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The Impact of Employees' Motivation and Empowerment on Delivering Service Quality to Enhance Customer Satisfaction: Case Company X

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Page 72

The main objective of this thesis is to assess the impact of employee motivation and empowerment on delivering quality service towards the enhancement of customer satisfaction for Company X of Namibia. The main purpose is to assist the management of Company X in finding the various measures that can be adopted to motivate and empower the employees.

To analyse the current situation prevailing within the organization under review a qualitative research approach was used in this study. The research material was collected with the help of a questionnaire, which was designed for both customers and employees to obtain essential information.

The theoretical section reviews a range of relevant literature which is related to the research topic, categorises the research questions into relevant themes, and concludes with some suggestions as to how to approach empirical research on employees' motivation and empowerment.

Despite this, future research is recommended to establish whether the management of Company X Namibia need to adopt the Maslow hierarchy of needs and Herzberg motivational factors technique to motivate and empower employees in order to improve quality in service delivery.

Key words motivation, empowerment, service quality, employee development, customer satisfaction.

Table of Contents

1	Introduction.....	7
1.1	Scope of the study	7
1.2	Choice of the research topic.....	7
1.3	Purpose of the study.....	8
1.4	Limitation of the study.....	8
1.5	Structure of the study.....	9
2	Theoretical Background.....	10
2.1	Motivation	10
2.2	Motivational theory	11
2.2.1	Maslow's hierarchy of needs.....	11
2.2.2	Herzberg's two-factor theory.....	13
2.2.3	Adams' Equity Theory.....	15
2.2.4	McClelland's theory of needs.....	16
2.2.5	McGregor's theory x and y	17
2.3	The basic motivational process.....	17
2.4	The role of motivation	19
2.5	Types of motivation.....	19
2.5.1	Achievement motivation	19
2.5.2	Affiliation motivation	20
2.5.3	Competence motivation	20
2.5.4	Power motivation.....	20
2.5.5	Attitude motivation	20
2.5.6	Incentive motivation	20
2.6	Empowerment	21
2.7	Empowerment process	21
2.8	Empowerment concept.....	23
2.9	Levels of empowerment	23
2.9.1	Suggestion involvement level.....	23
2.9.2	Work involvement level.....	24
2.9.3	High involvement level	24
2.10	Contingency ways of empowerment	24
2.10.1	Type of business strategy.....	24
2.10.2	Attachment to customers.....	25
2.10.3	Types of employees.....	25
2.11	Merit and demerit of employee empowerment	25
2.12	Types of organizational empowerment.....	26
2.12.1	Legitimate empowerment	26

	2.12.2	Reward empowerment	26
	2.12.3	Coercive empowerment.....	26
2.13		Employees development	26
	2.13.1	Recruitment	27
	2.13.2	Training the employee	27
	2.13.3	Promotion of team work	28
	2.13.4	Providing needed support system	29
	2.13.5	Employee retention	29
2.14		Service delivery process.....	29
	2.14.1	The service process	29
	2.14.2	The service encounter.....	30
	2.14.3	Remote encounter	30
	2.14.4	Phone encounter	31
	2.14.5	Face to face encounters	31
2.15		Quality service	31
2.16		Service quality dimensions.....	32
	2.16.1	Experiential dimension.....	32
	2.16.2	Tangible dimension	33
	2.16.3	Reliability dimension	33
	2.16.4	Responsive dimension	33
	2.16.5	Relationships & empathy dimension.....	33
	2.16.6	Value-sharing & assurance dimension	34
2.17		Customer satisfaction.....	34
2.18		Earlier studies.....	35
2.19		Frame work of the study	37
3		Research methodology	38
	3.1	Nature of research	38
	3.2	Nature of interview	39
	3.3	Interview structure	39
	3.4	Research objective.....	39
	3.5	Sampling size.....	40
4		Empirical study	40
	4.1	Company description	40
	4.2	Company profile.....	40
	4.3	Operational structure	41
	4.4	Service delivery channels for company X.....	41
	4.5	Company vision, mission and values	42
	4.6	Organizational structure.....	42
	4.7	The current motivational, empowerment and development processes	43

4.8	Analysis	43
5	Conclusion.....	45
6	Research findings	47
6.1	Employee motivation	47
6.2	Empowerment	48
6.3	Training & development	50
6.4	Quality service.....	51
7	Recommendation.....	52
7.1	Motivation	52
7.2	Empowerment	53
7.3	Employee's training & development.....	55
7.4	Quality service.....	55
8	Future	57
9	Theoretical Linkages	58
	List of References.....	60
	List of Figures.....	65
	List of Appendices	66
	Appendix 1: List of Abbreviations:	66
	Appendix 2: Questioner	67

1 Introduction

The primary objective of every business organization is to stay in business so as to be able to promote the stability of the community, generate products or services that are useful to customers and provide the setting for satisfaction including growth for its members. In this regard employees in the service organisation and particularly those who have frequent contacts with customers usually serve as representatives of both the organisation and their products or services to the customers at the point of contact. The quality of the service rendered and the satisfaction that customers may derive will be an assessment of the entire service experience. Employees who are empowered and motivated in an organisation can either portray a positive or negative image to the customers. Therefore, a satisfied customer and employee are of important value to the organisation. It is the duty of the management to formulate a system that would ultimately generate satisfaction for the customers and employees. The employees have a major role to play in determining whether a customer would enjoy the experience or contact their competitors for better solutions. However this study focused mainly on the impact of employee motivation, empowerment towards the delivering of quality service in order to enhance customer satisfaction among the employees of Company X, Namibia. Employee empowerment, motivation and delivery of service quality are some of the major factors encountered by most organizations in their daily business practice. It is then of the highest priority for senior executives of these business organizations to consider means through which their employees can be well motivated in order to create zeal and strengthen their working desires so as to be able to exploit their talent and hard work to the maximum.

1.1 Scope of the study

This study examines the impact of employees' motivation and empowerment on delivering quality service to enhance customer satisfaction using a case study of Company X, Namibia. Employee motivation and empowerment were examined to determine their significance for the organization under review. A variety of factors normally influence these types of research which the study intends to explore. Some of these factors include employees' reward and recognition, career development opportunity, quality of the working condition, the level of pay and benefits, work security, interpersonal relationship and the perceived fairness of the promotion system within the organization.

1.2 Choice of the research topic

This study focuses on employees and their role in providing quality service to the customers in order to enhance customer satisfaction. Therefore the study intends to investigate the

employees' motivation and empowerment being practiced by the organization under review.

A good employee motivation and empowerment process is essential for the achievement of business objectives irrespective of its location.

Employee motivation and empowerment normally tend to have a variety of effects. These effects may be noticed through the employees' behavior such as low productivity and absenteeism. This study helps the researcher to realise the importance of effective employee motivation and empowerment in delivering service quality. The study examines the types and the level of employees' motivation and the empowerment process and also includes a management proposal that can be utilised to innovate employee motivation and empowerment. It helps to provide insight to support future research regarding strategic guidance for organizations that are both providing and using monetary and non-monetary rewards as a process of motivation.

The research question is formulated as follows what are the facts which help to motivate and empower the employees? How do customers perceive quality at Company X? How to improve the current motivation and empowerment practised by the organisation?

1.3 Purpose of the study

The main purpose is to study the important factors which are needed to motivate and empower the employees in their service delivery towards the enhancement of customer satisfaction. Furthermore the study examines the extent to which the organization under review practises employee motivation and empowerment hence improvement in service delivery so as to generate more revenue for the operation of the business. It then becomes essential for the study to further research in the effect of monetary and non-monetary benefits provided by the organization for its employees. Finally, research in the various programs used by the organization on employees' development and to provide a practical suggestion for the improvement of productivity in the organization.

1.4 Limitation of the study

Conducting such a study cannot be undertaken without encountering some challenges. Firstly, the choice of conducting the research only from the main head office ignoring other branches will not give a true reflection of the entire problem. This is mainly due to the fact that what the main branch will see as a problem might not be so to the other employees in the other branches since they all operate from different environments though with the same objective. This then could bring some bias which has been described by Marsha and Rossman (2006, 34)

as a way participants in a research process tend to incline to one branch so as to be able to influence the final outcome of the research in their favour.

This they accomplish by providing erroneous answers to questions posed by the researcher to suit their purpose of action being aware that some of the answers provided may be false. Furthermore, employees chosen for the research were unwilling to provide more information to prevent being reprimanded by management. Additionally, the time factor chosen for the completion of such a task was too short and some of the procedures adopted lacked clarity and understanding. Finally, the research was short of funds for its completion including lack of technology in the chosen country hence hindering the accessibility of additional information to enhance the research.

1.5 Structure of the study

To enhance the research it was apportioned into theoretical and empirical sections. The theoretical section was further apportioned into eleven sections. The second section is devoted to the study of motivation, its definitions, theories, motivation process, and types of motivation, element of employee reward and importance of the reward system. The third section is further devoted to the study of employee empowerment, level of empowerment, contingency of empowerment, merits and demerits of empowerment. The fourth section devoted to the study of employee development, recruitment of requisite employees', retention of the best employees, training and developing of employees and provision of the needed support system. The fifth section is devoted to the study of the service delivery process, service encounter, remote encounter, telephone encounter and face- to-face encounters.

The sixth section is devoted to the study of service quality dimensions, customer perception of service and customer satisfaction. The seventh section concentrate on the study of earlier research studies conducted on the topic under review. The eighth section is dedicated to the study of the theory of the framework. The ninth is section devoted to the study of research methodology, data collection, reliability and validity. The tenth section is section devoted to the study of empirical study of the organization under review and analysis. Finally, the eleventh section is devoted to conclusions, findings, recommendations and future research challenges.

The structure of the study is depicted below:

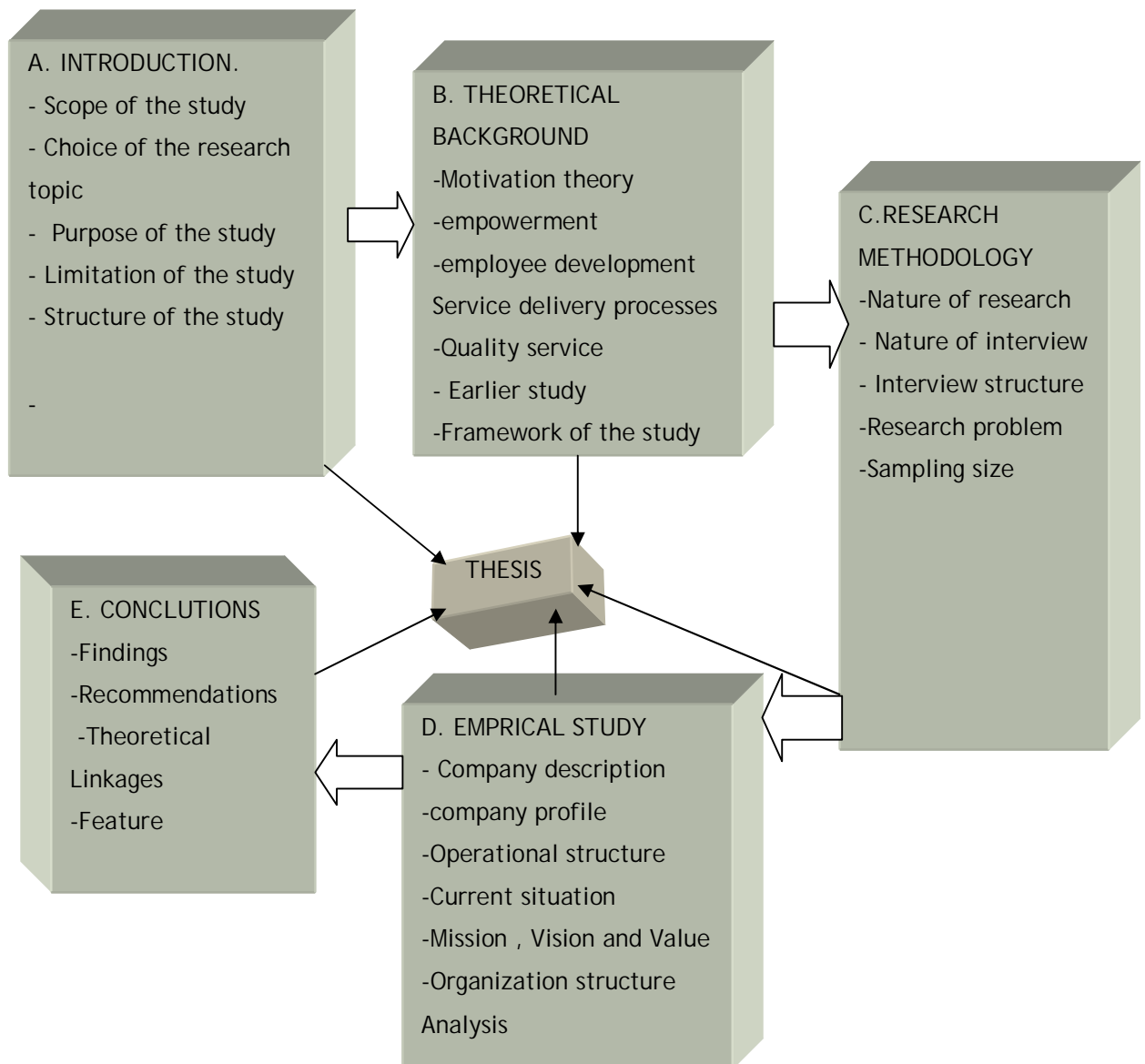


Figure 1: Structure of the study

2 Theoretical Background

2.1 Motivation

Motivation is defined by Rudolf and Kleiner (1989, 1) as “the development of a desire within an employee to perform a task to his/her greatest ability based on that individual’s own initiative” .

Harris (1996, 84) on the other hand defined motivation as “an educational program which channels the employees efforts towards organizational activities and thus increasing the performance of the said boundary spanning roles” .

Furthermore motivation has been defined in the Bnet dictionary as “the creation of stimuli, incentives, and working environments which enable people to perform to the best of their ability in pursuit of organizational success” (Bnet business dictionary 2009).

Motivation in this context is thus described as the economic tool that enables managers and administrators to contract others to achieve stated or agreed targets. In the 20th century a change in theory occurred away from motivation by dictation and discipline, which was exemplified by Frederick Winslow Taylor's scientific management, through the creation of an appropriate corporate atmosphere and addressing the needs of individual employees. (Taylor 2008, 26)

According to Taylor et al (2008, 26) although this concept is widely agreed to be one of the key management tasks, it has frequently been suggested that no single individual person can motivate others but can only create conditions for others to be self-motivated.

Various motivational theorists such as Abraham Maslow's (1979, 44) hierarchy of needs which provided insight into personal behaviour patterns, have been extensively researched. Other influential research has been conducted by Frederick Herzberg (1993, 12) who looked at work satisfaction, and Douglas McGregor whose theory x and y suggests management styles that motivate and demotivate employees.

In order to understand what motivates employees and how employees should be motivated, content and process theories were chosen as the most appropriate to be researched for the topic under review.

2.2 Motivational theory

2.2.1 Maslow's hierarchy of needs

According to Chandler (2004, 41-43) the most widely-known theory of motivation was the one developed by Abraham Maslow in his book entitled Theory of Human Motivation typically referred to as the hierarchy of needs. Maslow constructed a hierarchy of five levels of basic needs. Beyond these needs, higher levels of needs exist. These include needs for understanding, appreciation and purely spiritual needs. In the levels of the five basic needs according to Maslow, a person does not feel the second need until the demands of the first

have been satisfied or the third until the second has been satisfied. These needs were grouped as follows:

2.2.1.1 Physiological needs

Physiological needs according to Chandler (2004, 42) consist of needs for oxygen, food, water, and a relatively constant body temperature.

They are the strongest needs because if an employee of an organization were deprived of all needs, the physiological ones would be first in the employees' search for satisfaction.

2.2.1.2 Safety needs

When all physiological needs are satisfied and are no longer controlling thoughts and behaviours, the needs for security can become active. Higher executives of organizations have little awareness of their security needs except in times of emergency or periods of disorganization in the organizational structure such as widespread rioting. Employees often display the signs of insecurity and the need to be safe. (Forsyth 2006,19)

2.2.1.3 Affection and belongingness

When the needs for safety and for physiological well-being are satisfied, the next class of needs love, affection and belongingness emerge. Maslow states that employees seek to overcome feelings of loneliness and alienation. This involves both giving and receiving love, affection and the sense of belonging accorded them by senior executives of their organizations. (Kreitner 2007. 387)

2.2.1.4 Needs for esteem

When the first three classes of needs are satisfied, the need for esteem becomes dominant. This involves needs for both self-esteem and for the esteem an employee receives from others. Employees have a need for a stable, firmly based, high level of self-respect, and respect from others. When these needs are satisfied, the employee feels self-confident and valuable as an employee within the organization. When these needs are frustrated, the employee feels inferior, weak, helpless and worthless. (Chandler et al2004, 43)

2.2.1.5 Self-actualization

When all of the foregoing needs are satisfied, the needs for self-actualization activated. Maslow describes self-actualization as an employees' need to be and do that which the employee was employed to accomplish. A musician must make music, an artist must paint,

and a poet must write. These needs according to Keegan & McDonald (2002, 94) make themselves felt in signs of restlessness. The employee feels tense, lacking something, in short, restless. If an employee is hungry, unsafe, not loved or accepted, or lacking self-esteem, it is easy to know what the employee is restless about. It is not always clear what an employee wants when there is a need for self-actualization. These five needs according to Brian (2002, 156) were later separated into higher and lower orders. Physiological and safety needs were described as lower-order needs, whereas social, esteem and self-actualization needs were described as higher-order needs.

This differentiation, according to Beeler (2006, 29) was made based on the premise that higher-order needs are satisfied internally i.e. within the employee, whereas lower-order needs are predominantly satisfied externally by such as salaries, union contracts. In fact according to Chandler (2004,34) the natural conclusion to be drawn from these classifications by Maslow is that during times of economic plenty, almost all permanently employed workers have their lower-order needs substantially met. The hierarchic theory is often represented as a pyramid, with the larger, lower levels representing the lower needs, and the upper point representing the need for self-actualization as depicted in the diagram below:



Maslow's Hierarchy Pyramid

2.2.2 Herzberg's two-factor theory

The two-factor theory also referred to as Herzberg's motivation-hygiene theory states that there are certain factors within a business organization that are likely to bring about job satisfaction, while on the other hand a separate set of factors may also cause dissatisfaction. A psychologist Frederick Herzberg developed this theory laying emphasis on the fact that job satisfaction and dissatisfaction act independently of each other. Furthermore, according to

Herzberg, hygiene factors do not usually serve as a motivational factor to employees' but needed in order to avert employees from becoming dissatisfied. (Hodson 2001,36)

According to Whiteley (2002, 85) discontent is unlikely to be derived solely from remuneration or working hours but Herzberg argued that work enhancement is required for essential motivation and that it is a constant process for the management to ensure that the work should have adequate assessment to exploit the full capability of employees. The continued existence of motivational factors enthusiastically creates work fulfilment. Additionally, according to Whiteley et al (2002, 85) certain factors such as opportunity for advancement, gaining recognition, responsibility, challenging or stimulating work, sense of personal achievement ought to be taken into consideration in order for employees to render efficient services to attain customer satisfaction and loyalty.

As depicted in the diagram below it is understood that most of the factors that compel motivation will be common to all organizations irrespective of their location and type.

Traditional view

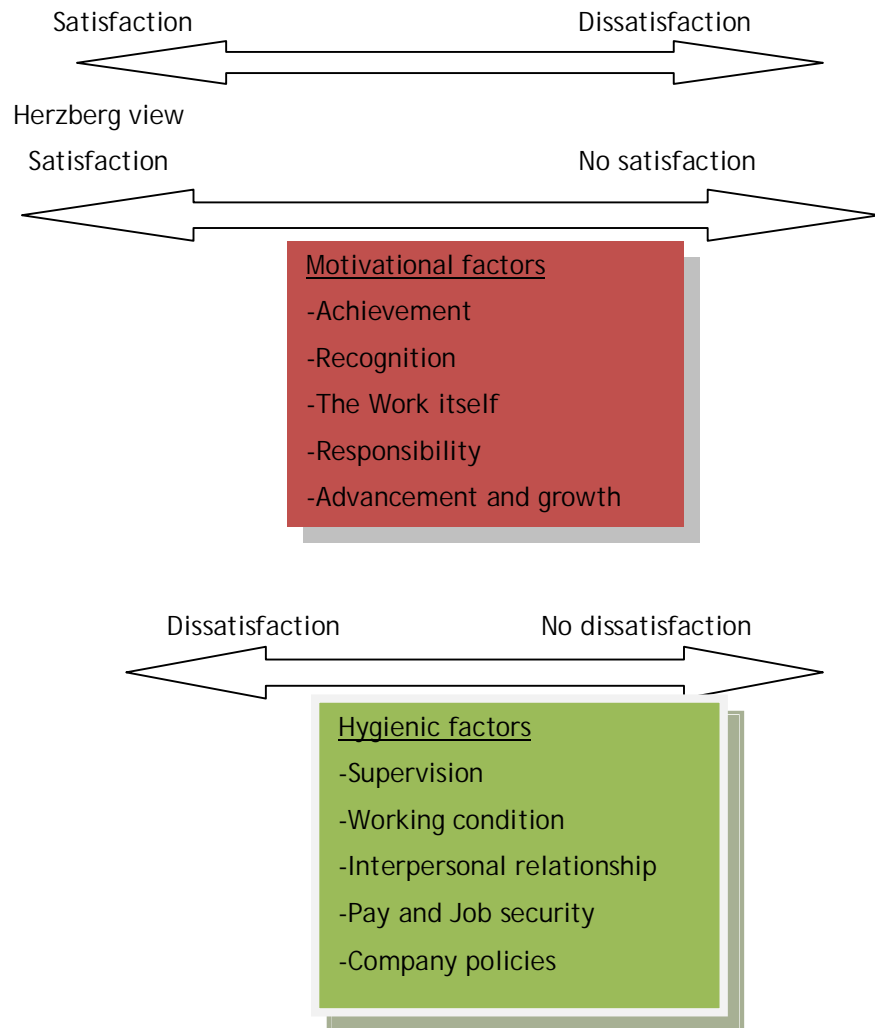


Figure 2: Dual structure theory of motivation

Sources: Griffin and Moorhead 2007, 91

However as already discussed motivation levels can differ according to geographical location and work interconnected factors. Information gathered from the research undertaken by Herzberg seems to elaborate that there is need for business organizations to provide sufficient salaries and work security as a final result outcome that may lead to a high level of motivation and work satisfaction.

2.2.3 Adams' Equity Theory

Adams's equity theory emphasised that employees have a need for fairness at work and value placed on their contribution at work. The willingness of the employees' to be part of the

success of the organization depends on the evaluation of the fairness, or impartiality, of the rewards they will receive. In a reasonable situation, an employee receives rewards relative to the contribution he or she makes to the organization. Employees are motivated to preserve a balance between what they observe as their inputs or assistance and their rewards as compared to others. (Robbins 2005, 186).

According to Adam's (1996, 37) inputs such as skill, tolerance, determination and enthusiasm, assistance given to other employees, experience, sacrifices made can be defined in many ways other than the number of hours spent at work. Meanwhile, output is not the remuneration received for the task done, rather it comprises the various types of financial and non-financial rewards such as recognition for the work, appreciation from co-workers, promotions received. Thus for an employee to feel secured, there needs to be a cohesive balance between inputs and outputs. Decision-makers within the organization should endeavor to prevent problems of equity by ensuring that rewards are fairly distributed on the basis of performance and that employees clearly understand the basis for their pay inclusive of benefits (Edward's 1999, 374).

2.2.4 McClelland's theory of needs

A motivational theorist by name David McClelland was noted for describing three types of motivational need, which he identified in his book entitled "The Achieving Society". All these needs can be classified as achievement, affiliation or power. These motivational concepts lay emphasis on two concepts which are motive and the force of motive on employee behaviours within an organization. Motive is a characteristic of personality which tends to develop as personality emerges. The personal motives are frequently influenced by the hierarchy or higher position the employee intends to occupy within the organization and that motive will have a greater effect on the employee's behaviour. (Tosi, Mero & Rizzo 2000, 137)

Basically employees with high need for power are easily manipulated and controlled. Employees with such desires are demanding in nature, forceful in manners, ambitious and can be motivated to perform when assigned vital positions or power positions within the organization.

Affiliation is a need for human companionship. Employees with high need for affiliation tend to differ from those with lower need. Individual employees with high needs tend to desire for encouragement and appreciation from others.

These employees with high affiliation are motivated by being recognized for their effort. This they accomplish by trying to be as friendly as possible to everyone (Griffin et al 2007, 94).

Furthermore, McClelland stated that employees with achievement motives are motivated by the challenge of success and the fear of failure. These employees tend to be very analytical in nature and are prepared to take certain risks beyond their capabilities for the success of their organization. Such employees are usually motivated when they are able to identify a scanty vacuum of success within the organization. Through very careful observation McClelland realized that with the advancement in hierarchy the desire for power and achievement tend to be increasing at the disadvantage of affiliation. (Tosi et al. 2000, 138)

2.2.5 McGregor's theory x and y

Motivational theories according to Keegan & McDonald (2002, 102) were developed by Douglas McGregor in his book "The Human Side of Enterprise" on the history of organizational management. McGregor proposed the two theories of motivation by which senior executives of business organizations tend to view or understand employee motivation. McGregor referred to these nearly opposite theories as Theory X and Theory Y. Both of these theories assume that the role of management is to organize resources, including employees, to best benefit the organization. According to Effron (1999, 157), McGregor, after carefully viewing the relationship between management and subordinates, concluded that management's view of human nature is based on certain groupings of assumptions that management tends to form toward employees.

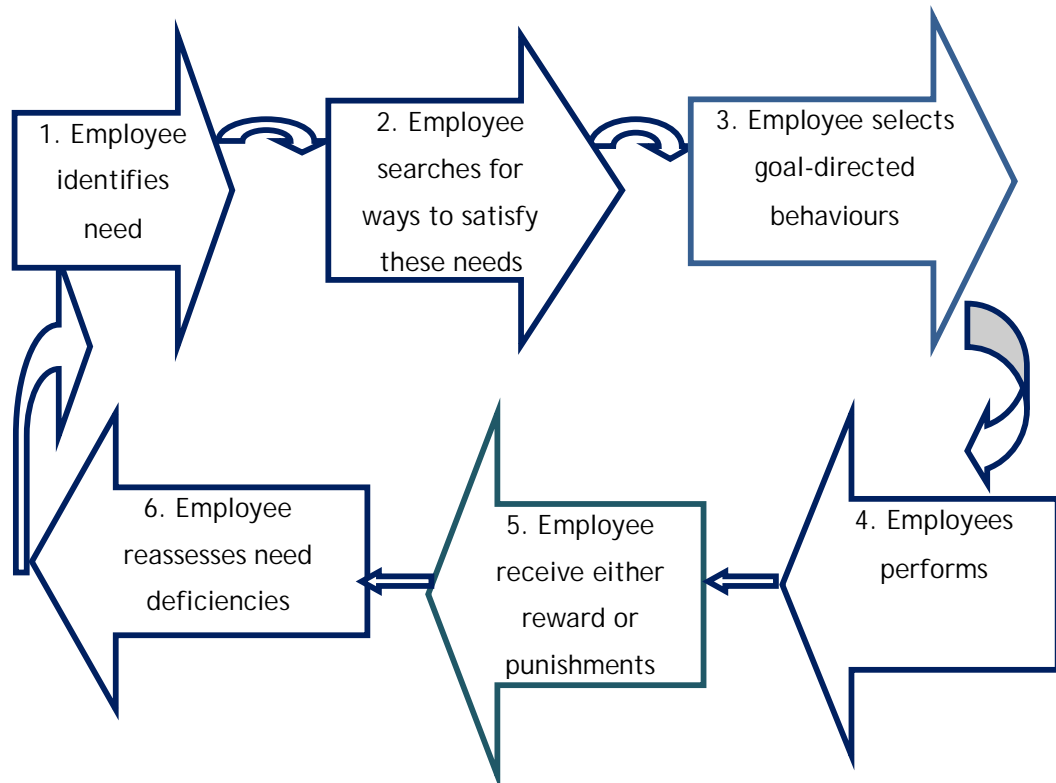
McGregor believed that given the normal circumstances employees within an organization would be willing to render their services including skills for the overall benefit of the organization. He suggested that in order for employees to be motivated management should endeavour to give them the required opportunity to assist them in developing their skills by creating a congenial atmosphere which will permit these employees to determine or choose any methods they would prefer to adopt in achieving stated or agreed organizational objectives. From the perspective of McGregor, the principal role of management is not to influence employees but instead align the needs of the employees with the organization in order for the employees to be in a position to control their own actions including performance. These insights lead researchers to explore the genesis and processes of motivation more closely (Schermerhorn 2010, 38)

2.3 The basic motivational process

The process of motivation commences with a need and an employee's perception of a scarcity. An employee in order to be satisfied is guided by the desire for higher remuneration, relaxation and respect so as to be able to follow a particular procedure of action.

Furthermore, an employee may be motivated to follow a particular course of action in the foreseeable future if the anticipated outcome was achieved. However, if the employee's action does not result in the expected reward, he or she is unlikely to follow that course of action. The reward to be attained at the end of the anticipated action then tends to serve as a feedback mechanism that assists the employee to evaluate or assess the consequences of the behaviour when contemplating future action. (Hellriegel & Slocum 2007, 126).

Figure 3: Phase of motivation process.



Source: (Hellriegel et al. 2007. 128)

The first phase of employee motivation process is need identification through which the employee feels the unsatisfaction of certain needs. These unsatisfied needs tend to create tensions hence serving more as a hindrance than motivation compelling the employee to aspire for other objectives which if attained will assist in the reduction of the tension. This then leads the employee to determine the various alternatives that can be adopted in the satisfaction of these needs. (Hellriegel et al. 2007, 128)

The next phase which happens to be selection from the various goals to be performed occurs after the employee has undertaken a very careful assessment of these needs. The employee is then compelled to make an assessment of his/ her performance so as to be able to determine any shortfalls within the process in the preceding phase.

Any shortfall or hindrance not seen by the employee is further likely to bring about some consequences in the performance process which will prevent the attainment of the expected reward. The final phase is then used to make any reassessment of the needs of the employee to further determine any deficiencies in the overall performance process after which the entire process is repeated again. (Hellriegel et al. 2007, 128)

2.4 The role of motivation

Motivated employees tend to play essential roles within an organization thereby making them essential and beneficial. Motivating employees according to Bowen & Radhakrishna (1997, 34) is thus not an easy task. Employees' are likely to be motivated in diverse ways taking into consideration their various positions or ranks within the organization. For instance an employee may be motivated when entrusted with many responsibilities and being allowed the freedom to take contingency decisions whilst another may prefer monetary rewards.

In order for employees to be efficient it is necessary for management to understand what actually motivates their employees within the environment of the roles employees perform. This is basically due to the fact that strategies involved in the process of employee motivation are considered not to be static. Additionally, as employees draw closer to retirement, the delight attained in work satisfaction becomes more of a de-motivator. (Kovach 1996, 18)

2.5 Types of motivation

There are various types of motivations that can influence an employee to act in a certain manner to attain prescribed objectives. These include the following:

2.5.1 Achievement motivation

Achievement motivation has been described to be the aspiration of employees' to excel and succeed irrespective of the challenges they (i.e. employees') encounter within the organization.

Employees' with this type of motivation will set objectives that are difficult but reasonable. The objectives have to be challenging to enable the employee have a sense of achievement. However the objectives also have to be practical so that employees' may believe that when an objective is unrealistic, its attainment is dependant on probabilities rather than personal expertise or involvement. Employees' with such ambitions prefers to work alone or with other high achievers. They do not require praise or recognition since achievement of the task is their ultimate reward. (Smith 1992, 113)

2.5.2 Affiliation motivation

Affiliation motivation is the type of motivation that enables employees' to relate to their colleagues on a social basis. Employees' with such type of motivation perform work better when they are complimented for their encouraging attitudes towards work. High affiliation employees' prefer work that provides considerable personal relations. They take delight in being part of groups and when not apprehensive make excellent team members, though sometimes are distractible into social relations. They can perform well in customer service and client interaction situations. (Smith et al 1992, 113)

2.5.3 Competence motivation

Competence motivation has been described as the ambition often pursued by employees' in their quest to be brilliant at work performance hence high quality work is accomplished. Competence motivated employees' normally seek work mastery, take delight in developing and using their problem-solving skills to be creative when confronted with obstacles in order to be accorded more respect and recognition within the organization. (Smith et al 1992, 113)

2.5.4 Power motivation

An employees' ambition for power can be of two types namely personal and organizational. Employees' who desire for personal power prefers to direct or control others thus performing leadership roles in their respective organizations and this desire is often perceived as undesirable. Meanwhile employees' who desire for institutional power also prefer to organize the efforts of others to further the objectives of their organization. Employees' with a desire for institutional power tend to be more effective than those with an increasing desire for personal power. Manoharan 2008, 12)

2.5.5 Attitude motivation

Attitude motivation simply refers to how employees' think and feel. It is their self confidence, belief and attitude to life. Furthermore, it is how they feel about the possibility and react to the past. (Manoharan et al. 2008, 12)

2.5.6 Incentive motivation

Incentive motivation refers to the situation in which employees tend to garner rewards from the performance of an activity. These rewards or incentives are normally instituted by

management in order to improve quality of service and efficiency whilst enhancing customer satisfaction. (Manoharan et al 2008, 12).

2.6 Empowerment

Clutterbuck and Kernaghan (1994, 12-13) defined empowerment as the “term of encouraging and allowing employees to take personal responsibility for any improvement brought about in the performance of their assigned task whilst contributing to the attainment of the overall objective of the organization”. In addition Sibson (1994, 21) also defined empowerment as “delegation of authority by the managers to each employee, mostly with respect to job practices and methods.”

Furthermore, according to Lashley (2001, 2) this concept comprises the achievement of organizational objectives which are attained through the involvement of all employees within the organization irrespective of their position or rank in the decision-making process and compelling them (i.e. employees) to accept full responsibility for work satisfaction.

It is realized from the above that empowerment has been defined differently depending upon ones' perspective. But for the purpose of this research the most adopted definition will be the definition of empowerment as defined by Clutterbuck et al (1994, 12-13) as the term of encouraging and allowing employees to take personal responsibility for any improvement.

Corsun (1994, 38) elaborated on the distinction between the three types of discretionary employee empowerment. According to Corsun et al (1994, 38) routine discretion is normally implemented when employees are permitted to select another option from a list of other options in the performance of their work. Creative discretion as the term implies is present when employees' apply their personal alternative methods or means of performing their assigned task provided they do exceed the organization stated objective. Deviant discretion involves the adoption and acceptance of certain behaviours of employees in the performance of their work outside their scope, authority and formal work description.

2.7 Empowerment process

The empowerment process depicts six levels that management might follow in planning, implementing and evaluating the empowerment plan. The combination of these process constitute a closed - loop system which should result in continuous organization improvement. The process is diagrammatically depicted in the preceding page: (Bedward & Stredwick 2004, 266)

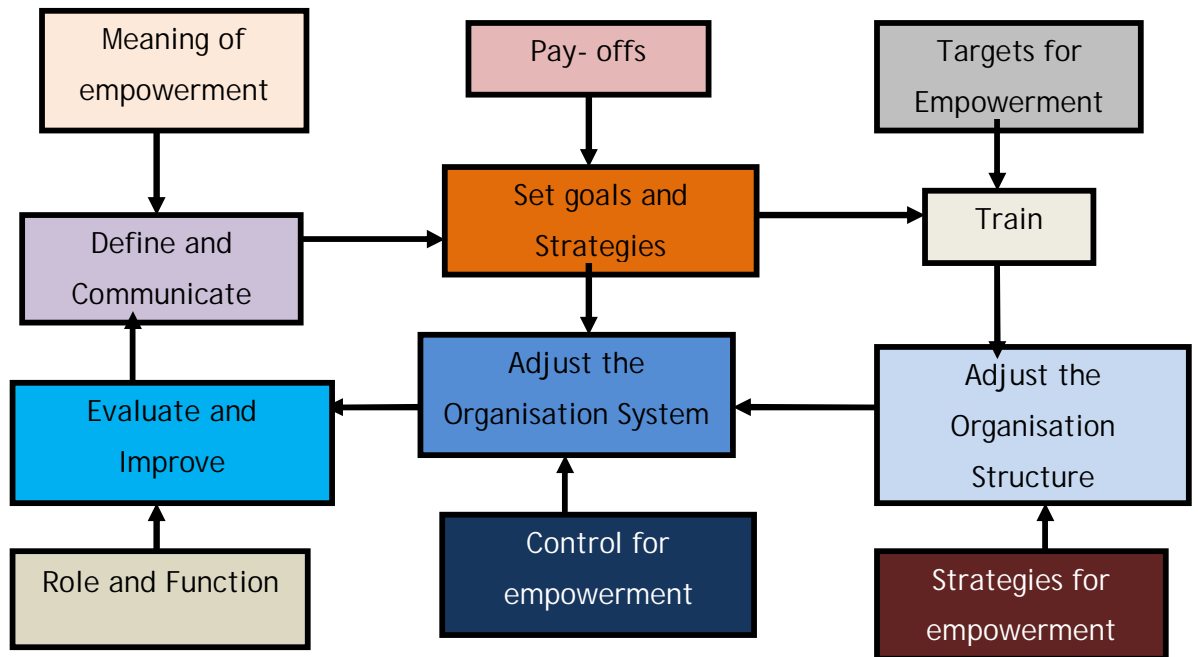


Figure 4: Empowerment process management model

Sources: Bedward et al (2004, 266)

Firstly define and communicate the meaning of empowerment to everyone at all levels of the organization. Secondly define objectives and strategies that provide a framework for people at every organization level as employees make their own effort to extend and strengthen empowerment. The third stage involves the training of employees to enable them fulfil their new roles and perform their function in a way that is consistent with the organizations objectives towards the extension and strengthening of empowerment (Kinlaw 1995, 25).

The fourth comprises the adjustments made to the structure of the organization in order to achieve expert management, reduce bureaucracy and greater autonomy whilst the fifth stage constitutes the introduction of the planning process, rewarding, promoting, training and hiring in support of the empowerment process. The final level involves the evaluation and improvement of the empowerment process through the measurement of the progress including the assessment of the perception of members of the organization. (Bedward et al 2004, 266-267)

2.8 Empowerment concept

Empowerment as defined earlier is a significant fundamental concept through which employees are able to influence and have control over decisions that affect them in the performance of their job.

Furthermore, this concept assists employees to exercise maximum control or authority of their work environment physically, socially, culturally and psychologically through the resources allocated to them. (Fatterman & Wandersman 2005, 11).

Participatory democracy is another fundamental concept or principle that merits elaborating on. According to Sibson et al (1994, 24) participation was considered to be an intrinsic attribute of democracy and thus a solution to repression. This concept involves the techniques and findings to encourage improvement and self-determination.

2.9 Levels of empowerment

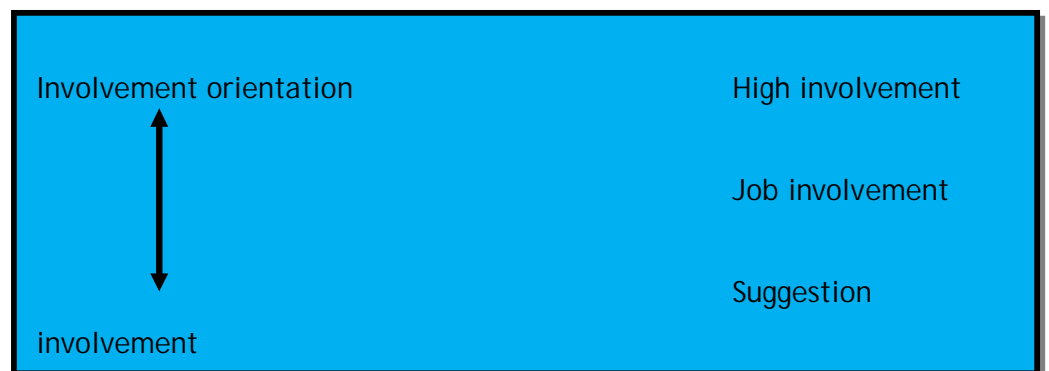


Figure 5: Level of empowerment

Sources: Hoffman and Bateson (1997, 248)

2.9.1 Suggestion involvement level

According to Hoffman et al (1997, 248) suggestion involvement level is the control-oriented empowerment range which empowers employees to recommend suggestions for improvement on the operations of the organization. Meanwhile Clutterbuck et al (1994, 16-17) summarised suggestion involvement level as a move away from the control model to suggestion programs

which will empower and encourage employees to contribute ideas through formal means without necessarily making any changes to the employees' day-to-day work activities.

2.9.2 Work involvement level

Employees in this concept are able to examine the contents of their own work and further define their role within the organization.

At this level employees tend to benefit from a multiplicity of skills and receive broad feedback from management including customers. Moreover, higher level decisions and reward allotment decisions remained the responsibility of the organization top management. (Clutterbuck et al 1994, 16-17)

2.9.3 High involvement level

High involvement level according to Clutterbuck et al (1994, 16-17) is the level through which organizations give their lowest level of employees a sense of involvement on how they perform their work or how effectively their group perform but in the total organization's performance. However, Hoffman et al (1997, 248) has revealed that the objective of business organizations is essentially to train employees to manage themselves, develop team-work and problem solving skills. Furthermore, employees need to control the reward allocation decision through profit-sharing and be part of the ownership of the organization through purchase of allocated shares.

2.10 Contingency ways of empowerment

Clutterbuck et al (1994, 34) developed four basic levels of empowerment which includes:

2.10.1 Type of business strategy

This contingency enables management to get an overall understanding of the business culture which is normally developed through an assessment of traditions, information and language. The secondary issues concerned in this stance are improvement of a collective vision, full understanding by all involved of the mission, setting of clear objectives and understandable boundaries for decision-making. The objective to be attained is an improvement in the efficiency of employees' level. This competency needs to be directed towards the satisfaction of both internal and external needs of customers. (Clutterbuck et al 1994, 34)

2.10.2 Attachment to customers

Attachment to customers enables employees to render efficient and quality service to customers whilst at the same time developing an amiable relationship for the overall achievement of the objective of the organization to enhance customer satisfaction as opposed to simply work performance. Empowerment becomes essential for the development of the organization when the relationship existing within the organization is considered to be relatively enduring while a service in the extreme case has also become extremely intangible to be quantified. In this regard it is realized that in order to enhance customer satisfaction and render quality service employees' have formed a sort of business tie with their target customers so as to be in a better position to ascertain their needs and priorities. (Clutterbuck et al 1994, 34).

2.10.3 Types of employees

Research has identified various types of employee classifications within an organization. Some employees are classified as permanent employees and are thus guaranteed an agreed salary, while others are hired on a short-term basis or work as temporal employees. These latter differ from permanent employees in that the company where they work is not their employer, but they may work through a temporal agency or consulting organization. In this respect, according to Peter (2008, 128) it is important to distinguish independent contractors from employees, since the two are different.

There are many factors through which determination can be made to ascertain the rate at which employees become more empowered within an organization. The approach to employee empowerment discussed in this study depicts the significance of employees feeling appreciated and concerned in the main process of empowerment. Despite this, the existence of a significant number of elements that tend to have a varying influence on the degree to which employees will consider being appreciated and concerned in the entire decision-making process of the organization (Clutterbuck et al. 1994, 35).

2.11 Merit and demerit of employee empowerment

It will be of great dis-service to underestimate the merits associated with the concept of empowerment. This is basically due to the fact that this concept assists business executives to discharge some of their leadership responsibilities. It also aids employees to influence other working colleagues in pursuit of organizational objectives. In addition, this concept embodies certain benefits such as sustenance of creativity and a decrease in bureaucratic obstacles. Organizations which have implemented this concept make their internal and external customers more satisfied. This concept may further result in the achievement of

overall organization efficiency, customer satisfaction and preservation, profitability and growth of the organization. The main demerit in the concept of empowerment is the potential for misuse and abuse of power if not well supervised or monitored. (Armstrong 2003, 261)

2.12 Types of organizational empowerment

2.12.1 Legitimate empowerment

This type of empowerment is normally based on an employee's formal position within an organization. However, this type of empowerment is frequently possessed by higher executives through which is applied in coercing subordinates to obey certain orders without any uncertainty. (Armstrong et al 2003, 260).

2.12.2 Reward empowerment

This type of empowerment as the name implies is based on an employee's accessibility to rewards, for instance remuneration and promotion after the performance of certain risky tasks. Furthermore, this type of empowerment can extend beyond material reward due to the fact that some employees are more motivated by a desire for intrinsic rewards such as the need for recognition and acceptance. Therefore this type of empowerment occurs as a result of acknowledgement of management for the performance of good and efficient job by subordinates.

(Armstrong et al 2003, 260)

2.12.3 Coercive empowerment

Coercive empowerment which as earlier elaborated is derived from the leadership of the organization. Management applies such an empowerment to ensure discipline and monitor wrongful acts within the organization. Some of the methods used include the withdrawal of privileges, allocation of unattractive assignment, denial of promotion opportunities and pay increases. (Armstrong et al 2003, 260)

2.13 Employees development

According to Looy (2003, 187) authorities in business organizations during the early 19th failed to accord employees' the required recognition and respect. But after the initiation of the theory of human capital it was realized that human resource management should be combined with the organizations overall business strategy. In this regard it then became

necessary for leadership to develop strategies to retain employees'. This then introduced the issue of human resource development whose main objective was to increase the potentials of employees whilst being retained in their respective organizations. As a result human resource practices play a crucial role in the management of service operation.

Furthermore, it has been shown that happy and well-motivated employees' contribute significantly to customer satisfaction whilst satisfied customers reinforce employees' work satisfaction.

Service organization depends on the employees who deliver the service for the success of the service processes. Lashley et al (2001, 249) argued that organizations need to recruit the right employees, train and develop employees in order to deliver quality service. However, employees will be required to exercise a high degree of discretion in both interpretation and delivering customer service needs.

2.13.1 Recruitment

It is the duty of management to recruit the right personnel to fill the required positions within the organization in order to ensure that stated objectives are achieved. Therefore the main objective of recruitment is the need to attract and retain the right employee for the right work within the organization. In this regard service organizations tend to engage employees for their service competencies and preference. (Valaries, Zeithmal, Bitner & Gremler 2009,362)

Meanwhile service competency simply refers to the skills and knowledge needed by the employees in the performance of their work. Professional service for instance will authenticate competencies according to qualification, while in other service industries competence might relate to intellect or physical requirements. Employees should however, be screened for their service inclinations, implying their attitude toward a service work (Valaries, Zeithaml, Bitner & Gremler 1996, 314).

2.13.2 Training the employee

In order for business organizations to ensure their growth it is their sole responsibility to ensure the training and development of their workforce so as to deliver quality and efficient service. Training and development are significant essentials in ensuring the effective and beneficial performance of employees. Through training, employees acquire specific knowledge and skills to ensure that they perform their work more effectively (Valaries et al 2009.363).

Employees' are to be given the necessary technical and interactive skills training on a constant basis to ensure that they render efficient and quality service to their customers whilst improving on their competencies. Technical skills training refer to the familiarisation and training of employees with equipment and standard routines. Interactive skill training is more complex and tends to focus on teaching employees' problem solving, communications and interpersonal skills. Technical and interactive skills training programmes should not only be limited to employees, but should as well be conducted for managers. Training should be an ongoing process throughout the whole organization. To grow and maintain a workforce that is customer-oriented and focused on delivering quality service requires the organization to develop and invest in the right employee through having constant training if possible the entire workforce. (Valaries et al 1996, 314)

2.13.3 Promotion of team work

Good cooperation among employees enhances customer satisfaction. Teamwork environment will enhance the performance of employees and assist to eradicate the challenge and frustrations associated with work periods. The stresses and strain encountered by employees' are alleviated by their team cooperation.

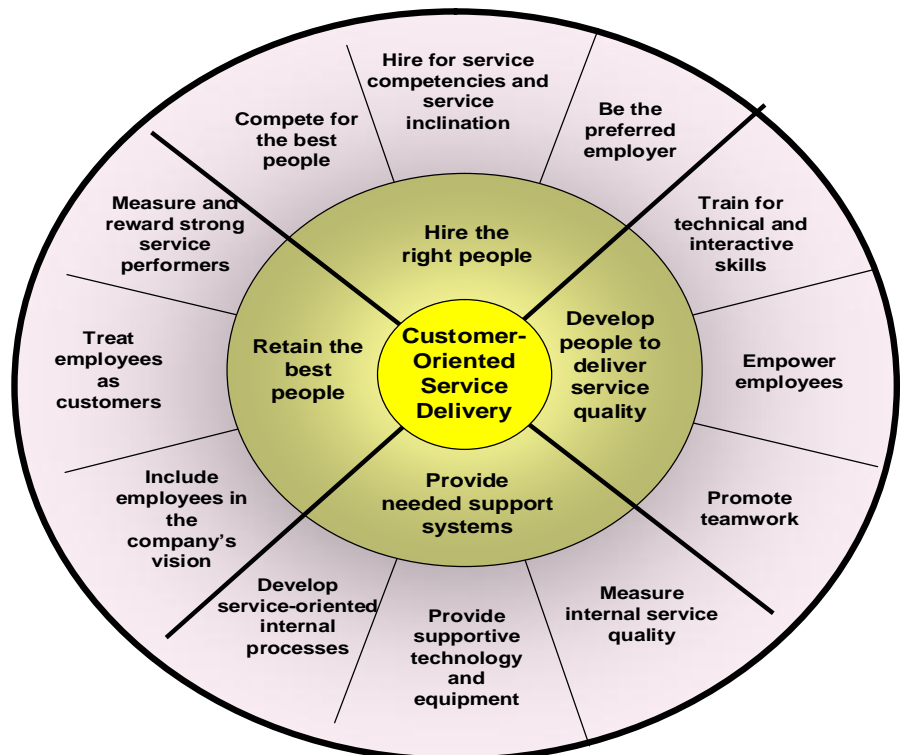


Figure 6: Human Resources Strategies for employee's development.

Sources: Valaries et al (2009.360)

Promoting teamwork will assist the organization to enhance employees' abilities to deliver excellent service. In order to eliminate competition and encourage team spirit organizations need to create team objectives and reward teamwork (Valaries et al 2009.362)

2.13.4 Providing needed support system

Efficiency and effectiveness of work requires that employees need to be supported internally with systems that align with their customer focus needs. Quality service delivery would be impossible to be attained in the absence of a customer oriented system. Managers of business organizations need to ensure that employees have adequate supportive staff and customer-oriented supervisors. In order to provide an adequate support system, measurement of internal quality is to be conducted to support the internal service relationship by rewarding internal service and acknowledging that all employees in the organisation have customers to satisfy (Grönroos 2001, 347).

2.13.5 Employee retention

Organizations should not only focus on recruiting the precise employees' but also need to retain the best employees. Employee turnover is a major setback to the service organization, as it can be detrimental to customer satisfaction, employee morale and overall service quality. When an employee leaves the organisation it might affect the customers, due to the attachment the customer may have with that employee. Companies that consciously enact strategies to create a culture of employee motivation are the companies that attract and retain the best talent and surpass their corporate objectives (Zeithmal et al 2000, 366).

2.14 Service delivery process

2.14.1 The service process

In order to understand the service process it is prudent to separate it into two words. Firstly, the word service here in business terms simply refers to work done by an employee or group of employees that benefits both contractual parties (i.e. receiver and giver). Services have certain unique characteristics which tend to differentiate from other goods, the most common of them being intangibility, inseparability, perishability and variability. (Zeithmal et al 2000, 20-21)

Processes according to Gabbot (2006, 67) are the actual procedures, mechanisms and flow of activities through which service is delivered or rendered. Customers judge service on the operational flow or on the actual delivery.

Gronroos (1984, 45) suggests a service can be divided into a process and an outcome. Technical quality based to the outcome of the service for example, the customer visit the bank with the purpose of lodging the money and if this is the outcome then the customer has received the satisfaction technical quality. However, it is possible to be satisfied with the outcome but dissatisfied with the process or functional quality received such as , bank could be overcrowded and stuffy, the teller is slow and queue are so long and complex.

2.14.2 The service encounter

Service encounter according to Bellman (2005, 73) refers to the moment the customer comes into contact with the service or product for the first time. Customers tend to build their perceptions and impressions whether positive or negative about the organization through these encounters.

However, if the customer has had multiple encounters with the organization, each individual encounter is important in creating a composite image of the organization in the memory of the customer.

Numerous positive encounters may portray the organization as rendering quality service to customers whilst negative encounters may compel customers to feel insecure and unsure of the services provided by the organization. Each encounter may either increase or decrease customer base therefore affects revenue generation for the attainment of the organizational objective. Despite this not all encounters are considered equally important in building relationships, but for every organization certain encounters are vital to customer satisfaction (Baker & Hart 2008, 45).

Generally, there are three types of service encounters namely remote, phone and face to face encounters. The customer is likely to experience any of these encounters or a combination of all three, in his or her interaction with the organization.

2.14.3 Remote encounter

Remote encounter tends to occur when for instance target customers interact with the organization through other means such as the internet and mail order service without any direct human contact. Furthermore, remote encounter occurs when an organization dispatches its billing statement or communicates other types of information by mail to its

customers. Though there might not be any direct contact in this encounter, each reveals an opportunity for the organization to strengthen or establish its quality perception in the minds of customers. The assessment of quality of service through such an encounter is normally seen through the quality of the technical process and systems. (Valaries et al 2009, 122-123)

2.14.4 Phone encounter

Almost all organizations irrespective of their area of concentration either in the service or manufacturing sector to some extent rely on telephone encounters with customers in making further enquiries and taking orders. The ascertainment of quality in phone encounters may be different from remote encounters due to the fact that in the case of the latter there might be greater potential variability in the interaction. Tone of voice, employee knowledge, and effectiveness or efficiency in managing customer issues becomes an important criterion for ascertaining quality in phone encounters (Valaries, et al 2009, 123).

2.14.5 Face to face encounters

Face to face encounters tends to occur through customers having direct contact with employees of the organization. The determination and understanding of issues concerning quality in such an encounter is very complex. Despite this, verbal and nonverbal behaviour of both customers and employees becomes an important determinant of quality assessment.

Other tools such as the employee's way of dressing and other symbols of service, for example equipment, informational brochures, physical setting, business location and environment, can also be used in the determination of quality (Valaries, et al 2009, 123).

2.15 Quality service

Quality of service has been described to be one of the major contributing factors needed in enhancing customer satisfaction. This is due to the basic fact that it assists goes to create customer loyalty whilst increasing revenue for the organization if effectively and efficiently practiced.

But in order to enhance the research this concept was separated into two different words (i.e.) quality and service. Quality itself has been defined as basically relational and an uncompleted procedure of building, including the sustenance of relationships through assessing, anticipating and satisfying stated and implied needs. Additionally, this term (i.e. quality) is the careful observation of the supplier's work output by customers (Verma 2008. 267).

Service has also been defined as a task undertaken by an employee or group of employees that benefits another such as customers. Furthermore, this term (i.e. service) in economics has been described to be a type of business activity that is intangible, cannot be reserved for future usage and does not result in direct ownership by either the supplier or recipient. From this it is realized that it is difficult for customers to assess and evaluate the quality of service provided by the organization. Service quality observation results from a contrast of what the customer expected before the service and the apparent level of service received (Krutz & Clow 1998, 89).

Moreover, customers can also use this process in the evaluation of the services rendered by the organization and differentiate from other competing services in order to make proper choices to enhance their satisfaction. Expectation of customers then plays a vital role in the assessment of service quality therefore it is essential that service providers develop a scheme through which their target customers can adopt in the assessment of their service offerings. (Zeithmal et al 2000, 116)

2.16 Service quality dimensions

According to Nargundkar (2006, 58) service quality exists in six distinct dimensions. These include experience, tangibles, reliability, responsiveness, relationships and empathy, finally value sharing and assurance. Value sharing and assurance though may be the foundation of the assimilation of all the other dimensions does not exist on its own. The sustenance of customer delight, employee knowledge, trust and confidence cannot exist without the assistance of the other dimensions of service quality. It can therefore be seen that these dimensions are so connected that they each tend to depend on each other in order to enhance customer satisfaction.

2.16.1 Experiential dimension

Experiential dimension refers to the dimension that reveals the vision of the organization through which defines how employees' are recruited, trained and motivated with stated objectives. But unless this dimension is merged with other dimensions it becomes a single sequence of incident. The opposite tends to occur when it is combined with other dimensions (Hayes 2008.12).

The retention, motivation and training of employees over a period of time then become an investment for the organization which will enable them render quality service.

The supremacy of experiential dimension is that unless employees are made aware of their obligation including responsibilities whilst being offered the required facilities the vision of

the organization becomes ineffective and of no consequential effect though they (i.e. employees) may be having the requisite experience (Hayes et al 2008.12).

2.16.2 Tangible dimension

Tangible dimension simply refers to the physical appearance of service providers such as equipment, facilities, and written materials which customers, especially new customers use to evaluate the quality of service provided by business organizations. These tangibles are further used to augment the image of the organization and signal quality to customers. Since this dimension cannot be assessed without the assistance of the other dimensions service organizations are obliged to combine it with other dimensions in order to create a service strategy. (Schneider et al 2004.31)

2.16.3 Reliability dimension

According to Berry et al (1991, 16) reliability dimension measures the employee's ability and willingness to undertake the expected service consistently and precisely. Organizations whose employees' render quality service consistently and precisely through problem resolution and favourable pricing tend to be the preferred organizations normally chosen by customers for business transactions. Despite this it is important for business organizations to be aware of the expectations of their target customers concerning reliability since this (i.e. reliability) dimension is normally regarded as the most important determinant of service quality (Srinivasan 2009. 125).

2.16.4 Responsive dimension

According to Berry et al (1991, 16) employees' can further adopt responsive dimension this to inform their customers concerning the period of time needed to wait for their complaints and feedback to be attended to either promptly or in a later time. Responsive dimension stresses the significance of flexibility and ability within the organization in the field of customer service delivery for customer needs. In this regard organizations that intend to excel with this dimension are required to view service delivery from the perspective of their customers instead of their organization. It therefore becomes a pre-requisite for the setting up of standards according to the customer's requirement due to the fact that the customer's view of promptness might differ from the perspective of the organization. (Nargundkar et al 2006, 58)

2.16.5 Relationships & empathy dimension

There seems to be a common cordiality between the dimensions of relationship and empathy which can be seen from their implications. Relationship dimension allows both employees and customers to carefully observe the link between activities including final results obtained from these activities. Furthermore, it (i.e. relationship) assists them (i.e. customers) to understand the interrelationship among employees, equipment, processes, business environment, policies and procedures. Empathy dimension implies the caring and special attention accorded to customers by employees. (Berry et al 1991.16)

Additionally, this dimension also makes use of the interpersonal relationship existing between customers and employees in establishing a long-term relationship of loyalty including trust with suppliers. Finally, it enables management to internally remove departmental barriers existing in their organization so as to make the entire organization function as an incorporated system instead of subsystems. (Berry et al 1991.16)

2.16.6 Value-sharing & assurance dimension

The value-sharing dimension earlier elaborated tends to have its base in relational economics through which it provides the most competent economic system. Value-sharing enables business organizations to establish customer loyalty by focusing on fulfilling the needs of customers on a constant basis due to the frequent changes in customer needs. (Srinivasan et al 2009. 125)

In order for these changes to be fulfilled managers ought to on a constant basis assure customers of attempts being made to fulfil those needs. This is due to the fact that the assurance dimension is normally experienced from the employees' knowledge, courtesy and ability to inspire trust including confidence in customers. This dimension (i.e. assurance) as a dimension of quality service is of very significant value to customers especially if the service rendered entails a very high degree of risk. In this regard service employees who render these services have the sole responsibility to instil trust and loyalty for the customers by enhancing the quality of interactions. To improve the quality of interactions it is advisable for organizations to recruit employees with a positive attitude toward quality of service since the degree of friendliness, credibility, trustworthiness and competence is likely to reflect in customer perception of service quality. (Berry et al. 1991, 16)

2.17 Customer satisfaction

Customer satisfaction implies the degree to which products or services either supplied or rendered by an organization assists in fulfilling the required expectations of customers so as

to inspire trust, confidence and loyalty in them (customers). This business concept has with time become a key differentiator in the competitive market, therefore being accepted more as an element of business strategy than a concept. Failure of the products or services to meet the expectations of customers results in dissatisfaction which will yield negative results for the organization.

This concept can be measured through the adoption of surveys and questionnaire techniques. Finally, this concept is significantly influenced specifically by the features of products or services and customer's emotional response. (Cochran 2003. 1-5).

2.18 Earlier studies

Over the last century, writers and researchers have been required to give due recognition to the vital role played by employee motivation, empowerment, training and quality service delivery as an overall business concept.

Early conceptions about employee motivation have greatly varied hence being termed more as a traditional management theory. Harsh managerial policies were introduced through which organizations tried to maximize motivation by the provision of adequate compensation whilst at the same time trying to prevent any sign of uncontrollable behavior. (Steers 1996, 78)

In this regard management of business organizations especially those in the service industries before were compelled to build a congenial social atmosphere in which employees felt dignified and valued. Emphasizing the significance of human resources, contemporary theories envisioned employees as idle skills, ideas and other probable assistance to an organization. The process of motivation involved in this aspect is such that work environment and incentives are well planned so as to be able to exploit as much as possible any of these unused human resources. Some of the approaches adopted include the granting of employees greater freedom, authority, responsibility and independence so as to enable them redesign or develop their personal work environment while being held accountable for both the final outcome of their actions either positively or negatively. (Kerr 1997, 209)

Research has revealed that consideration is only accorded to extrinsic rewards in an attempt to revive employee motivation. Organizations in an effort to sustain happy employees have adopted motivational measures such as the provision of health care, subsidized meal plans, transportation and availability of child care facilities.

Though some motivational experts have argued that most of these motivational efforts directed at employees are just a waste of already scarce organizational financial resources

and that some employees are better stimulated when offered monetary incentives. (Herzberg 1969, 46)

The 19th century was further termed the period of empowerment, yet emerging indication programs on empowerment have often resulted in failure to meet the expectations of both decision makers and employees within an organization. Though authority and empowerment have some similarities, empowerment in the business literature has been derived of any dialogue on employee authority (Roger 2000, 46).

One of the objectives of organizational empowerments involves the empowerment of employees who have been marginalized within the organization. While this concept has played a significant role in organizational development, its usage and implementation has been criticized within an organization. Roger et al (2000, 46) for instance elaborated on the controversial nature of empowerment by describing as too masculine and individualistic.

During the 19th century the debate has been whether the training offered to employees as a form of motivation is a necessity worthy of expenditure. Majority of modern training theorists has proposed that what an employee may feel in relation to his/her job has no relation with training. Research dated as far back as 1922 tends to reveal that over-simplified and repetitive works introduced boredom and compelling employees to resort to the taking of unauthorized resting periods on a frequent basis. Furthermore, during the early part of the 1950's a series of surveys undertaken on employee training revealed that highly departmental and simplified works without being offered the required training for them to be conversant with current technological advancement in the performance of their jobs resulted in lower employee morale including output (Roger et al 2000, 46).

The liberalization of the financial sector by most governments introduced an intense competition requiring financial institutions in the retail sector to formulate their marketing strategies towards increasing customer satisfaction and loyalty through the rendering of quality service. These retail financial institutions are pursuing this strategy due to the difficulty customers have in being able to differentiate from the services being offered. This problem arises as a result of similarities of services being offered by competitors in the financial retail sector. However majority of the research undertaken on service quality has been centered on the developed economies though the service industry is among the fastest growing sectors in emerging economies such as Namibia. (Herbig & Genestre 1996, 38)

At this juncture, research has to be undertaken in the financial sector from the perspective of emerging economies such as Namibia, which has recently liberalized its financial sector.

As financial institutions in such economies as Namibia develop, their experiences may become knowledge to be learned by other financial institutions in developed economies as these institutions become more integrated due to globalization. Research literature has revealed that there exists a very significant space in marketing literature concerning how consumers and customers alike tend to evaluate service quality, more especially in the developed economies. (Bolton & Myers 2001, 48)

As depicted in figure 7 in page 34 the research is centred on the important role played by employees in organizations towards the achievement of customer satisfaction.

2.19 Frame work of the study

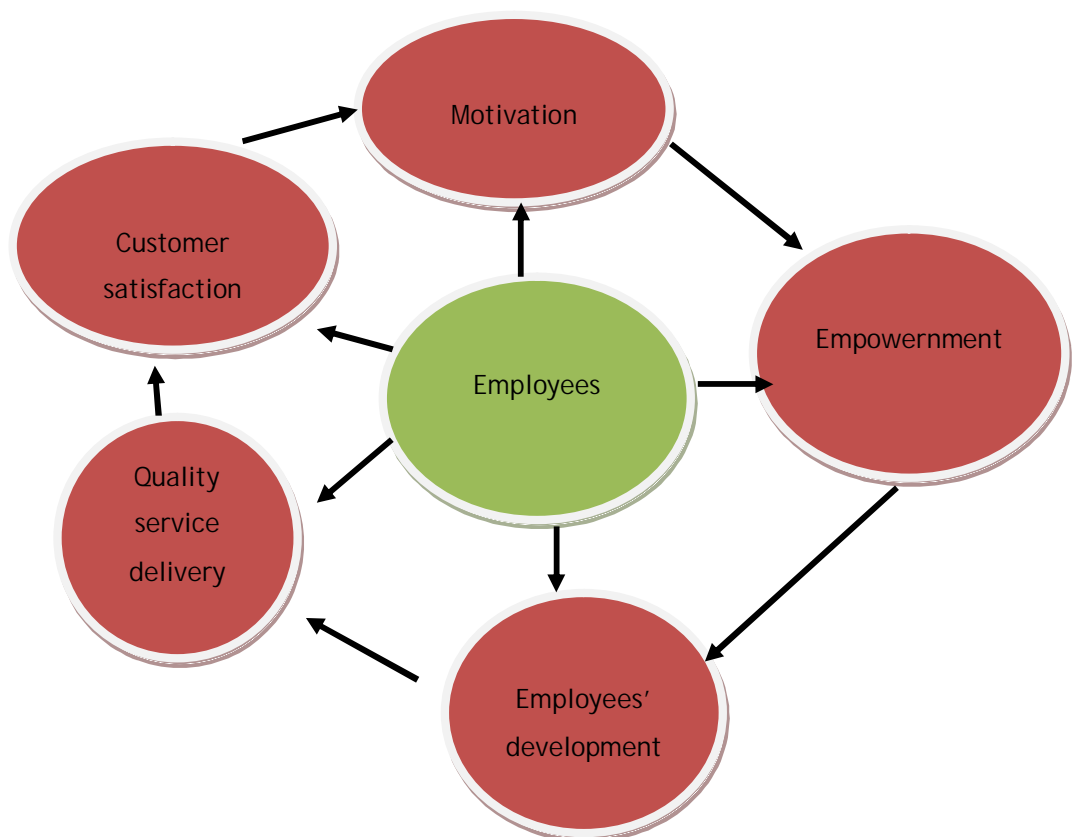


Figure 7: Theoretical framework

Since the organization under review is a financial institution it was necessary to research the role played by the employees in marketing their products or services to customers. The employees' when first motivated either financially or materially, then empowered by being allowed to take decisions on their own without any managerial influence. Offered the required training to enhance their productivity, will be obligated to deliver quality service to attract more customers, create customer loyalty, increase revenue and finally enhance customer satisfaction.

3 Research methodology

This section will focus on the description of the research method adopted. The study provides a critical examination of the methodological processes and issues encountered in this study, including data collection methods and analysis. Consideration was given to the significant role played by employee motivation, empowerment, training and development in the delivery of quality service to enhance customer satisfaction. The target population of this study included employees at Company X and a selected number of customers. The sample size included thirty eight participants collating their views on employee motivation, empowerment, training and quality service delivery of the organization under review in enhancing customer satisfaction.

Twenty-five of them participated in the survey for a participation rate of 85%. From a review of literature, a survey questionnaire was developed to collect data for the study. Data was collected through use of a written questionnaire hand-delivered to participants. Questionnaires were answered by participants and returned through the mail.

The questionnaire asked participants to rank the significance of employee motivation, empowerment, training and quality service delivery on a scale from 1 (most important) to 10 (least important). Content and construct validity of the questionnaires were established using two administrative and professional employees within the organization. The questionnaires were pilot tested with fifteen similarly situated employees within the organization. As a result of the pilot test, minor changes in word selection and instructions were made to the questionnaire.

3.1 Nature of research

The research undertaken could be described as exploratory since the primary objective was to understand the various topics including any related problems and try to draw the researcher's attention to these problems. Malhotra (2001, 25) described the characteristics of an exploratory research to include the information needed was not organised, unstructured and unqualitative analysis of primary data. Primary data was collected to assist in the studies including conducting an interview of prominent persons within the chosen organization. The data mostly applied in qualitative research is primary data. Qualitative research is mostly unstructured and based on small samples. It involves identification and understanding of the problem setting. The objective of qualitative research is the creation of motivation for the researcher. Such a research is normally classified as a multiple-case study. From the

viewpoint of Eisenhardt (1989, 22) the merits of case study methodology was that there is a possibility the research will develop a novel theory with less bias from the researcher.

3.2 Nature of interview

The interview occurred during the time when the author of this report was performing the second aspect of her work placement at Company x from the 2nd October 2008 to 8th January 2009. The issues involved in the interview were explained in depth, very open and discussed in a congenial atmosphere. A depth structure has been described by Brewerton and Millward (2004, 70) as structured, direct, personal interview through which a single respondent is investigated by a highly skilled interviewer. To create a congenial atmosphere during the interview, the composed questionnaires were handed to the officer in charge of human resources and a sample of employees including loyal customers chosen for this research to allow them to study and prepare their responses. The face-to-face survey method was adopted due to the complexity of the questions involved.

3.3 Interview structure

The mode of interview was a one-on-one interview. All the participants involved were informed in writing about all the procedures including the use of tape recording during the interview, and were asked to sign forms if they did not want to be tape recorded. A pre-testing of the questionnaire was conducted with different questionnaires, which were distributed through the elomak program and all of the questionnaires were collected back as completed questionnaires. Tape recording was important in this interview due to the management time constraint. The interview time could have been longer if it was not for the use of tape recording. The questions for employees were divided into three themes which are: motivation, empowerment, and employee development. In order to understand the incident of the research, employees of Company X were asked to explain how they understand the vision of the organization, mission and value in relation to their (employees) objectives. How the company motivates, empowers and develops them (employees) in order to deliver quality service to enhance customer satisfaction. The customers were also asked to evaluate the quality of service through the perspective of employees.

3.4 Research objective

The main objective of the research was to ascertain the impact of employee motivation, empowerment, training and development on quality service delivery in enhancing customer

satisfaction of the organization under review. To achieve this objective the research was divided into several sections. The first objective was to ascertain if the employees are being well motivated and empowered by their management and any obstacles hindering their productivity to increase efficiency and enhance customer satisfaction. Furthermore, to ascertain how they are being trained to render quality service and the link between employee motivation, empowerment training and development towards the enhancement of customer satisfaction.

3.5 Sampling size

The target group was the employees and the customers of Company X. Qualitative data were collected from the 38 participants between the periods of March to October 2009. The number of participants that was required is 32, but the sample population to choose from was 56. All the 56 employees and 10 customers were issued with letters of introduction and consent form. It was planned that depending on the number of employees and customers who returned the correctly signed consent form, random choosing will then be performed. In reality, the number of employees who signed was thirty two. Consent forms were slowly returned to the researcher through the intra-human resource department mail box from the employees while the customers sent the form back through the internet. Those employees and customers who returned the consent forms were the ones' who participated in this research.

4 Empirical study

4.1 Company description

Company X is one of the leading banks in Southern Africa which has other subsidiaries in Swaziland, Namibia, Botswana, Mozambique and Zambia.

4.2 Company profile

Company X was established in 1988 to operate as a subsidiary of its main branch in South Africa to serve the Namibian market. During July 2003 Company X merged with Company Y in the establishment of Company X. The Company's turn over for the year 2009 was approximately N\$252,000,000. The company employs 1331 employees within the group in Namibia.

Company X through its subsidiaries, provides various banking and financial services to individuals and enterprises in Namibia. The company offers various personal banking products

and services, such as cheque accounts, savings accounts, credit cards, investment products, home loans, vehicle finance, and student loans. It provides also business banking products and services, including electronic and transactional banking services; business credit cards and petrol cards and financial assets. Furthermore, it provides various corporate banking products and services comprising transactional banking services and credit facilities to large and medium size corporate organizations, financial institutions and government agencies. The organization corporate banking solutions include electronic banking, international banking solutions, such as exchange control, international travel, imports, exports, and treasury services. (Mwinga, interview 18 March 2009).

4.3 Operational structure

Company X offers a range of products through its branch, automated teller machines (ATM), mini- ATMs and points of sales devices at all major retails and commercial outlets. The company makes use of market segment in its dealings with customers. Segment involves grouping the market into different components according to similar characteristic such as the income of an employee or the size of a company's turnover. (Mwinga, interview 18 March 2009)

4.4 Service delivery channels for company X

Company X is using branches as the traditional delivery channel for financial service provision. However, due to its fixed location, outreach is limited to local customers in the immediate surroundings.

With the assistance of technological advances the bank provided automated teller machines to reduce the cost of branch networks and allowed bank to expand faster into new areas. Mini-ATMs and mobile agencies have further reduced the cost incurred by setting up fixed ATM centres that are usually found outside bank branches. The ATM channel provides the bank with an opportunity to channel everyday transactions for their customers. (Andongo & Strok 2005, 12).

Company X introduced toll-free call centres for customers to use in order to encourage them to interact with the company on a frequent basis. The call centre is complemented with 24 hours helpdesk services to satisfy customers. Furthermore, advances in ICT have also enabled the bank to reduce the cost incurred at the call centre. ((Mwinga, interview 18 March 2009).

Advances in ICT have also made it possible for the bank to use the PC (personal computers) as a service delivery channel. Personal computers allows customers to conduct their routine banking transactions such as electronic fund transfers and payments on-line, which provides the advantages of cost reductions and customer service convenience. Despite the huge costs associated with PC banking, Company X does not really have the opportunity to access this delivery channel. Company X is now in the process of implementing internet banking facilities and redesigned the process to ensure optimal web and intranet delivery support (Frei, Harker & Hunter 1998,67).

4.5 Company vision, mission and values

Company X's vision is to be the local world class financial solutions provider of first choice, while the mission is to create wealth for stakeholders through innovation, value-added partnerships and a passion for service excellence. Company X values includes to be goal-orientated, integrity, accountability, innovation and passionate. ((Mwinga, interview 18 March 2009).

4.6 Organizational structure

The structure represents the way communication flow-within the organization, the relationship between the management and staff, employees and customers. Company X has a large number of hierarchical levels in structure which makes the communication process ineffective. Employees and customers have limited access to management. The structure of the organization is depicted below.

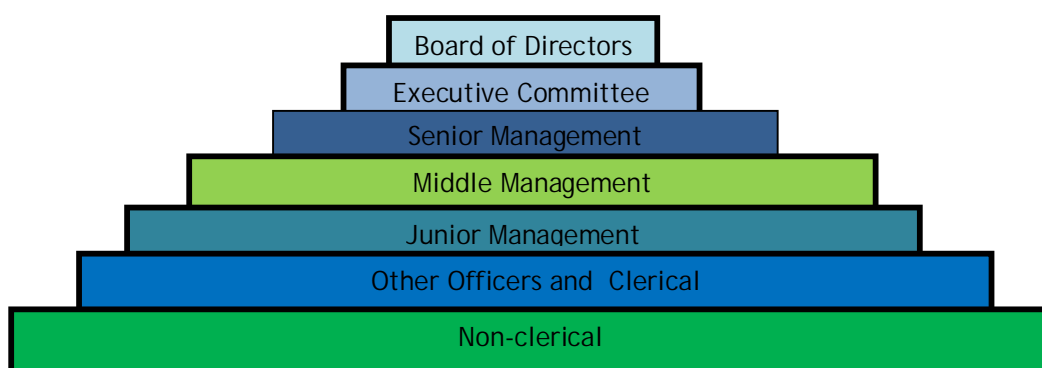


Figure 8: Organisation structure

4.7 The current motivational, empowerment and development processes

The management of Company X was not willing to disclose much information on the issue of current motivational, empowerment and development processes stating that it is the secret of the organization. But little information obtained from a few employees indicates that management does not give employees their due promotion as and when they are due. Secondly, due recognition is not given to employees for efficient work completed.

Promotions are given on a favouritism basis depending upon the sort of position vacant. Employees are not rewarded for forgoing their annual leave period in order to attend to emergency official duties. Furthermore, employees are not given much delegated authority to enable them take decisions on their own during work performance and are compelled to always consult management. Financial increments are given to employees on an annual basis which does not reflect the economic trend encountered in the economy where they are located.

4.8 Analysis

The objective of this study is to assist in the analysis of the research findings concerning the elements presented in the conceptual framework.

Hence this aspect is concentrated on the linkage between motivation, empowerment, employee development and quality service delivery in enhancing customer satisfaction. Every business organization such as Company X may have its own way of motivating, empowering, developing employees so as to render quality service in order to yield customer satisfaction.

Two main theories were chosen for this study to be examined, content and process theories. The content approach to motivation focuses on the assumption that individuals are motivated by the desire to fulfil inner needs. Content theory attempts to explain specific issues, which motivate employees' in different situations. It is concerned with identifying people's needs and strengths. Despite the fact that content theories of motivation will assist the management of Company X to understand employee motivation, this theory concepts alone do not provide a comprehensive understanding of motivation.

Process theories of motivation attempt to explain the process of arousing behaviour, sustaining and regulating the pattern of behaviour. Theories include Adam's equity theory, and McGregor's Theory-X and Theory-Y. These theories attempt to explain why people choose to behave in a certain way and the reasons they react as they do. These concepts tend to emphasis the underlying reasoning that influences employees' to behave and respond in a certain way. Therefore, motivating employees by either punishing them to perform or

encouraging self-direction, the goal- setting theory, identifies underlying factors that achieve a given behaviour, which is the key to understanding the process approach to motivation.

Company X described its motivation process, employee development and empowerment including service delivery with linkages in detail. Furthermore, the organization defined employee development and motivation to be sub-processes of developing customer satisfaction.

However, the author candid opinion is that it would be appropriate for Company X to place employee empowerment and motivation at the centre of enhancing customer satisfaction including the link between employees' development and service delivery. The motivational concept involved in these activities would have to be maintained with utmost care by management as an entity. Furthermore, the importance or significance of employee empowerment and development cannot be overlooked and should thus be given due recognition. Presenting motivation processes, employee empowerment and development as a unified quality service delivery assists in the improvement of an entire business process and will thus assist in enhancing customer satisfaction.

Company X lay much emphasis on the interactions between employee and delivery process description at the outlay of quality service. This is the basic reason why Company X decided not to present employee empowerment and motivation and development as a core process but to integrate these into existing employee delivery process i.e. all processes would have customer satisfaction as their primary focus. Company X also acknowledged that customer satisfaction cannot occur without improving employee development and formulating motivational methods to address the needs of employees. This is due to the fact that company x has a business structure where customer satisfaction is the primary objective. Ignorance of improvement in employee empowerment and motivation if not monitored will be a hindrance towards customer satisfaction.

It is well understood that without improvement in employee empowerment and motivation the objective of customer satisfaction cannot be attained. This study considered the importance of service quality with regard to tangibles, reliability, responsiveness, assurance, and empathy. It also describes and evaluates the delivery of exceptional service quality in order to meet customer satisfaction. This is in relation to understanding customer expectations; service quality specifications; employee performance; managing service expectations. As a whole it will be worthwhile to conclude that customers do business on the basis of emotional desire, i.e. they want what they want when they want it. Customers tend to incline towards a person or a group of people they like. This is where service quality performs a crucial factor not only to meet customer satisfaction, but also for the organization to be able to retain existing customers.

5 Conclusion

Current theoretical literature on the impact of employee motivation, empowerment, training and development has assisted to emphasis on the significance of quality service delivery including any additional improvement achieved through their usefulness. In the case of motivation it is well understood from research literature that it not only involves the formation of want or needs that may require employers to consider means of satisfying that want through quality service delivery but also it defines a class of business applications. Before any motivational strategies are implemented it is advisable for management to undertake an overall assessment of the contributions of their employees in the workplace so as to determine the right type of strategies to be adopted or implemented. To motivate employees, it is worthwhile for management to know the various needs of employees. Furthermore, management is required to show an attitude of interest, recognition and appreciation for differences between themselves and employees. Management need to recognize the legitimacy of their employees and make an effort in understanding them. (Green 1992, 6)

In employee motivation the offering of money as an incentive is regarded not to be the greatest motivator. Top on the scale of preference of employee motivation are personal satisfaction, valuing one's employer, helping others, and having an employer who is supportive regarding personal time. (Higgins 1997, 25)

Finally, management should make a conscious effort to align employees' objectives with what they value most. Additionally, management should be precise about what is expected of employees and the objectives to be achieved. These objectives should not only be high but realistic and be targeted towards performance, not outcomes.

Management should exercise supervisory controls by periodically monitoring progress toward the objectives and workplace satisfaction. (Harrison 2001, 18)

Majority of current written literature in relation to the challenges involved in employee empowerment tend to centre on the issues of trust and confidentiality. Management can be reluctant to empower employees due to personal dislikes whilst employees can lose their sense of security by being compelled to take decisions beyond their capacity. Additionally, employees may feel less empowered the instant they realize the creativity of management in the process of empowerment. This creativity can develop misgivings and actually lead to loss of revenue including productivity instead of an anticipated gain.

The loss of revenue or productivity can be prevented through having an effective employee training and development purposely targeted at the right employees within the organization. But then a clear and precise explanation should be made between these three confusing concepts which are training, education and development. Training refers to the attendance of specially arranged courses by employees of business organizations purposely designed at improving their skills, knowledge and attitudes to enable them to improve upon their efficiency at providing quality service. Education refers to the preparation of an employees mind in a different framework quite different from the one existing within the organization. Finally, development refers to the combination of the first two concepts and is often represented by the augmentation of the employee in relation to his/her ability, understanding and awareness. (Harrison et al 2001, 23)

It is important at this juncture to bear in mind the cost involved in employee training which is intended to be recovered through the improvement of efficiency by the employee to the overall success of the organization in achieving its objective. The challenge involved in achieving this objective is that though most organizations try to spend less on employee training, nevertheless it is a cost which raises some concern in relation to the length of stay the employee will serve the organization after completion of the training.

This training so provided is intended to improve upon the service quality of the employee and therefore enhance customer satisfaction. Traditional literature research tends to be in agreement that service quality is a measure of how well the level of service so delivered matches with the expectation of target customers so as to enhance their satisfaction. The consistence delivery of quality service implies conforming to customer expectations on a regular basis. It must be noted however that the rendering of efficient quality services is one of the most vital and phenomenal tasks that confronts any service oriented organization in its objective of achieving customer satisfaction. Due to their unique characteristics, services become complicated to evaluate compelling customers to monitor closely at service quality during period of comparison with other competitors.

Services are frequently assessed by customers and not by business organizations. This distinction or differentiation is necessary due to the fact that it requires service organizations to critically examine their quality from the perspective of their customers. For instance a financial institution may perceive service quality as having sociable and conversant employees. However, the customers of this financial institution irrespective of its location may be seriously concerned with the time wasted in waiting to be attended to, access to ATM as well as receipt of non-accurate financial statements. It then becomes important for service organizations to determine the expectation of customers and develop products or services to either exceed or meet that demand.

6 Research findings

6.1 Employee motivation

According to Edward (1999, 374) motivation can be described as either intrinsic (i.e. the desire to perform a behaviour for its own sake) or extrinsic (i.e. to seek rewards and avoidance of punishments). Motivational theories as elaborated in the research literature intend to address the main purpose or reasons that compel employees to make choices over one type of behaviour in order to satisfy their basic needs.

Information gathered from the interview with the human resource manager Mr Ben Mwinga seems to emphasize that Company X has prioritized its order of motivating factors as: (1) interesting work (2) better remuneration (3) gratitude of work accomplished (4) work security (5) enhanced working conditions (6) promotions and development within the organization (7) loyalty to employees (8) maintenance of discipline and (9) sympathy and cooperation. A comparison of these results to the hierarchy of needs theory as propagated by Abraham Maslow provides some deep understanding into employee motivation. The first motivator (i.e. interesting work) is considered as a self actualization factor. The second motivator (i.e. better remuneration) is considered a physiological factor. The third motivator (i.e. gratitude of work accomplished) is an esteem factor, whilst the number fourth motivator (i.e. work security) is considered a safety factor.

(Mwinga, interview 18 March 2009)

In this regard it is realized that management of business organization especially those in the service industry in order to implement any motivational strategies should take into consideration whether to provide employees with job security or better remuneration so as to render quality service and enhance customer satisfaction. Maslow et al (1994, 26) suggested that if it's the intention of management to address the most essential factor of employee motivation interesting work, physiological, safety/security, social and esteem factors must first be fulfilled.

Furthermore, according to Mr Mwinga the human resource manager the non-existence of hygiene will result in work dissatisfaction.

Paying employees lower remuneration than what they believe to be reasonable may also lead to work dissatisfaction. Meanwhile, employees are likely to feel well motivated when they are performing interesting work but will not necessarily be motivated by improved remuneration.

(Mwinga, interview 18 March 2009)

In the case of employees it is realized from the questionnaires that what is seriously lacking is their ability to be self motivated to appreciate the little measures management has put in place for their motivation.

Further research undertaken by Shell (2003, 171) on employees in the service industry revealed the following ranked order of motivation: (1) interesting work and (2) appreciation for accomplished task. Meanwhile, another research undertaken by Banerjee (1995, 42-45) also revealed the following result (1) interesting work (2) enhanced remuneration and (3) job security. In this study including the other two cited above it is realized that in both cases interesting work was ranked as the essential motivational factor. Enhanced remuneration was not ranked as one of the essential motivational factors by Shell et al (2003, 171) but instead was ranked second in the research undertaken by Banerjee (1995, 42-45)).

Appreciation of an accomplished task was not ranked as one of the essential employee motivational factors but was rather put in the second category of the motivational factors in the research undertaken by Shell et al (2003, 171). The discrepancies in the research findings tend to offer morale support to the idea that what motivates employees' differs in relation to the environment in which the employee performs his/her assigned work. The implementation of employee motivation despite its cost may yield some economic benefits such as less expenditure incurred in employee recruitment, retention, higher efficiency and quality service delivery.

6.2 Empowerment

Majority of business organizations are interested in empowerment, having the belief that empowered employees will be more effective in attaining their stated objectives. The concept of empowerment as elaborated in this research involves the delegation of authority from management to employees on a hierarchical form of work organization. Furthermore, this concept also implies the freedom or allowance given to employees to enable them to take critical decisions without any managerial influence during the performance of their work. Additionally, empowerment is the mode of permitting an employee to think, perform, be decisive and take charge of work and decision making in an autonomous way. This study reviews some significant perspectives that may assist management in the empowerment of their employees in a systematic and structured manner. (Rappaport & Hess 1984, 207)

Information obtained from Mr Ben Mwinga the human resource manager (HRM) on this issue points to the fact that management is determined to delegate as much as possible authority to employees especially those in the middle level occupation but then holds them responsible

for any consequences committed. Despite this management are cautious in delegating such empowerment.

Mr Ben Mwinga (HRM) defined this concept as a process of development that assists in the promotion of an active approach to problem solving within an organization by its employees. Furthermore, according to Mr Ben Mwinga, as employees' develop through the various stages of empowerment, they are able to critically analyze issues in contextual manner and apply their skills in successfully resolving these issues. (Mwinga, interview 18 March 2009)

Mr Mwinga (HRM) also stated that due to the fact that employees are the determining factor for the success of any organizational level, empowerment has to be understood by the employees in order for the organization to derive the expected benefits other than that the whole venture would be considered as an ineffective effort and expenditure. (Mwinga, interview 18 March 2009)

In the case of employees, it is realized from the questionnaires that management demands so much from them by setting high standards for them without giving them the required freedom and facilities. Secondly, strict adherences to organizational rules or procedures of performing work.

Furthermore, empowerment was described as a personal experience through which employees accept responsibility for their actions. (Pastor 1998, 35) This definition puts the responsibility on management whilst the latter tend to emphasize the significance of the employee to ensure a successful application of this concept. Whereas previous research undertaken on empowerment concept viewed it (i.e. empowerment) as a set of management practices in delegating part of their authority, current research has been focused on the psychological aspect of this concept that is the experiences of organizational employees. (Blau & Alba, 1992, 78)

It is understood from theoretical literature that empowerment is one of the most critical issues being confronted by managers in their organizational transformational process. Notionally, this concept has been acknowledged as a democratizing function with the involvement of employees and their commitment as main inputs. However, what continues to confuse most organizational theorists is the absence of a universally accepted definition of this concept as well as one tangible form for implementation.

6.3 Training & development

Business organization irrespective of its setup and location will have a mission to be fulfilled and a clearly defined reason for its establishment. In order to attain its long-term plan and objectives the organization must have a strategic plan including a suitable structure that will outline the responsibilities of the personnel in the organization. This strategic planning involves the identification and evaluation of the objectives of the organization in question and determining the particular strategies including resources that will be needed in achieving these objectives. One of the resources so identified is the recruitment of employees with the requisite skills, attitudes, capabilities and knowledge that will assist the organization in attaining its objective. Employees' with the requisite skills when recruited into an organization needs to be further orientated to enable them become familiar with procedural process within the organization. It is through training that employees' are equipped with additional skills that will make them more efficient in performing their work. Development is the continuous process of acquisition of knowledge, attitudes and skills that may further be needed to assist in any changes that may be needed during work performance. (Schneier, Russell, Beatty & Baird 1994, 209)

Mr Ben Mwinga (HRM) described these concepts as teaching employees to acquire new skills that are appropriate to their current work. According to Mr Ben Mwinga (HRM) equipping employees' with good training and development programmes enables them to be efficient which later benefits the organization as an entity since employee training and development is regarded as one of the best motivational strategies worthy of implementation irrespective of the cost involved. In this regard the organization should endeavour to frequently organize refresher courses for employees as and when funds are made available including when the necessity arises. This is due to the fact that, according to Mr Ben Mwinga (HRM), employees are able to broaden their knowledge and thus become more appreciated within the organization. Furthermore, Mr Ben Mwinga (HRM) the possession of well-trained and equipped employees is a great benefit to the organization as they are likely to be more motivated and objective driven. Additionally, a variety of tasks are likely to be performed more efficiently if the employees are highly skilled. (Mwinga, interview 18 March 2009)

In the case of employees information gathered from the questionnaires reveals that they seem not to be content most of the time with the venue and facilities provided during their training period. Secondly, most of the tutors contracted to offer training seem not to be well prepared before coming to the training therefore portraying a lackadaisical attitude. Despite this, employees' appreciate the effort management is making to equip them with the requisite skills so as for them to be conversant with current technological advancement in work performance.

Further research undertaken on these concepts reveals that employees are becoming aware of the obsolescence of the knowledge and skills acquired during their period of education. In this regard it is realized that successful employee development requires some balance between employee career needs and objectives. Theoretical literature on these concepts elaborates that a more highly skilled workforce can accomplish much within a short period as they gain more experience and knowledge. The critical areas identified in this research as the highest areas of need for further employee development are recruitment, retention and provision of support systems.

According to Zeithmal (2009, 56) the most frequent mistakes committed by business organizations is to combine a motivational strategy with development process.

6.4 Quality service

The delivery and rendering of high quality service is considered vital including cumbersome tasks that are encountered by service organizations in their pursuance of customer satisfaction. This therefore becomes a major impediment for customers in assessing quality service requiring customers to tactically observe service quality when comparing with other competing services.

Preferably, an organization is expected to exceed the expectation of its customers thereby being able to maximize the satisfaction of its customers including maintaining the integrity of its services.

It must be noted however that customers tend to be pleased when an organization under-promises and over-delivers. Dissatisfaction of customers occurs when these service organizations over- promise and under-deliver. (Verma et al 2008. 267)

Quality service according to Mr Ben Mwinga (HRM) is basically an ongoing process of constructing and satisfying relationships through the performance of an assessment, anticipation and fulfilment of known needs. Furthermore Mr Ben Mwinga (HRM) stated that service quality is a fixed assessment that tends to reflect specific service dimensions from the perspective of the customers. As to the question of its implementation, Mr Ben Mwinga (HRM) emphasised that it is one of the policies which management consider seriously within the organization since without that the objectives of the organization cannot be attained. To management the creation and enhancement of customer satisfaction through the delivery of quality service can provide several benefits to the organization such as a harmonious consumer relationship, customer retention, loyalty and increase in turnover. To achieve this objective management ensures that staff's including those at the client services section are

always provided with the requisite facilities to enable them to attend to customers promptly and courteously. (Mwinga, interview 18 March 2009)

Despite this, additional information received from the customers portrays a sharp contrast to the view held by Mr Ben Mwinga (HRM). In that customers are not pleased with the procedures and time taken to attend to their complaints. According to them staff do not exercise restraint in managing their requests and complaints. Their privacy and confidentiality at times are not respected including the improper filing of their documents making retrieval cumbersome. Additionally, customers complained of the time taken to attend to their needs including staff seen attending to their personal needs instead of them. Despite these remarks, the customers expressed gratitude for management concerning the little effort they are undertaking to address this problem and hope with time it will be resolved.

The provision of high quality service on a constant basis is considered an expensive and difficult task to be undertaken by business organizations. A customer or consumer in one way or the other had certain bad experiences with service-oriented organizations such as the rendering of poor services, long checkout queue in shops, late arrival and departures of airlines, rude employees etc. Apparently, it is impossible for business organizations, especially those in the service industry to ensure a maximum delivery of quality service at all times.

7 Recommendation

7.1 Motivation

From theoretical literature it is understood that the ranked significance of motivational factors provide some valuable information for management and employees but then having the practical knowledge of its implementation is difficult. The strategy or methodology for employee motivation to some extent depends on which motivational theories are adopted as a point of reference. If, Herzberg theory is the adopted one, management should commence by focusing on better remuneration and work security before later focusing on interesting work including full appreciation or acknowledgement of completed work.

If, Adams' equity theory is adopted, management should commence by concentrating on areas where there may be inequalities before considering interesting work and work security. Irrespective of which theory is adopted, interesting work and better remuneration seem to be the vital associates to increasing employee motivation within an organization. Further alternatives such as work enlargement, enrichment, promotions, monetary and non-monetary compensations such as reward systems, merit pay and skill based remuneration should be taken into consideration by management. Management can adopt the implementation of

work enlargement to make work more exciting for employees by increasing the number and variety of activities to be performed within the work including an additional compensation for the performance of any extra work accepted.

At this juncture, it must be noted however that employees are deemed to be motivated by both intrinsic and extrinsic rewards. All reward systems irrespective of form or nature are considered to be based on the assumptions of attracting, retaining and motivating employees. According to Armstrong et al (2002, 36) employees should be rewarded based on their performance in assisting their organization in attaining its objective for a particular period of time depending on the policies of the organization.

The solution to employee motivation is being able to ascertain or determine what motivates them and developing a motivational program based on these needs. The determination and incorporation of employee motivation as part of organizational policies into a form of reward system will assist the organization in the identification, recruitment, training, retention and provision of quality service to attain customer satisfaction including loyalty.

The results as presented in this research have certain implications for the entire organization under review (i.e. Company X). The effectiveness and efficiency of this research according to Smith (1992, 39) is dependent upon the motivation of its employees.

Results of surveys such as the one presented in this research are useful in assisting management in being able to ascertain what motivates their employees. Approved and reward systems should be implemented as agreed upon. Additionally, employees should be given the encouragement to interact with other colleagues outside working hours such as sporting events and dinners so as to learn from each other experiences. This therefore implies that management cannot as much as possible rely on only financial incentives as a form of employee motivation.

Work security in addition to each of the above mentioned motivational practices when maintained properly will play a vital role in assisting employees in the achievement of organizational objectives such as the rendering of quality service in enhancing customer satisfaction whilst attaining customer retention and loyalty.

7.2 Empowerment

Empowerment as elaborated in this research is the procedure in which employees are permitted to think, believe, perform, be decisive and take charge or full responsibility of decision-making in an independent way as much as possible whilst accepting further responsibilities for any mistakes committed. Due to the vital role played by employees in the

success of business organizations empowerment has to be well understood by these employees in order for the organization to attain the required benefits. (Clutterbuck et al 1994, 129).

To implement this concept in a proper manner it will be of vital interest by this author for management to adopt the implementation of the diagram as portrayed by Bedward et al (2004, 266). That taking time to elaborate on the meaning of this concept, taking into consideration its role in the organization, what is expected of these empowered employees through the performance of an evaluation process, objectives and targets and finally develop strategies for the empowerment process. Views and opinions of employees should be sought before taking any final decisions concerning improvement at work places through the implementation of participatory democracy as described by Sibson et al (1994, 24). This may assist to reduce tension and any repression existing in the organization. Consideration should also be given to the hierarchical structure of the organization to reduce bureaucracy and time exhausted in taking critical decisions. Furthermore, employees should at all times be encouraged to offer any suggestions to management as described by Hoffman et al (1997, 248).

Management must trust and communicate to their employees on a constant basis in order to promote good management to employee relationship since communication through research is considered to be one of the strongest elements or factors of employee empowerment. This communication should be transacted in an open and sincere manner as possible. Management should endeavour to make available as much information as possible to employees at all levels on a frequent basis so as to prevent delays and reduce cost. Finally, it is recommended that employees should be given the required authority, equipment and information needed to assist them in the performance of their assigned task with greater independence as well as having the self confidence to effectively and efficiently perform new task. The granting of employees more responsibilities and having a say in final decision making increases their control over the job for which they are held accountable for any mistakes committed and equips them to become more effective in performing their jobs. Excuses of not being held accountable for tasks employees do not have the required resources to perform are thus curtailed.

Despite this it must be noted that a proper implementation of this concept will assist to boost the morale of employees and therefore make use of their potentials through the rendering of quality service to attain customer satisfaction. (Griffin et al 2007, 125)

7.3 Employee's training & development

As noted in this research, the role and significance of employee training and development needs not be over emphasised. This is due to the fact that these concepts from research literature can be initiated within an organization to address a performance, growth and opportunity gaps.

Performance gap simply refers to the studies required to meet set standards for current task and growth gap also implies studies needed in achieving career objectives by employees. Opportunity gap also implies studies needed by an employee so as to qualify for a recognized or vacant task or position within the organization.

In order for management to address the grievances of the employees on the above concepts (i.e. training and development) it is advisable to seriously take into consideration their recruitment policies as elaborated by Zeithemal & Bitner et al (1996, 314) by recruiting the right employees to fill the right positions within the organization. Measures should be put in place to train these recruited employees as frequently as possible as stated by Mr Ben Mwinga (HRM). Since the organization under review is a financial institution, these employees when recruited should be developed through training to render customer-oriented services so as to ensure quality service delivery, provide needed support systems and attain customer loyalty including retention as elaborated by Zeithemal et al (2009, 360) in figure 6. Management should also pay attention to the venue chosen for the training including selecting the right people to train the employees. The training period should also be planned in advance so that employees will be aware in order to effectively prepare. Employees should be provided with the required support systems including materials during the training period.

In addition to these recommendations it will be of importance for the management of Company X to ensure that senior managers encourage the various divisions under their direct control to plan and offer support in training to ensure a more planned and harmonized approach to employee development. Secondly, measures needed to evaluate employee learning behaviours should be included in the development of new training programs. For existing programs, plans should be formulated to assist in the identification of means to incorporate measures of evaluation that will address employee learning behaviours. Any undertaken user surveys such as this research should include consultations with training administrators and divisional managers in order to ensure that employees derive maximum benefit from the training and development programs.

7.4 Quality service

It is understood from this research that service organizations such as the one under review (i.e. Company X) need to have a better understanding of the expectations of customers. The achievement of this objective will enable them deliver quality service to enhance customer satisfaction and attain customer loyalty including retention. Since customers by nature have two levels of expectations (i.e. desired and acceptable), it is recommended that the management of Company X should research on these expectations in order to provide the right services at the right time to meet these expectations. This the company can accomplish by taking into consideration delivery process so as to have a vibrant understanding of their service quality as proposed by Lovelock et al (1996, 38).

Measures should be put in place to monitor encounters with their customers since each encounter, whether service, remote, phone or face-to-face tend assist in meeting the expectations of their customers in the delivery of quality service. Furthermore, since most of the complaints received from customers were about the attitude of employees including their privacy not being respected, it would then be of interest for management critically assess service quality dimensions as stated in this theoretical research literature. Through the implementation of any of these dimensions the attitude of the employees, most especially those at the client services section may be improved for the good of the organization.

It must be noted at this stage that Company X needs to establish specific objectives to assist in the delivery of quality service once it is able to understand the needs of its customers. These objectives or service specifications must be aligned to employee performance so as to prevent any handicap. For instance employees at the client services must be motivated to dress and behave properly to customers at all times irrespective of their social life. These employees (i.e. client services) can be induced by being awarded extra financial allowances such as clothing allowance. In the same facet the bank can as part of organizational policy direct all incoming phone calls to be maintained by about two or three personnel only except private and confidential calls.

Since the organization is service oriented, it is important to understand how employees deliver the service to customers. Customer satisfaction cannot be attained if the various service policies adopted by the organization are not reviewed with the passage of time to increase efficiency in service delivery. Service encounters are elaborated in order to give an understanding of key parameters influencing and enhancing customer satisfaction in relation to services offered, and the examination of service quality models which play an important role in this framework.

As can be seen in the diagram below in page 52 (Figure 7), though the entire research was focused on the employee, it commenced with studying how these employees are motivated then research into various studies undertaken on this concept by earlier theorists. At this stage it then becomes necessary for research to be undertaken in the various processes involved in the implementation of this concept (i.e. motivation) role it performs in business organizations including types.

These employees' after being motivated needs to be empowered to perform their assigned duties or responsibilities. Further research has to be undertaken on the definition of the concept on empowerment, processes involved in its implementation, levels involved in this concept including any contingency measures that need to be put in place so as to prevent abuse by employees.

To prevent the abuse and misuse of employee empowerment it was meaningful for the employees to be trained and developed. Before training can be provided the organization first has to critically take into consideration its recruitment policy by recruiting the right employees for the right positions within the organization so as to attain its objective, make them understand the purpose of team work, offer them support systems and then put in place measures to retain them within the organization after undergoing the training and development.

Since the objective of this training and development is to assist these employees in their service delivery process by them becoming more efficient it was important for research to be undertaken on the delivery process. With the organization being a financial institution hence a service-oriented organization, research was undertaken to understand the various means of its encounters with customers such as service, remote, phone and face-to-face.

8 Future

The study on employee motivation, empowerment and development highlighted so many factors which will help to motivate and empower and develop the employees to deliver quality service in order to enhance customer satisfaction. The factors that motivate the employees may change following the change of employees' need. So continuous monitoring and close observation of factors that motivate the employees is necessary to maintain a competent work-force. Moreover, human resources is the most valuable asset to any organization. A further in-depth study analysis to identify to what extent these factors motivate the employees are required. The organization can still concentrate on specific areas which are evolved from this study in order to make the motivational programs more effective. Only if the employees are properly motivated they work well and the organization will benefit

from employees performance. Measures should be taken to improve the motivational programs procedure in the future.

9 Theoretical Linkages

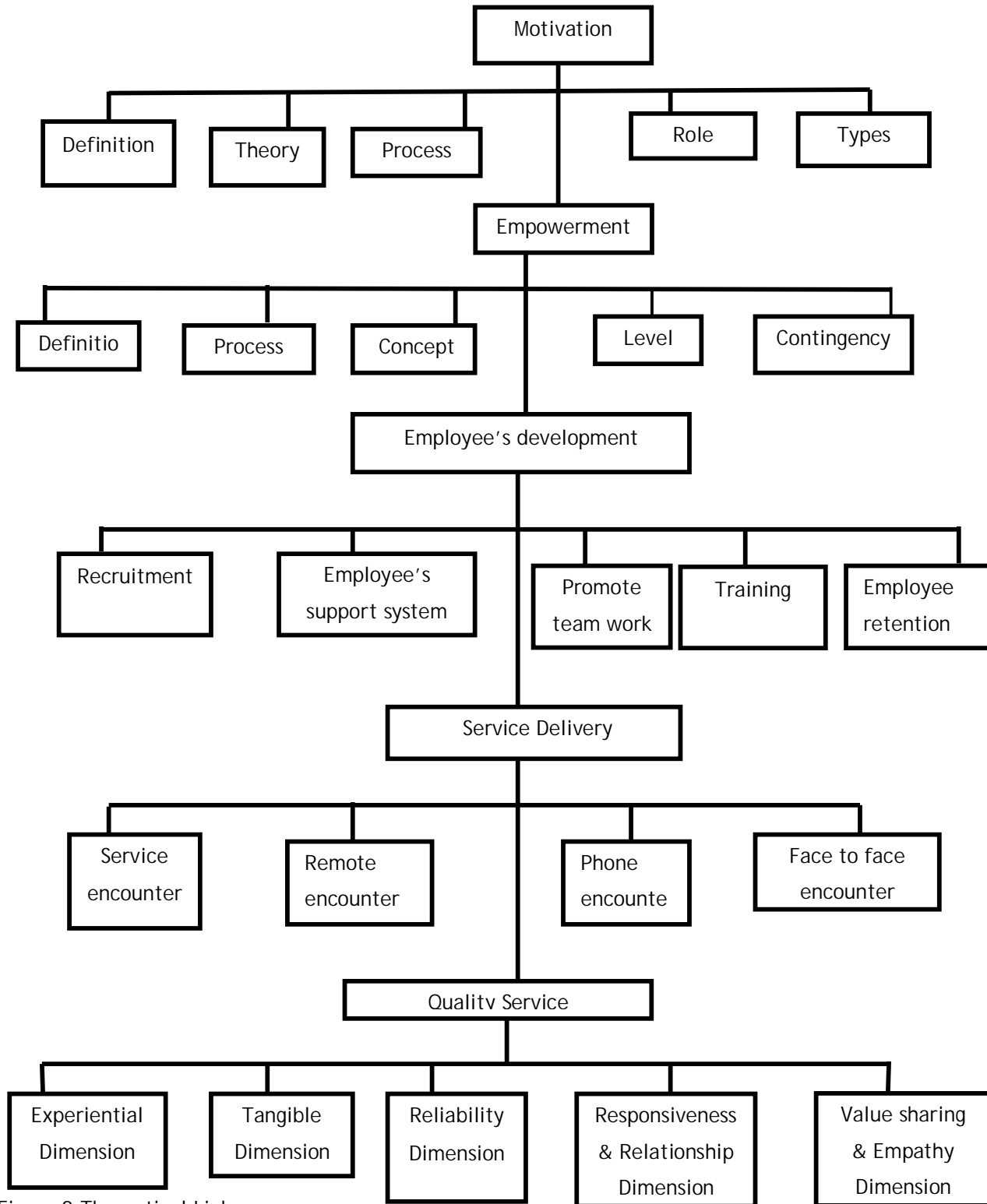


Figure 9: Theoretical Linkages

In order to understand the theory covered in this study, the author drawn a theoretical linkage to illustrate how employee motivation, employee empowerment and employee development influence the service performed by the employee's and the impact on delivering the quality service to their customers. Empowerment, motivation and development are related as driving force that influences the overall employees' performance in the organisation which makes employees to feel self efficient and allows the employees to realise their full potential by delegating responsibility and authority to improve the business.

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List of Figures

Figure 1: Structure of the study	10
Figure 2: Dual structure theory of motivation	15
Figure 3: Phase of motivation process.	18
Figure 4: Empowerment process management model.....	22
Figure 5: Level of empowerment.....	23
Figure 7: Theoretical Framework	37
Figure 8: Organisation structure	42
Figure 9: Theoretical Linkages	58

List of Appendices

Appendix 1: List of Abbreviations:

ATM: Automatic Teller Machines

ICT: Information and Communication Technology

Nepru: Namibia economic Policy Research Unity

PC : Personal computer

Appendix 2: Questioner

QUESTIONNAIRES

BACKGROUND

1. What is your position in this organization?
2. What is the current staff capacity of your organization?
3. Briefly describe the services you render to your target customers and who are your major clients?

EMPLOYEE EMPOWERMENT

RESOURCE PERSON

1. What is your basic understanding of this concept?
2. How well is this concept practiced or implemented in your organization?
3. Are there any hindrances in its implementation?
4. Do you think employees feel satisfied with its implementation within your organization?
5. What is your basic opinion for any improvements in this concept within your organization?

EMPLOYEE QUESTIONNAIRE

Employee empowerment of late has been a thorny issue being encountered by service organizations of which various strategies are being developed to overcome it. It is in this wise that this questionnaire is being dispatched to you all so as to solicit your views and opinions as to the way forward in handling this vital issue.

For your information strict confidentiality will be maintained in this survey that is why no names are required in the questionnaire. It will then be of much assistance if the forms so filled out are returned as early as possible so as to gather much information as possible to arrive at a better conclusion in the final report to be submitted to management for implementation.

- a) Please indicate your sex background by ticking any of the underlisted boxes.
Male () Female ()
- b) How long have you been with the organization?
5-10yrs () 10-15 yrs () 15-20 yrs () 20-25 yrs () 25- Above ()
- c) What is your current position in the organization?

From the underlisted just tick Yes / No

- 1) Do you feel empowered in doing your job? Yes () No ()
- 2) Does management interfere in the performance of your job? Yes () No ()
- 3) Are you satisfied with the liberty granted you by management in the performance of your job? Yes () No ()
- 4) Are you allowed to take critical decisions on your own without necessarily consulting your immediate supervisor? Yes () No ()
- 5) Are you highly punished or held responsible for any mistake committed in your job performance due to this liberty? Yes () No ()
- 6) Do you feel satisfied with the measures put in place for employee empowerment by management? Yes () No ()
- 7) Are employees permitted to use their own creativity in performing their assigned job?
Yes () No ()
- 8) Are you satisfied with your personal involvement in decision making concerning your job performance? Yes () No ()
- 9) Are you satisfied with the time frame given you in the performance of your job? Yes ()
No ()
- 10) Are you satisfied with the relationship among your co-workers? Yes () No ()
- 11) Are you allowed to freely consult management on critical issues? Yes () No ()
- 12) Are the necessary amenities provided on time to aid you in the performance of your job within the expected time frame? Yes () No ()

THANK YOU FOR YOUR REPLY!!!!!!!!!!!!!!

MOTIVATION

RESOURCE PERSON QUESTIONNAIRE

1. What is your basic understanding of this business concept?
2. How well is this concept implemented within your organization?
3. Are there any hindrances in its implementation within your organization?
4. What really motivates your staff?
5. Are there any recent changes in the organization that might have affected motivation?
6. What are the patterns of motivation in your organization?
7. Are the goals of employees and organization aligned?
8. What factors, other than remuneration, do you consider most important in evaluating the success of your organization?
9. Describe some of the motivational measures management has put in place for the entire staff.

THANK YOU FOR YOUR REPLY!!!!!!!!!!!!!!

QUESTIONNAIRE EMPLOYEE MOTIVATION

As part of my project I would like to gather some information which will enable me arrive at a better conclusion for the subject under review. I would be obliged if you all offer me your utmost co-operation by filling out the questionnaire and have it returned to me as soon as practicable. Since the questionnaire is being used for academic purpose the information so gathered will be treated with much confidentiality.

1. Please tick any of the below questions by indicating your sex. Male () Female ()
2. How long have you been with the organization?
5-10 yrs () 10-15 yrs () 15-20 yrs () 20-25 yrs () 25- Above ()
3. What is your current position in the organization?

Please answer yes or no to the following statements.

1. Do you understand what motivation is?
2. Do you believe in the constant provision of feedback?
3. Do you listen to advice from your co-workers and also give them a chance to air their opinions?
4. Do you project a caring attitude to your customers and colleague employees?
5. Are you very creative in doing your job?

6. Do you accept constructive criticism from management and co-workers?
7. Do you believe in team work?
8. Do you make time to consult with other colleague employees in the performance of your job?
9. Do you believe in self motivation?
10. Do you appreciate the motivational measures put in place by your management?
11. Do other colleague employees motivate you?
12. Are you motivated by the organizational environment?

THANK YOU FOR YOUR REPLY!!!!!!!!!!!!!!

TRAINING & DEVELOPMENT

RESOURCE PERSON

1. What is your basic understanding of these business concepts?
2. How well are these concepts implemented within your organization?
3. Are there any hindrances in its implementation within your organization?
4. How often are employees trained to render quality service?
5. What suggestions can you offer towards their improvements in your organization?

THANK YOU FOR YOUR REPLY!!!!!!!!!!!!!!

EMPLOYEE QUESTIONNAIRE

As part of my project I would like to gather some information which will enable me arrive at a better conclusion for the subject under review. I would be obliged if you all offer me your utmost co-operation by filling out the questionnaire and have it returned to me as soon as practicable. Since the questionnaire is being used for academic purpose the information so gathered will be treated with much confidentiality.

Please answer yes or no to the following statements.

1. Did the training meet its objective?
2. Was any information left out or ignored?
3. Was the presentation informative and interesting?
4. Were you satisfied with the resource person's contribution?
5. Were you satisfied with the resource materials supplied for the training?
6. Were you satisfied with the duration of the training period?

7. Were you satisfied with the venue chosen for the training?
8. Was the training able to meet your expectation?
9. Can you apply what you have learnt in the performance of your job?
10. Are you satisfied with the measures put in place by management for your training?

THANK YOU FOR YOUR REPLY!!!!!!!!!!!!!!

QUALITY SERVICE QUESTIONNAIRE

RESOURCE PERSON

1. What is your basic understanding of this business concept?
2. How well is this concept implemented within your organization?
3. Are there any hindrances in its implementation within your organization?
4. What suggestions can you offer towards their improvements in your organization?

THANK YOU FOR YOUR REPLY!!!!!!!!!!!!!!

CUSTOMERS QUESTIONNAIRE ON QUALITY SERVICE

As part of my project I would like to gather some information which will enable me arrive at a better conclusion for the subject under review.

I would be obliged if you all offer me your utmost co-operation by filling out the questionnaire and have it returned to me as soon as practicable. Since the questionnaire is being used for academic purpose the information so gathered will be treated with much confidentiality.

1. How often do you use the services/products of our business?
Very often () Often () Not at all ()
2. Have you ever visited our customer care department? Yes () No ()
3. Are you satisfied with their services? Yes () No ()
4. Staff provides prompt and timely service to you? Yes () No ()
5. Is there a specific staff member you would like to commend to management for a special reward? Yes () No ()
6. Information, advice and support on potential funding sources are made available to you?
Yes () No ()
7. The service, physical facilities, equipment, staff, and communication materials are accessible to you? Yes () No ()

8. Your complaints are constructively handled? Yes () No ()
9. Do you feel safe under the care of the staff? Yes () No ()
10. Are you provided with prompt and accurate information? Yes () No ()
11. Staff is sympathetic to your individual needs, while respecting your privacy?
Yes () No ()
12. The full range of services is delivered to meet your changing needs? Yes () No ()

Please use the following key in rating your answers.

1. Extremely Satisfied
2. Satisfied
3. Poor
4. Extremely Poor

1. How would you rate your overall satisfaction in our customer service?
2. How would you rate the availability of our customer service?
3. How would you rate the relevance of our customer service to your needs?
4. How would you describe the solutions offered to your queries/ comments/
complaints?
5. How would you describe our overall service as an organization?

Suggestions & Comments

6. Please feel free to offer any suggestions or comments that will assist in improving the services.

THANK YOU FOR YOUR REPLY!!!!!!!!!!!!!!