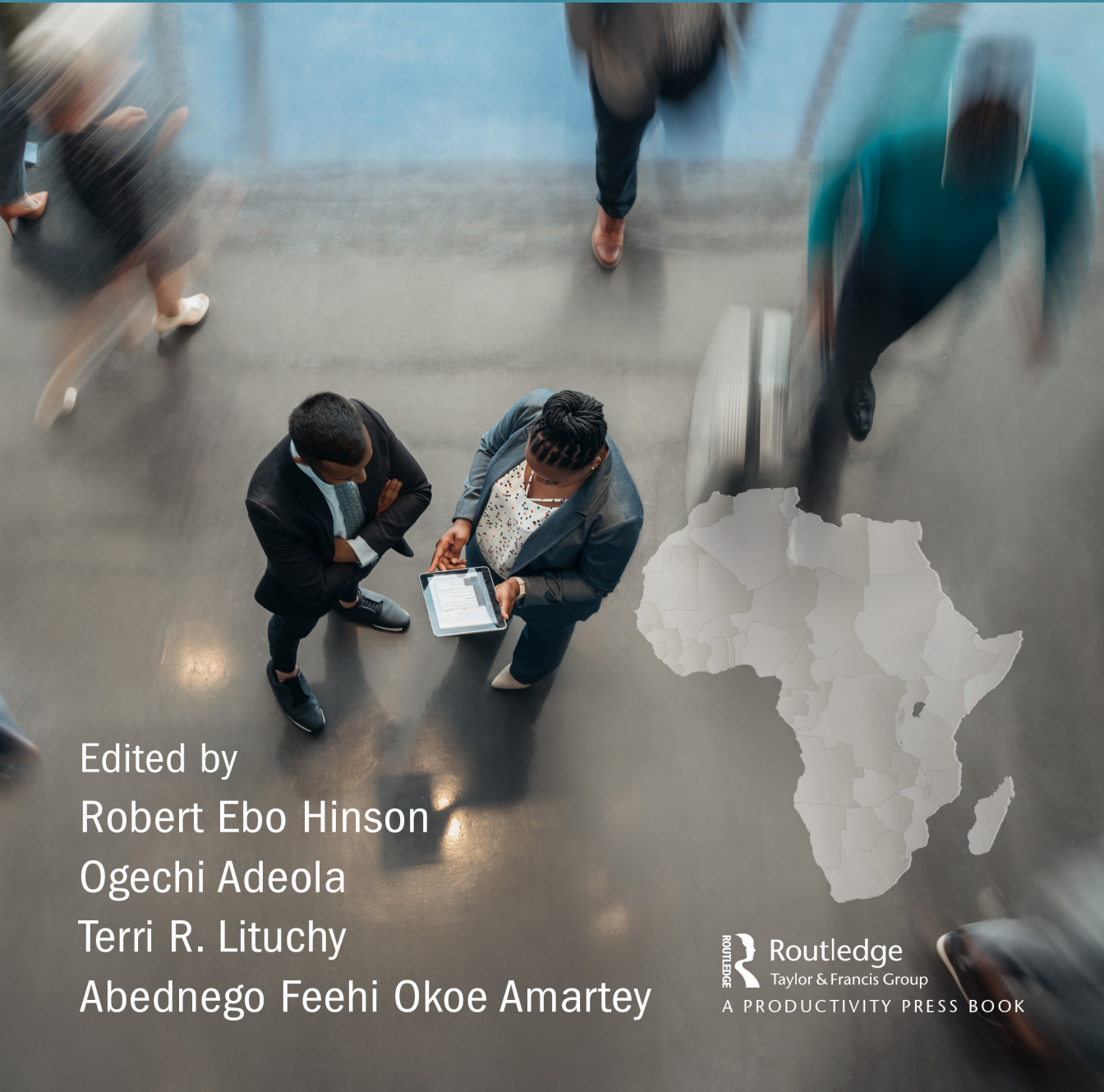


Customer Service Management in Africa

A Strategic and Operational Perspective



Edited by
Robert Ebo Hinson
Ogechi Adeola
Terri R. Lituchy
Abednego Feehi Okoe Amartey

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Edited by

Robert Ebo Hinson

University of Ghana Business School, Ghana

Ogechi Adeola

Lagos Business School, Pan-Atlantic University, Nigeria

Terri R. Lituchy

CETYS Universidad, Mexico

Abednego Feehi Okoe Amartey

University of Professional Studies, Accra

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Preface

In the twenty-first century, discourse on effective customer management and retention is attracting greater attention of researchers and business practitioners as the achievement of business goals depends on satisfying customer needs. Given that business organisations are established to provide products and services that the customers would perceive as valuable and satisfactory, organisations must understand the customer from a holistic perspective – *strategic and operational* – especially in a dynamic market such as Africa.

Customer Service Management in Africa: A Strategic and Operational Perspective aims to provide students (both undergraduate and postgraduate) and practitioners with in-depth knowledge and understanding of customer service management in Africa, given the changing nature of the market. This book also recognises that human capital is one of the most dynamic resources available to an organisation, internally and externally, as companies need them to thrive. Harnessing the best of the internal human resources to achieve excellent customer service and meet the goals of customer satisfaction requires a strategic and operational approach.

The introductory chapter provides readers with an overview of customer service management in Africa, while the other chapters, grouped into seven themes, discuss the core tenets of customer service. The first theme focuses on customer service as shared value. This theme exposes readers to issues relating to the definition of the customer, customer-driven organisations and discussions on ethical customer service. The second theme focuses on customer service strategy, which comprises an introduction to the strategic and operational perspective of customer service management and an institutional examination of an economics-led model of customer service strategy. The third theme discusses customer service systems with a focus on the application of digital technology and social media to enhance the customer service experience. The fourth theme discusses customer service style, with chapters on innovation and customer service, entrepreneurial customer service, leadership and customer service, teamwork and customer service, and customer service training.

The fifth theme exposes students and practitioners to the dynamics of culture in customer service delivery with chapters on organisational culture and customer service delivery, cultural influence on customer service delivery, reward and recognition systems in customer service organisations, and reward systems and customer service delivery among small and medium enterprises. The sixth theme focuses on customer service skills with chapters on emotional intelligence, twenty traits of customer service champions, professional grooming and presentation skills. The last theme concludes the book with a discussion on using customer experience to advance and improve customer service in Africa. Finally, the book provides strategic insights on effective customer service management in Africa, with perspectives from authors across sub-Saharan Africa.



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Contributors

Awele Achi is currently a doctoral candidate in Strategy and Marketing at The Open University Business School, Milton Keynes, UK. Previously, Awele held a scholarly research position at Lagos Business School, Nigeria. His research interest lies within the fields of marketing strategy, social entrepreneurship and mixed-methods research.

Ogechi Adeola is an associate professor of marketing at the Lagos Business School (LBS), Pan-Atlantic University, Nigeria. She is also the academic director of the LBS Sales & Marketing Academy. Her research interests include tourism and hospitality marketing, strategic marketing, customer service management and digital marketing strategies in sub-Saharan Africa. She has published academic papers in top-ranking scholarly journals. Her co-authored papers won Best Paper Awards at conferences in 2016, 2017 and 2018. She holds a doctorate in business administration (DBA) from Manchester Business School, United Kingdom.

Isaiah Adisa is a private researcher working with a faculty member at the Lagos Business School, Pan-Atlantic University, Lagos, Nigeria. He studied industrial relations and human resources management at the Olabisi Onabanjo University (formerly Ogun State University), Ago-Iwoye, Ogun State, Nigeria. He graduated with second-class honours (upper division) and distinction, respectively, at both undergraduate and postgraduate studies in the same university. His interests focus on, but are not limited to, industrial relations and human resources management, organisations strategy, marketing and gender-related studies.

Abednego Feehi Okoe Amartey is the vice-chancellor and a professor of marketing at the University of Professional Studies, Accra (UPSA). He has published in several prestigious journals including a paper in the *Journal of Research in Interactive Marketing*, which was conferred the title of Highly Commended Paper by the Emerald Literature Network Awards for Excellence in 2016. He co-authored the book *Sales Management: A Prime for Frontier Marketers* in 2018 and *Customer Service Essentials: Lessons for Africa and Beyond* in 2019, published by IAP. He holds a doctor of business administration from the Swiss Management Center University. He is a fellow of the Chartered Institute of Marketing Ghana and won the award as the best CEO in the Educational Sector in Ghana Industry Awards in 2019 and CIMG Man of the Year 2018.

Thomas Anning-Dorson (PhD) is a senior lecturer at the Wits Business School, University of the Witwatersrand, Johannesburg, South Africa. His research interest spans innovation, service management, strategy and emerging markets.

Isaac K. Arthur is a lecturer of human geography in the Department of Geography and Resource Development at the University of Ghana. He holds a doctorate in Planning and Development from Aalborg University, Denmark. His research interests are in experience economy, innovations and entrepreneurship in rural areas, and urban planning and development. He has published in several peer reviewed journals and reviewed manuscripts for journals such as *CITIES*, *Area Development and Policy*, *African Geographical Review Journal*, and *Ghana Journal of Geography*. He is currently involved in the Pan-African College of Sustainable Cities project funded by the Robert Bosch Foundation, and Mobility and Sociality in Africa's Emerging Urban project funded by the Andrew W. Mellon Foundation/African Research Universities Alliance (ARUA).

Desmond Tutu Ayentimi (PhD) is associate fellow of the Higher Education Academy and a lecturer of management at the Tasmanian School of Business and Economics, University of Tasmania, Australia. He is currently the management major coordinator. His research is multi-disciplinary focussed on identifying institutional and cultural constraints and opportunities in HRM practice transfer to less developed and developing economies in sub-Saharan Africa. His research interests include multinational enterprises HRM policies and strategies in developing economies, technology and employment relations, cross-cultural management, local content policies and HRD in sub-Saharan Africa.

Samuel Benagr is a lecturer at the School of Performing Arts, University of Ghana. He did his master's in international cinema and PhD in cinema and new technologies with the Research Institute for Media, Arts and Design at the University of Bedfordshire, UK. For his undergraduate studies, he did a combined major in theatre arts and French at the University of Ghana. Benagr's research interests are in the areas of cinema and new technologies and identity construction, with emphasis on West African (Ghana/Burkina Faso) video filmmaking and spatial humanities. He is a contributing author of *Directory of World Cinema – Africa* (2017).

Emmanuel Chao holds a PhD (2014) and MSc (International Business and Management) (2010) from Norway. He is currently a senior lecturer at Mzumbe University-Tanzania. He has a wide experience in presenting papers in leading academic conferences/platforms such as Academy of Marketing, European Academy of Marketing, Marketing Science/World Marketing Congress, Info Marketing, Society of Behavioral Scientists (Canada), Industrial Marketing Association (China) and Business and Information Management. He has published several papers in a wide variety of international outlets such as *International Business Research*, *Journal of Global Marketing*, *Journal of Business to Business Relations*, and *Journal of Knowledge Management and Practice*.

Ishmael Ofoli Christian is research assistant at the Marketing and Entrepreneurship Department of the University of Ghana Business School. His research interests include consumer behaviour, customer value and services strategy.

Giacomo Ciambotti is a PhD candidate in management and innovation at Università Cattolica (Milan). He's the finance stream lead at the E4Impact Foundation, teaching financial planning in East African MBA programmes (Kenya, Uganda, Ethiopia, Rwanda, Zimbabwe). At the Università Cattolica, he's the teaching assistant of corporate strategy to MSc students in management and is also a research fellow at Alta Scuola Impresa e Società (ALTIS) (graduate school of business and society). His research focusses on management and growth strategies of hybrid organisations and social enterprises, especially in Africa. His research has been published in top journals such as the

Journal of Business Ethics, and he is also visiting scholar of the CREED centre at Sheffield Business School (UK). He also coordinates research-focused workshops in Uganda to build topics of social enterprises and ecosystem development, and foster research collaborations with African scholars.

Jimmy Ebong is a PhD/DBA candidate at SMC Swiss Management Center, Switzerland. He is a research specialist with Financial Sector Deepening Uganda (FSDU), leading FSDU's research, strategy, generating evidence and insights for programming financial sector development interventions. Previously, he served as a consultant and later as senior private sector development consultant with a private consulting firm and impact fund manager in Tanzania. He has successfully completed over 40 consultancy assignments in inclusive development approaches in Tanzania, Kenya, Zambia, South Sudan, Nigeria and Uganda. His research and publication experience covers themes of service marketing, value chains and financial inclusion. Jimmy's research interests are in the themes of impact finance, small and growing businesses, and digital financial services.

David Ehira is a graduate student of interactive media at the University of Westminster. He has been involved in transdisciplinary research efforts in cognitive technologies, marketing and the use of AI expert systems. Known for creativity and meticulous in putting ideas into motion, he is interested in the application of emerging technologies towards creating user-centred innovations for optimising business processes and enhancing service delivery systems. His current research interest lies in the use of Artificial Intelligent systems towards promoting sound mental health among employees in the UK.

J. N. Halm is an entrepreneur, author, speaker and business consultant specialising in service excellence. He has a decade of experience from Ghana's banking industry. Halm holds an MPhil in communications from the School of Communication Studies, University of Ghana and a BSc in agriculture from Kwame Nkrumah University of Science and Technology. Halm is a weekly columnist with a full-page column in Ghana's leading business newsprint, *Business & Financial Times*. He is also the author of two award-winning books, *Customer Romance* and *Service Sins*. He was adjudged the Service Excellence Leader Award at the 2019 Global Brands Awards.

Robert Ebo Hinson is a professor and head of Department of Marketing and Entrepreneurship at the University of Ghana. He is also the acting director of institutional advancement at the same institution, research associate at the University of the Free State Business School, and an extraordinary professor at the North West University Business School in South Africa. Hinson has authored/edited several books and has over 100 scientific publications to his credit. He has also served as the rector of the Perez University College in Ghana and holds two doctorate degrees: one in international business from the Aalborg University in Denmark and another in marketing from the University of Ghana. He has consulted for and trained several institutions globally in the general areas of marketing, sales and service excellence and served as well on the boards of local and international institutions.

Oserere Ibelegbu is currently a research assistant under the Management Scholar Academy programme at the Lagos Business School, Pan-Atlantic University, Lagos, Nigeria. She holds a master's degree in information science and a bachelor's degree in economics, both from the University of Ibadan, Nigeria. Her areas of research interest include but are not limited to economics of information, mobile technology and innovation, corporate social responsibility and service quality.

Dumebi Anthony Ideh holds a BSc degree (second-class upper), MSc and PhD degrees in industrial relations and personnel management from the University of Lagos. He also possesses an MBA (marketing management) degree from Ladoke Akintola University of Technology (LAUTECH), Ogbomosho, Nigeria. He is currently a lecturer in the Department of Employment Relations and Human Resource Management, University of Lagos. He has over 17 scholarly publications in reputable journals and has also authored papers presented in learned conferences. Dr Ideh is an associate of the Chartered Institute of Personnel Management, Nigeria.

Paul Katuse is an associate professor of strategic management. He has previously worked as a corporate consultant and lecturer and has been an external examiner and a visiting faculty for several universities in South Africa, Kenya, Zimbabwe, Rwanda and Uganda, among others. He has supervised graduate students and been a principal investigator. He is published in refereed journals. He belongs to several professional associations such as the Academy of Management, Africa Academy of Management, and Association of African Schools of Business (Affiliate Membership) among others. He is trained in case writing, pedagogy and online content delivery. His teaching philosophy is centred on experiential learning. His interest is in globalisation and organisations.

Sarah Kimani is a senior lecturer at the Catholic University of Eastern Africa. She holds a PhD in quality management from Victoria University of Wellington and has an MBA and a bachelor of commerce degree from the University of Nairobi. Her main fields of research are service marketing and quality management in higher education (HE). Sarah has published widely and has presented her research work in many conferences locally and internationally. She is a quality assurance expert in HE and has international appointments in the accreditation of degree programs.

Mary Wanjiru Kinoti is a certified behavioural scientist and axiologist from Boise State University, in Idaho, USA and associate dean at the Graduate Business Studies, School of Business, University of Nairobi. She holds a PhD degree in business administration from the University of Nairobi, Kenya, as well as an MBA-marketing and B COM finance and economics from India. She has co-authored book chapters for various publications including “Women Empowerment through Government Loaned Entrepreneurship Teams in Kenya” in *Research Handbook on Entrepreneurial Teams: Theory and Practice* published by Edward Elgar Publishing and *The Business Case for Climate Change: The Impact of Environmental forces on Kenya’s Public Listed Companies* published by Emerald Group Publishing Limited.

Ruth N. Kiraka (PhD, Victoria University, Melbourne; MSc, Wageningen University, The Netherlands; BSc, Egerton University, Kenya) is an associate professor, Strategy & Entrepreneurship, Strathmore University, Kenya. She has published two books, journal articles, book chapters, conference proceedings, research reports, and case studies. She has also won a university teaching excellence award. She serves as an external examiner for several universities and an external reviewer for Kenya’s and Namibia’s Higher Education Commissions. Prof. Kiraka has been a journal reviewer for *Eastern Africa Social Science Research Review*; *International Journal of Knowledge, Culture and Change Management*; and International Academy of African Business and Development.

Yvonne Ayerki Lamptey holds a PhD in business studies from Swansea University, UK, has 7 years of teaching experience at universities, nearly 10 years of experience in human resource management practice with local and international organisations, and over 10 years of experience in corporate capacity building. She is currently a lecturer with a focus on human resource management strategy, labour relations and behaviour in organisations teaching both undergraduate and postgraduate students.

Terri R. Lituchy is currently a Fulbright Scholar in the Caribbean (2018–2020) and the PIMSA Distinguished Chair in International Business at CETYS Universidad in Mexico. Dr Lituchy holds a PhD from the University of Arizona, USA. She has also taught around the world, including in the Americas, Asia, Africa and Europe. Dr Lituchy's research interests are in cross-cultural management and international services and tourism from an organisational behaviour perspective. Dr Lituchy's current project, LEAD: Leadership Effectiveness and Motivation in Africa, the Caribbean and the Diaspora, has received many awards as well as grants. Dr Lituchy has published several books and has over 40 published journal articles and many research awards and grants.

Abel Kinoti Meru is the dean of the School of Business and the founding chair of the Academy of International Business – Africa Chapter. He is a seasoned innovation and business incubation consultant in Africa. He holds a doctorate degree in commerce from Nelson Mandela Metropolitan University, South Africa, as well as an MBA (marketing) and bachelor of commerce (accounting) degrees. He also holds a post-graduate certificate in academic practice from York St. John University-UK and international faculty programme certificate from IESE Business School, University of Navarra-Barcelona-Spain. He also has extensive training in case writing and the use of case teaching methods from the Lagos Business School, Pan Atlantic University, Nigeria and Gordon Institute of Business Science, University of Pretoria, South Africa. He is a renowned author.

Rehema Kagendo Mugendi-Kiarie is a lecturer at the School of Business, Riara University, in Nairobi, Kenya from 2016 to date. She lectures in the fields of public relations, sales and marketing with a passion for creating sales business strategies and marketing tools. She holds an MBA degree in marketing option from the University of Nairobi (2015–2013) and a BA degree in communication and public relations studies from Daystar University (2012–2008). She has previous working experience as a relationship marketing officer at SBM Bank (formerly Chase Bank Kenya LTD), a marketing/public relations executive at Redport Building Systems LTD, and as PR/administrative officer at Nairobi Net Online LTD.

Benjamin Mwanzia Mulili is a senior lecturer at the School of Business of the Catholic University of Eastern Africa. His research interests are in strategic marketing, customer care, tourism and sports marketing, as well as green marketing. He holds a DBA degree from Southern Cross University in Australia and an MBA as well as a BCom degree from the University of Nairobi in Kenya.

Justus M. Munyoki is a professor of marketing at the University of Nairobi, Kenya. He has over 15 years of postgraduate teaching, research and consultancy experience, and has successfully supervised ten PhD students and several master's level students. Prof Munyoki has attended and presented papers in numerous local as well as international conferences. He has authored over 30 articles in peer-reviewed journals, and is the author of *Social Science Research: A Handbook* and *Marketing Management: Theory and Practice*. His current interests are in the area of creativity and innovations management, marketing in the developing countries and university-industry linkages.

Thomas Katua Ngui holds a PhD in human resource management and has 20 years of teaching experience. Currently he is a senior lecturer and the director of research and innovations development at The Management University of Africa, Kenya, and a peer reviewer at the Commission for University Education, Kenya. He has previously served as deputy head of department, head of department, and acting director of the Graduate Business School at the Catholic University of Eastern Africa. He has successfully supervised many post-graduate students and is an external examiner at Machakos University and University of Kigali, Rwanda. He has previously taught at SEKU, JKUAT, KIM and CUEA. Additionally, he is a consultant and has published widely. He is a member of the Board of Machakos Municipality and a former director at Machakos Water and Sewerage Company Limited. Dr Ngui is a full member of the Institute of Human Resource Management, Kenya, and the Kenya Institute of Management. He is also a resource person with the Kenya National Qualifications Authority (KNQA).

Ebenezer G. A. Nikoi is a health and migration geographer at the University of Ghana. His research focuses on the geographies of malnutrition, as well as the dynamics of migration, security and development, and the implications of these for socioeconomic development in Africa. He is involved in the MADE West Africa Project funded by the European Union, and the MOOP Project funded by UKAID. Additionally, he is a member of the Ecohealth Network, which is a partnership between the University of Ghana and the University of Salford in the UK.

Michael Boadi Nyamekye (PhD) is a lecturer at the University of Professional Studies, Accra, Ghana. The focus of his research is in the area of innovation, non-profit marketing, service marketing and strategy. His email address is dr.bnmichael@yahoo.com.

Abolaji Adewale Obileye is a scholar currently teaching at the Department of Criminology, Caleb University, Lagos, Nigeria. He is also a doctoral student at Olabisi Onabanjo University where he obtained his master of science degree in sociology. His first degree, BSc (Ed) sociology was obtained from Tai Solarin University of Education, Ogun State, Nigeria. Due to his academic experience, he has sustained research interest in the field of entrepreneurship, sociology and criminology. This experience has led to numerous publications in the form of articles (academic/non-academic), book chapters and books.

Abdullah Promise Opute is a researcher and freelance academic and management consultant. He supervises, mentors, tutors and supports (analysis – SPSS, SEM and qualitative analysis including grounded theory analysis) students towards successful completion of their PhD researches. He also supports organisations with technical advice in several management streams. He is an examiner in several management fields at UK and African universities. He had a ‘Best Paper’ Award at the Academy of Marketing-Conference in 2007. His research interests include inter-functional integration, team-working, HRM, relationship management, cross-cultural management, conflict management, consumer behaviour, service management, entrepreneurship and SMEs, strategic management accounting, etc.

Olutayo Otubanjo is a senior lecturer in marketing at the Lagos Business School. He was a visiting scholar at Warwick Business School, University of Warwick (UK) and was in a similar capacity at the Spears School of Business, Oklahoma State University, USA. He holds a PhD in marketing

with an emphasis on corporate identity. Otubanjo attended the University of Hull (UK) and Brunel University, London. His research interests sit at the interface between social constructionism and the elements of corporate marketing, including corporate branding, corporate identity, corporate reputation, corporate communications and corporate image.

Kenneth E. Parku is a lecturer with experience and skills in research. He works with Wisconsin International University College, Ghana. Kenneth holds a bachelor's degree and a master of philosophy in human resource management from the Wisconsin International University College and the University of Ghana, respectively. His research interests are in labour relations and public sector human resource management. Kenneth has collaborated actively with researchers in other disciplines such as public administration.



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Chapter 1

Introduction to Customer Service Management in Africa: A Strategic and Operational Perspective

Robert Ebo Hinson, Ogechi Adeola, Terri R. Lituchy
and Abednego Feehi Okoe Amartey

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Introduction

Customer Service Management in Africa: A Strategic and Operational Perspective is a new book that discusses all the crucial issues to consider in building customer-driven organisations. The book seeks to examine the concepts, roles and practices of customer service management and addresses critical questions such as what addresses means today, how organisations should position themselves

to create value for customers and stakeholders, and how individuals representing organisations should project themselves to align with the service delivery promises made by their organisations.

Organisations sometimes erroneously operate on the notion that customers depend on them, when in reality, the reverse is true. Delighted customers are the reason any organisation stays in business. Delighted customers lead to repeat business, give positive word-of-mouth recommendations and make organisations profitable. Unless organisations also have engaged, empowered and energised ‘internal customers’ – employees – the achievement of external customer delight will remain a mirage.

Customer service management is one of the key pillars of today’s business environment. Businesses operating in sub-Saharan Africa and other frontier markets have begun to embrace the concept of customer service management, with many incorporating the notion into their mission statements (Verhoef et al., 2009). For example, the Dangote Group states that their mission is to ‘touch the lives of people by providing their basic needs’. MTN states that their purpose is to ‘make our customers’ lives a whole lot BRIGHTER’, while Shoprite’s mission is to be the consumers’ ‘preferred shopping destination’ by retailing low-price products in an environment conducive to shopping.

Customer service management in Africa is dynamic, with companies transitioning from a transactional to a more strategic view of the customer. Customers have evolved and transformed from ‘passive audiences’ to ‘active players’ (Prahalad & Ramaswamy, 2000). Consequently, businesses are moving away from ‘the old industry model that sees value as created from goods and services to a new model where value is created by experiences’ (Prahalad, 2004, p. 172). Today, customers engage in dialogue with businesses and customer experience is factored into service design and service delivery for enhanced value creation (Altinay & Poudel, 2016; Melvin, 2016; Urban, 2016). This dialogue is an interactive process of learning together (Ballantyne, 2004), as it helps organisations understand the customer’s or consumer’s point of view, thereby improving customer experience.

Book Thematic Areas

Given the increasing recognition of the importance of value creation to customers, this comprehensive and well-timed book aims to be an essential reference on appropriate strategies for customer service management. The book highlights an organisation’s customer service systems, strategies, skills and style, amongst others, as potential enablers of value creation.

The book discusses the management and delivery of customer service under seven broad themes.

Theme A: Customer Service as Shared Value

Part A discusses three topics, namely, Who is a customer?; defining a customer-driven organisation; and ethical customer service. In [Chapter 2](#), Ayentimi opens up the book with some thought-provoking arguments on who a customer is. The chapter extends the notion of customers to include employees as a very important component of customer service management. It also discusses the scope and application of strategic customer service principles aimed at building and sustaining effective customer service systems. Ayentimi further explores the utilisation of customer service delivery systems as well the crucial role marketing research plays in the development

of customer insights required to decentralise and implement customer service management programmes. The chapter lastly makes recommendations for organisations in sub-Saharan Africa (SSA). Mulili, in [Chapter 3](#), writes on defining a customer-driven organisation by exploring how a strong customer service orientation can be developed in organisations the world over. It further identifies the main characteristics of customer-driven firms as well as the advantages and disadvantages of being customer-driven. The chapter finally provides some recommendations for African businesses on how being customer-driven can be beneficial to them. Kiraka, in [Chapter 4](#) writes on ethical customer service, and this chapter discusses what ethics is in the context of customer service, the codes of customer service ethics in the African context, ethical dilemmas and the role of management in promoting and maintaining ethical customer service practices in Africa. Kiraka concludes in this chapter by arguing that African ethics and morality is indeed the bedrock of ethical customer service.

Theme B: Customer Service Strategy

This section of the book addresses two topics. Achi and Otubanjo explored an institutional economics-led model of customer service strategy in [Chapter 5](#). They argue that there is no holistic model that takes cognisance of the role of environmental factors in the development of customer service strategy. Hence, the authors developed an institutional economics-led framework for customer strategy that encompasses the impact of external and internal environmental factors for a successful customer strategy. [Chapter 6](#) by Kimani focuses on barriers to implementing customer service strategy. The chapter discusses the benefits of implementing customer service strategy, as well as approaches for implementing a successful customer service strategy. The author further argues that different approaches and tools can be used for successful implementation, such as the define, measure, analyse, improve and control (DMAIC) cycle. The barriers to implementation of customer service strategy, according to the author, may be related to structure, technology, policy, people, knowledge management and resources. Various strategies to overcome these identified barriers are also provided in the chapter.

Theme C: Customer Service Systems

This part of the book discusses customer service systems under three chapters. In [Chapter 7](#), Katuse explores various customer service systems as well as their components. Discussions in the chapter include service charters, service blueprints, standard operating procedures and service level. Katuse further advocates that customer service systems should be linked to the specific core business of the organisation and its stakeholders. Adeola, Ehira and Ibelegbu write on the application of digital technology and social media to enhance customer service experience in [Chapter 8](#). This chapter explores the role of emerging technologies such as artificial intelligence, chatbots, mixed-reality technologies and social media channels as key drivers to increase the value of customer experience in the twenty-first century. Strategies for evaluating customer experience are discussed, and they include social listening, reputation management and deep customer insight via Internet of Things (IoT). The authors explored various digital and mobile technologies prevalent in Africa. They further advocate that for a seamless and effective customer service experience journey, it is highly pertinent for organisations to understand the best medium to reach their audience in relation to the cultural generation to which they belong. In [Chapter 9](#), Meru, Ciambotti, Ebong, Kinoti and Mugendi-Kiarie discuss technology and social media in customer service. The chapter presents

evidence of how technology is changing the practices and strategies of customer service, particularly in Africa. The authors argue that it is important for businesses to recognise the disruptions of social media and adapt to social media dynamics.

Theme D: Customer Service Style

This part of the book focuses on behavioural styles and observable tendencies associated with customer service processes relative to varying sociocultural environments. [Chapter 10](#) by Munyoki explored innovation and customer service. The author argues that the definition, scope and nature of what constitutes innovation may vary from one context to another. However, in all cases, innovations should aim at enhancing customer service. Consequently, innovation should not be considered as coincidental; rather, it must be a deliberate act by organisations. Munyoki further argues that innovation, in this case, requires a well-structured approach to continuously search for customers' changing requirements and experiences, which will yield innovative ways of serving customers better. Effectively, the author writes to convince readers that innovation is about taking customer service to a higher level of satisfaction. Following this, Kiraka sheds light on entrepreneurial customer service in [Chapter 11](#). The chapter argues that entrepreneurial customer service implies new, exciting and innovative ways of serving the customer such that value is created in a responsive and friendly manner. The author presents two Kenyan cases of the public sector citizens' service centres and the private firm Safaricom's M-Pesa innovation, to effectively dissect the meaning and practice of innovative customer service. Seven sources of customer service innovation are discussed in this chapter. Nine stages of developing an innovative customer service experience are also presented ranging from idea generation, idea screening, concept development and testing, market strategy development, business analysis and service development amongst others. The chapter further outlines the managerial and practical implications for innovative customer service.

Going forward, [Chapter 12](#) by Chao explores leadership and customer service with a major focus on how to improve leadership in order to achieve quality customer service in organisations, particularly in the context of Africa. The author argues that customer service cannot thrive without proper organisational structure and management. Therefore, the chapter postulates that most of the barriers to organisational performance can be properly addressed when proper design, implementation, control and consistent improvement in customer service delivery are put in place. This chapter specifically explores the barriers to quality service, the role of leadership in delivering excellent customer service, attaining holistic service quality and strategic leadership frameworks for delivering exceptional customer service both in public and private sectors. Additionally, Opute discusses teamwork and customer service in [Chapter 13](#). As a result of the research gap in understanding how to operationalise customer service to maximise its benefits for organisations, the author advocates that effective teamwork in service management organisations is very key to attaining success and effective customer service. The chapter highlights the importance of optimum symbiotic interrelation in teams, thereby emphasising the core attributes of effective teamwork to include information sharing, cohesion and a sense of belonging amongst others. Opute further stresses the importance of managing team conflicts to make organisations exhibit harmonious working relationships that would enhance excellent customer service and boost organisational performance. Lastly in this section of the book, Mulili writes on customer service training in [Chapter 14](#) wherein he emphasises that customer service training aids employees to unwaveringly deliver excellent services to both internal and external customers. Based on extant literature reviews, the author discusses the components of customer service training to include product and

service knowledge, knowledge of competitors' products and services, customer service skills, communication and human relation skills, emotional intelligence, digital capabilities, and handling customer complaints and conflicts. This chapter further highlights the benefits of customer service training to both the employees and the organisation at large. Also, the author briefly provided insights on how to develop a customer service training programme to include at least five steps, namely, conducting training needs analysis, establishing training objectives, selecting training methods, conducting the training, and evaluating the training programme. The chapter finally provides practical implications for service organisations in Africa.

Theme E: Customer Service Culture

This part of the book contains three chapters. [Chapter 15](#) by Anning-Dorson, Christian, and Nyamekye discusses the relationship between organisational culture and customer service delivery. The authors propose that a right blend of excellent customer service delivery and organisational culture is key to gaining a competitive edge and creating value in both profit and not-for-profit organisations. Hence, the chapter argues that it is impossible for organisations without the right customer-focussed culture to deliver excellent customer service. The authors identify the challenges in the business environment that make it difficult to build a service-oriented culture. Consequently, organisations must take into cognisance the major factors to develop excellent customer service in line with their culture, which includes having knowledge and understanding of their target market in terms of their expectations from the overall customer experience, the strengths and weaknesses of the organisation, and the external forces that compete for resources. Anning-Dorson et al. conclude by stating that organisations must have exceptional and perceptible values that do not only benefit them but are also convenient for their customers in order to enjoy growth. Going further in [Chapter 16](#), Adeola, Adisa and Obileye discuss customer service with reference to national culture. Situating it in Nigeria, the authors explored the influence of culture on the success of customer service delivery. Applying the five Hofstede's metrics of culture (power distance, uncertainty avoidance, individualism vs. collectivism, short-term orientation vs. long-term orientation and masculinity vs. femininity) with other cultural factors like religion, language, family, hierarchy, etiquette and customs, the authors discuss how businesses adopt a customer-oriented service delivery.

In [Chapter 17](#), Ngui explicates the importance of reward and recognition systems in customer service organisations within the African context. Since nowadays customers are more knowledgeable and informed and, therefore, seek value for their money, the author emphasises the need for organisations to develop customer attraction and retention strategies to enable them to retain their customers, staff and suppliers. The chapter highlights the need for organisations to reward and recognise staff for outstanding performance, customers for their loyalty to the organisation's products/services, and suppliers for timely delivery of quality goods and services to the organisation. Also, Ngui discusses four theories of reward and its application to service organisations. These include Maslow's hierarchy of needs theory, Herzberg's two-factor theory, McGregor's Theory X and Y, and Adams' Equity theory. The components of a reward system, reward programs, as well as benefits of employee recognition are also discussed in this chapter. Relatedly, Ideh, in [Chapter 18](#) empirically investigates the relationship between reward systems and customer service delivery among small and medium enterprises within the African context. Based on the Expectancy Theory utilised, the author finds that there exists a significant relationship between the rewards system and the quality of service delivery among SMEs. Ideh concludes in this chapter that excellent customer service delivery can be attained among SMEs in Africa if certain things are

put in place in the reward and recognition systems for service employees. These include making the reward system fair and equitable, creating harmony between organisational goals and the reward system adopted, and shifting focus from external factors that hinder performance to internal factors that will help boost performance.

Theme F: Customer Service Skills

Chapters 19 through 22 explore successful execution of a customer service strategy based on the quality of customer service personnel. These chapters analyse training needs and customer service audit processes and define effective traits of successful customer service champions. Chapter 19 discusses the components of emotional intelligence as well as its implications in service organisations. Lamptey and Parku advocate in this chapter that the business sector is mainly of the view that customer service management is greatly influenced by emotional intelligence. This chapter further provides an understanding of the concept of emotional intelligence by discussing some theories and models of emotional intelligence, which include the Ability model, Mixed model and Trait model. The authors discuss the relationship between emotional intelligence and customer service, establishing that when organisations train their employees to develop their emotional intelligence, customers will become delighted; hence, repatronage, customer loyalty and organisational profit can be achieved. Similarly, Halm, in Chapter 20 expatiates on the 20 traits of customer service champions, using a wider scope of excellent customer service to distinguish individuals referred to as customer service champions from others. The author posits in this chapter that although customer service champions possess the traits of a leader, their leadership manifests in providing excellent customer service. The case of Walt Disney is used in this chapter as the ideal model of a customer service champion, with the author arguing that customer service champions are made and not born. Halm discusses the top 20 traits of customer service champions under four categories, namely, human (people) skills, situational awareness skills, technical skills and conceptual skills.

In Chapter 21, Halm goes further to discuss the importance of professional grooming in a service organisation with the assertion that professional grooming is a very crucial non-verbal mode of interpersonal communication in the work environment, which to a greater extent, communicates a perception about the individual. The author discusses key aspects of personal grooming for the customer service personnel, which include the hair, face, facial hair, skin, fingers and nails, oral health, clothing, footwear, exercise and dieting, amongst others. In addition, the chapter brings into lime-light the cultural and religious dimensions of professional grooming, particularly within the African context. The chapter concludes by asserting the need for organisations to position the appropriate systems and structures that will ensure that service personnel, in particular, adhere to the underlining professional grooming guides. This is because the customer's decision to keep doing business with an organisation is also dependent on the appearance of its employees. Lastly, in this part of the book, Halm explicates the importance of good communication to the survival of an organisation with regard to presentation skills, in Chapter 22. The chapter discusses types of presentations, the benefits of acquiring presentation skills, and qualities of an effective presentation. Subsequently, the three phases of presentation are explained, namely, the pre-presentation phase, the in-presentation phase and the post-presentation phase. Halm further outlines the basic steps to be taken when preparing for each phase. The author also displays in this chapter how a presenter can effectively handle objections, and questions and answers sessions during or after the presentation. This chapter concludes by stating the importance of initially understanding the audience of a presentation, ensuring proper preparation by taking adequate time to rehearse the presentation and taking cognisance of cultural nuances in order to prevent having issues with any member of the audience.

Theme G: Customer Experience – Advancing Customer Service in Africa

This is the last part of the book, and it presents the final chapter on advancing the potential of the service sector in Africa through customer experience. Arthur, Nikoi and Benagr clearly discuss this focus in [Chapter 23](#) from a conceptual perspective. The authors utilise the concept of the experience economy as a framework to argue that service-driven activities can increase customer loyalty, particularly within the context of Africa. The chapter further highlights how organisations can make good use of the increasing affluence in Africa to enhance customer experience. Strategies for enhancing customer experience in selected service sectors in Africa based on the four realms of experience are also discussed in this chapter.

Conclusion

This book presents significant insights into customer service management by applying the conceptual fields of culture, relationship management, value co-creation, innovation management, human capital management, emotional intelligence, organisational theories, leadership, systems thinking and service quality models. The book seeks to examine the concepts, roles and practices of customer service management in Africa by discussing the new definition of customer service management, explicating how organisations must position themselves to create value for customers and stakeholders, and how individuals representing organisations should project themselves to align with the customer delivery promises made by their organisations. Overall, this book will serve as a reference resource to customer service organisations in Africa.

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**THEME A: CUSTOMER
SERVICE AS SHARED
VALUE**

I



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Chapter 2

Who Is a Customer?

Desmond Tutu Ayentimi

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Introduction

Over the last decade, organisations large and small are now more than ever before operating in an environment that is driven by customer service, quality, speed to market, productivity and technology utilisation (Schermerhorn et al., 2016). Many organisations are overwhelmed as they make efforts to thrive in an environment of rapid changes in technology and persistent globalisation of business activities and markets, coupled with intense competition and customer complexities, that is, customers' relentlessness in their demand for product and service quality. The development of wide-ranging technological platforms (e.g. social media platforms) resulting in customer-to-customer interactions is increasing business complexity, which means that businesses need to create and manage customer experience and expectations (Opute, 2017). While organisations across the sub-Saharan African region might approach the demanding challenges of globalisation, technology and customer demands differently, the outcome must be the same. Each approach should be centred on moving goods and services into the hands of customers or clients in ways that create customer loyalty and for both short- and long-term profitability for the organisation. Customers just like you and several others are putting intense pressure on organisations for high-quality products, low-priced products and on-time product and service delivery. Primarily, the issue of quality products and services, low prices and on-time delivery continue to drive customer service management and forms the main concerns of customers' stories that organisations may encounter,

particularly in sub-Saharan Africa. In recent times, there is a general agreement that the most frequent experience of customers across the sub-Saharan Africa region is the dissatisfaction with products or service providers, from the small corner convenience store to the large multinational enterprise as well as in public sector organisations. These customer experiences might include, but are not limited to, failure to cancel direct debits, billing errors, poor information provision and failure to fulfil or cancel transaction requests.

There were probably many times in your experience as a customer that you wondered why managers and business organisations do not get this message. Consider, for example, the case of a customer in some parts of sub-Saharan Africa, after arriving at an office to complain about a company's poor services, the customer is made to sit on a bench for two hours waiting to see a manager. This is a frequent occurrence in many public-sector organisations and some private-sector businesses and institutions across Africa. Indeed, gross inefficiency, lack of punctuality, failure to apply oneself diligently to statutory duties and incivility to customers are vices characteristic of some African employees. The occurrences of missing vouchers and files that later surface after tips are offered often occur in public offices. Reluctance to discharge official duties for flimsy excuses characterises many public and, to a lesser extent, private-sector organisations, and stealing of official time and facilities for the pursuit of private ends permeates the hierarchy of employees (see Abudu, 1986, p. 27).

In one way or the other, all organisations in sub-Saharan Africa, both large and small, must learn to master the challenges of customer service management as they transform inputs or resources into finished products and services for customers and clients. While it is common for organisations across the sub-Saharan Africa region to use productivity as the key benchmark for the measurement of efficiency in both the services and manufacturing sectors, the target for the measurement of effectiveness should be driven by 'customer value creation' (Hinson, 2017). In this regard, the outcome of a manufacturing product or service delivered should be worth more to the customer compared to the resources and effort invested in its production. For example, within a financial service-based organisation, customer value is created when an employee, such as an investment advisor, provides their clients with investment advice that leads to profitable investment transactions in the portfolio of stocks. Within this context, given the growing recognition of the significance of value creation to customers, understanding who our customers are contributes immensely to exploring effective and efficient ways of creating value to customers and improving customer experience within the wider customer service management framework. This chapter specifically focuses on 'who is a customer?' Moreover, how that understanding of who our customers are could feed into the new conceptualisation of customer service management in sub-Saharan Africa. The chapter concludes with a discussion of how organisations in sub-Saharan Africa can draw from human resource management practices (HRM) and tailor it to fit strategically with customer value creation, and by extension, customer service management. The rest of the chapters focus on the scope and application of strategic customer service principles designed to build and sustain effective customer service systems. The chapters also explore the utilisation of customer service delivery systems and the importance of marketing research to the development of customer insights needed to decentralise and implement customer service management programmes effectively for value creation.

Who Is a Customer?

In business organisations, the word 'customer' can be used interchangeably with 'client', 'purchaser', 'buyer' and 'consumer'. Whilst 'consumers' are generally referred to as the end-user of a service or a product, 'customers' are defined by their contracting for services or by their purchase

of products or goods. In this sense, a ‘customer’ may be termed the end consumer of a product or service. This categorisation potentially differentiates true customers from vendors and resellers, who usually make purchases for the purpose of selling. In all perspectives, a customer denotes an individual or a business that purchases the goods or services produced by a business (Hinson, 2017). Fundamentally, businesses all over the world repeatedly follow the adage ‘the customer is a king’ or ‘the customer is always right’ with the notion that happy or satisfied customers are expected to continue buying goods and services from business enterprises that meet their expectations and needs. In recent times, we are witnessing business enterprises meticulously monitoring their relationships with customers and regularly soliciting feedback to learn whether existing services or products should be maintained or adjusted, or new products or services should be created to enhance the customer experience.

Practically everybody at a particular point in time buys products or services from business enterprises, and so almost everybody at least occasionally acts as a customer or a client. The centrality of every business enterprise sustenance and survival is its customers. Within the marketing domain, the customer is rooted in every dimension of the concept of marketing. The notion of marketing is built on the basic underlying assumption that customers are the central focus of a business purpose and survival. The literature highlights product innovation, customer service, speed to market, manufacturing flexibility and product or service quality as potential drivers of competitive advantage (Johansson et al., 2019; Subramanian et al., 2019). Many business enterprises have begun to exploit various opportunities by recognising the need to have systematic processes to manage customer expectations and needs to gain and maintain competitiveness (Anning-Dorson et al., 2018). This led to the conceptualisation of customer relationship management (CRM), which is a fairly new concept design to comprehensively or systematically facilitate organisation-wide customer service management (Khodakarami & Chan, 2014). Today, it is not sufficient for an organisation to simply aim for business survival; it is actually a requirement to have customer service management through improved staff training and development, benchmarking and improvement in work processes [total quality management (TQM)] to strengthen customer value creation. Since the conceptualisation of the notion of value maximisation in the field of economics, marketing researchers have consistently turned their attention to the core capabilities of the business enterprise to develop and maintain good customer relationships (Boulding et al., 2005).

Internal and External Customers

Marketers have, over the years, starved internal customers by embracing the traditional notion of customers as the buyers of business products and services and a driver of business success (Mudie, 2003). The general literature addresses two main categories of customers, namely internal customers and external customers. In the past, the notion of a customer was generally lessened to the external public, who are justified as the principal source of revenue (Hinson, 2017). Internal customers represent individual employees and groups who use or otherwise depend on one another’s work in order to do their own jobs well, whereas external customers constitute those customers who purchase products and services and remain the purpose for business’s existence (Schermerhorn et al., 2016; Hinson, 2017). Internal customers are the face of every organisation, and they constantly interact with external customers by demonstrating enthusiasm and integrity. A favourable internal customer experience within an organisation can spill over to positive attitudes to enhancing external customer experience and value creation. A more engaged and friendly staff with satisfying

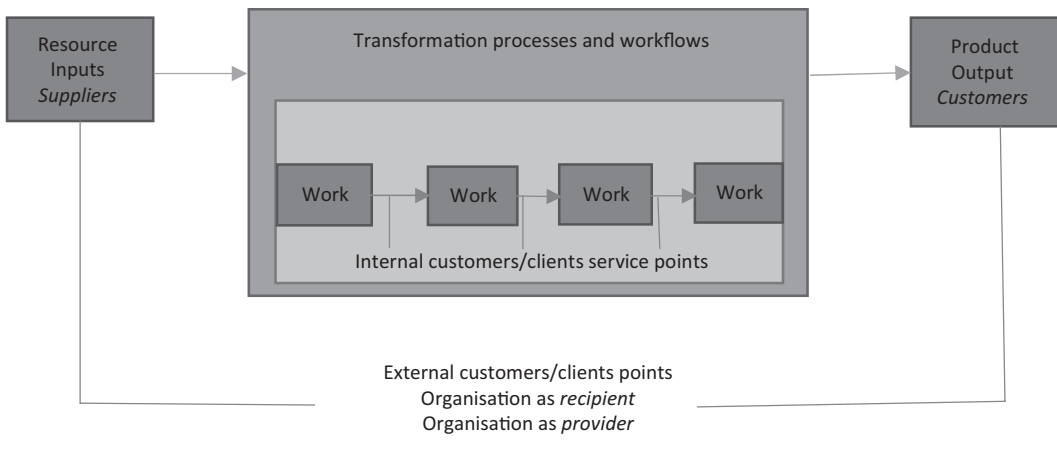


Figure 2.1 The importance of external and internal customers. (From Schermerhorn, J. R. et al., *Management: Asia-Pacific Edition*, 6th ed., John Wiley & Sons, Australia, 2016.)

workplace experiences produce high-quality products and put additional effort into improving external customers' experience (Verhoef et al., 2009). On the one hand, there is no reason for being in business without external customers. Equally, no business enterprise can survive without revenue and by extension its external customers. External customers are the reason for the development of new products or the adjustments of existing products with the ultimate aim of satisfying customers' needs and preferences.

Figure 2.1 expands the open-systems view of business organisations to depict the complex internal operations of organisations, as well as its interdependence with the external environment. In this figure, the organisation's external customers utilise the services provided or purchase the goods produced. They may be industrial customers – other firms that buy a company's products for use in their own operations – or they may be retail customers or clients who purchase or use the goods and services directly (Schermerhorn et al., 2016). Internal customers, by contrast, are found within the organisation. They are the individuals and groups who work collaboratively with members of other functional units to create that customer satisfaction outcome (Kadic-Maglajlic et al., 2018). Indeed, while both internal customers and external customers are pivotal in customer service management for business success and survival, in many business enterprises, particularly in sub-Saharan Africa, significant attention of customer service management has been centred on external customers, underestimating the importance of internal customers in the process of CRM. Eichorn (2004) notes that a successful CRM system will require an all-inclusive approach that integrates business processes, culture, information systems, organisational structure and internal leadership with the touch points of external customers.

The Neglect of Internal Customers in Customer Service Management in Africa

There are many forces other than competition, globalisation and emerging technology that are driving customer service changes in organisations (Anning-Dorson et al., 2018; Hoyer et al., 2010). Drawing from customer socialising literature, there is an emerging revolution of sorts

among contemporary customers, where customer-to-customer interaction is strengthening through the arrival of social media platforms (Opute, 2017; Chan & Prendergast, 2007). The current generation of customers have consistently been unrelenting in their demand for quality products and services. Organisations that fail to listen to their customers and fail to deliver quality goods and services at reasonable prices will be left struggling in this highly competitive global business environment (Schermerhorn et al., 2016). Business enterprises have always established systems to monitor the quality of products and services delivered to their external customers as part of the commitment of providing customer satisfaction or customer value maximisation. In most business enterprises, employees act as both providers and customers to one another with the responsibility of delivering output on a regular basis (Conduit & Mavondo, 2001). Internal customer experience encompasses every aspect of a business enterprise offering, work processes, conditions of service, etc. However, only a few managers and supervisors responsible for those things have gained sustained thoughts on how their separate decisions shape the internal customer experience.

In most business enterprises in sub-Saharan Africa, when it comes to customer experience and customer value creation issues, management operations concern itself mainly on external customers. One does not need to be a rocket scientist to observe that many business enterprise managers in sub-Saharan Africa may not actively deny the significance of internal customers or employees, but many do not adequately appreciate the investment and approaches in internal customer service management that can contribute to external customer service experiences and customer value creation. Similarly, it is also noticeable that within the customer orientation and TQM literature, the focus has consistently been on the significance of external customers. The literature is generally characterised by a widespread absence of the notion that employees are internal customers and, therefore, a part of the customer service management element (Eichorn, 2004; Lukas & Maignan, 1996). There might be some notable exceptions in organisations with adages such as ‘our employees are our first customers’ or ‘employees are our assets’ (Hinson, 2017), but the reality is that such organisations may directly fail to recognise that internal customers and work processes underpin external customer service delivery, customer experience, customer value creation and customer satisfaction (Kadic-Maglajlic et al., 2018; Mohr-Jackson, 1991).

One type of business, namely the financial service sector, may know the importance and value of internal customers, especially the front desk or front-line staff’s role in driving external customer service delivery, customer experience, customer value creation and customer satisfaction. For example, Gullledge (1991, p. 48) argued that ‘if your front-line employees are very dissatisfied, your customers probably aren’t very happy either, unless you are fortunate enough to have a few employees covering other deficiencies’. This may trigger such businesses to invest resources to develop the interpersonal and communication skills of their employees in addition to their product knowledge (Al-Zoubi & Alomari, 2017; Gullledge, 1991). This investment in internal customers by many financial institutions may have contributed to the general notion that compared to other industries and sectors, the financial sector stands tall in regard to good customer service.

Although the financial services sector can be regarded as progressive with regard to customer service performance across the world, the situation in sub-Saharan Africa is still worrying, as the financial sector still falls short of meeting many customer service quality and on-time service delivery expectations. At least in the early 1980s, some businesses across some advanced economies began to learn new ways of delighting their external customers, leading to the acknowledgment that the needs of employees (internal customers) and work processes were pivotal in creating value for external customers, which subsequently gave rise to employee satisfaction

surveys (Spinelli & Canavos, 2000; Davis, 1992). It also gave rise to internal marketing conceptualisation through the prioritisation of employees or internal customer needs and expectations (Kadic-Maglajlic et al., 2018). For example, within the tourism industry, particularly the hotel chains, employee opinion surveys have been found to represent a better indicator of external customer satisfaction compared to customer comments cards (Spinelli & Canavos, 2000; Bowen, 1996). This particular approach provides the possibility to track external customer satisfaction and experiences by examining the relationship between employees (internal customers) and their external customers. However, some business enterprises in sub-Saharan Africa do not understand why they should worry about internal customer experience and opinions. It is fascinating to note that some business enterprises collect information about their business but do not circulate the outcomes. Still others do conduct internal customer attitudes surveys annually or once every two years, but fail to make anyone accountable for failing to put the information to use (Davis, 1992; Bowen, 1996). The extent of the neglect of internal customers has not been widely documented in the literature, only a few studies (e.g. Kadic-Maglajlic et al., 2018; Al-Zoubi & Alomari, 2017; Eichorn, 2004; Bowen, 1996; Davis, 1992) have examined how internal customers can potentially impact external customers' experience and the value-addition process.

The need for business enterprises in sub-Saharan Africa to equally pay attention to internal customers is imperative as internal customers have a greater number of choices today than ever before. As part of an organisation's culture, a successful employee orientation enduringly guides the behaviours and attitudes of members of the organisation, which may implicitly or explicitly impact external customer needs and preferences. Mohr-Jackson (1991, p. 460) highlights three distinctive characteristics of positive internal customer orientation. First, a positive internal customer orientation creates additional customer value and also increases internal customer benefits. Second, internal customers can be a key source of obtaining information about external customers' needs and preferences. Third, understanding internal customers' requirements that affect external customer needs and preferences create the space to identify gaps in external customers' perceived expectations and customers' real experiences. It is essential to emphasise here that internal customer needs should be incorporated or integrated into the value creation processes within the wider value chain management framework, which involves a sequence of interdependent work processes and activities within an organisation through which value is conveyed to the external customers (Eraqi, 2006; Kadic-Maglajlic et al., 2018).

Broadening the Understanding of Customers: The Added Focus of HRM in Customer Value Creation and Satisfaction

It is important to broaden the understanding of the concept of customers so as to acknowledge the relationship and similarities between internal and external customers' needs, wants and preferences. It might sound difficult for managers and business practitioners in sub-Saharan Africa to broaden their understanding of who their customers are, particularly the inclusion of internal customers when developing and maintaining strong CRM systems. Human capital management and, by extension, market-driven HRM practices underpin internal customer service management (Meijerink & Bondarouk, 2018). It is interesting to note that the emergence of HRM has almost exclusively centred on performance against internally-set standards that was in adherence to the first industrial revolution-oriented model (Bowen, 1996; Schneider, 1994).