

**AN ASSESSMENT OF OUTSOURCING OF OFFSHORE CALL
CENTRES ON CUSTOMER SERVICE - A CASE OF BARCLAYS BANK
ZAMBIA**

BY

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**A Dissertation submitted to the University of Zambia in partial fulfilment
of the requirements for the award of the Master's degree in Business
Administration–Management Strategy**

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DECLARATION

I, the undersigned, declare that this has not previously been submitted in candidature for any degree. The dissertation is the result of my own work and investigations, except where stated. Other sources are acknowledged by given explicit references and a complete list of references is appended. Furthermore, I would like to acknowledge Dr Jackson Phiri for co-authoring in the published paper and I would also like to thank Barclays Bank for the support rendered.

Signature:

Date:

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CERTIFICATE OF APPROVAL

This dissertation of **Zillah Nkonde** is approved as fulfilling the requirements for the award of the degree of Masters of Business Administration in Management Strategy of the University of Zambia.

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ABSTRACT

Call Centres are important channels of communication in an organisation as they are the first point of integration between call centre agents that represent the business and customers. Therefore, by correctly seizing the opportunity of any given call, a Call Centre can bring benefits not only in terms of improved customer service (efficiency), but also in terms of increasing market share (effectiveness). The study sort to assess outsourcing of offshore call centres on customer service as most studies have not yet examined impact of offshore call centres on customer service. In order to address this gap, this study explores the different types of call centres, challenges faced by Barclays bank Zambia and discuss what would help the organisation grow in market share and at the same time deliver excellent customer service. The study was based on 125 bank customers and purposive sampling was used in the study. Descriptive statistics and correlation were used to analyse the data. The results show that the call centre is a very important aspect of customer relations as all the customers sampled indicated that they utilise the call centre line for various services. Further, the study revealed that customers experienced some challenges while using the call centre. About 57.4% of the customers experienced challenges using the call centre with connectivity failures on their MTN and Airtel, and long waiting periods. Some network providers like Zamtel were discovered that they were not toll free like the other two networks, making it expensive for some customers on the network to contact the call centre. Other major challenges experienced were language barriers and cultural differences between the call centre agents and customers. However, it was discovered that the district of residence of a customer, gender, age, level of education attained were not related to customers having challenges with call centre agents giving the country's geographical information but a customers' position in their company was loosely related to this challenge. On the other hand, the district of residence, gender, age and level of education attained of the customer were related to them having challenges with language barrier and cultural issues.

It was therefore concluded and recommended that creating a local contact centre here in Zambia would help so much in alleviating these challenges and improve the customer experience.

Keywords: Call Centre, Offshore, Outsource, In-house, Customer Service, Customer Satisfaction

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DEDICATION

I dedicate my work to our sons Craig and Carl. Boys you give me every reason to push myself further than I think I can. I pray that God be with you always and may He grant you all your hearts` desires and may you achieve more than what your father and I can.

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ABBREVIATIONS AND ACRONYMS

ATM	Automated Teller Machine
CEO	Chief Executive Officer
MIS	Management Information Systems
PwC	Price Waterhouse and Coopers
SNS	Social Network Sites
SPSS	Statistical Package for Social Sciences
WOM	Word of Mouth
WFM	Workforce Management

DEFINITIONS

Customer Service - the act of taking care of customer`s needs by providing and delivering professional, helpful, high quality service and assistance before, during and after the customer`s requirements are met

Call Centre - “is a place where contact is made and received” and a single point of contact for customers to get help and solve queries, complaints and concerns.

Outsourcing - is the act of obtaining semi-finished products, finished products or services from an outside company if these activities were traditionally performed internally

Satisfaction- is “a person`s feeling of pleasure or disappointment resulting from comparing a product`s perceived performance (or outcome) in relation to his or her expectations.

Service quality (ServQual) - is a comparison of expectations (E) about a service with performance (P) $SQ=P-E$.

Loyalty - is the biased behavioural response expressed over time by customers with respect to one provider out of many providers accompanied by a favourable attitude

1 CHAPTER ONE: INTRODUCTION AND BACKGROUND

1.1 Introduction

In recent years, the importance of Call Centres has increased tremendously in the customer care industry. Miciak as cited by Jun and Sung (2010) states that Call centers play a critical role in today's business world, and for many organizations they are the primary source of contact for customers. Call centres are important constituents of services that organizations offer customers by means of solving problems, resolving complaints and providing information, (Lywood & Ekinci 2009). This is so because most business transactions take place over the telephone from the comfort of customers` locations which can be at home office or anywhere where they have phone network. Call Centre Agents handle a lot of calls therefore, smart businesses have learned that Call Centre Agents are an essential and complex part of their business success or failure. They are rightly viewed as representatives of an organisation that are profit drivers and service deliverers. Regardless of its spectacular growth, the industry has a spotty record of service, high employee turnover, low wages that continue to plague the industry, driving down call quality.

Notwithstanding all of this, the Call Centre is an essential resource for many businesses devoted to responding in real time to their customers' ever-growing demands for excellent service delivery. Call Centres are moving from being a back-office overhead item to a strategic entity by which businesses manage customer relationships, drive revenues and increase profits.

Call Centres are evolving as technologies and customer demands change, but the core fundamentals of a customer contacting a company by phone, e-mail, website, integrated voice response (IVR) or fax remain steady because customers demand service in real time and on their own terms. Good business people have learned that great customer service is absolutely essential to sustaining and growing market share. Therefore, Call Centres will continue to play an essential role in the coming decades.

1.2 Background to the Study

In the banking sector, call centres play a critical role in customer service. It cuts across all aspects of the bank's relationship with its customers/clients starting from customer retention,

gaining new customers, to provision of customer friendly products. Therefore, this study endeavoured to assess the outsourcing of offshore call centres on customer service. The study used Barclays Bank Zambia as a case study for the research

The study further explored the impact of outsourcing of offshore Call Centres on customer service based on the customers' experience. Call Centres have been regarded as an enabling resource for enhanced customer service and experience and this is even more so in the dynamic mobile telecommunications industry where technology evolution is rapid and customer loyalty extends only as far as their last 'bad' experience (Govender 2016). Therefore, financial institutions have had to adapt to the changes brought on by the advancement in technology and evolving expectations of their customers, while at the same time keep watch of their costs and ensure that they remain profitable and relevant in a highly competitive financial industry. Since Call Centres are one of customer's point of contact with an organization, their experience with the Call Centre staff contributes to their perception of the quality of service provided and the degree of satisfaction.

1.3 Statement of the Problem

Since 2013, when Barclays Bank outsourced the call centre, there has been a raise of complaints from customers in line with the service they receive from the offshore call centre agents as opposed to when it was an in-house call centre. However, before 2013 the call centre used to be an in-house one and due to an increase in the number of complaints and the high expenses in its operations the bank outsourced an offshore call centre. Outsourcing is defined as the act of obtaining semi-finished products, finished products or services from an outside company if these activities were traditionally performed internally (Dolgui & Proth, 2013). Offshore refers to a location outside of one's national boundaries, whether or not that location is land or water based (Investopedia, 2020). Therefore, with increased corporate competition in the provision of quality products and services, customers' expectations are increasingly growing and Call Centre staff need to meet or exceed these expectations to ensure that the organisations they represent have a competitive advantage. Afrika (2012) states that managing the customer experience resulting from Call Centre encounters is likely to have major impact on an organization's success. Financial institutions generally have had a high degree of customer turnover and the dissatisfaction for the offshore call centres has been widely reported in the media. Barclays Bank Zambia is one such financial institution with an offshore out-sourced

call centre that previously used be an in-house one. Therefore, the purpose of this study is to assess the challenges in the current model of outsourcing offshore call centres on customer service then come up with a model that will help improve customer satisfaction with outsourced call centres based on the challenges experienced.

1.4 Research Objectives

- i. To assess the challenges in the current model of outsourcing offshore call centres on customer service.
- ii. To develop a model based on the challenges in (1) for call centre customer service improvement.

1.5 Research Questions

- i. What are some of the challenges in the current model of outsourcing off shore call centres on customer service?
- ii. How we can develop a model based on the challenges in (1) in order to address the call centre customer service?

1.6 Justification of the Study

Govendor (2016), shares that there is a wealth of research on Call Centres and most focus of the reasons for outsourcing as well as the benefits and risks associated with this strategy. However, there is limited research on the effects of challenges that come from offshore outsourcing of the Call Centre on customers' experience and ultimately satisfaction in the banking industry in Zambia. It is against this background that this study will be undertaken.

1.7 Significance of the Study

The significance of this research is the value it is expected to add to the banking industry in Zambia. As acquiring new customers can *cost five times* more than satisfying and retaining current customers (Webber, 2008). Therefore, from the challenges experienced by both customers and Call centre agents a solution model has been developed that will lead to increased customer satisfaction which will inevitably increase the customer loyalty and reduce costs.

The interest in customer perceptions of service quality rests on the premise that a customer who holds positive perceptions of an organization's service quality is likely to remain a customer of

that organization (Samaan, (2014). According to Mohsan (2011), the importance of customer satisfaction in today's dynamic corporate environment is obvious, as it greatly influences customers' repurchase intentions, whereas dissatisfaction has been seen as a primary reason for customers' intentions to switch. He further adds that, satisfied customers are most likely to share their experiences with other five or six people around them and dissatisfied customers will tell 10 or more people about their bad experience.

1.8 Scope

The research was based in Zambia, Barclays Bank and was restricted to customer service. The Thesis did not include Credit Unions or Building Societies as these institutions were not within the business and are owned by their members. Credit Unions and Building Societies rarely outsource their customer service and because of this they were excluded from this research.

1.9 Organisation of the study

The rest of this report was arranged as follows: in chapter two the researcher presents the literature review which reviews various theories related to this study as well as the studies done about this subject. In chapter three, the researcher presents the research methodology this includes the research design, the conceptual framework, data collection techniques, data analysis and sampling techniques. In chapter four the researcher presents the results of the study. Here a detailed analysis of the concerned variables is presented using graphs and tables. Furthermore, a detailed discussion into the findings of the study are presented as well as a comparison of the findings to other studies by other scholars is done here. In chapter five, the conclusion and recommendations of the study are given. Here the study outlines what the major findings are as well as the recommendations from the study. In addition, the chapter gives the recommendation for further studies on the topic and the direction.

1.10 Chapter Summary

In this chapter, introduction and background of the study was provided, then the research objectives, research questions, statement of the problem were outlined. Furthermore, the justification, significance, scope and organisation of the study were looked at.

2 CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

In this chapter, a review of literature on the impact outsourcing offshore call centre on customers with a special case study of Barclays Bank Zambia. The chapter reviews theories related to outsourcing of call centres and its impact on customer service and it further reviewed related literature to the study in order to understand what other researchers have found and concluded on outsourcing of call centres. Based on the literature review, a conceptual framework was developed and it was used to guide discussions in the subsequent chapters.

2.2 Call Centre

Kurniali and Titan (2015) define a call center as a centralized office meant for the purpose of receiving and transmitting a large volume of information by telephone. They further stated that call centers are required for large companies to sell or promote their goods and services as well as for the after sales services and customer queries and complaints management. In simpler terms a Call center acts as an interface between the customer and a company where they can call and report problems or ask for information regarding products or services offered by an organization. This gives the customers access to their banks remotely as they can call from anywhere, for example from the comfort of their homes, offices or anywhere where customers can make a call from as it is open 24/7 365 days a year.

Evans (2017) also asserted that a “call centre” may refer to a variety of operations, including centres that accept incoming (inbound) or make outgoing (outbound) calls. He adds that while small call centres may have separate groups that handle both inbound and outbound calling tasks, large call centre operations may accept dozens or even hundreds of different types of inbound calls while generating tens of thousands of outbound calls, for a wide variety of clients, every day.

2.3 Functions of a Call Centre

If we are to put things in general terms, Anastasia (2016) states that the main operation of all call centres is “Customer support”, and that can be further broken down into “customer service” and “technical support”. We have briefly touched on what call centres usually do, therefore, below are more roles or functions of call centres as listed by Anastatia (2016).

- I. They handle outgoing calls for the sale of products and services

- II. They handle outgoing calls for debt management mainly in line with collection
- III. They handle inbound calls for assistance and inquiries regarding products and services
- IV. They handle massive volumes of correspondence such as letters, faxes, emails and live chat conversations
- V. Perform remote diagnostics activities
- VI. Perform dispatching activities

Taking all the above functions, by acting as the direct representative between a business and the customers, the call centre is given the definitive role of serving as the bridge between them. This therefore, actively cultivates a harmonious, productive and profitable business-customer relationship.

2.4 Call Centre Structure and Team Functions

An overview of the structure and team functions of a call centre. Contact centres are designed around key functions made up of teams (Halabi 2018). Here are the usual functions you would find in a contact center as indicated by Halabi (2018):

- **Contact Center Agent** –These answer calls that come from the customers or doing outbound calls
- **Contact Center Team Leader** – Handles Escalations of issues from agents that they are unable to resolve.
- **Workforce Management (WFM) Lead** –these prepare staff schedules, holidays and leave bookings as most call centres now work 24/7 365 days a year, hence this team is critical in enabling smooth scheduling of staff.
- **Quality Management Team** –this team monitors interactions, prepares scorecard, recommend agent training requirements, recommend corrective actions
- **Management Information Systems (MIS) Team** –These are responsible for preparing dashboards, reports, daily, monthly and yearly performance report, call volume report just to mention a few
- **Contact Center Manager** – they are responsible for overall management of the contact center.

2.5 Types of Call Centres

There are several types of call centres but the study will only list four. Whether it is a service-oriented company or a product-based organisation, excellent customer service delivery should be a top priority for all those who want to make a mark and increase market share. Therefore, a swift, accurate and professional response to customer requests, queries and complaints not only helps to retain and return a happy customer but also imparts assurance in the brand. The high levels of competition amongst organisations and increasing sophisticated needs of customers a call centre, in this scenario, works wonders to help businesses maintain and expand their customer base. According to the 2013 survey by Deloitte titled '2013 Global Contact centre Survey Results', it shows that around 77% of contact centres were planning to grow in size by 2014-15, driven by the need to improve customer interaction/service and improve business growth.

2.6 Outbound Call Centre

According to Rouse (2017) in an out bound call centre, an agent makes calls on behalf of the company or client for tasks, including lead generation, telemarketing, customer retention, fundraising, surveying, collecting debts or scheduling appointments. He adds that in an outbound call centre, representatives make calls for the purpose of selling products or services, collecting missed repayments, taking surveys, or any number of other customer contact-related tasks. Depending on the call centre systems these calls may originate from a computer (known as a "predictive dialling system") that dials the number and hands off the call to an agent, or by allowing agents to manually dial numbers from a list or customer details on the system. The outbound calls travel over commercial telephone lines, though long distance carriers often offer bulk discounts to call centres that generate a negotiated minimum number of calls.

2.7 Inbound Call Centres

An inbound call centre works slightly like an outbound call centre in reverse, although there are a few key distinctions. Rouse (2017), elaborates that typically, an inbound call centre handles a considerable volume of calls at the same time, screens and forwards calls to someone qualified to handle them and logs calls.

2.8 In-House Call Centre

In this business model, the contact center is within the organization. Many businesses decide to set up their own call centres, within their business premises, and staffed with their own

people (Anastasia 2016). This is how Barclays bank Zambia operated before 2013, when the call centre was moved to South Africa and it started to operate 24/7 365 days.

2.9 Outsourced Call Centres

Call centre outsourcing is the business practice of contracting out call centre services (Kimberly 2019). As stated above call centres cover a wide area that includes marketing, sales, customer service, technical support, telemarketing and financial management. Companies outsource either in-house, through a separate division, or to an outside specialist that can either be a local call centre or offshore call centre and Barclays bank Zambia currently has an offshore contact centre that is located in South Africa.

2.10 Banking Industry and Different Services

The banking system plays a very important role in the economy. In the modern day customers are very busy and dynamic, therefore they would do anything to have quick access to their accounts or any financial services required. The banking industry worldwide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national level and opening-up to international competition; and equally important changes in corporate behaviour, such as growing disintermediation and increased emphasis on shareholder value.

According to a survey report by the Price Waterhouse and Coopers (PWC) in 2017 they stated that the banking industry has opportunities to grow through 1. Technology enabled products and services which are now firmly at the frontier of product and service development and enhancing the customer experience. Therefore, owing to this technology banks have an opportunity to lower costs and enhance staff productivity.

The survey further showed that most banks indicated the existence of several technology-based channels through which customers are able to transact which include internet banking and mobile banking. Internet and mobile banking enables customers to access and operate their bank accounts without actually visiting the bank premises, Vijayaragavan (2014). Vijayaragavan further adds that banks also offer the ATM facility and the credit/debit cards which have revolutionised the choices available with the customers 2. Financial inclusion: in order for the banks to be able to reach the unbanked and tap into the potential they should make it a priority. The survey indicates that the Government, regulators and many other stake holders have continued to pay keen interest in the progress being made in this area. Banks are an

important component of this process and are given a significant opportunity to grow their customer base as long as they develop extensive products.

Therefore, with the services mentioned above a local call centre can further improve customer experience as having a local call centre model would enable the bank to be able to serve customers with different back grounds holistically and the locals are the majority that call the current outsourced offshore call centre.

2.11 Customer Service

For an organization that truly puts the customer at the centre of business (customer centric), quality of service excellence means to do the job the right way (Emir K 2015). In the past few years, the financial sector in Zambia has undergone major changes. Additionally, Goerge K.A (2012) states that globalisation, mergers and acquisitions, and the emergence of new technologies have contributed dramatically to stiffer competition and pressures on profitability. Therefore, in such a competitive market, attracting profitable customers should be a priority of all the financial institutions especially in banks. Banks are profit-seeking institutions that must provide acceptable returns to shareholders (Agyapong, Agyapong & Darfor, 2011). The banking industry in Zambia has come under intense competition in the past ten years. This is partly due to new entrants into the industry both local and foreign and enforcement of Bank of Zambia regulations. High service quality is therefore required to differentiate offers in the market place. Customer experience is what can define what excellent customer service is. Therefore, the question is what is required to attract, maintain and excite customers in the banking sector in Zambia. George (2012) further states that customers are the heart of every successful business and therefore businesses need to concentrate more on customers more than ever. It would be safe to say that without customers, there would be no one to serve, no one to give business, no banks that spills into no bank jobs. Paul M (2015) defines customer service as the act of taking care of customer`s needs by providing and delivering professional, helpful, high quality service and assistance before, during and after the customer`s requirements are met.

In line with the call centre, excellent customer service delivery would be the differentiator. Therefore, call centre agents will need to be on top of things in order to help the organisation grow in market share and also increase in revenue.

Some factors that customers may look for in a high customer service can be divided into two broad groups as tangible and intangible factors. The tangible factors may concern performance,

quality, reliability, cost of services and convenience. The intangible factors may be reputation, sense of caring, courtesy, willingness to help, problem solving ability of staff, etc. The tangible and the intangible factors primarily drive home the point about customer's perception about how he/she is being treated by a bank. Is the bank being fair to him/her in matters of interest rates, penalties, service charges and that he/she has not to fear any hidden costs and charges at a later date. Further, the customer also draws comfort from the fact that he or she is not being discriminated against vis-à-vis a new customer. Lack of data integration in the industry does not encourage industry growth. In fact, customer service is a challenging issue in any service industry as there are many intangibles that define a customer's satisfaction or otherwise with a particular bank / branch / product or process. The advertisement and marketing campaigns that seem to evoke heightened customer response would come to zero if the service standards do not match the perceived quality aspirations of the customers. From the point of view of an overall sales process engineering effort, customer service plays an important role in an organization's ability to generate income and revenue (Don & Rogers, 2008). The benefits of the current customer-centric banking industry are phenomenal. The banks are able to differentiate themselves from the competition and improve their image in the eyes of the customer. From the above perspective, customer service should be included as part of an overall approach to systematic improvement in banking activities because the customers decide on the survival of banks in Zambia thus the researcher's quest to investigate how the customer service can be improved in the Zambian banking industry.

2.12 Theoretical Framework

In this section, several theories were highlighted to strengthen the study.

Reynolds in Govender (2016) defines a Call Centre as "a place where contact is made and received" and a single point of contact for customers to get help and solve queries, complaints and concerns. Furthermore, Call Centres do not only deal with customers' complaints, but with the sales aspects of the organization as well.

2.12.1 Customer Satisfaction Theory

Customer satisfaction should be high on the list of priorities for organisations such as banks, as this will result in customer loyalty, certainly retention and would also attract potential customers. Kotler as cited in Clinton and wellington (2013) defined satisfaction as "a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations. From this theory we can clearly

see that customer satisfaction is therefore, very important in that it helps the business know how they are performing which would further help them take the right direction to either continue what they are doing or find other ways to improve service delivery. This theory clearly shows that Customer satisfaction does have a positive effect on an organization's profitability. Kabu & Soniya (2017) shared that when the customer is satisfied with the product or service of the company, it can make the customer to purchase frequently and to recommend products or services to potential customers. It is impossible for a business organization to grow up in case the company ignores or disregards the needs of customers (Tao 2014). Therefore, it is on this theory that this study is grounded.

2.12.2 Service Quality Theory

Service quality (ServQual) is a comparison of expectations (E) about a service with performance (P) $SQ=P-E$ (Kalaiselvi, 2016). Kalaiselvi further states that a business with high service quality will meet customer needs whilst remaining economically competitive. Biljan and Yusuf (2011) stipulate that service quality and customer satisfaction are very important concepts that companies must understand if they want to remain competitive and grow. They added that in today's competitive environment delivering high quality service is key for a sustainable competitive advantage.

Service quality is determined by the customer's subjective experience with the service organization (Oliva and Serman, 2010). Quality is measured as the gap in the performance of service, or the difference between the times allocated per task and the customer's expectation of what that time should be (Oliva and Serman, 2010). They further elaborated that delivered quality is one when the performance gap is zero, that is, when time per task matches customers' expectations.

Essentially efficiency vs. effectiveness in a US based 2009 study, interviewees stated that offshore agents' accents made communication problematic with both parties having to repeat themselves (Thelen et al., 2009). Another interviewee consistently asks to be transferred to someone who speaks better English.

Therefore, communication is one of the factors in the SERVQUAL framework. A customer with a service issue may find their frustration intensified by difficulties in being understood by the customer service agent. Since many call Centre agents follow scripts, this makes free-

flowing communication problematic and lacks personalization of conversations which relaxes customers if done well.

One interviewee summed up the importance of language by stating that, 'If they cannot speak the language then the service becomes worthless (Thelen et al., 2009). Therefore, from this theory we can learn that good communication between customer and call center agent is imperative as it can have a negative or positive impact on customer experience and service quality.

According to Tan and Pawitra (2001), SERVQUAL is limited as it addresses only continuous improvement in a fast moving world where continuous improvement alone may not ensure business success unless blended with service and product innovation.

2.12.3 Word of Mouth Theory

The growth in online platforms such as blogs and social networking sites (SNS) has resulted in significant changes to information distribution and marketing communications. Koeck & Marshall (2015) revisited the “two-step flow of communication”, that includes “opinion leaders” as information conduits who filter information and pass it to their peers via word of mouth (WOM) with their own interpretations. The information shared could either be encouraging (positive) or discouraging (negative) other customers from using a service or product of the firm that is being talked about.

McQuarrie et al. (2013) argue that bloggers are one category of online influencer, as they have the potential to attract large audiences to influence the behaviours and attitudes of others through their online communication channels. However, they are critical to the use of existing offline WOM concepts noting that “one could label the phenomenon electronic word of mouth and call these bloggers opinion leaders or market mavens (Kozinets et al. 2010), but this obscures what is new and different about their consumer behaviour. The new social media channels offer a way for individuals and companies to collect and spread information about products and services via online Word of Mouth (WOM) communication. Therefore, in the case of Barclays bank Zambia most customers when interviewed in line with how their experience is with the offshore call centre most of them are not very happy. Goodman (2009) indicated that while satisfied customers tell on average 5 other people, dissatisfied customers tell about 10 other people. Therefore, from this theory we can learn that it is key to have excellent service quality in a call centre as it can help with positive word of mouth that would further help with increasing market share of the organisation.

2.12.4 Loyalty and Relationship Theory

Relationship theories indicate the benefits of creating relationships with customers which leads to building of customer loyalty. The purpose of building relationships with customers is to retain customers in the existing company. Therefore, by retaining them the loyalty is created and loyalty in turn, results in superior long-term financial performance. Researchers such as Maria et al (2010) define loyalty as the biased behavioural response expressed over time by customers with respect to one provider out of many providers accompanied by a favourable attitude. Customer loyalty is a crucial factor in a company's growth and its performance. Therefore, loyalty building requires the company or an organization to emphasize on the value of its products and services and to show that it is interested in fulfilling the desire of building the relationship with customers.

Thomas and Tobe (2013) emphasize that "loyalty is more profitable." The expenses to gain a new customer is much more than retaining existing one (Kabu K & Soniya M 2017). Consequently, loyal customers will inspire others to buy from one organization and think more than twice before changing their mind to buy other services from other organizations. Therefore, from this theory we can learn that loyal customers contribute greatly to organizations and it is up to various organizations to listen to the voice of the customers, tailor goods and services to fulfill the customer needs. This can come from good customer service that customers receive from call centres that can determine customer loyalty and good relationships.

2.13 Empirical Review

This study closely refers to a simple model developed by the Delphi Research Team. This model predicts that a 1% decrease in customer satisfaction can cause a 0.6% decrease in customer loyalty. When this statement is further simplified it means, a 10% drop in customer satisfaction can lead to a 6% drop in customer loyalty. This shows that customer satisfaction is always fundamental as agents communicate with customers.

The study also reviewed estimates from the Call Centre Satisfaction Index² (CCSI, 2008) and other industry sources which indicate that when a U.S. caller has reached a contact centre, between 15% and 20% of those think they have contacted an offshore contact centre. The study shows that a call centre location impacts about one in two callers relative to the decision with whom they want to do business. Some Barclays customers would rather go the branch in person

as opposed to them just calling the call centre with reason being not local employees will answer the call.

The CFI Group Contact Centre Satisfaction Index (CCSI, 2017) shows that customer satisfaction with the call centre experience has remained low since 2014. Analysis from a panel of 1,528 customers who recently contacted customer service highlights how companies can boost customer satisfaction by managing before, during, and after the contact experience. Nurturing a relationship with a customer does not end on one encounter of a telephone conversation, it's a life time process for as long as the customer has telephone contact with the call centre.

Another study by the CCSI (2008) shows that offshore call centres have improved significantly but still score far below their domestic counterparts even if issues were resolved on the first call. The customer satisfaction gap between onshore and offshore remains large, 75 versus 59 (CCSI, 2008) on a scale where 0 = Low and 100 = High using the American Customer Satisfaction Index. Customers who believe they are dealing with an offshore contact centre are more than twice as likely to sever relations with the company.

2.14 Related works

A study by Aliyu Olayemi Abdullateef, Sany Sanuri Mohd Muktar, Rushami Zien Yusoff, Intan Shafinaz Binti Ahmad (2014) titled Effects of Customer Management Strategy on Call Centre's Employee Intention to Quit: Evidence from Malaysia Call Centres Relationship discusses about call centres in Malasia, some common problems and various dimensions management must properly utilise to in order to get the desired results in line with customer relationship management (CRM). However, the study only looks at customer relationship management in line with employee retention. Another study by Yu Xiaa, Bintong Chenb,c, Vaidyanathan Jayaramand,, Charles L. Muns (2015) titled Competition and market segmentation of the call centre service supply chain, it looks at coexistence conditions for multiple call centres. It further makes cost analysis for multiple call centres. This study fell short in that it did not look how a single call centre can be structured and operated in order to improve service delivery.

A study by Xiaowei Zhu (2016) entitled Managing the risks or outsourcing: Time, quality and correlated costs, the author states that these three factors are the main factors for outsourcing management. In this paper they considered outsourcing scenario where a buyer outsources products or services to a supplier. The research focuses on the value of information or

information risk on outsourcing management. In another study done by Bosung Kim, Kun Soo Park, Se-Youn Jung, Sang Hun Park (2017) titled: Offshoring and outsourcing in a global supply chain: Impact of the arm's length regulation on transfer pricing. The literature gathered analytically shows the trade-off in the Multinational firm choice of the organisational structure considering production cost and tax rate differential. They further discuss how this choice changes when the arm's length regulation is imposed. However, several directions remain worthy of investigation. This study assumes simple uniform distribution for outsourcing and does not include logistic costs of facility setup costs in offshoring or the impact outsourcing has on customers. A study by Oualid Joini, Auke Pot, Ger Koole & Yves Dallery (2010) entitled Online scheduling policies for multiclass call centres with impatient customers. This study has given some structural results that will help to better understand the impact of different scheduling policies on the performance measures of interest. The study also proposed several online scheduling policies that would allow to meet considered constraints. However, the study only focused their analysis on a given period of day and on two classes of customers.

A study by Karthik Balakrishnan, Usha Mohan, Sridhar Seshadri (2008) titled Out-sourcing of front-end business processes. Quality, Information and Customer contact. The study examines the recent supply chain phenomenon of outsourcing front-end business processes. The analysis in this study shows that incomplete information can be mitigated in several conditions. In another study by Jun Woo Kima, Sang Chan Park (2010) titled Outsourcing strategy in two-stage call centres. This study introduced a two staged call centre where incoming calls can go through two stages of services, as this can help call centre overcome outsourcing drawbacks. However, the study did not consider call abandonment or the patience of customers which are key factors in customer satisfaction. Early D. Hneycutt Jr, Vincent P. Magnini, Shawn T. Thelen (2012) conducted a study titled Solutions for customer complaints offshoring and outsourcing services, which basically looked at various customer complaints and has given possible solutions that would help organisation, minimise communication and cultural misunderstandings. This study was leaning more on the customer end and did not look at the agents who are responsible for the service delivery aspect. Therefore, lacked the holistic approach in solutions provided. Another study by Wenwen Zhua, Stephen C.H. Ngb, Zhiqiang Wanga, Xiande Zhaoc (2017) entitled: The role of outsourcing management process in improving the effectiveness of logistics outsourcing. This study fell short in that it did not offer anything that would help improve customer service delivery.

All the above studies were of great significance in that they outlined various aspects that can lead to successful operations of offshore outsourced call centres. However, none of them had a holistic approach that would cover meeting both the customer needs and the business objectives, hence making this study relevant.

Table 2.1 Related Works

NO.	NAME OF RESEARCHER/S & RESEARCH	YEAR OF ARTICLE	TITLE	FINDINGS	GAPS
1	Aliyu Olayemi Abdullateef, Sany Sanuri Mohd Muktar, Rushami Zien Yusoff, Intan Shafinaz Binti Ahmad- Procedia - Social and Behavioral Sciencez	2015	Effects of Customer Management Strategy on Call Centre’s Employee Intention to Quit: Evidence from Malaysia Call Centres Relationship	The dimensions of Management must be properly utilized thereby bringing about desired result in the industry Customer Relationship	The study only looks at customer relationship management in line with employee retention
2	Yu Xiaa, Bintong Chenb,c, Vaidyanathan Jayaramand,, Charles L. Munso- European Journal of Operational Research	2015	Competition and market segmentation of the call centre service supply chain	Through the perspective of operational efficiency, the study created a single index that aggregates several call centre contract parameters	They were looking at multiple call centres
3	Xiaowei Zhu- Transpotation Research Part E	2016	Managing the risks of outsourcing: Time, quality and correlated costs	Outsourcing contracts including the 3 factors for a buyer and supplier under full information	Looking at contracts and risks of out sourcing
4	Bosung Kim, Kun Soo Park, Se-Youn Jung, Sang Hun Park- European - Journal of	2017	Offshoring and outsourcing in a global supply chain:	Pursuing by MNF for low procurement costs of its	Tax trade-offs in the MNF’s optimal

	Operational Research		Impact of the arm's length regulation on transfer pricing	retail division by allowing the retail division to search for an outsourcing opportunity from an outside supplier while enjoying a tax saving benefit	choice of supply chain structure
5	Oualid Joini, Auke Pot, Ger Koole & Yves Dallery- European Journal of Operational Research	2010	Online scheduling policies for multiclass call centres with impatient customers	Adjustments to rerouting call centre rules by dynamically changing the parameters on calls	Looking at Multiclass call centres
6	Karthik Balakrishnan, Usha Mohan, Sridhar Seshadri - Journal of Operational Management	2008	Out-sourcing of front-end business processes. Quality, Information and Customer contact	Firm indifference between outsourcing and retaining front end processes in-house	This was comparing outsourcing of processes against keeping them in-house
7	Jun Woo Kima, Sang Chan Park - Computers & Operations Research	2010	Outsourcing strategy in two-stage call centres	They model 'two-stage' service system and propose several call routing structure	This research was only looking at call routing structures
8	Early D. Hneycutt Jr, Vincent P. Magnini, Shawn T. Thelen- <i>Business Horizons</i>	2012	Solutions for customer complaints offshoring and outsourcing services	Ways to minimize communication and cultural misunderstandings between service providers and customers	It was only looking at ways to minimise communication and cultural misunderstanding
9	Wenwen Zhua, Stephen C.H. Ngb, Zhiqiang Wanga, Xiande Zhaoc - International. Journal	2017	The role of outsourcing management process in improving the	effects of the outsourcing management process (OMP), which is an operational mechanism,	It was only looking at effects of OMP on outsourcing and

Production Economics		effectiveness of logistics outsourcing	on two types of logistics service being outsourcing and advanced outsourcing	advanced outsourcing
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2.15 Chapter Summary

This chapter looked at different types of call centres and how they operate. It also looked at the banking industry, the different services that they offer and customer service. It further looked at different theories were outlined in detail and finally, related works showing their gaps that make this study relevant.

3 CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

This chapter presents research methodology that was used in the study. Research methodology is the approach in which research troubles are solved thoroughly (Mishra & Alok 2017). The chapter gives details on the design, study area, population, sample size and sampling procedures. It also indicates data collection techniques and tools as well as data analysis. The study was conducted around Barclays bank branches located in Zambia across the country. More came from Lusaka as it is the primate city of the country dominating its political, economic, cultural, and social life.

3.2 Research Design

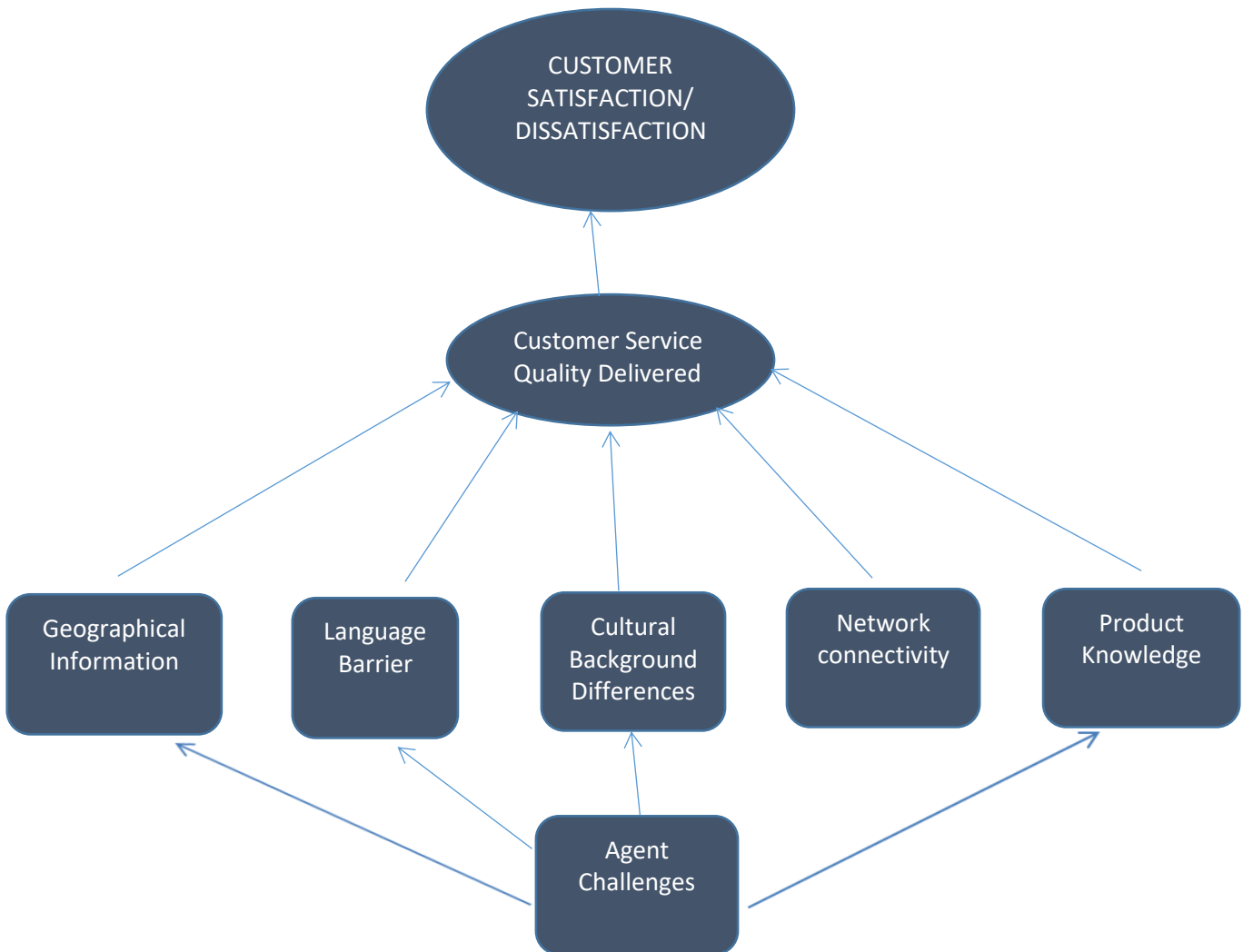
The research used the concurrent mixed method data collection strategies. The mixed method approach as stated by (Creswell, 2009, p. 48) is “collecting diverse types of data best provides a more complete understanding of a research problem than either quantitative or qualitative data alone. Both realist ontology which professes about the world of tangibles and is inclined to the outer world and nominalist ontology which is inclined to the inner person and it is argued that humans have interests, norms, values and they assign meanings to symbols or concepts that they use according to situations or on a day to day basis, Mwanza, (n.d, p. 15-16), were employed in order to maximise results, because they would give holistic results, giving a better understanding instead of leaning on either realities. Therefore, the researcher used both qualitative and quantitative approaches. It employed data whose aim was to discuss in detail the topic under study. This allowed the respondents to elaborate in detail their personal experiences with the outsourced offshore call centre services. The aim was to finish this study in one month from date of commencement. Data was collected from participants who were randomly selected for quantitative and qualitative information. Quantitative data provide statistical data which was represented graphically for easier snap-shot understanding, as well as interpretation while qualitative data gives details about the experiences and feelings of the respondents on the topic under study which allows access to that solitary truth. This data, gives insight into customers` personal experiences and original thoughts. The sample was drawn from the population of Barclays Bank Zambia customers across the country. The reason for choosing the non-experimental study design was that the paper was able to describe and give

detailed explanation of the challenges that affected the performance and efficiency of call centre service delivery to the customers. The merits of this approach were that data entry and analysis was done easily using semi-structured questionnaire. The study focused on reasons that affected the performance of outsourced offshore call centre services by the bank in Zambia. Additionally, the participants were Barclays bank Zambia customers, who receive services from the offshore Call Centre for the past 5 months or more.

Table 3. 1 Research Design Matrix

Research Questions	Objectives	Sampling and Data collection	Data collection Tools and Analysis
What are some of the challenges in the current model of outsourcing offshore call centres on customer service	To assess the challenges in the current model of outsourcing offshore call centres on customer service.	Purposive sampling within the bank.	Questionnaires and data analysed using Thematic analysis
How can we develop a model based on the challenges in (1) in order to address the call centre customer service	To develop a model based on the challenges in (1) for call centre customer service improved	Systematic sampling	Questionnaires and Data analysed using descriptive analysis

3.3 Conceptual Framework



CONCEPTUAL FRAMEWORK

As earlier stated in chapter 2, customer satisfaction should be high on the list of priorities for organisations such as banks, as this will result in customer loyalty, certainly retention and would also attract potential customers. In line with the Customer Satisfaction theory, the above is a conceptual framework leading to customer satisfaction/dissatisfaction derived from call centre services. Geographical information awareness of a country by agents would enable quality customer service delivery as agents are able to effectively advise customers alternative locations they can access service from. Similarly, language barrier and cultural background differences would affect the quality of service delivery as it would impede effective communication between customers and call centre agents. On the other hand, while network

connectivity is not directly linked to call centre agents, network connectivity of mobile service providers used by customers can affect quality service perception. Finally, product knowledge by call centre agents directly affects their ability to provide comprehensive information on various products and services available to the customer.

The current model of the call centre is offshore and outsourced, from the research results, the challenges customers shared clearly show that a local call centre will greatly improve service delivery in that some challenges that the agents are currently facing can easily be managed by local call centre agents. Therefore, in line with the customer satisfaction theory, this study has settled for the local call centre as will be shown in the coming chapters below.

3.4 Research Instruments

3.4.1 Data Collection Methods

The study used primary data as opposed to secondary data because of the inherent advantages of primary data. The advantages are that the data is original and relevant to the topic of the research study so the degree of accuracy is very high; it can be collected from a number of ways like interviews, telephone surveys, focus groups among others; it can include a large population and wide geographical coverage; it is current and it can give a better realistic view to the researcher about the topic under consideration; and reliability is very high because these are collected by the concerned and reliable party.

The researcher used a comprehensive semi-structured questionnaire to collect data that was designed to cover major aspects of outsourcing offshore call centre services. The questionnaire included both open and closed ended questions. In this sense, it included general information about the use of offshore call centre line, challenges that participants face and the frequency of using the line. In the survey participants were asked to answer multiple-choice questions of the services that they call the offshore call centre line for on a personal level, their personal experience with the service, questions of their opinions, decisions and on demographic data.

Questionnaires were used as opposed to other data collection tools since they permit respondents time to consider their responses carefully without interference. Secondly, they are cost effective as it is possible to provide questionnaires to large numbers of people simultaneously. Thirdly, they guarantee uniformity since each respondent receives the identical set of questions. In addition, they are able to address a large number of issues and questions of

concern in a relatively efficient way, with the possibility of a high response rate. Lastly, questionnaires are designed so that answers to questions are scored and scores summed to obtain an overall measure of the attitudes and opinions of the respondent. They permit anonymity. It is usually argued that anonymity increases the rate of response and may increase the likelihood that responses reflect genuinely held opinions.

3.5 Data Analysis Methods

After coding the responses from each questionnaire, a Statistical Package for Social Sciences version 20 (SPSS V20) was used for data entry. This is because data entry using SPSS is much easier, faster and it also allows one to easily make corrections in case of mistakes during the process of data entry. Data management and analysis was also done in SPSS V20. SPSS has an advantage over many other statistical packages, such as STATA, as it is user friendly when it comes to analysing complicated data sets. Furthermore, SPSS is user-driven; that is, when there is a flaw or something that could be improved in the software, it listens to its users. In addition, the commands in SPSS are intuitive and less fussy regarding grammar.

Qualitative responses were tallied and themes created which helped group the responses and made the analysis easier. Additionally, qualitative research believes in words, expression and content analysis while it comes in the phase of analysis. Thus qualitative data analysis provided discerning, examining, comparing, contrasting and interpreting meaningful patterns. Hence, all questions were analysed with the development of themes or sub topics that helped in analysing the questionnaires in order to come up with in depth information.

3.6 Target Population and Sampling Frame

In this study our target population were all the customer populace of Barclays Bank Zambia across the country. Therefore, our sampling frame was a list of all customers holding bank accounts with the bank.

3.7 Sample Size

The study obtained a sample size of 125 customers that have banked with Barclays bank Zambia for more than 6 months and use the call centre line. The main target was having a sample size of 120 respondents; the extra 5 respondents were used to account for non-responses.

3.8 Sampling Method

Purposive sampling, also known as criterion-based selection was used in this study. Purposive sampling (also known as judgement, selective or subjective sampling) is a sampling technique in which a researcher relies on his or her own judgement when choosing members of a population to participate in a study (John, D. 2016). The logic and power of purposive sampling lay in selecting information-rich cases for study in depth. Rich information and cases are those from which one can learn a great deal about issues of central importance for the purpose of the research. Samaan (2014) adds that selecting those times, settings and individuals that can provide the information that is needed in order to answer research questions, which is the most important consideration in both quantitative and qualitative sampling decisions. Purposive sampling targets a particular group of people when the desired population for the study is difficult to locate and recruit. Hence this study targeted customers of Barclays Bank Zambia across the country in various towns where Barclays has a presence i.e. in Lusaka, Kalomo, Choma, Kabwe, Mansa and Lundazi.

3.9 Ethical Considerations

The researcher insured that the respondents been had given:

- informed consent
- Respect for anonymity and confidentiality
- Respect for privacy
- Beneficence- Do not harm
-

3.10 Chapter Summary

The research method and design were identified in this chapter. A more detailed analysis of the data collection and analysis methods were provided, including the sampling methods used.

4 CHAPTER FOUR – DATA ANALYSIS AND DISCUSSION OF RESULTS

4.1 Data Presentation and Analysis

This chapter presents the results that were obtained from the survey. Here the survey results are also presented, analysed, interpreted and summarized. The use of tables and graphs were employed for consistency and uniformity of the presentation.

4.2 Demographic Information

The section gives background information of the respondents of the study. The section starts with the distribution of geographical locations of the respondents, the percentage distribution of the sex or gender of the respondents, age group of the respondents, their marital status, the highest educational level of qualification they had attained by the time of the survey and ends with the responsibilities that the respondents had in their institutions or agency. This data is very important to the study as it will help to understand how the respondents interact with the call centre, as well as gives an idea of why they have had an experience they had with the offshore call centre.

Geographical location of an individual definitely affects their knowledge about products and services of the bank. This is deeply rooted in the fact that different locations have different access to information and this affects the way they interact with the call centre as well as the set of challenges that they face. Table 4.1 below shows the distribution of Respondents by district. 20 respondents were sampled from Lusaka, Lundazi, Kabwe and Mansa while Choma and Kasama had 24 and 21 respectively.

Table 4. 1 Distribution of Respondents by District

District	Frequency	Percent	Valid Percent	Cumulative Percent
Lusaka	20	16.0	16.0	16.0
Lundazi	20	16.0	16.0	32.0
Kabwe	20	16.0	16.0	48.0
Valid Choma	24	19.2	19.2	67.2
Kasama	21	16.8	16.8	84.0
Mansa	20	16.0	16.0	100.0
Total	125	100.0	100.0	

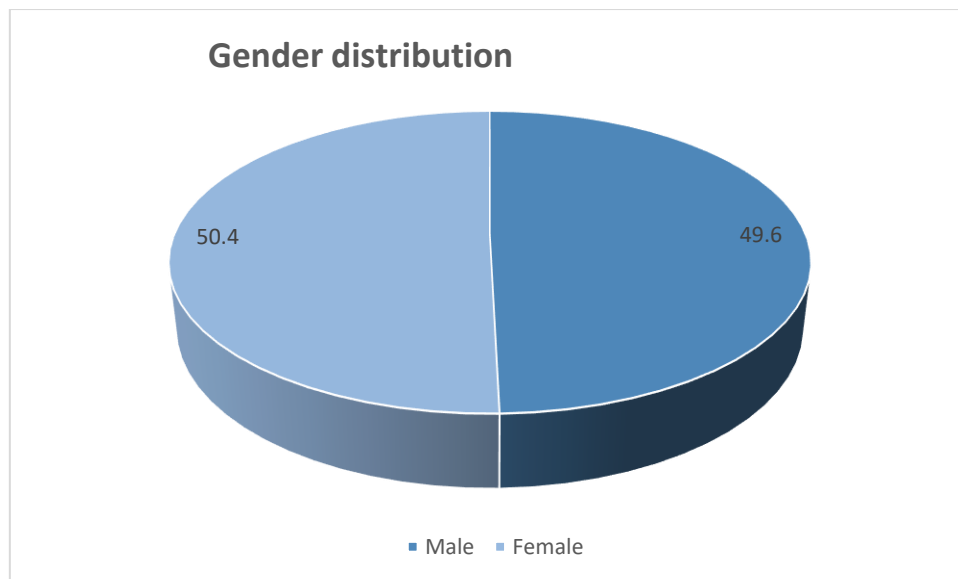
Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

It has always been an assumption that the gender of an individual makes them act in a certain way. Behavioural science has for years argued that sex of a person makes them communicate in a certain way with a person they are not seeing as well as how respond to them. Figure 4.1 below shows the gender distribution of the respondents. From the figure, the majority of the respondents were females represented by 50.4% of the sampled respondents and males were represented by 49.6%. This shows that more women were included in the survey than men. This result shows that the respondents were almost equally included in the survey. The advantage with this is that the study has a balanced view from both males and females about the challenges they face when utilising the offshore call centre.

Table 4. 2 Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	62	49.6	49.6	49.6
Valid Female	63	50.4	50.4	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 1: Gender Distribution of Respondents

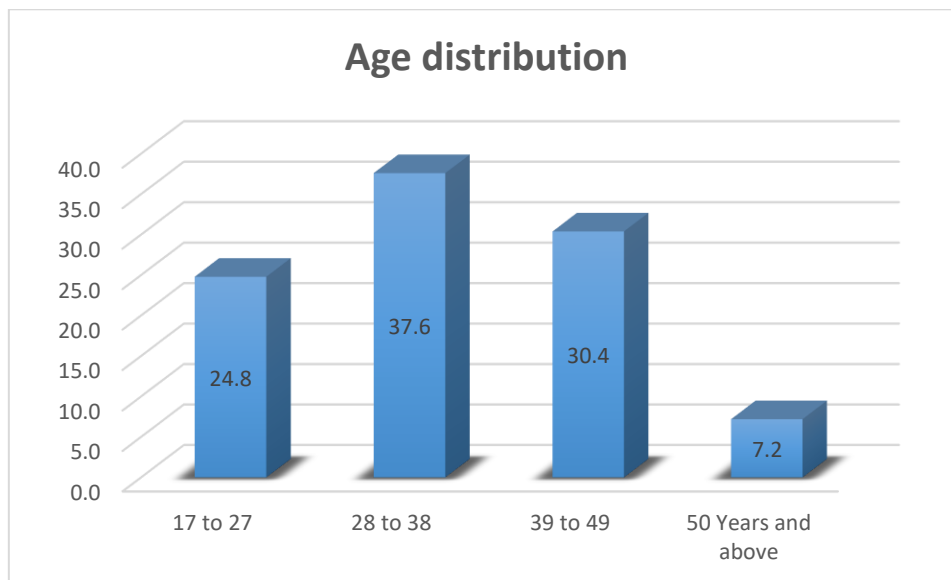
Age of an individual is by far one of the most critical variables when it comes to their experiences in life and more particularly their experience with a call centre. This is essentially because age can help tell how long an individual has been banking with the bank and also the length of the period they have been interacting with the call centre. This is particularly important to this study as it helped understand the challenges faced with the call centre based on which age group an individual belonged to.

The age group distributions of the respondents are shown in figure 4.2 below. According to the results in the figure, majority of the respondents were in the 28 to 38 age group category and these were represented by 37.6% of the sampled respondents. These were followed by those in the 39 to 49 age group who were represented by 30.4%. The age group between 17 and 27 were 24.8% of the sampled respondents and those that belonged to the 50 and above age group were only 7.2% and of the sampled respondents. This implies that the survey was conducted more on the young adults than older individuals. This also means that on average, Barclays bank Zambia has more customers holding accounts with the bank who are young adults compared to adults and young individuals.

Table 4. 3 Age Group

	Frequency	Percent	Valid Percent	Cumulative Percent
17 to 27	31	24.8	24.8	24.8
28 to 38	47	37.6	37.6	62.4
Valid 39 to 49	38	30.4	30.4	92.8
50 Years and above	9	7.2	7.2	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 1: Age Group Distribution

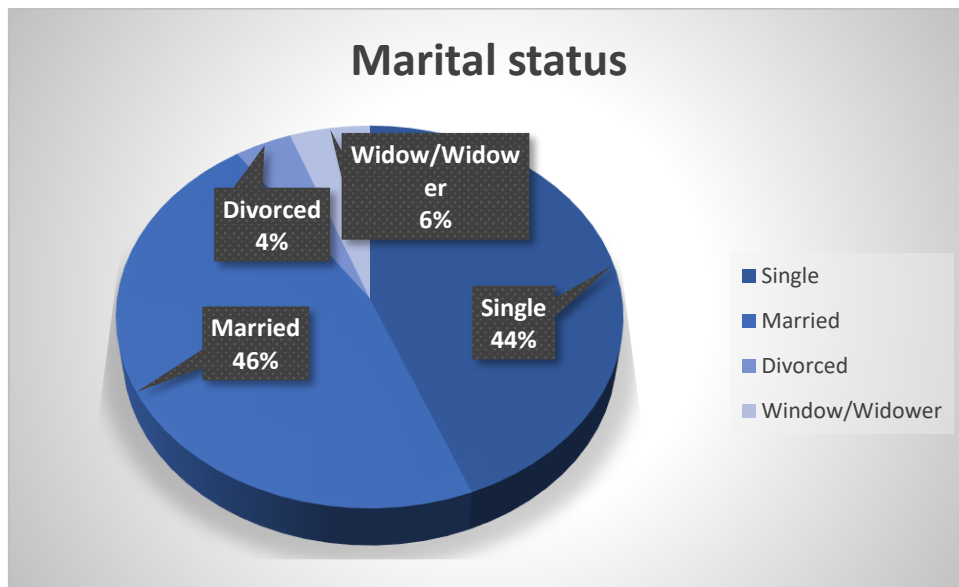
The survey was also interested in the marital status of the respondents. Results in table 4.4 below were obtained on the marital status of the sampled respondents. According to the results presented in the pie chart below, majority of the sampled respondents were married and these were represented by 46%, 44% of the sampled respondents were single while 6% and 4% of the sampled respondents were widow/widower and divorced respectively. This implies that the survey was conducted more on married and single individuals compared to widowed or divorced. Marital status of an individual is an important variable as it helps understand the

behaviours of single individuals and married individuals in relation to the frequency with which they interact with the call centre. The experience of the researcher is that, married female individuals tend to let their spouses do most of the bank related issues compared to single ones who have to do things on their own. Divorced as well as widowed/widower tend to change their behaviour to almost that of the single individuals when they lose their partners and this changes the way they interact and the frequency with which they interact with the call centre. Additionally, the results show that the Barclays bank Zambia has more customers who are married and single.

Table 4. 4 Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Single	55	44.0	44.0	44.0
Married	58	46.4	46.4	90.4
Valid Divorced	5	4.0	4.0	94.4
Widow or Widower	7	5.6	5.6	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

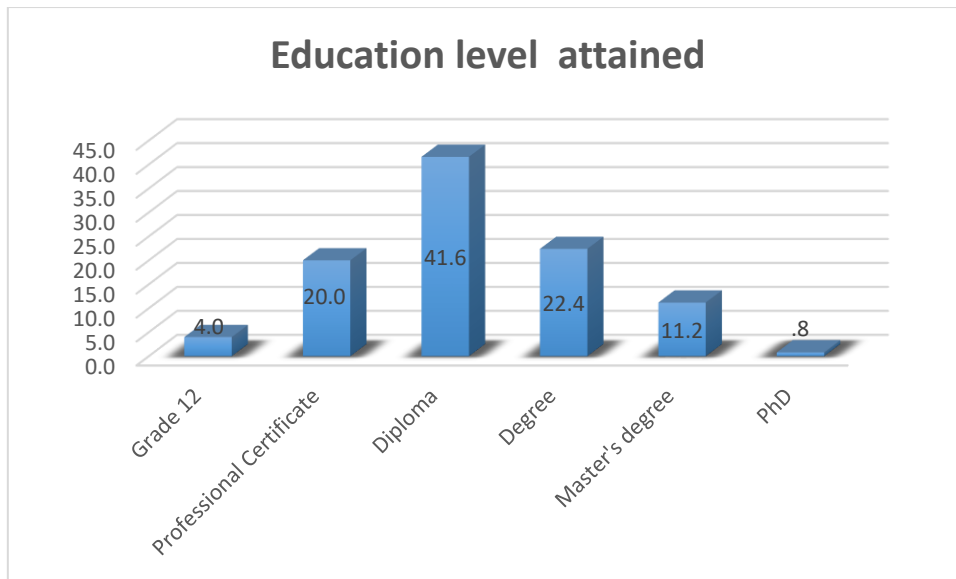
Figure 4. 2: Marital status

An individual's level of education attained has a huge bearing on their experience with outsourced offshore call centres. If an individual has low education levels, they are prone to face more challenges compared to the ones with higher levels of education attained. These challenges could range from language barriers, to accent of agents as shown in chapter five. Figure 4.4. below shows the highest educational level attained by the sampled respondent. According to the results below, the majority of the sampled respondents had attained Diploma level and these were 41.6%. 22.4% had attained Degree level, 20% had attained Professional Certificates while 11.2% had attained Master's Degree level. Those who had attained PhD and grade 12 levels were 0.8% and 4% respectively. These results suggest that most of the respondents had at least attained a Diploma level, a Degree level as well as a Professional Certificate level. The results also suggest that, with more people having at least a Professional Certificate to Master's degree, their experienced challenges tend to be clustered around the common ones ranging from connectivity issues as well as charges on some networks to agents' inability to assist them locate nearest ATMs and branches when they visit other provinces where they are not familiar with.

Table 4. 5 Level of Education Attained

	Frequency	Percent	Valid Percent	Cumulative Percent
Grade 12	5	4.0	4.0	4.0
Professional Certificate	25	20.0	20.0	24.0
Diploma	52	41.6	41.6	65.6
Valid Degree	28	22.4	22.4	88.0
Master's degree	14	11.2	11.2	99.2
PhD	1	.8	.8	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

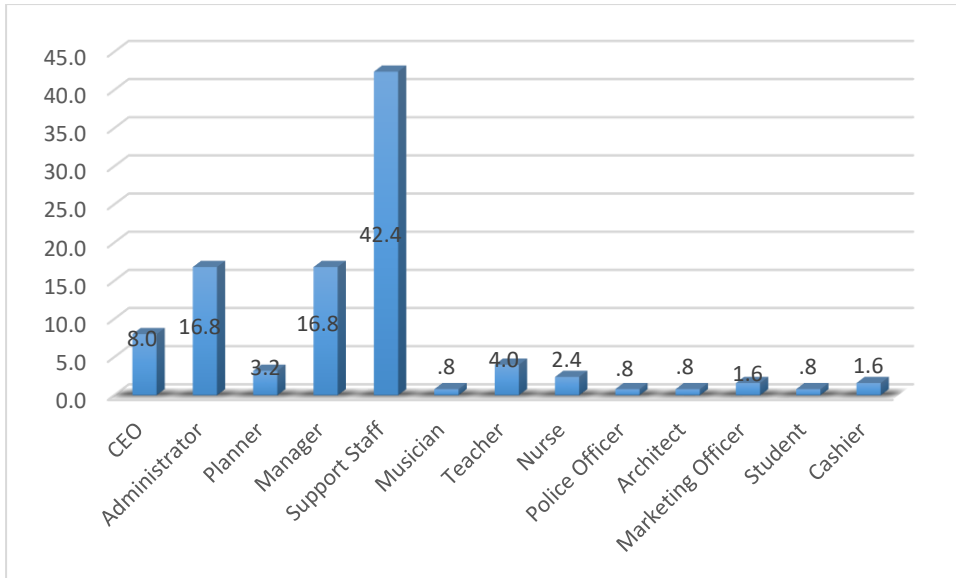
Figure 4. 3: Respondent's Level of Education Attained

The results below show the responsibilities of the sampled respondents in their institutions. From the shown results, the majority of the respondents were support staff in their institutions and these were represented by 42.4%. These were followed by Administrators and Managers who were both represented by 16.8% each. The rest were CEOs (8%), Teachers (4%), Planners (3.2%), Nurses (2.4%), Marketing officers and cashiers (1.6%) each, and Musicians, Police officers and students were (0.8%) each.

Table 4. 6 Level of Responsibility

	Frequency	Percent	Valid Percent	Cumulative Percent
CEO	10	8.0	8.0	8.0
Administrator	21	16.8	16.8	24.8
Planner	4	3.2	3.2	28.0
Manager	21	16.8	16.8	44.8
Support Staff	53	42.4	42.4	87.2
Musician	1	.8	.8	88.0
Teacher	5	4.0	4.0	92.0
Nurse	3	2.4	2.4	94.4
Police Officer	1	.8	.8	95.2
Architect	1	.8	.8	96.0
Marketing Officer	2	1.6	1.6	97.6
Student	1	.8	.8	98.4
Cashier	2	1.6	1.6	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 4: Level of Responsibility

4.3 Results from Analysis

In this section the researcher presents the results from analysis of various relationships between challenges faced in using the outsourced offshore call centres and the variables under consideration.

4.4 Utilisation of the Call Centre Number

It is important to understand the number of respondents who utilised the offshore call centre line. To this effect, when the sampled respondents were asked if they used the call centre line, as per the results in Table 4.7 below, all the respondents indicated that they do. Therefore, it could be concluded that almost all the customers of Barclays Bank Zambia have used the offshore call centre before. These results are consistent with Gianfranco et al. (2011), who found out that offshore call centre locations are not necessarily associated with lower performance outcomes and are not a major determinant of customers utilising or using the service.

Table 4. 7 Call Centre Line Usage

Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	125	100.0	100.0	100.0

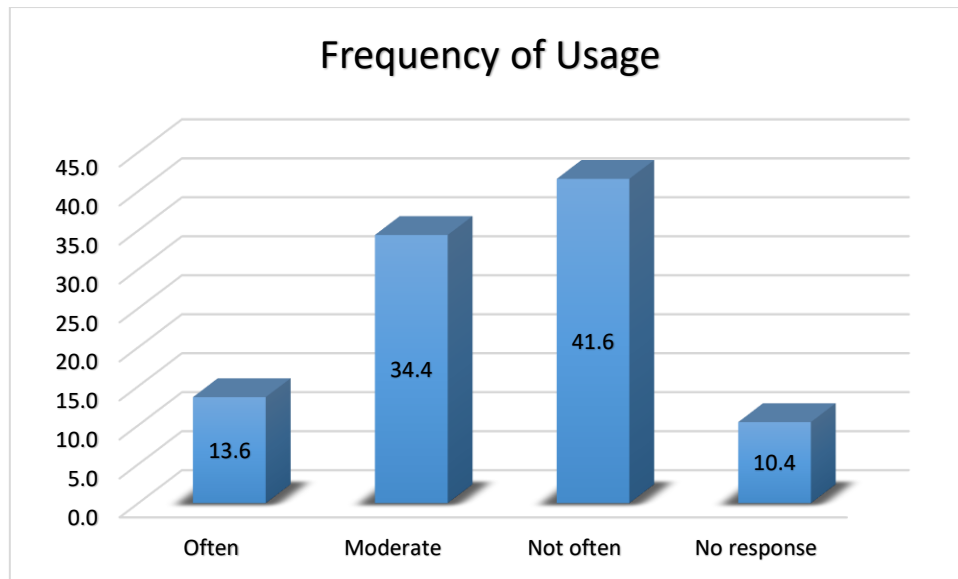
Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

The results in figure 4.6 below show the percentages of how often the sampled respondents used the call centre line 5950 on a day to day basis for the purpose of their bank services they consume. According to the results shown in the figure, the majority of the sampled respondents indicated that they did not often use the call centre line. These were represented by 41.6% of the sampled respondents. 34.4% said that they moderately used the line while 13.6% indicated that they often used the line for their various bank services that they consume. On the other hand, 10.4% of the sampled respondents did not respond to the question. These results suggest that on average at least the respondents use the call centre line for various bank products and services that they consume. These results also indicate that the customers of Barclays bank Zambia do not often use the call centre line 5950. This could be attributed to the challenges outlined in section 4.3 below. Another reason that could be attributed to low percentage of customers, who often use the call centre line, is the fact that many individuals prefer going directly to their branches for their desired services and products.

Table 4. 8 Frequency of Usage of the Call Centre Line

	Frequency	Percent	Valid Percent	Cumulative Percent
Often	17	13.6	13.6	13.6
Moderate	43	34.4	34.4	48.0
Valid Not often	52	41.6	41.6	89.6
No response	13	10.4	10.4	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 5: Percentage Frequency of Usage of the Call Centre Line

Table 4.9 below shows the results that were obtained on the services that the sampled respondents call for. According to the results in the table, the majority of about 68% indicated that they use the call centre line to call for account transactions, these were followed by those that said that they call for failed mobile banking services who were 46.4%. 28.8% of the sampled respondents indicated that they call line for purposes of failed internet banking services, 16% of the sampled respondents indicated that they use line for general inquiries while 13.6% of the respondents said that they call the line for internet banking related services and finally, 8% of the sampled respondents said that they call the line for balance inquiries. From these results, it shows that most of the respondents use the call centre line for purposes of account transactions services that they consume from the bank. These results also indicate that most of the customers for Barclays Bank Zambia make a lot of account transactions, mobile banking and internet banking services. These services among others are what prompt customers to call the offshore call centre line. These results also imply that despite the location of the call centre, customers will call whenever a need arises. These results are also consistent with Gianfranco (2011), who concluded that offshore call centre locations are not necessarily associated with lower performance Outcomes or customers not calling it. What pushes customers from calling the call centre is the degree of meeting their needs.

Table 4. 9 Reasons for Calling

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	10	8.0	8.0	8.0
Valid No	100	80.0	80.0	88.0
Valid No response	15	12.0	12.0	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 10 Account Transactions

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	85	68.0	68.0	68.0
Valid No	25	20.0	20.0	88.0
Valid No response	15	12.0	12.0	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 11 Internet Banking Services

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	17	13.6	13.6	13.6
Valid No	93	74.4	74.4	88.0
Valid No response	15	12.0	12.0	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 12 Failed Internet Banking Services

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	36	28.8	28.8	28.8
Valid No	74	59.2	59.2	88.0
Valid No response	15	12.0	12.0	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 13 Failed Mobile Banking Services

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	58	46.4	46.4	46.4
Valid No	52	41.6	41.6	88.0
Valid No response	15	12.0	12.0	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 14 General Inquiries

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	20	16.0	16.0	16.0
Valid No	90	72.0	72.0	88.0
Valid No response	15	12.0	12.0	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 15 Percentage Distribution of Services Called For

Service called for	Yes	No	No response	Total
Balance inquiries	8	80	12	100
Account transactions	68	20	12	100
Internet banking service	13.6	74.4	12	100
Failed internet banking services	28.8	59.2	12	100
Failed Mobile banking services	46.4	41.6	12	100
General inquiries	16	72	12	100

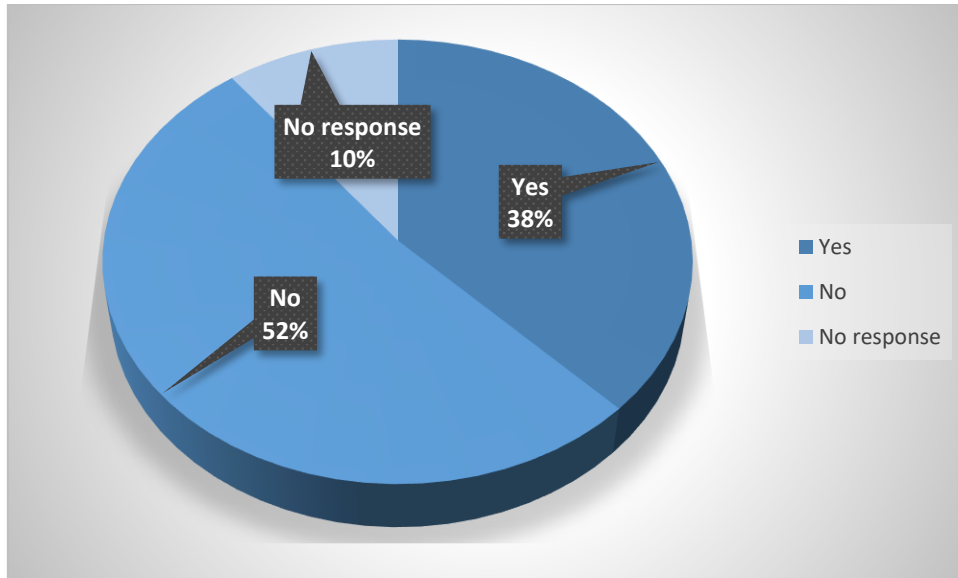
Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

The sampled respondents were also asked if the agents took time to answer their calls. The results obtained are shown in figure 4.7 below. According to the results below, the majority 52% of the sampled respondents indicated that the agents did not take time to answer their calls, 38% of the respondents however said that the agents took time to answer their calls and only 10% of the respondents did not answer this question. These results suggest that on average, agents do not take time to answer the clients/customer’s calls when they call for various services. The delay in answering calls could be associated as pointed out in section 4.3 below to connectivity problems caused by mobile service providers as well as the cues on some calls.

Table 4. 16 Time Taken to Answer Calls

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	47	37.6	37.6	37.6
No	65	52.0	52.0	89.6
No response	13	10.4	10.4	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 6: Time Taken to Answer Customer Calls

The sampled respondents who indicated that the agents took time to answer their call were further asked to state the average number of minutes it took for the agents to answer their calls. Of these respondents who said that the agents took time to answer their calls, the majority 61.7% stated that agents took on average about 3 to 5 minutes for the agents to answer their call. 21.3% of these indicated that the agents took on average as many as 6 to 10 minutes, while 14.9% of these respondents said that agents took even more than 10 minutes on average to answer their calls and 2.1% stated that agents only took less than 2 minutes for them to answer their calls. From these results, it suggests that for the delayed calls to be answered, on average it took agents about 3 to 5 minutes to answer a customer's call.

Table 4. 17 Average Number of Minutes Taken

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 2	1	.8	.8	.8
3 to 5	30	24.0	24.0	24.8
6 to 10	10	8.0	8.0	32.8
Valid More than 10	7	5.6	5.6	38.4
No response	13	10.4	10.4	48.8
Not applicable	64	51.2	51.2	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 18 Average Time Taken

		Do the agents take time to answer the calls?						Total	
		Yes		No		No response			
Average Time taken	Less than 2	1	2.1%	0	0.0%	0	0.0%	1	0.8%
	3 to 5	29	61.7%	1	1.5%	0	0.0%	30	24.0%
	6 to 10	10	21.3%	0	0.0%	0	0.0%	10	8.0%
	More than 10	7	14.9%	0	0.0%	0	0.0%	7	5.6%
	No response	0	0.0%	0	0.0%	13	100.0%	13	10.4%
	Not applicable	0	0.0%	64	98.5%	0	0.0%	64	51.2%
Total		47	100.0%	65	100.0%	13	100.0%	125	100.0%

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

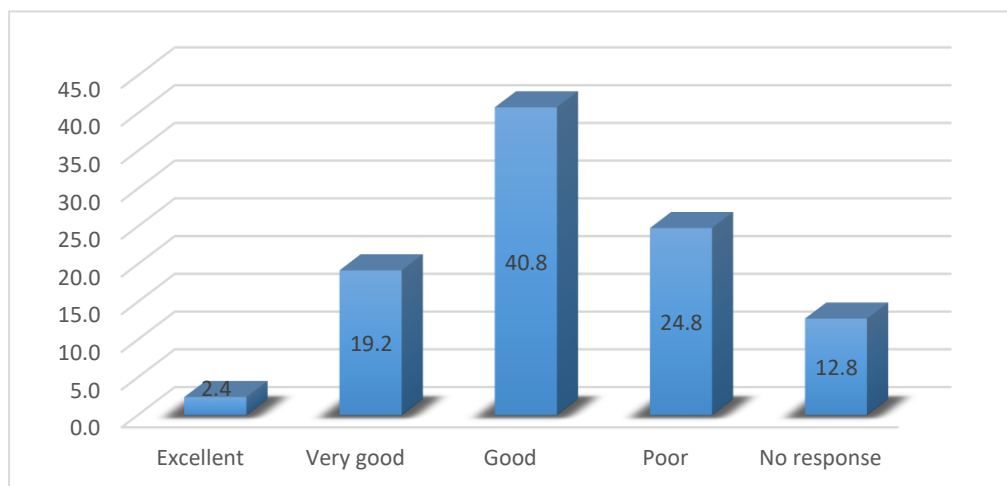
The results in figure 4.8 below, show responses obtained when the sampled respondents were asked to rate the call centre service. According the results below, the majority of about 40.8% stated that the call centre service was good. 24.8% of the respondents rated the call centre service as poor while 19.2% of the respondents rated the service as very good and only 2.4% of the respondents rated the call centre service as excellent and 12.8% of the respondents did not respond to this question. These results propose that on an average, the call centre service was rated to be good at best for the customers. Further the result contradicts Karthik

Balakrishnan, Usha Mohan and Sridhar Seshadri (2008), who found that firms were indifferent between outsourcing and retaining front end processes in-house. This is because what matters is if customers are satisfied with the service provided to them. This is also consistent with Aliyu Olayemi Abdullateef et al. (2015) who concluded that the dimensions of Customer Relationship Management must be properly utilized thereby bringing about desired results in the industry and not necessarily outsourcing or having the service in-house.

Table 4. 19 Service Quality

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	3	2.4	2.4	2.4
Very good	24	19.2	19.2	21.6
Good	51	40.8	40.8	62.4
Poor	31	24.8	24.8	87.2
No response	16	12.8	12.8	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 7: Service Quality

The sampled respondents were also asked to rate the agents whether were professional and knowledgeable at the call centre. Results in table 4.20 below shows that the majority of the respondents 44.8% characterised the call centre agents to be professional and knowledgeable, 21.6% indicated that they neither agreed nor disagreed, 15.2% of the respondents characterised the call centre agents as not being professional and knowledgeable while 6.4% of the respondents strongly agreed and only 1.6% strongly disagreed. Additionally, the results in table 4.20 shows that the majority of the respondents about 36.8% agreed that the call centre agents acted in their best interest, 28% of the respondents neither agreed nor disagreed, 16.8% of the respondents disagreed that the call centre agents acted in their best interest while 6.4% of the respondents strongly agreed and only 1.6% strongly disagreed.

When asked if they were satisfied with the service they received from the call centre agents, the sampled respondents and according to the results in the table below, the majority 38.4% of the respondents strongly agreed that they were satisfied with the service they received, 25.6% of the respondents neither agreed nor disagreed, 16.8% while 4.8% of the respondents strongly agreed that they were satisfied and 4% strongly.

When asked if they were not satisfied with the service they received from the contact agents, the majority about 42.2% of the sampled respondents and according to the results in the table below disagreed that they were not satisfied with the service they received from the call centre agents, 25.6% of the respondents agreed that they were not satisfied with the service they received, 10.4% of the respondents neither agreed nor disagreed that they were not satisfied with the service 8.8% strongly disagreed that they were not satisfied with the service and 2.4% of the respondents strongly agreed that they were not satisfied with the service. These results suggest that on average the respondents thought that the call centre agents were professional and knowledgeable, they also considered that the agents acted in their best interest and that they were satisfied with the services that they received from the call centre agents. On the other hand, some respondents about 25.6% indicated that they were not satisfied with the services that they received from the contact centre agents.

Table 4. 20 Professionalism and Knowledge

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.6	1.6	1.6
Disagree	19	15.2	15.2	16.8
Neither agree nor disagree	27	21.6	21.6	38.4
Valid Agree	56	44.8	44.8	83.2
Strongly agree	8	6.4	6.4	89.6
No response	13	10.4	10.4	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 21 Agents Act in Customer's Best Interest

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.6	1.6	1.6
Disagree	21	16.8	16.8	18.4
Neither agree nor disagree	35	28.0	28.0	46.4
Valid Agree	46	36.8	36.8	83.2
Strongly agree	8	6.4	6.4	89.6
No response	13	10.4	10.4	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 22 Customer Satisfied with the Service Received

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	5	4.0	4.0	4.0
Disagree	21	16.8	16.8	20.8
Neither agree nor disagree	32	25.6	25.6	46.4
Valid Agree	48	38.4	38.4	84.8
Strongly agree	6	4.8	4.8	89.6
No response	13	10.4	10.4	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 23 Customers Not Satisfied with the Service Received

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	11	8.8	8.8	8.8
Disagree	53	42.4	42.4	51.2
Neither agree nor disagree	13	10.4	10.4	61.6
Valid Agree	32	25.6	25.6	87.2
Strongly agree	3	2.4	2.4	89.6
No response	13	10.4	10.4	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 24 Characterisation of How Respondents Rate the Service Delivered

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	No response	Total
Professional and knowledgeable	1.6	15.2	21.6	44.8	6.4	10.4	100
Contact centre Agents act in my best interest	1.6	16.8	28	36.8	6.4	10.4	100
Satisfied with the service	4	16.8	25.6	38.4	4.8	10.4	100
Not satisfied with the service	8.8	42.2	10.4	25.6	2.4	10.4	100

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

4.5 Challenges Experienced, Root Causes and Measures to Mitigate the Challenges

In this section, we will look at the challenges that respondents experienced when using the current model of outsourcing an offshore call centre on customer service. The section also outlines the root causes of these challenges as well as the measures to take in order to mitigate these challenges.

4.6 Challenges Experienced

In this section, a presentation of challenges obtained from the study is shown.

4.7 Challenges Experienced by Customers

The responses from the open ended questions of the questionnaire were analysed. The following is an analysis of the challenges that the respondents experience when using the call centre line. From the tallied results, the majority about 57.4% of the respondents stated that they experienced connectivity issues and long waiting periods for the calls to be answered. These were followed by those that said that they experienced language and cultural differences as well as congestion on the call centre line and these were estimated to be 15.45%.

Others about 10.6% of the respondents indicated that they experienced challenges with the call centre agents, in that agents seemed not to know much about the bank products as they usually referred them to the branch even for the things that they could quickly sort out, on the other hand, about 9.4% indicated that agents from the call centre seemed rude. About 7.2% others also cited cultural differences in interactions and that the Zamtel network was not toll free.

Calls made from the Zamtel numbers were charged at international calls rates on issues caused or concerning the bank. Additionally, respondents pointed out that they experienced connectivity challenges on their MTN and Airtel networks and interruptions.

Furthermore, respondents alluded that call centre agents were not too sure about the country's geography. To this effect they stated that, agents did not know the geography or nearest locations of the branches or ATMs, while others said that agents seemed to be parallel with the practices and service standards of the organisation/bank. These results are consistent with Early D. Hneycutt Jr, Vincent P.Magnini and Shawn T. Thelen (2012) where they found that there are call centre service communication and cultural misunderstandings existed in organisations. They further suggested that there should be ways to minimize communication and cultural misunderstandings between service providers and customers. This is in order to improve customer service delivery and increase customer satisfaction and retention rate for the organisation or bank.

4.8 Root causes

In this section I present the root causes of the challenges experienced by customers when interacting with the call centre agents. The challenges experienced by customers were coded quantitatively and analysed as below. Furthermore, to deeply assess the root causes of the challenges that customers experience when using the outsourced offshore call centre, the background information of the respondents was used to assess the relationship if any with some of the challenges associated with the call centre agents.

4.9 Agent Challenges in Giving Geographical Information about Zambia

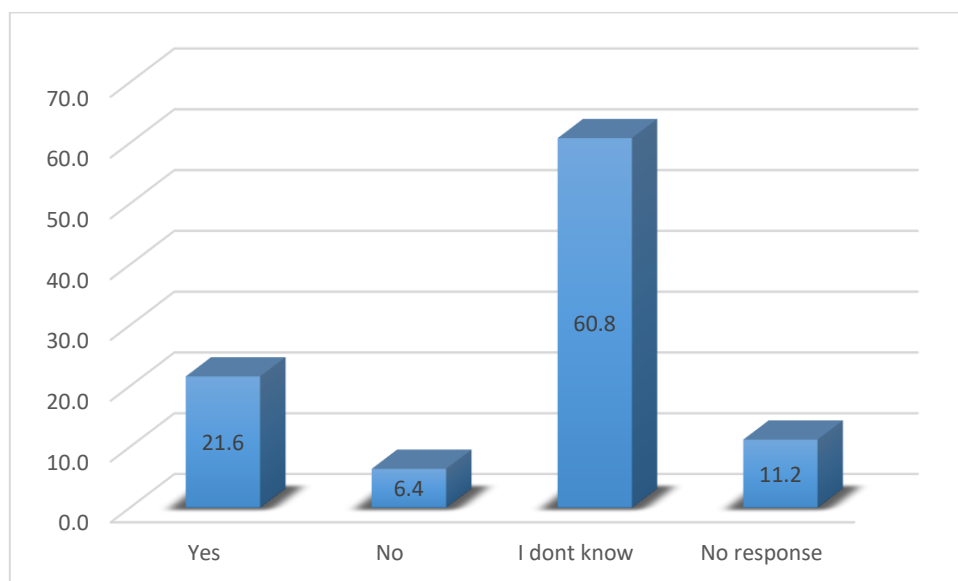
The results in Figure 4.9 below show the respondents' opinion on the call centre agent's challenges in giving information about the geography of Zambia. According to the results, the majority about 60.8% of the sampled respondents stated that they did not know whether call centre agents had challenges or not about giving information on the geography of Zambia. This result could be attributed to the fact that these respondents had not called the call centre for information relating to the geographical services of the country by the bank. 21.6% of the sampled respondents indicated that contact centre agents had challenges in giving information about the geography of Zambia, 6.4% of the respondents refused that call centre agents had any challenges with giving information about the geography of the country while 11.2% did

not respond to this question. These results imply that the call centre agents are not aware of the general geographical information about the Zambia where their bank operates.

Table 4. 25 Challenges in Giving Information about the Geography of the Country

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	27	21.6	21.6	21.6
No	8	6.4	6.4	28.0
Valid I don't know	76	60.8	60.8	88.8
No response	14	11.2	11.2	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 8: Challenges in Giving Information about the Geography of the Country

4.10 Relationship between Respondents' Background and Perception over Call Centre Agents' Challenges about Geography of Zambia

Table 4.26 below shows the distribution of respondents by district of resident. Of the 27 respondents who indicated that call centre agents have challenges, the majority about 25.9% came from Lundazi district and these were followed by those that came from Kabwe who were represented by 22.2% while Lusaka, Choma and Mansa recorded 14.8% each of these respondents and 7.4% of these respondents came from Kasama. These results show that the geographic location of an individual has little or nothing to do with their perception about call agents having challenges in giving out information about the geography of the country. These results could be attributed to the fact that few individuals travel to other districts where they have to find branches and/or ATMs.

The table further shows a chi-square test statistic of 22.847 and a p – value of 0.087. The p – value is larger than the 0.05 percent level of significance suggesting that the researcher fails to reject the assumption that there is no relationship between geographical residence of a customer and their perception that agents have challenges in giving geographical information about the country in favour of the alternative. It is thus concluded that the district of resident of a customer and their perception about agent's challenges in giving information about the geography of Zambia are not related.

Table 4. 26: Relationship Between District of Respondent and Agent’s Challenges Giving Geographic Information

Agent’s challenge with giving information about the geography of Zambia	District of respondent						Total
	Lusaka	Lundazi	Kabwe	Choma	Kasama	Mansa	
Yes	4 14.8%	7 25.9%	6 22.2%	4 14.8%	2 7.4%	4 14.8%	27 100.0%
No	0 0.0%	1 12.5%	4 50.0%	1 12.5%	2 25.0%	0 0.0%	8 100.0%
I don’t know	14 18.4%	7 9.2%	9 11.8%	17 22.4%	16 21.1%	13 17.1%	76 100.0%
No response	2 14.3%	5 35.7%	1 7.1%	2 14.3%	1 7.1%	3 21.4%	14 100.0%
Total	20 16.0%	20 16.0%	20 16.0%	24 19.2%	21 16.8%	20 16.0%	125 100.0%

Pearson’s Chi² Value = 22.847 P-Value = 0.087

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Table 4. 27: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.847 ^a	15	.087
Likelihood Ratio	23.242	15	.079
Linear-by-Linear Association	.280	1	.597
N of Valid Cases	125		

A. 17 cells (70.8%) have expected count less than 5%. The minimum expected count is 1.28.

Table 4.28 below shows that of the 27 respondents who indicated that call centre agents had challenges in giving information about the geography of the country, 63% were males and 37% were females. These results indicate that more males felt that call centre agents had challenges in giving information about the geography of the country than females.

The Chi-square test statistic was found to be 3.924 while the p – value was found to 0.270. This indicates that the p – values is larger than 5 percent level of significance meaning that I fail to reject the fact that there is no relationship between being male or female and perception that

call centre agents having challenges giving information about the geography of Zambia. This simply entails that there is a relationship between the two variables.

Table 4. 28: Relationship Between Gender and Agent’s Challenges in Giving Geographical Information About Zambia

Agent’s challenge with giving information about the geography of Zambia	Gender		Total
	Male	Female	
Yes	17 63.0%	10 37.0%	27 100.0%
No	5 62.5%	3 37.5%	8 100.0%
I don’t know	35 46.1%	41 53.9%	76 100.0%
No response	5 35.7%	9 64.3%	14 100.0%
Total	62 49.6%	63 50.4%	125 100.0%

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)
 Pearson Chi² (2) Value = 3.924 P-Value = 0.270

Table 4. 29: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.924 ^a	3	.270
Likelihood Ratio	3.966	3	.265
Linear-by-Linear Association	1.311	1	.252
N of Valid Cases	125		

a. 2 cells (25.0%) have expected count less than 5%. The minimum expected count is 3.97.

Table 4.30 below shows that of the 27 respondents who indicated that call centre agents had challenges in giving information about the geography of the country, 37% were between in the 17 to 27 age group, 29.6% belonged to the 28 to 38 and 39 to 49 age groups respectively and only 3.7% belonged to the 50 and above age group. This result reveal that younger customers felt that call centre agents had challenges in giving information about the geography of the country than those in the late 20s, early 30s as well as elders above 50 years.

The Chi-square test statistic was found to be 14.339 while the p – value was found to 0.111. This indicates that the p – values is larger than 5 percent level of significance meaning that researcher fails to reject the fact that there is no relationship between age of a customer and their perception about call centre agents having challenges giving information about the geography of Zambia. This simply entails that there is a relationship between the two variables. This relationship is fairly strong and this could be because of the fact that those who are younger tend to move less around the country compared to those who are older and request for geographical information about the branches and ATMs.

Pearson Chi² (3) Value = 14.339 P-Value = 0.111

Table 4. 30: Relationship Between Age and Agent’s Challenges in Giving Geographical Information About Zambia

Agent’s challenge with giving information about the geography of Zambia	Age group				Total
	17 to 27	28 to 38	39 to 49	50 Years and above	
Yes	10	8	8	1	27
	37.0%	29.6%	9.6%	3.7%	100.0%
No	4	3	0	1	8
	50.0%	37.5%	0.0%	12.5%	100.0%
I don’t know	13	28	28	7	76
	17.1%	36.8%	36.8%	9.2%	100.0%
No response	4	8	2	0	14
	28.6%	57.1%	14.3%	0.0%	100.0%
Total	31	47	38	9	125
	24.8%	37.6%	30.4%	7.2%	100.0%

Table 4. 31: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.339 ^a	9	.111
Likelihood Ratio	17.388	9	.043
Linear-by-Linear Association	2.109	1	.146
N of Valid Cases	125		

a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is .58.

b.

In Table 4.32 below, a relationship between a respondent's level of education and their perception about call centre agents having challenges in giving information about the geography of the country. Results in Table 4.32 below show that of the 27 respondents who indicated that call centre agents had challenges in giving information about the geography of the country, the majority about 33.3% had attained the Diploma level of education, and these were followed by those that had attained the Degree level of education who were represented by 29.6%. 22.2% of these respondents had attained the Professional Certificate education level and 7.4% had attained Grade 12 education and Master's Degree education levels respectively. These results show that the customers that had at least attained Diploma, Degree or Professional Certificate felt that call centre agents had challenges in giving information about the geography of the country than those who had attained PhD, Grade 12 or Master's degree levels of education.

The Chi-square test statistic was found to be 11.170 while the p – value was found to 0.740. This indicates that the p – values is larger than 5 percent level of significance meaning that the researcher fails to reject the fact that there is no relationship between level of education attained by a customer and their perception about call centre agents having challenges giving information about the geography of Zambia. This simply entails that there is a relationship between the two variables. Further, from these values, this relationship is fairly weak and this could be attributed to the fact that those who have attained Diploma, Degree and Professional Certificate levels of education tend to be more stationary in their line of work compared to those that have attained Master's and PhD levels of education who tend to move around the country for their various work schedules attributed to their positions in the companies that they work. Also these individuals tend to engage more in research works that require them to travel

to different districts of the country thereby requiring locations of Barclays Bank nearest branches and ATMs in places they visit.

Table 4. 32: Relationship Between Level of Education and Agents' Challenges in Giving Geographical Information about Zambia

Agents' challenge with giving information about the geography of Zambia	Highest educational qualification attained						Total
	Grade 12	Professional Certificate	Diploma	Degree	Master's degree	PhD	
Yes	2 7.4%	6 22.2%	9 33.3%	8 29.6%	2 7.4%	0 0.0%	27 100.0%
No	0 0.0%	2 25.0%	2 25.0%	4 50.0%	0 0.0%	0 0.0%	8 100.0%
I don't know	2 2.6%	15 19.7%	33 43.4%	14 18.4%	11 14.5%	1 1.3%	76 100.0%
No response	1 7.1%	2 14.3%	8 57.1%	2 14.3%	1 7.1%	0 0.0%	14 100.0%
Total	5 4.0%	25 20.0%	52 41.6%	28 22.4%	14 11.2%	1 0.8%	125 100.0%

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)
 Pearson Chi² (4) Value = 11.170 P-Value = 0.740

Table 4. 33: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.170 ^a	15	.740
Likelihood Ratio	11.953	15	.683
Linear-by-Linear Association	.506	1	.477
N of Valid Cases	125		

a. 16 cells (66.7%) have expected count less than 5. The minimum expected count is .06.

Table 4.34 below shows the distribution of respondents by their position in institutions. Of the 27 respondents who indicated that call centre agents had challenges giving information about the geography of the country, the majority about 51.9% were support staff, 18.5% of these were managers in their institutions, 11.1% were Administrators, 7.4% of them were Chief Executive Officers (CEO) and 3.7% of these were Teachers, Police officers and Architects respectively. These results suggest that customers who sort geographical information from call centre agents about Zambia and could not be satisfied were Support staff, Managers and Administrators. These results could be attributed to the fact that these customers in these positions travel to other districts where they have to find branches and/or ATMs.

The table further shows a chi-square test statistic of 55.957 and a p – value of 0.018. The p – value is lower than the 5 percent level of significance suggesting that the researcher rejects the assumption that there is no relationship between position of a customer in an institution and their perception that agents have challenges in giving geographical information about the country in favour of the alternative. It is thus concluded that the position of a customer in an institution and their perception about agent’s challenges in giving information about the geography of Zambia are strongly related.

Table 4. 34: Relationship Between Position in Institution and Agent’s Challenges in Giving Geographical Information About Zambia

Agent’s challenge with giving information about the	Level of responsibility in institution/agency													
	CEO	Administrator	Planner	Manager	Support Staff	Musician	Teacher	Nurse	Police Officer	Architect	Marketing Officer	Student	Cashier	Total
Yes	2 7.4%	3 11.1%	0 0.0%	5 18.5%	14 51.9%	0 0.0%	1 3.7%	0 0.0%	1 3.7%	1 3.7%	0 0.0%	0 0.0%	0 0.0%	27 100.0%
No	0 0.0%	2 25.0%	0 0.0%	1 12.5%	3 37.5%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 12.5%	1 12.5%	0 0.0%	8 100.0%
I don't know	7 9.2%	15 19.7%	4 5.3%	11 14.5%	33 43.4%	1 1.3%	1 1.3%	2 2.6%	0 0.0%	0 0.0%	1 1.3%	0 0.0%	1 1.3%	76 100.0%
No response	1 7.1%	1 7.1%	0 0.0%	4 28.6%	3 21.4%	0 0.0%	3 21.4%	1 7.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 7.1%	14 100.0%
Total	10 8.0%	21 16.8%	4 3.2%	21 16.8%	53 42.4%	1 0.8%	5 4.0%	3 2.4%	1 0.8%	1 0.8%	2 1.6%	1 0.8%	2 1.6%	125 100.0%

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Pearson Chi² (5) Value = 55.957 P-Value = 0.018

Table 4. 35: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	55.957 ^a	36	.018
Likelihood Ratio	40.564	36	.276
Linear-by-Linear Association	2.574	1	.109
N of Valid Cases	125		

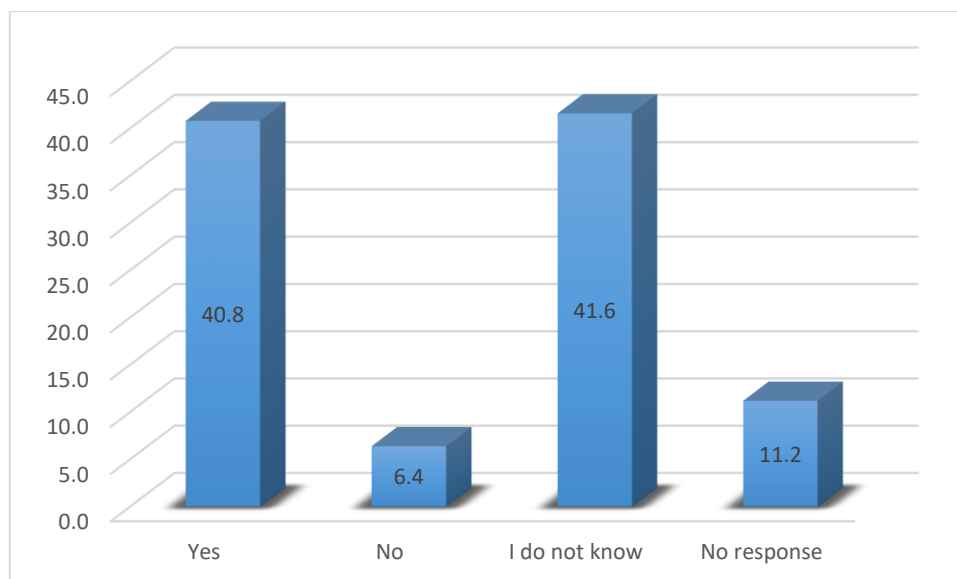
a. 46 cells (88.5%) have expected count less than 5%. The minimum expected count is .06.

When asked if the call centre agents have local language barriers, the sampled respondents gave the results in Figure 4.10. According to these results, the majority of the respondents, about 41.6% stated that they did not know whether call centre agents had local language barriers. Almost on the same percentage, 40.8% of the respondents stated that call centre agents had local language barriers while only 6.4% of the respondents said that the call centre agents did not have local language barriers and 11.2% of the respondents did not respond to the question. These results suggest that the call centre agents have local language barriers at best. These results are evident that outsourced offshore call centres are not equipped to deal with wide range of challenges experienced by the local customers. These results have shown that the customers that cannot understand the language of the agents and vice versa are prone not to be helped at all because of the language barrier.

Table 4. 36: Local Language Barriers

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	51	40.8	40.8	40.8
No	8	6.4	6.4	47.2
Valid I do not know	52	41.6	41.6	88.8
No response	14	11.2	11.2	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 9: Agents’ Local Language Barriers

4.11 Relationship between Background Information and Agents Having Local Language Barriers

Table 4.37 below shows the distribution of respondents by district of resident. Of the 51 respondents who indicated that call centre agents had local language barriers, the majority about 31.7% came from Choma district and these were followed by those that came from Kasama who were represented by 19.6%, 15.7% of these came from Lundazi 13.7% came from Kabwe, 11.8% came from Mansa and 7.8% were from Lusaka. These results suggest that customers that reside in Choma experience more local language barriers from call centre agents than other districts. Customers who reside in Kasama, Lundazi, Kabwe and Mansa districts relatively experience low local language barriers from call centre agents and finally the customers that reside in Lusaka experience the lowest language barriers from call centre agents.

The table further shows a chi-square test statistic of 63.326 and a p – value of 0.000. The p – value is lower than the 5 percent level of significance suggesting that the researcher rejects the assumption that there is no relationship between geographical resident of a customer and their experience with language barriers from call centre agents in favour of the alternative. It is thus concluded that the district of resident of a customer and local language barriers experience from call centre agents are strongly related. Further, these results indicate that the geographic

location of a customer significantly plays an important role in a customer’s experience with language barriers from call centre agents.

Table 4. 37: Relationship Between District of Respondent and Agents’ Local Language Barriers

Call centre agents having local language barriers	District						Total
	Lusaka	Lundazi	Kabwe	Choma	Kasama	Mansa	
Yes	4 7.8%	8 15.7%	7 13.7%	16 31.4%	10 19.6%	6 11.8%	51 100.0%
No	0 0.0%	0 0.0%	8 100.0%	0 0.0%	0 0.0%	0 0.0%	8 100.0%
I do not know	14 26.9%	7 13.5%	4 7.7%	6 11.5%	10 19.2%	11 21.2%	52 100.0%
No response	2 14.3%	5 35.7%	1 7.1%	2 14.3%	1 7.1%	3 21.4%	14 100.0%
Total	20 16.0%	20 16.0%	20 16.0%	24 19.2%	21 16.8%	20 16.0%	125 100.0%

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Pearson Chi² (6) Value = 63.326 P-Value = 0.000

Table 4. 38: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	63.326 ^a	15	.000
Likelihood Ratio	50.120	15	.000
Linear-by-Linear Association	.358	1	.550
N of Valid Cases	125		

c. 12 cells (50.0%) have expected count less than 5%. The minimum expected count is 1.28.

d.

Table 4.39 below shows that of the 51 respondents who indicated that they experienced local language barriers from call centre agents, the majority about 51% were males and 49% were females. These results indicate that more males felt that there were local language barriers from call centre agents than females.

The Chi-square test statistic was found to be 1.231 while the p – value was found to 0.745. This indicates that the p – values is larger than 5 percent level of significance meaning that the researcher fails to reject the fact that there is no relationship between being male or female and them experiencing local language barriers from call centre agents. This simply entails that there is no relationship between the two variables.

Table 4. 39: Relationship between Gender and Agents’ Local Language Barriers

Call centre agents having local language barriers	Gender		Total
	Male	Female	
Yes	26 51.0%	25 49.0%	51 100.0%
No	4 50.0%	4 50.0%	8 100.0%
I do not know	27 51.9%	25 48.1%	52 100.0%
No response	5 35.7%	9 64.3%	14 100.0%
Total	62 49.6%	63 50.4%	125 100.0%

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Pearson’s Chi² (7) Value = 1.231 P-Value = 0.745

Table 4. 40: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.231 ^a	3	.745
Likelihood Ratio	1.247	3	.742
Linear-by-Linear Association	1.198	1	.274
N of Valid Cases	125		

a. 2 cells (25.0%) have expected count less than 5%. The minimum expected count is 3.97.

Table 4.41 below shows that of the 51 respondents who indicated that call centre agents had local language barriers, 33.3% were between the 28 to 38 age group, 29.4% belonged to the 17

to 27 and 39 to 49 age groups respectively and only 7.8% belonged to the 50 and above age group. These results reveal that middle-adult aged customers felt that call centre agents had local language barriers than elders 50 years and above.

The Chi-square test statistic was found to be 28.535 while the p – value was found to 0.001. This indicates that the p – values is lower than 5 percent level of significance meaning that the researcher rejects the fact that there is no relationship between age of a customer and their perception about call centre agents having local language barriers. This simply entails that there is a strong relationship between the two variables. These results indicate that age of a customer significantly plays an important role in a customer’s experience with language barriers from call centre agents.

Table 4. 41: Relationship between Age and Agents’ Local Language Barriers

Call centre agents having local language barriers	Age group				Total
	17 to 27	28 to 38	39 to 49	50 Years and above	
Yes	15 29.4%	17 33.3%	15 29.4%	4 7.8%	51 100.0%
No	7 87.5%	1 12.5%	0 0.0%	0 0.0%	8 100.0%
I do not know	5 9.6%	21 40.4%	21 40.4%	5 9.6%	52 100.0%
No response	4 28.6%	8 57.1%	2 14.3%	0 0.0%	14 100.0%
Total	31 24.8%	47 37.6%	38 30.4%	9 7.2%	125 100.0%

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Pearson Chi² (8) Value = 28.535 P-Value = 0.001

Table 4. 42: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.535 ^a	9	.001
Likelihood Ratio	29.319	9	.001
Linear-by-Linear Association	2.102	1	.147
N of Valid Cases	125		

a. 9 cells (56.2%) have expected count less than 5%. The minimum expected count is .58.

In Table 4.43 below, a relationship between a respondent's level of education and their perception about call centre agents having local language barriers. Results in Table 4.4.5 below shows that of the 51 respondents who indicated that call centre agents had local language barriers, the majority about 43.1% had attained the Diploma level of education, and these were followed by those that had attained the Professional Certificate level of education that were represented by 29.4%. 19.6% of these respondents had attained the Degree education level and 7.8% had attained Grade 12 education. These results show that the customers that had at least attained Diploma level of education felt that call centre agents had local language barriers more than those that had attained Professional Certificate. Further, the results show that those that had attained Professional Certificate experienced local language barriers from call centre agents than those who had attained the Degree level of education and the degree holders were more than those that had attained Grade 12 level of education in feeling than contact agents had local language barriers.

The Chi-square test statistic was found to be 28.660 while the p – value was found to 0.018. This indicates that the p – values is lower than 5 percent level of significance meaning that that the researcher rejects the fact that there is no relationship between level of education attained by a customer and their perception about call centre agents having local language barriers. This simply entails that there is a relationship between the two variables which is fairly strong.

Table 4. 43: Relationship Between Level of Education and Agents' Local Language Barriers

Call centre agents having local language barriers	Highest educational qualification attained						Total
	Grade 12	Professional Certificate	Diploma	Degree	Master's degree	PhD	
Yes	4 7.8%	15 29.4%	22 43.1%	10 19.6%	0 0.0%	0 0.0%	51 100.0%
No	0 0.0%	1 12.5%	4 50.0%	3 37.5%	0 0.0%	0 0.0%	8 100.0%
I do not know	0 0.0%	7 13.5%	18 34.6%	13 25.0%	13 25.0%	1 1.9%	52 100.0%
No response	1 7.1%	2 14.3%	8 57.1%	2 14.3%	1 7.1%	0 0.0%	14 100.0%
Total	5 4.0%	25 20.0%	52 41.6%	28 22.4%	14 11.2%	1 0.8%	125 100.0%

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Pearson Chi² (9) Value = 28.660 P-Value = 0.018

Table 4. 44: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.660 ^a	15	.018
Likelihood Ratio	35.035	15	.002
Linear-by-Linear Association	.340	1	.560
N of Valid Cases	125		

a. 15 cells (62.5%) have expected count less than 5. The minimum expected count is .06.

4.12 Measures to Mitigate the Challenges

In this section, we will have an analysis of the measure that could be taken to mitigate the challenges highlighted above.

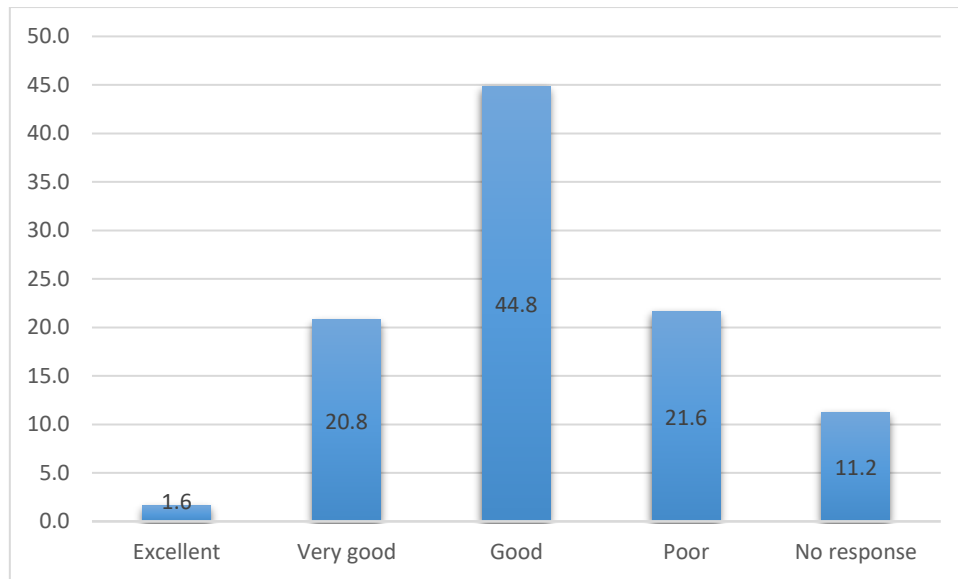
4.13 Agents' knowledge about various bank products

The results presented in Figure 4.11 below shows the rating of the knowledge of call centre agents by the sampled respondents about the various bank products. From the obtained results, the majority of the respondents, about 44.8% rated the knowledge of the call centre agents about the various bank products to be good, 21.6% of the respondents stated that they knowledge of the call centre agents about the various bank products was poor while 20.8% of the respondents rated the knowledge of the call centre agents about various bank products to be very good. Only 1.6% of the respondents rated the agent's knowledge about various bank products to be excellent and 11.2% did not respond to the question. These results suggest that the knowledge of the call centre agents about the various bank products is good on average.

Table 4. 45: Knowledge About Various Bank Products

	Frequency	Percent	Valid Percent	Cumulative Percent
Excellent	2	1.6	1.6	1.6
Very good	26	20.8	20.8	22.4
Good	56	44.8	44.8	67.2
Poor	27	21.6	21.6	88.8
No response	14	11.2	11.2	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 10: Rating of the knowledge of agents about various bank products

4.14 Suggested Measures to Mitigate the Challenges

Results obtained show that the majority of the sampled respondents about 64.4% suggested that the bank should improve connectivity and employ local personnel who they can easily understand. Others of about 22% suggested that the bank should employ people who speak proper English or people from Zambia and about 10.2% said that the agents should be well trained. 3.4% others suggested that call centre agents should be shown or study the locations of various branches and ATMs across the country and that they should be trained about the products and services every month. According to the respondents, by so doing, it will help them to resolve issue and not referring to the branch 24/7. Further, it was suggested that proper grooming before the agents start operating would tremendously help with the challenges that are being experienced as well as making all the networks toll free like it is with Airtel and MTN.

Additionally, agents should not be assuming that they know everything, instead they should take their time to understand the customer's problem and find a reasonable way to solve it, also the bank should consider localising the services more in order to reduce the communication barriers as far as language is concerned, as well as improving their communications skills, transparency and sensitisation to the local communities. Having local call centre agents who

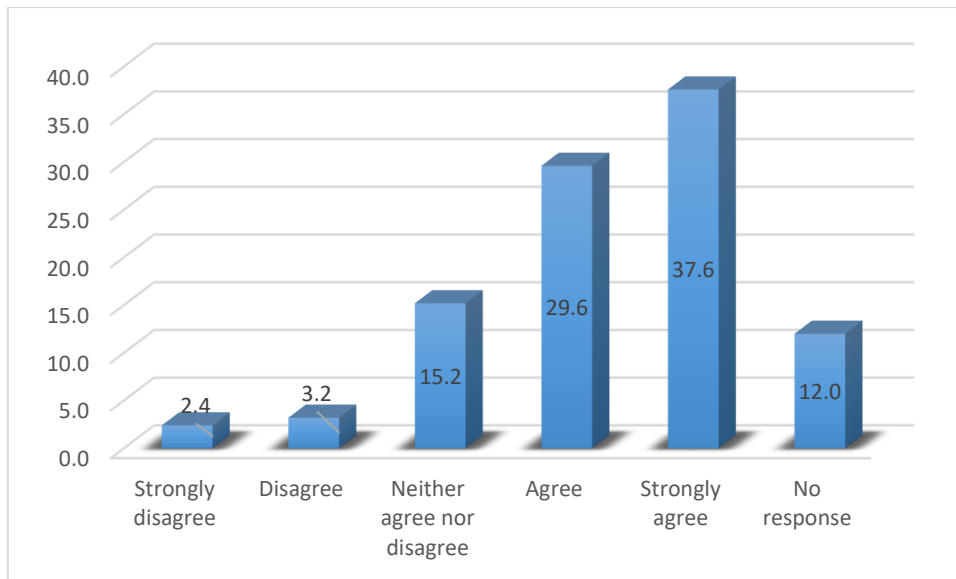
would deliver effectively and efficiently. Introduce mobile centre lines in communities and SMS (Short Message Services). The number of customer service providers should be increased so that they cannot be taking long to answer calls from customers. Finally, some respondents suggest that the working hours should also be addressed. Agents should be accessible through at all times.

The sampled respondents were further asked about their views on having a local call centre here in Zambia. Figure 4.12 shows the results obtained. From the results below, the majority (37.6%) of the respondents strongly agreed on having a local call centre, 29.6% of the respondents agreed and 15.2% of the respondents were indifferent about having a local centre as they neither agreed nor disagreed to the view. About 3.2% of the respondents disagreed to the view of having a local contact centre here in Zambia while only 2.4% of the respondents strongly disagreed to this idea. 12% of the respondents did not respond to this question. These results strongly suggest that having a local call centre is a good idea.

Table 4. 46: Views on Having a Local Call Centre

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	2.4	2.4	2.4
Disagree	4	3.2	3.2	5.6
Neither agree nor disagree	19	15.2	15.2	20.8
Valid Agree	37	29.6	29.6	50.4
Strongly agree	47	37.6	37.6	88.0
No response	15	12.0	12.0	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 11: Views on Having a Local Call Centre

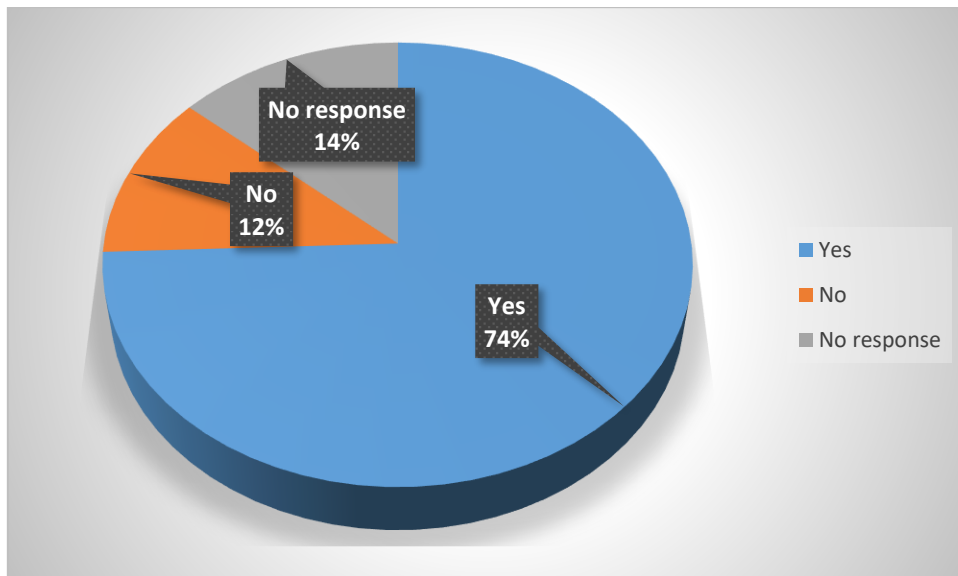
4.15 Suggestions to Improve Call Centre Customer Service

Results in Figure 4.13 below show the sampled respondents' views on whether they thought having a local call centre would help mitigate the challenges currently experienced with the outsourced call centre. From the results obtained, the majority (74%) of the respondents indicated that having a local call centre could help mitigate the challenges being experienced in the current model of the call centre, 12% of the respondents did not think this could help with the challenges currently being experienced. 14% of the respondents did not respond to this question. In general, these results show that indeed having a local call centre would significantly help mitigate the challenges that respondents are experiencing with the current offshore, out sourced call centre.

Table 4. 47: Views on Having a Local Call Centre to Mitigate the Challenges

Do you think having a local contact centre would mitigate the challenges currently experienced with the out sourced call centre?	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	93	74.4	74.4	74.4
No	15	12.0	12.0	86.4
No response	17	13.6	13.6	100.0
Total	125	100.0	100.0	

Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)



Source: Baseline survey- Offshore call centres on customer service (Barclays Zambia)

Figure 4. 12: Views on Having a Local Call Centre to Mitigate the Challenges

Additionally, to ensure excellent service delivery by the call centre agents, the respondents suggested the following:

- i. Having a local call centre would be helpful as customers that are not very conversant with English can easily use local languages and will also overcome the issue of culture barriers as agents and customer will be able to relate better.
- ii. Agents should acquire more knowledge on local products to be more effective and efficient. Also, an agent can be good but must be excellent in terms of knowledge about various bank products. Therefore, consistent training is very much required.
- iii. Agents should be answering all calls on time as well as giving satisfying information and should not take time to answer the calls.
- iv. The bank should engage in after service follow ups and get feedback from customers on how they can be served better. This can be done on a quarterly basis or bi annually.
- v. Agents to have full on knowledge on locations of various ATMs and Branches across the country to help those customers that may need not know the nearest ATM or branch from their location
- vi. Finally, agents should be well read and up to date with all the changes and new products coming on board.

Once the bank addresses the challenges as shared by customers, using the pointers given by customers it would definitely help to deliver excellent service to the customers and also help increase market share and revenue.

5 CHAPTER FIVE- CONCLUSION

5.1 Introduction

This chapter presents the conclusion of the analysis and discussion of the study, recommendations, and limitation of the study.

5.2 Summary of findings

In this study the researcher sort to assess the outsourcing of offshore call centres on customer service. In achieving this, a number of theories were reviewed to help explain the factors that influence call centres service delivery. The theories reviewed include: Customer satisfaction, service quality, word of mouth and loyalty and relationship. For the purpose of this study, Anderson's theory of customer satisfaction was chosen.

To aid this study a sample of 125 customers were drawn using the purposive sampling method. A simplified semi-structure questionnaire was then administered which contained closed and open-ended questions to solicit as much information as possible from the respondents. To be able to capture and measure the impact of outsourcing of offshore call centres have on customer service, a number of questions were designed which looked at: challenges in the current model which is an outsourced offshore call centre, customer complaints, the root causes of the challenges customers experience and what model can best help with excellent service delivery. The researcher then aggregated the responses and came up with very pressing matters as far as customer satisfaction is concerned in the outsourced offshore call centres.'

Tables and graphs were used to depict relevant information while cross tabulations were used to investigate the relationship between some demographic/background information of customers and challenges they experience from contact centre agents.

The results show that customers indeed do experience challenges while utilising the outsourced offshore call centre. From the responses, the challenges that are mostly experienced with the offshore call centre are connectivity and long waiting periods for the call centre to be answered. From the study results, an estimated 57.4% of the customers experience this challenge which is as a result of poor local networks citing MTN-network and Airtel. On the other hand, Zamtel-network is not toll free as customers are charged normal international rates when they call the call centre for issues related the bank. Further, the study revealed that, apart from network

connectivity challenges other critical challenges included language barriers which was experienced as a result of the call centre agent's failure to communicate with customers in their local languages. This challenge is serious as most of the customers are unable to utilise the call centre and do not have their pertinent issues sorted out on time which has a negative impact on the customer relationship with the local bank. If left unchecked, these language and cultural barriers can impact negatively the customer base, especially in rural districts of Zambia.

Call centre agents also tend to fail to provide sufficient information about the geography of the country to help customers that seek geographical information concerning the bank's nearest ATMs and branches which happens when customers visit locations where they are not familiar with. This challenge is just as critical as the ones mentioned above, if customers find an alternative bank with good and timely information to the geographical locations of these services, the bank can easily lose clients. Additionally, some customers also have challenges with call centre agents who seem not know much about the local bank's products and services. This impacts negatively on customer relationship with the bank.

The results also show the root causes of some of these problems. In order to assess the root causes of the challenges, the study assessed if the demographic information of customers and their interaction with the call centre agents had some kind of a relationship. From the results, the study shows that (1) the district of resident for customers was not related to them failing to get information from call centre agents. This the researcher has attributed to the fact that Barclays bank Zambia has branches in the districts where the customers reside. Hence they easily know the locations of the branches as well as ATMs and if they needed such information, they can easily just walk to the branch; (2) there is no relationship between gender of a customer and them failing to get geographical information from call centre agents – although more male customers perceived more that call centre agents have challenges giving information about the geography of the country than female customers; (3) there was no relationship also between customer's age, level of education attained and them failing to get information from the call centre agents; (4) there was a relationship between a customer's position in their institution and their failure to get information from the call centre agents; (5) there is a significant relationship between the district of resident of the customer and them experiencing language barrier from call centre agents; (6) there is no relationship between a customer's gender and them experiencing language barriers from call centre agents; (7) there is a very strong relationship between the age of a customer and them experiencing language barrier from call

centre agents; (8) there is a weak relationship between a customer's level of education attained and them experiencing language barriers from call centre agents.

5.3 Conclusion

It is the bank's desire to retain existing customers and attract new ones. Therefore, addressing these challenges would be the most appropriate and strategic direction to take.

5.4 Recommendations

Based on the results obtained from this study, the researcher recommends that:

- ✓ Barclays bank Zambia should introduce a local call centre to address challenges with language barriers and cultural differences.
- ✓ The bank should employ people from different cultural backgrounds who can attend to the different types of customers.
- ✓ Conduct continuous trainings to the call centre agents
- ✓ Provide geographical mapping of the country's service points to address the challenge of ATM and Branch locations.
- ✓ The bank should engage Zamtel-company to make the network toll free in order to accommodate customers on the Zamtel network.
- ✓ Engage Airtel and MTN network service providers to improve the quality of connectivity.

5.5 Limitations of the study

The study was successful as all of the questionnaires were answered although some customers were not willing to participate. However, I could only do as much as I could because of some financial and other unforeseen constraints.

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APPENDIX

The University of Zambia
GRADUATE SCHOOL OF BUSINESS

Research Questionnaire

TOPIC:

AN ASSESSMENT OF OUTSOURCING OF OFFSHORE CALL CENTRES ON CUSTOMER SERVICE: A CASE OF BARCLAYS BANK ZAMBIA

Dear Respondent

I am a student at the University of Zambia pursuing a Master`s degree in Business

Administration. As partial fulfilment for the award of an MBA management Strategy, I am conducting a baseline study on: *“offshore call centres on customer service”*.

You have been randomly sampled to provide information for the topic indicated above. The information being collected is purely for academic purposes as such, it will be treated with maximum confidentiality. Subsequently, you are not supposed to indicate your name or any personal information that can lead to revealing of your identity.

Your co-operation will be greatly appreciated.

For more information or any queries, kindly get in touch with the following:

Project Supervisor: Dr. Jackson Phiri (0966 693 731) or

Head of Department – School of Business Dr. Chowa (0968010922).

QUESTIONNAIRE FOR INSTITUTIONS/AGENCIES

Instructions

1. Answer all questions.
2. Mark in the appropriate checkbox.
3. Circle on the response that characterizes how you feel.
4. Write answers for the other questions in the spaces provided.

Section A: Basic Background Information

1. What is your gender?
 Male
 Female
 2. What is your age group?
 17 – 27
 28 – 38
 39 – 49
 50 years and above
 3. What is your marital status?
 Single
 Married
 Divorced
 Widow/Widower
 4. What is your current highest educational level of qualification attained?
 Grade 12 Certificate
 Professional Certificate
 Diploma
 Degree
 Master's degree
 PhD
 5. What is the level of responsibility in your institution/agency?
 CEO
 Administrator
 Planner
 Manager
 Support Staff
 Other (Specify)
-

Section B: General Information

6. Do you use the contact centre line? YES NO

7. If your answer to question 6 is yes proceed to question 8 and if no, please state your reason-

.....
.....
.....

8. How often do you use the contact centre line 5950?

- Often
- Moderate
- Not Often
- I do not use it

9. What is/are some of the services you call for?

- Balance inquiries
 - Account transactions
 - Internet banking services
 - Failed internet banking services
 - Failed Mobile banking Services
 - Other (Specify)
-

10. Do the agents take time to answer the calls

- YES
- NO

11. If NO proceed to question 12 and if YES to Question 9, what is the average number of minutes it takes for them to answer the phone?

- Less than 2
- 3 - 5
- 5 - 10
- More than 10

12. How would you rate the service? (Choose one)

- Excellent
- Very good
- Good
- Poor

13. For each of the statements below, circle on the response that best characterizes how you rate the service delivered by agents:

1 = Strongly Disagree; 2 = Disagree; 3 = Neither Agree Nor Disagree; 4 = Agree; and 5 = Strongly Agree.

	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree
1. Contact centre Agents are professional and knowledgeable	1	2	3	4	5
2. Contact Centre Agents act in my best interest.	1	2	3	4	5
3. I am Satisfied with the service I receive from the contact centre agents	1	2	3	4	5
4. I am not satisfied with the service I receive from the contact centre agents.	1	2	3	4	5

14. What are some of the challenges that you experience when using the contact centre line?

15. What measures can be put in place to mitigate challenges mentioned in 14?

16. State any other mitigation measures in general.

Section C: Specific Information

17. Do agents have any challenges with giving information about the geography of the Country?

- Yes
- No

18. Do call centre agents have local language barriers?

- Yes
- No

19. How would you rate the knowledge of the agents about the various bank products?

- Excellent
- Very Good
- Good
- Poor

Section D: Recommendations

20. For this question, circle on the response that best characterizes how you feel about the statement, where: 1 = Strongly Disagree; 2 = Disagree; 3 = Neither Disagree nor Agree; 4 = Agree; 5 = Strongly Agree.

On the scale of 1 to 5.

what is your view on having a local contact centre?

- 1. Strongly Disagree
- 2. Disagree
- 3. Neither Agree nor Disagree
- 4. Agree
- 5. Strongly Agree

21. Do you think having a local contact centre would mitigate the challenges currently experienced with the out sourced call centre?

- YES
- NO

22. Give any other suggestions that would help with excellent customer service delivery from the call centre.

THANK YOU FOR YOUR PARTICIPATION