as a means of gaining competitive advantage and that as competition has become more global and intense, many organizations are realizing that they cannot compete on price alone (p. 1). In *Competing in a Service Economy*, Gustafsson and Johnson state that there is a widespread, naïve belief that service development, production, marketing, and management is a simple adaptation of physical goods development, production, marketing and management (p. 3). As explained previously, services are very different from goods, so they create both unique challenges and opportunities for service organizations in development, production, marketing and management. Unlike customers of physical goods, customers of services are more involved in the production process and this makes them a valuable source of information for new service ideas and innovation which can translate to service improvements (p. 6). This helps the organization stay ahead of the curve and thus sharpen their competitive edge.

Goodman (2009) views customer service as a strategic tool with which an organization can proactively position itself to build customer loyalty, manage the customer experience, encourage positive word of mouth and maximize profit. He describes customer service as "a strategic catalyst for every organizational function and process that touches the customer" (p. 2). Goodman also emphasizes the powerful implications of poor customer service and how it leads to loss of customers and revenue:

In some 1000 studies in every industry in a score of countries in the Americas, Europe, Asia and the Middle East, we have found that when a customer encounters a *problem*, there is on average, a 20 percent drop in loyalty compared with customers who have had no problem...this doesn't include the effects of bad word of mouth...
(p. 17)

Problems are defined as unpleasant surprises or questions that arise in dealing with a product or service whether or not a customer complains about them (Goodman, 2009, p. 21) and unfortunately, customers with problems often do not complain, but their loyalty is 20 to 40 percent lower than that of customers without problems (p. 30).

Customer service is also an important avenue of communication between an organization and its customers. Customer service practices often involve a *service encounter*, which is an interpersonal interaction between a customer and an employee in the transmission of a service (Cantazaro & Salas, 2006, p.197). Service encounters occur at different times in the service process dependent on the type of organization. Regardless of when the service encounter takes place, Cantanzaro and Salas (2006) explain that the service encounter is of vital importance because a customer's interaction with service personnel affects their overall perception of the quality of service in the organization. Fogli

(2006) explains that the service employee might be the only representative of the entire organization that the customer interacts with and may form an opinion about the organization based solely on that one transaction (p. 274). This bears important implications for customer retention and organizational branding practices. Many customers will not return if they have had a terrible service experience, especially if that experience is inconsistent with the company's brand promise. This holds true particularly in competitive environments where several options exist.

However, in light of all the functions of customer service and the benefits it can bring to an organization, the said customer service goals of organizations are not always consistent with their actual customer service practices (Cannie &Caplin, 1992).

CHAPTER 2

METHODOLOGY

This study was exploratory in nature. Though there was an abundance of literature on customer service, service marketing and other related concepts, there was very little research on customer service practices in Nigeria, which pointed to the appropriateness of an exploratory, research question based approach (Frey, Botan, Friedman & Gary, 1992, p. 16). The purpose of this study was not generalizability, but to gain a better understanding of the context that was being studied from which to ground future research endeavors. As a result, qualitative methodology was utilized; specifically, key informant interviews (UWEX, 2002) as a means of data collection and thematic analysis (Boyatzis, 1998) as the approach to data analysis.

2.1 Research Questions

As emphasized in the review of the literature, customer service practices and customer expectations vary across organizational contexts (Fogli, 2006; Kendall, 2006), and the implementation of service initiatives is affected by how service parameters are defined within organizations. Kendall (2006) also notes the importance of defining service parameters correctly in order to promote research accuracy. Therefore, to provide an appropriate foundation from which to build this study, the first research question posed was:

***RQ1:** How do Nigerian service sector leaders conceptualize quality customer service?*

Additionally, service experts emphasize that customer service can facilitate the attainment of a variety of organizational goals and functions, such as improving customer retention and increasing competitive advantage. Furthermore, quality customer service is described

as the first step towards service quality, customer satisfaction and customer loyalty (Kendall, 2006). Customer loyalty in turn leads to positive word-of-mouth, and the maximization of profit (Goodman, 2009). Yet despite these obvious benefits of quality customer service, Cannie and Caplin (1992) explain that the stated customer service goals of organizations are not always consistent with their practices. Therefore, the following questions were asked to unearth what Nigerian service sector leaders perceive to be the importance of customer service in their organizations, and how their customer service practices support the functions they highlight:

***RQ2:** Do Nigerian service sector leaders view quality customer service as important to their organizations? The service sector? The economy as a whole?*

***RQ3:** In what ways, if any, do customer service practices support the accomplishment of customer service goals?*

Nigeria's service sector is experiencing rapid growth and is more competitive than ever (Oshikoya, 2008). According to Gustafsson and Johnson (2003), competition should stimulate the emergence of customer service practices. The following research question was posed to get a sense of how customer service is responding to increased competition:

***RQ4:** How do Nigerian service sector leaders experience customer service as individual and organizational consumers?*

The reality is the country still lags behind its peers developmentally. Therefore, this study seeks to discover the contextual barriers that affect the development and delivery of customer service in Nigeria. Therefore, the question was posed:

***RQ5:** Are there any major barriers to the development of a quality customer service culture in the country?*

2.2 Key Informant Interviews

According to the USAID (1996), key informant interviews are qualitative, in-depth interviews with people who are selected for their first-hand knowledge about a topic of interest. The interviews are loosely structured, relying on a list of issues to be discussed. Key informant interviews involve interviewing a select group of individuals who are likely to provide needed information, ideas, and insights on a particular subject (Krishna, 1989). The key informant interview has a very specific purpose. It involves identifying different members of the target community who are especially knowledgeable about a topic ("key informants"), and asking them questions about their experiences working or living within a community or context. The number of key informants interviewed is often dependent on the time and energy available to conduct the interviews; a minimum of ten key informants is suggested (UWEX, 2002). Key informant interviews are appropriate for this study for the following reasons:

- When preliminary information is needed to design a comprehensive quantitative study, key informant interviews can help frame the issues before the survey is undertaken (USAID, 1996; Krishna, 1989).
- When a researcher is new to a community and/or specific issue, so as to provide an initial overview of major issues in the community, and details about these issues. This allows the researcher to check assumptions about the issue against what is really going on (The Access Project, 1999).
- When understanding of the underlying motivations and attitudes of a target population is required (Krishna, 1989).

2.3 Target Population

The key informants selected for this study were service professionals who occupied upper level management positions and above in their organizations. Key informants were selected from management due to the fact that key informants should have more than average knowledge about the particular issue of interest (The Access Project, 1999).

A network sample was utilized in this study (Wrench, Thomas-Maddox, Richmond, McCroskey, 2008). This sampling method involved asking participants to refer researchers to other people who could serve as participants (Wrench et al, 2008, p. 291). A well-connected member of the community of interest was identified, and the community-connector provided an initial list of recommended key informants. After contact was made and initial key informants were confirmed, they were interviewed and encouraged to recommend other people whose input would be valuable to the study. Recommended participants were then contacted and invited to participate in interviews.

Key informants were recruited from three different service categories: financial services (banks, insurance and investments), communications services (telecommunications) and business services (securities, legal services, internet service provider's, technology services and other services that support business activities). Consistent with the literature, the telecommunication and financial sectors are two of the fastest growing sectors in the country (Oshikoya, 2008). Consequently, business services such as securities and technology services that support the operation of other service organizations have increased.

Key informants were also recruited from Lagos City, which is the financial, economic and business capital of Nigeria, and a melting pot of cultures (Obono, 2007). Participants

represented three different types of service organizations: 1) Companies founded and solely located in Nigeria, 2) Companies founded in Nigeria but with branches in other countries, and 3) Global companies with a branch in Nigeria.

Key informants were interviewed in two phases:

2.3.1 Phase 1

Four key informant interviews were conducted in the pilot stage. At this stage, key informants were asked twelve open-ended questions oriented around research questions and study objectives (Appendix A). Each interview question was assigned to a research question with some overlap, i.e. some interview questions were relevant to more than one research question and assigned as appropriate. Pilot interviews pointed to further revision of interview questions. Ambiguous and repetitive inquiries were refined or eliminated as needed, and three questions were added in order to better address research questions.

2.3.2 Phase 2

The revised set of fifteen interview questions was grouped in three broad categories: 1) Conceptualization and implementation of customer service, 2) Evaluation and Planning within the organization, and 3) Perspectives on Nigerian Customer Service. Interview questions were also carefully re-grouped by research question to ensure that each research question was being addressed adequately. Interview question order was also modified. Six interviews were conducted with revised interview questions (Appendix B).

2.3.3 Interview Process

Interviews were scheduled with key informants at times most convenient for them and interview questions and informed consent documents were sent to key informants

beforehand for review. Interviews were conducted via telephone or Skype. At the time of interview, key informants were assured of confidentiality and informed that interviews would be recorded to ensure note-taking accuracy. Key informants were also required to provide both verbal and written consent. Interviews lasted for about forty-five minutes to an hour.

2.4 Thematic Analysis

According to Boyatzis (1998), thematic analysis is a process of encoding qualitative information "that can be used with most, if not all, qualitative methods..." (p. 4). Thematic analysis can be used as:

1. A way of seeing
2. A way of making sense out of seemingly unrelated material
3. A way of analyzing qualitative information
4. A way of systematically observing a person, an interaction, a group, a situation, an organization, or a culture
5. A way of converting qualitative information into quantitative data

With respect to this study, thematic analysis was utilized primarily as a means of analyzing the qualitative data gathered from the key informant interviews, and as a way of seeing, i.e. recognizing important patterns in the qualitative data collected. Specifically, this study utilized the data driven, inductive approach to code development, i.e. themes and codes were allowed to emerge from the raw data (p. 41).

2.5 Process of Analysis

A six-step data analysis process was undertaken to address the research questions posed. These steps were loosely guided by procedures presented by Boyatzis (1998) for

the conduct of an inductive thematic analysis. First, within twenty-four hours of each interview, comprehensive data files were created by interview question and double-checked for accuracy. Second, comprehensive data files were organized by interview question and reduced into concise data files for ease of analysis. Each individual data file was thoroughly studied to enhance familiarity with responses. Third, after all interviews were completed and corresponding data files created, four master files were created: 1) Phase 1 master file with all responses color coded by interviewee and organized by interview question, 2) Phase 1 master file with all responses organized by research question, 3) Phase 2 master file with all responses color coded by interviewee and organized by interview question, and 4) Phase 2 master file with all responses organized by research question. Fourth, content within each research question was carefully examined for emergent themes and patterns. Fifth, research questions formed the basis for themes, and codes were constructed to highlight differences in themes and to directly address research questions and study objectives. Sixth, related patterns formed the basis for sub-themes, and codes were constructed to label sub-themes.

CHAPTER 3

RESULTS

This chapter is a report on the perceptions of key informants concerning the current and evolving customer service practices and culture in Nigeria. The findings discussed are not generalizable conclusions but a comprehensive report on key informant observations and comments, categorized by major themes.

All ten key informants, being either founders/owners of their service organizations or high operating officers with decision-making responsibilities, are highly invested in the constant evaluation of Nigeria's business environment and were able to offer perspective on not just their organizations, but also the service sector and the Nigerian economy as a whole. A thematic analysis of their interviews forms the content of this chapter, which will be organized by the following themes:

- Conceptualization of quality customer service
- Importance of quality customer service
- Facilitation of customer service goals
- Current Nigerian customer service
- Barriers to the development of quality customer service

As mentioned in the previous chapter, research questions formed the basis for the above themes, and they were coded to address study objectives. Sub-themes will be discussed under relevant themes.

Due to differences in interview questions and question placement, phase 1 and 2 interviews were analyzed separately and will be discussed as separate entities. Common sub-themes will be discussed first where they exist.

3.1 Conceptualization of Quality Customer Service

This theme deals with how key informants defined quality customer service and related factors. There were no common sub-themes under this theme. In phase 1, five sub-themes emerged: 1) Customer satisfaction, 2) Customer retention, 3) Competition, 4) Universal expectations and 5) Need to feel important. In phase 2, two sub-themes emerged: 1) Customer expectations and 2) Timeliness/promptness of service delivery.

Firstly, phase 1:

Customer Satisfaction

Key informant definitions of customer service were primarily based on achieving customer satisfaction:

"Quality customer service is that which enhances customer satisfaction levels."

"We don't know it theoretically here, but it is to ensure that the customer has gotten satisfaction."

Definitions of quality customer service were often related to achieving the functions of *customer retention* and *enhancing competitive advantage*, which form the second and third sub-themes. These parameters re-occurred throughout interviews in relation to key informant conceptualizations of quality customer service. In other words, key informants often expressed quality customer service as going hand in hand with one or both of the above sub-themes. For example:

"...Yes it is necessary because if they are satisfied, they will come back."

Customer Retention

Retaining current customers was a major motivating factor for delivering quality customer service as demonstrated by the following quotations describing quality customer service:

"...Serving a customer in a way that the customer is excited about the service received enough to come back..."

"The way you treat a customer dictates whether they will come back..."

Competition

Increased competition in the service sector was another major motivating factor cited for delivering quality customer service to clients. Key informants also believed that this was the primary reason why service companies in general were improving their service delivery:

"...If you want to outlive competition, you have to make customer service formal and I think business if going in that direction."

"...Many organizations are beginning to see that as an opportunity and that by offering just a little quality service they become distinguished."

"Service providers are in serious competition, due to globalization, with international companies who have more service quality..."

Key informants also discussed Nigerian customers in comparison to their international customers, and the following themes emerged:

Universal Expectations

Key informants for the most part did not deem the Nigerian view of the basic concept of quality customer service to be any different from anywhere else in the world.

They felt that Nigerians had the same expectations as anywhere else:

"Globalization and competition cause the Nigerian view to be really close to other parts of the world.

"...Nigerians are well traveled, so they know what to expect."

"...They demand the same thing that is expected around the world."

However, key informants agreed that Nigerian customers had one thing in common which forms the basis of the fifth sub-theme:

Need to Feel Important

According to key informants, one unique characteristic of Nigerian customers was their need to feel important:

"They expect to be treated as important individuals and be given attention..."

"They love to feel important and you need to acknowledge them."

"You have to pretend to love everybody in Nigeria and give service with passion and interest."

Secondly, in phase 2, two themes emerged, customer expectations and timeliness/promptness of service delivery:

Customer Expectations

In phase 2, definitions of customer service were phrased in terms of customer expectations. Here are some examples of the definitions offered:

"...Meeting and exceeding the needs and legitimate expectations of the customers at minimum cost and time."

"Level of service delivery, which meets the requirements and value expectations of the client...quality customer service may also be targeted to exceed client expectations."

"When a service meets the expectation of a client, exceeds the service level expectation that the customer expects, is delivered promptly."

The emphasis on customer expectation was also apparent in some organizational customer service philosophies. For example:

"...Delivering value beyond expectation."

"...To exceed expectations."

Key informants in this phase seemed to have a particularly customer focused approach to not just customer service, but also to doing business in general.

Timeliness/Promptness of Service Delivery

As reflected in the quotations above, key informants in this phase included the importance of giving service in a timely manner in their core definitions of customer service. This comes as no surprise because when key informants were asked what their most common customer complaints were, their responses were time related:

“...They want you to come on a short time frame and when you don’t they complain.”

“...These include officers not reporting for duty on time...”

“Untimely responses on loans...things do not happen that fast especially in a place like Nigeria.”

“The response time is a big issue...processing and order and delivery as agreed to is an issue...”

3.2 Importance of Quality Customer Service

This theme deals with key informant perceptions of the importance of quality customer service in their organizations, the service sector and the Nigerian economy as a whole. Two common sub-themes emerged for phase 1 and phase 2: 1) Retaining customers and 2) Business growth and profitability. Increase of economic competition emerged as a distinct sub-theme in phase 1. Four sub-themes emerged in phase 2: 1) Customer service in services, 2) Foreign investment, 3) Improvement of national reputation and 4) Globalization. Key informants discussed the importance of customer service in terms of the specific functions it performs and this is reflected in the sub-themes.

Firstly, common themes are as follows:

Retaining Customers

Quality customer service was stated as important due to its role in keeping current organizational customers:

Phase 1: "Very, very vital; the way you treat the customer dictates whether they will come back."

Phase 2: "First customer in our organization since 1999 is still with us. We have good retention."

Business Growth/Profitability

Customer service was also seen as a key contributor to business growth and profit maximization:

Phase 1: "If there is a good service plan, and someone ensures its implementation, the company will be healthy because of good patronage and increased profitability."

Phase 2: "...Positive correlation in our growth and the quality of our staff. We gained market share... have lost market share when we did not have quality service"

Phase 2: "In terms of growth, we have grown from just a few staff to about 60 people, obviously more profitable. We have discovered that it is even cheaper for us to do it right the first time..."

One of the key informants made the interesting point that quality customer service gives an organization the opportunity to expand its business by increasing service capability. He gave an example of how when he first started his company, clients were so pleased with the service that they began to request other services that were not currently offered.

Secondly, in phase 1:

Increase of Economic Competition

Phase 1 key informants viewed increased competition in the service sector as a positive thing, and quality customer service functions as a means to stimulate competition:

"It will engender competition and those who want to grow will have to have a customer service plan. For example, telecommunications..."

"...Increased competition and growth; like telecommunication industry.

Finally, in phase 2:

Customer Service in Services

Phase 2 key informants cited that customer service was especially vital in their organizations due to the fact that they provided services rather than tangible goods:

"It is extremely important. We do not sell products...it is the service that makes the difference."

"It is very very important in the sense that we are in financial services..."

"It is intangible so it is far more relevant in this sector...it is important how they perceive you."

"When people are hired, we make sure that they understand this is a service company. This is important when selling a service; the real product is the experience."

Foreign Investment

Foreign investment has been important to the development of Nigeria's service sector and the economy as a whole. Key informants encouraged foreign investment and cited quality customer service practices as a way to attract more foreign investors:

"If Nigerian companies know the importance of customer service, foreign companies will invest more into the country."

Improve National Reputation

Rampant corruption and economic stability have been a hindrance to foreign investment and the general credibility of Nigeria and Nigerian corporate entities. Key informants believed that an improved customer service culture would be helpful to this problem:

"...It also helps the credibility of the Nigerian business man. That enhances the economy. No matter the area, people will be able to know that once they walk in, it will be fine."

"It helps the GDP to grow because people can be more productive...it helps the name of the country."

Globalization

Key informants mentioned that quality customer service stimulates Nigeria's economy by expanding Nigerian businesses not only in Nigeria, but also around the world:

"If we know what we have is not up to par, we will not even go to those other countries. It separates the men from the boys."

"Banking is all about providing service for the average Nigerian...if an importer is able to obtain the right service, that helps the import and export of things in Nigeria...how fast the bank processes gives them the opportunity to push their businesses forward, maybe even abroad."

3.3 Facilitation of Customer Service Goals

This theme deals with how customer service practices support customer service goals stated by key informants. Four common sub-themes emerged: 1) Utilization of technology, 2) Continuous training, 3) Internal development of customer service capacity and effectiveness, and 4) Facilitation of service effectiveness for external customers. There were no distinct sub-themes for phase 1 and solicitation of feedback emerged as a distinct sub-theme in phase 2.

Firstly, common themes are as follows:

Utilization of Technology

Technology played a major role in the everyday customer service processes of key informants in order to increase efficiency. One key informant cited technology such as web conferencing capabilities as being important for communicating with employers around the world. The implementation of simple technology and computer automation and online capabilities has very important implications for Nigerian companies because they create convenience in a high stress environment. As one key informant said:

Phase 1: "There is also more computerization and technology like ATM's...this has reduced pressure on humans."

Improving telecommunications and implementing multi-level technology were some of the anticipated improvements mentioned by some key informants in phase 1. In their discussions of their future plans to improve customer service within their organizations, technology played a significant role in phase 2:

Phase 2: "We are currently implementing new software... re-implementing some applications."

Phase 2: "We are trying to get software to get improved software to handle our services a bit better."

Phase 2: "...Planning to put some software in place that will help us better understand the customer, with customer profiles to improve predictive ability."

Continuous Training

All key informants in both phases indicated that customer service training in their organization was a continual process; with employees needing not only initial orientation training at hire, but refresher training and updates. Training methods cited were both formal (e.g. structured classroom training, induction courses, and workshops) and informal (e.g. leadership by example and informal face-to-face briefing and on the job supervisory training).

Internal Development of Customer Service Capacity and Effectiveness

This has to do with processes the organization is undergoing in order to build customer service capacity. As mentioned in the above sub-themes, computerization and technology as well as continuous training play a role in facilitating customer service goals in the organizations of key informants. In addition, all key informants with one exception offered rewards, incentives or some sort of commendation to employees for extraordinary performance in customer service:

Phase 1: "Hall of fame awards, individual excellence awards, WOW awards (win of the week)."

Phase 1: "We commend staff and on a few occasions, we give a financial reward."

Phase1: "Bonuses; We give awards at the end of the year..."

Phase 2: "...We give rewards for exceptional performance...recognize people publicly and appreciate them..."

Phase 2: "We have quarterly awards given to employees..."

Phase 2: "It will overall affect your career in the organization..."

The key informant that did not agree with this stated:

Phase 1: "They are paid to do a good job, so why should I pay more?"

On the flip side, compliance to organizational customer service goals was encouraged through consequences for non-compliance:

Phase 1: "The head of department will discuss with employee. If there is no improvement, HR will get involved at which point it becomes clear we may not be able to continue the relationship..."

Phase 1: "Variable salary earnings, disciplinary actions..."

Phase 2: "Queries, sometimes suspension; for very grievous situations, sacked. but we have not had many of such..."

Phase 2: "Disciplinary actions like any other company...give a warning or query"

Finally, company customer service goals and philosophy were communicated through a variety of sources:

Phase 1: "Issuance of policy through email; Staff forums; Web conferencing; Company updates; Face to face discussions with staff; Constant training; Internet portal..."

Phase 2: "Fliers, external training companies hold in-house workshops, inspiring weekly quotes are sent to inspire staff on customer service from the customer service department, monthly meeting where we report successes and failures and talk about what we did wrong and what we could do better."

Facilitation of Service Effectiveness for External Customers

This has to do with organizational practices or processes to enhance customer service delivery that are directed towards the customer. A variety of methods were utilized in phase 1. Three of the four key informants in phase 1 utilized face-to-face conversations with clients or phone calls to specific clients to ensure satisfaction. Other external customer service practices were basic codes of conduct and behavioral etiquette to be observed around clients. Five of the six key informants in phase 2 cited timeliness of service delivery as one of their key issues. Therefore a lot of their customer service protocol was centered on meeting client needs in a timely manner:

"...For example, we have to deliver policy to customers within a certain time..."

"...Answer queries on time. Do not keep customers waiting for long..."

"When a customer complains, we must call them in one and a half hours..."

Secondly, in phase 2:

Solicitation of Feedback

Obtaining feedback from clients was critical in the organizations of key informants. Five of the six key informants used some sort of survey or questionnaire to gain feedback from clients about satisfaction.

3.4 Current Nigerian Customer Service

This theme covers what key informants viewed as the present state of customer service in Nigeria from the perspective of their business lives and personal lives. Key informants in phase 1 and 2 posited that Nigerian customer service is less structured and

characterized by rudeness, which forms the basis for the common sub-themes. Externally influenced emerged as a distinct sub-theme in phase 1 and four sub-themes emerged in phase 2: 1) Rapidly improving, 2) Lack of awareness and training, 3) Unwillingness to pay, and 4) Influenced by complaints

Firstly, the common themes were less structure and rudeness:

Less Structure

Though many service organizations are undertaking a more formal and structured approach to customer service, and becoming aware of the need for quality customer service, most key informants felt that Nigerians had a more informal and less structured approach to customer service:

Phase 1: "About 40 percent have some form of customer service in plan and 50 percent, I do not see any indication of any plan or effort; I do not see that because they don't try to call or get any kind of feedback. Some do not check unless you complain."

Phase 1: "Nigerians do not want to adhere to service level agreements."

Phase 1: "Nigerians are more informal and expect you to overlook non-compliance to contract."

Phase 2: "Most Nigerian companies do not have a set standard for how they want things done like international companies."

Phase 2: "Some of the multinationals have been in business for centuries...they are more structured. Nigerians are not as structured but it does not mean that they do not have expectations. Nigerians tend to go as it comes."

Rudeness

Key informants strongly expressed what they believed to be a serious problem in Nigerian service companies. When asked what the biggest customer service issues they confronted were, a common theme was rudeness. Though not as common in phase 1, it was still mentioned. Consider the following quotations:

Phase 1: "Rudeness!"

Phase 2: "Rudeness! Not treated right...they are not motivated to help you..."

Phase 2: "We are just plain, outside rude as a people! People are rolling their eyes at you and you are thinking, I am supposed to be the customer! People are under pressure but they still need to know how to behave. They feel that people should understand why they are angry. It just shows that they don't understand customer service at all."

Phase 2: "...You are talking to somebody and they just point and they just point and say, go there!"

Secondly, in phase 1:

Externally Influenced.

Key informants felt that their customer service experiences, especially the negative ones, were very much influenced by environmental factors. Here are some examples:

"People are conditioned by environmental challenges such as traffic and bad roads thus behaving in a hostile manner...the environment is however still confused so people still get away with things that otherwise should not be."

"Internal problems are due to external problems. We might make service promises we can't keep because there are telecommunication problems..."

"...Lack of governmental policy to enable a quality environment. Government is not doing anything to curtail the excesses of some service providers."

In phase 2:

Rapidly Improving

Key informants in phase 2 were frank about the many challenges to effective customer service in the country. However, they were optimistic and cited that customer service practices are evolving rapidly and that the country has come a long way:

"It is rapidly changing. Two years ago if you walked into a bank, you had to line up. Now you can reach people online. I don't think we have reached the level of other countries but we have improved."

“Competition is increasing in every sector so we can make direct demands. Some claim to have policies but when you interact with their staff and they act like “why are you disturbing us?” With increased competition, that is changing.”

“All I can see is improvement.”

Lack of Awareness and Training

Next to rudeness, the lack of awareness and training was cited as one of the biggest customer service issues in the country:

"The biggest issue is that reps or most staff just do not have a basic understanding of quality expectations; if they do not have it, they cannot deliver it."

"I believe it is training, knowledge, attitude and awareness. People are not trained properly before you put them in front of customers."

Unwillingness to Pay

Key informants mentioned that often people want superior service but are not willing to invest in it both on an organizational and individual level, which has affected the whole system:

"Nigerians want to ride a Rolls Royce for the price of a VW..."

"The only challenge that I have is that Nigerians want you to serve them like a multinational company, but they are not willing to pay a commensurate price."

Influenced by Complaints

Another theme that emerged was the emphasis on complaints as a way to gauge client satisfaction:

“Our clients are satisfied with us and if they don’t come back and complain, we know they are satisfied.”

“We measure client satisfaction by the number of and type of complaints that we receive from our clients.”

“Certain types of complaints are beginning to go away. From what customers say we know we have improved.”

3.5 Barriers to the Development of Quality Customer Service

This theme examines the issues that stand in the way of the development of customer service in Nigeria. Infrastructure emerged as a common sub-theme. Two sub-themes emerged in phase 1: 1) Lack of government policy and 2) Lack of funds. Two sub-themes emerged in phase 2: 1) Cultural issues and 2) Lack of training.

Firstly, the common theme:

Infrastructure

The absence of basic infrastructure that is necessary to support effective customer service delivery was viewed as a major hindrance in both phases:

Phase 1: "We have a lot of infrastructure problems...so there might be power outage while you are in a restaurant...cannot deliver service because of infrastructure but they use that as an excuse and do not bother to apologize."

Phase 2: "There are also barriers imposed by the Nigerian environment in which basic infrastructures are simply not available to support delivery of quality services."

Phase 2: The most important problems are with infrastructure, and it is expensive because we are still in the early stages...you need to have infrastructure as a service provider, you cannot enable what you need to do without infrastructure."

Secondly, in phase 1:

Lack of Government Policy

In addition, the lack of government policy and consequent disorder was seen as a contributing factor towards the inability of some service providers to give quality service. In some cases, the government has not put necessary policies in place to protect businesses in the country:

"Lack of governmental policy to enable a quality environment...the government is not doing anything to curtail the excesses of some service providers."

“The environment is however still confused so people still get away with things that otherwise should not be; there is no order...”

“It can play a role. Government policy can be changed...”

Lack of Funds

In addition, some organizations do not want to change or are unable to make necessary changes because of the cost involved.

“There is more willingness to pay premium for a tangible good so service providers do not earn top wages so we might not retain the best staff...there is a lack of funds to provide top quality training.”

“Offering good customer service is expensive so there is temptation to cut corners.”

“...Unwillingness to change due to cost; Lack of funds to provide top quality training, but now we are in partnership with international companies so we can afford it.”

Finally, in phase 2:

Socio-cultural Issues

Socio-cultural factors and attitudes present in the Nigerian society were seen as barriers to effective and quality customer service both in terms of service delivery and how people respond to bad service:

“It is a cultural issue. When I say cultural we need to learn a lot of things. We need to stop promoting mediocrity. A lot of people are used to eye service.”

“Some people might be serviced faster than you. You see favoritism. It was a sellers market, now it is moving to a buyers market. It was take it or leave it in those days...”

“Customers should object to mediocre service. A lot of people just keep quiet. They should just walk out!”

Lack of Training

The lack of adequate customer service training was also cited as a serious problem:

“One issue is training in customer service. The truth is that the typical employee does not realize that they are not doing the customer a favor.”

“People are not properly trained before you put them in front of customers...they do not understand that customers are paying their salary.”

“Nigerian employers must be willing to get the right kind of people and develop the potential of their employees. When you do that they will see themselves as part of the organization.”

“Qualified personnel is a major barrier...”

For a summary of themes and corresponding sub-themes, see Table 1.

THEMES	COMMON SUB-THEMES	PHASE 1 SUB-THEMES	PHASE 2 SUB-THEMES
Conceptualization of quality customer service	None	Customer satisfaction Customer retention Competition Universal expectations Need to feel important	Customer expectations Timeliness/promptness of service delivery
Importance of quality customer service	Retaining customers Business growth and profitability	Increase of economic competition	Customer service in services Foreign investment Improvement of national reputation Globalization
Facilitation of customer service goals	Utilization of technology Continuous training Internal development of customer service capacity and effectiveness Facilitation of Service Effectiveness for External Customers	None	Solicitation of feedback
Current Nigerian customer service	Less structure Rudeness	Externally influenced	Rapidly improving Lack of awareness and training Unwillingness to pay Influenced by complaints
Barriers to the development of quality customer service	Infrastructure	Lack of governmental policy Lack of funds	Socio-cultural and environmental issues Lack of training

Table 1

CHAPTER 4

DISCUSSION

The overarching concern of this study was to examine the present condition of customer service in Nigeria, with specific emphasis on the Nigerian service sector. Insight was gained concerning the attitudes of key informants concerning the current status of customer service within the country. This chapter will discuss the implications of the findings stated in the previous chapter by making connections between study findings and the literature reviewed.

4.1 Nigeria

According to Oshikoya (2008) the Nigerian service sector has experienced rapid growth, and according to Lawal (2007), foreign investment has played a major role in service sector growth. Key informants confirmed the presence of development in the service sector. The increasing number of service companies has enhanced competition in the market. Though competition has increased by leaps and bounds, making it more difficult to retain clients, key informants viewed competition in the service sector as positive. Foreign investment was also viewed as positive and both parameters were viewed as important to the continued development of the service sector and customer service. In addition, quality customer service was deemed as instrumental in encouraging both competition and foreign investment:

“It will engender competition and those who want to grow will have to have a customer service plan”

“If Nigerian companies know the importance of customer service, foreign companies will invest more into the country.”

Key informants believed that there is an increased awareness among Nigerian service providers of the importance of customer service in the development of their organizations and the economy as a whole. Though Nigeria is still behind in terms of formal customer service strategy and effective practice, the general attitude among key informants was optimism:

“All I can see is improvement.”

“...I don’t think we have reached the level of other countries but we have improved.”

On the other hand, they were very blunt about issues such as rudeness and lack of training. However, even in their discussions of the negatives of Nigerian customer service and the external challenges involved, key informants did not view these challenges as insurmountable. Key informants fairly acknowledged the challenges that service personnel have to face, but they did not condone it as an excuse for incompetence:

"...Cannot deliver because of infrastructure but they use that as an excuse and do not bother to apologize."

"...People are under pressure, but they still need to know how to behave."

One key informant pointed out that service improvement and development in the country is not only the responsibility of service providers, but also of Nigerian customers. He felt that people must begin to ask for better service in order to foster continued development of service in the country:

"Customers should object to mediocre service. A lot of people just keep quiet when they should just walk out."

4.2 Customer Service

The literature posits that customer service practices vary widely across situations and are largely affected by context (Fogli, 2006; Kendall, 2006). Therefore, customer

service practices are determined by how customer service is defined within organizations. Based on the findings, it seems that it is also possible that customer service definitions and consequent practices are based on contextual challenges faced by service providers. Case in point, we saw in the findings that phase 2 key informants connected timeliness of service delivery to their definitions of customer service. This emphasis was partly due to the fact that the major service challenges stated by phase 2 key informants were related to timely service. The danger with this is that customer service goals and practices could become reactive. If organizations frame customer service practices solely based on the current challenges faced by their clients, the emphasis could become “fixing” the problem rather than “anticipating and preventing” the problem. Nigerian service providers face a lot of difficult and unique contextual challenges, many of which are imposed by the environment, i.e. lack of infrastructure, poor security and governmental policy etc, and no doubt, customer service practices should address these challenges. However, it is important for service organizations to go beyond overcoming these challenges, and find ways to continue to exceed client expectations.

4.3 Defining Customer Service

In this area, comparisons between the literature and the responses of key informants are tentative because their perceived definitions of client satisfaction vary from the definitions offered by the literature reviewed. For example, customer satisfaction is defined in the literature as broadly meeting the predictive expectations of the customer (Zifko-Baliga, 1999). However, it does not necessarily produce retention or repurchase as customers could just be doing what is convenient for them at the present time (Goodman, 2009). The more important parameter according to Goodman (2009) is customer loyalty,

which translates from customer behavior to customer action and is characterized by repurchase and positive word of mouth.

When some key informants were describing the effects of customer satisfaction in their organization, they were actually referring to customer loyalty. Even though we learn from Kendall (2006) that customer satisfaction ultimately leads to customer loyalty, they are not one and the same. Interestingly enough, the term customer loyalty was used only once, while customer satisfaction was used directly and indirectly (in terms of its definition) several times in both phases 1 and 2. It will become increasingly important for service sector leaders to clearly define their service objectives and goals. It is particularly important that they do so because the majority of key informants utilize survey methods and questionnaires to obtain feedback from their clients.

As Kendall (2006) explains, it is vital for organizations to be clear on different service parameters within their organizations in order to improve their research results. For example, if a customer were to fill out in a questionnaire and indicate that they were satisfied with the level of service, there might be cause to assume that the client will stay with the company or will engage in loyalty behaviors like continued repurchase and positive word of mouth when in fact, satisfaction is mainly an attitudinal and not a behavioral parameter. According to Goodman (2009) in order to employ a more strategic approach to customer service, a clear distinction has to be made between satisfaction and loyalty, because loyalty is what the service company should ultimately be seeking. It is loyalty that leads to profit maximization. One possible reason for the fuzzy line between customer satisfaction and customer loyalty is that formalized customer service in Nigeria

generally hasn't gotten to the point where conceptual definitions are given for service parameters.

4.4 Customer Service and Service Organizations

The literature emphasized that customer service plays an especially important role in service organizations due to the unique nature of services relative to goods (Lovelock, 1984; Gronroos, 1990; Cook, 2000). Key informants in phase 2 mirrored this mindset:

“It is extremely important. We do not sell products...it is the service that makes the difference.”

“It is very very important in the sense that we are in financial services...”

“It is intangible so it is far more relevant in this sector...it is important how they perceive you.”

“When people are hired, we make sure that they understand this is a service company. This is important when selling a service; the real product is the experience.”

So we can conclude that due to the unique nature of services, a different level of service delivery is demanded and needed. This is further heightened by the intense competition in Nigeria's service economy, which is on the verge of market saturation in some service industries.

4.5 Functions of Customer Service

It was evident throughout interviews that key informants viewed customer service as being an essential part of their success as service organizations, particularly in terms of staying competitive and customer retention. All key informants with one exception had plans in place to improve their customer service practices, and appeared to be doing everything within their power to advance a quality customer service culture in their organizations.

The benefits attributed to integrating a quality customer service orientation as stated by key informants were consistent with the literature. Key informants are successfully utilizing customer service as a means of staying competitive as Gustafsson and Johnson (2003) recommend:

"...Also being in a competitive service industry, our strategy is to deliver service which consistently surpasses those of our competitors."

It is challenging to evaluate fully whether customer service practices stated by key informants support the accomplishment of customer service goals. Key informants were employing a variety of customer practices to ensure their clients were satisfied. However, from the responses given, the more important question again is whether their practices are proactive enough for such a competitive environment. On one hand, one of the key informants was utilizing software that helped him and his employees predict service preferences and all key informants with one exception had current plans in the works to improve their service delivery. The continuous training of personnel was also prevalent. On the other hand, some statements were problematic:

"Our customers are satisfied with us and if they don't come back and complain, we know they are satisfied."

"We measure client satisfaction by the number and types of complaints that we receive from our clients."

Goodman (2009) explains that complaints are actually a good thing. They open up an avenue of communication and give the organization an opportunity to offer exceptional service to the customer by giving speedy solutions. However, he also mentions that a customer may be very dissatisfied but will decide not to say anything for several reasons. Even worse, they could be spreading negative word of mouth. Therefore, the presence or absence of complaints cannot be the sole determinant of client satisfaction. So it could be

said that Nigerian service sector leaders view quality customer service as extremely important to the survival of their organizations and the continued progress of their economic environment; and though they are supporting their customer service goals with formal policies and practices, their approach in some ways could be more proactive.

As stated by the literature (Cantanzaro & Salas, 2006), quality customer service is important because it affects the overall perception a customer has about an organization. This has major implications for customer retention. In both phases, customer retention was seen as a major function of quality customer service. As mentioned in the findings, key informant conceptualizations of customer service were often linked to retaining customers.

"...Serving a customer in a way that the customer is excited about the service received enough to come back..."

"The way you treat a customer dictates whether they will come back..."

Based on the literature, if customers are retained effectively and given exceptional service to the point of loyalty, then through positive word of mouth, they will bring more clients into the business (Goodman, 2009). This seemed to be the strategy employed by key informants, as keeping current customers happy and satisfied seemed to be more of a concern to key informants than attracting new clients. This is a very useful and cost-effective approach for organizations that do not have an advertising budget. Through effective and quality customer service, their customers become their agents through positive word of mouth.

CHAPTER 5

CONCLUSIONS

Key informants conceptualized quality customer service primarily as that which provides customer satisfaction, and that which meets and exceeds client expectations. Again, it is evident from the findings in this study that the key informants believed that quality customer service plays a major role in the success of their organizations (primarily in terms of customer retention and competitive advantage) and the Nigerian economy as a whole. Though some of their approaches to achieving their customer service goals could be described as reactive, most of the key informants were making proactive moves towards improving the quality of customer service delivery in their organizations.

Given the current image of Nigeria in the global marketplace, a quality approach to customer service could potentially give the nation the opportunity to improve its business reputation. Though customer service in Nigeria is still lacking in many ways, key informants were mostly optimistic and felt that the customer service culture in the country is steadily improving and responding to changes in the economy. Though there is still a long way to go, the country is definitely not where it was ten years ago in terms of customer service practices.

However, it must be noted that customer service development in the country is heavily affected by environmental challenges. Continued development of quality customer service will be partly dependent on the ability of service providers to overcome these challenges. Barriers, especially those related to infrastructure and training, mostly come down to money. A considerable gap could develop, or might already be developing between companies with more resources and companies with less money. However, we learn from

the literature that quality customer service can serve a marketing function within an organization (Woods, 1999), which is useful to organizations that do not have the funding for extensive marketing campaigns. Hence quality customer service could potentially provide a way to bridge the gap between large companies with more resources for advertising and marketing and smaller companies

5.1 Limitations

The greatest limitation of this study was the use of network sampling. Though the sample of key informants ended up being a very culturally diverse and seasoned group of professionals, there was the danger of them recommending people who were similar in orientation and ideology. As a result, most of the key informants were owners or CEO's which brought about a very singular view. Geographical location also created some communication problems. However, key informants were extremely cooperative and willing to oblige in any way necessary, making communication problems easier to overcome.

5.2 Future Research

A lot of insight could be gained from conducting more extensive qualitative studies on specific service sector industries. Of particular interest is the banking sector, which has experienced significant effects of globalization. Furthermore, because a lot of banks in Nigeria are global corporations, they are on a different level in terms of customer service than many other service organizations because of access to training and infrastructure. Secondly, a mixed methodological study utilizing both qualitative and quantitative methods would be useful in garnering information from not just leadership, but employees of service organizations. This study would focus on achieving multi-level results and also

explore the views of Nigerian customers. Finally, as explained by a key informant, customer service is customer service. Everybody wants to be respected. What varies is the approach to respect which varies from culture to culture. Therefore a communication study focused on the cultural parameters that affect customer service delivery in Nigeria would be very useful to Nigerian service organization.

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APPENDICES

APPENDIX A

PHASE 1 KEY INFORMANT INTERVIEW QUESTIONS

1. How would you define quality customer service?
2. Compared to customers in service economies like the United States, do you think Nigerians have different views on what constitutes quality customer service?
3. Would you say that offering quality customer service is becoming a priority in Nigerian service organizations?
4. Do you think it is necessary for Nigerian service companies to adopt formal customer service strategies?
5. Do the companies you do business with on a regular basis seem to have any formal customer service plans in place?
 - a. What are the biggest customer service problems you confront?
6. What specific roles do you think quality customer service plays in:
 - a. The health and growth of a service organization?
 - b. The growth of the service sector as a whole?
 - c. Do you have specific examples of how quality customer service (or the lack of it) has affected your organization?
7. Does your organization have a broad customer service philosophy?
 - a. How is this philosophy communicated to employees?
8. Do you have any formal customer service protocol in your organization?
 - a. Is this protocol known by employees, practiced and enforced?
 - b. What methods does your organization have for monitoring employee compliance with company customer service policy?
 - c. Are there any rewards for compliance?
 - d. What are the consequences for non-compliance?
 - e. Are there any specific challenges your organization has concerning employee compliance with customer service goals?
 - f. Do employees receive training in company customer service procedure and practices?
9. What are the unique customer service needs of the Nigerian consumer?
 - a. What expectations do customers have?
 - b. What internal and external barriers exist to offering quality customer service to clients?
 - c. What are the most common customer complaints in your organization?

- d. What methods do you have for evaluating customer service effectiveness?
APPENDIX A (continued)

10. Have you ever personally served international clients?
a. If yes, what was the major difference between them and Nigerian customers?
11. Are there any major barriers to the implementation of customer service practices in Nigeria companies?
12. What plans does your organization have to improve customer service?

APPENDIX B

PHASE 2 KEY INFORMANT INTERVIEW QUESTIONS

Conceptualization and implementation of customer service within their organization

1. How would you define quality customer service?
2. Does your organization have a broad customer service philosophy/creed?
 - a. How is this philosophy/creed communicated to employees?
3. What customer service protocols/policies do you have in your organization?

Probe: *If yes, what specifically?*
Probe: *If no, why?*

 - a. Do employees receive training in company customer service procedure and practices?

Probe: *When and how frequently?*
 - b. Are there any specific challenges your organization has concerning employee compliance with customer service goals?
 - c. Does your organization monitor employee compliance with company customer service policy?

Probe: *If yes, how?*
Probe: *If no, why?*
 - d. Are there any rewards for compliance?

Probe: *If yes, what?*
Probe: *If no, why?*
 - e. Are there consequences for non-compliance?

Probe: *If yes, what?*
Probe: *If no, why?*

APPENDIX B (continued)

Evaluation and Planning within the organization

4. What methods do you have for evaluating customer service effectiveness?
5. Do customer service practices support the accomplishment of customer service goals and how?
6. What are the most common customer complaints in your organization?
7. How important is customer service in the accomplishment of your organizational goals?
 - a. What contributions has quality customer service made in the accomplishment of your organizational goals?
8. What plans does your organization have to improve customer service?

Perspectives on Nigerian Customer Service

9. What specific roles do you think quality customer service plays in:
 - a. The Nigerian service sector as a whole?
 - b. The Nigerian economy?
10. Have you worked with international clients?
 - a. Do you think Nigerians have different views on what constitutes quality customer service?
 - b. What is the major difference between them and Nigerian customers in terms of their customer service needs and expectations?
11. Do the companies you do business with professionally and personally seem to have any formal customer service policies in place?
12. In what ways do you see customer service practices evolving in the companies you do business with personally and professionally?
13. What are the biggest customer service issues you confront in Nigeria?
14. How does customer service impact your experiences as a consumer?
15. Do you see any barriers to development and implementation of customer service practices in Nigerian companies? The problems with infrastructure.
 - a. What barriers exist in the development and implementation of customer service practices in Nigerian companies?