DETERMINANTS OF EFFECTIVE PERFORMANCE OF CONTACT CENTRES IN COMMERCIAL BANKS IN KENYA: CASE STUDY OF SELECTED BANKS IN KENYA

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Determinants of effective performance
Declaration

This project is my original work and has not been presented for a degree in any other University or any other award.

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Dedication

This project is dedicated to my husband, who taught me that the best kind of knowledge to have is that which is learned for its own sake. It is also dedicated to my Supervisors, who taught me that even the largest task can be accomplished if it is done one step at a time.
Acknowledgement

I would also like to acknowledge the support and assistance given to me by my Supervisors: Mr. Paul Sang and Ms. Glays Kimutai. They have been very generous in their support of my academic pursuits and a few of my classmates who have contributed ideas, feedback and advice. I would also like to thank my husband Jeanlouis Lostima Kpandu all the way from Congo and my two children: Chelsea Love and Daniel Lewis for their support and encouragement. I could not have completed this effort without their assistance, tolerance, and enthusiasm.

Throughout this entire pursuit, I am also grateful to God for his blessings.
Abstract

Contact Centres are growing in use as more financial institutions are using them in their operations to differentiate their services in the competitive Banking Industry. This is because of the need to offer customers good customer service and to also attract and retain their customers. Contact Centres offers flexibility in the operations of customer service and can help the bank tailor their products and services to the needs of the customer. In developing countries such as Kenya in particular, Contact Centres have not been fully adopted by Banks. This research focused on Determinants of Effective Performance of Contact Centres in Kenya. The research was guided by the following research objectives; to find out how training determines the effective performance of Contact Centres, to investigate how infrastructure determines the effective performance of Contact Centres, to establish how monitoring and evaluation determines the effective performance of Contact Centres, to analyze how initiation determines the effective performance of Contact Centres and lastly to find out how planning determines the effective performance of Contact Centres. The target population was 13 commercial Banks whereby it specifically targeted the Customer service Managers, Quality Assurance Managers, Training managers, Customer service Agents and the Team Leaders. In this study the researcher used stratified random sampling. Data collection used both primary sources of data such as questionnaires and secondary data to conduct the study. Data Analysis was through use of SPSS software and Microsoft excel program. Data was done using descriptive statistics. Data presentation was done using frequency tables, bar charts, and pie charts. The findings from this study would enhance the understanding of how the effective performance of Contact Centres can be realized taking into account all the determinants mentioned and how to address issues that may impede effective performance of Contact Centres in Kenya. The study found that training is carried out in contact centres though there is a challenge in conforming to the training modules to the dynamic operations of contact centres. Funding of these training sessions are also a challenge. Infrastructure needs are catered for in the contact centres although new technological advancements are making provision of infrastructure a challenge. Monitoring and evaluation of contact centres are carried out but there are no guidelines that have been drawn by the regulating authority. Project initiation of contact centres are carried out in a well organized manner in most Banks but some banks are yet to initiate contact centre projects. There are plans in place for contact centre projects but for some banks they are not yet incorporated in their strategic plans but are haphazardly planned for due to competitor fears within the banking industry.
Definition of Terms

**Abandon Rate:** The percentage of inbound phone calls made to a Contact Centre or service desk that is abandoned by the customer before speaking to an agent/Representative.

**Agent Occupancy:** It's the total time spent by a Contact Centre agent in call handling (talk time), email handling time, and wrap up time.

**Average handle time (AHT):** A call centre metric for the average duration of one transaction, typically measured from the customer's initiation of the call and including any hold time, talk time and related tasks that follow the transaction.

**Contact Centre:** It is a facility centrally used by companies to manage all client contact through a variety of mediums such as telephone, fax, letter, e-mail, SMS and increasingly, online live chat.

**Customer relationship management (CRM):** Is strategy for managing a company's interactions with customers, clients and sales prospects. It involves using technology to organize, automate, and synchronize business processes—principally sales activities, but also for marketing, customer service, and technical support.

**Key Performance Indicator (KPI):** KPIs are commonly used by an organization to evaluate its success or the success of a particular activity in which it is engaged.

**Schedule adherence:** is a common metric used in the contact centre to determine whether or not contact centre agents /representatives are working the amount of time they are scheduled to work.

**Service Level:** the percentage of calls answered within a specific time period e.g. 20 seconds - should be based on calls offered.
TABLE OF CONTENTS

Declaration .......................................................................................................................... ii
Dedication .......................................................................................................................... iii
Acknowledgement .............................................................................................................. iv
Abstract ............................................................................................................................ v
Definition of Terms ........................................................................................................... vi
Table of contents ............................................................................................................... vii
List of Tables ...................................................................................................................... ix
List of Figures ................................................................................................................... x
List of Acronyms ............................................................................................................... xi

CHAPTER ONE: INTRODUCTION ....................................................................................... 1

1.1 Background of the Study .............................................................................................. 1
  1.1.1 Contact Centres in Commercial Banks ................................................................. 2
1.2 Research Objectives .................................................................................................... 4
  1.2.1 General Objective .................................................................................................. 4
  1.2.2 Specific Objectives ............................................................................................... 4
1.3 Research Questions .................................................................................................... 5
1.4 Significance of the study ............................................................................................ 5

CHAPTER TWO: LITERATURE REVIEW ............................................................................ 8

2.1 Introduction .................................................................................................................. 8
2.2 Theoretical review ...................................................................................................... 8
  2.2.1 Queuing Theory applied to Call Centres ............................................................... 8
  2.2.2 Simulation in Call/Contact Centres ...................................................................... 10
2.3 Empirical review ...................................................................................................... 13
  2.3.1 People aspect in the Contact Centres ................................................................. 13
  2.3.2 Business processes in the Contact Centre ......................................................... 14
  2.3.3 Impact of I.T in Contact Centres ......................................................................... 15
  2.3.4 Training and Contact Centres ............................................................................. 16
  2.3.5 Initiation and Contact Centres ............................................................................ 19
  2.3.6 Monitoring and evaluation in Contact Centres .................................................. 20
  2.3.7 Infrastructure and Contact Centres ................................................................. 25
  2.3.8 Planning and Contact Centres ............................................................................ 26
2.4 Conceptual Framework ............................................................................................. 28
2.5 Research gap ............................................................................................................ 29

CHAPTER THREE: RESEARCH METHODOLOGY .......................................................... 30

3.1 Introduction ................................................................................................................ 30
3.2 Research Design ........................................................................................................ 30
CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION OF RESULTS

4.1 Introduction .......................................................... 34
4.2 Background Information ............................................ 34
4.3 Performance of Contact centres ............................... 38
4.4 Training on performance .......................................... 41
4.5 Infrastructure on performance .................................... 47
4.6 Monitoring & Evaluation on performance ................. 51
4.7 Initiation on performance ......................................... 56
4.8 Analysis of Planning on performance .......................... 60
4.9 Importance of determinants and performance ............ 66
4.10 Other determinants ................................................ 67

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS ................................. 69

5.1 Introduction .......................................................... 69
5.2 Summary of Findings ............................................... 69
5.2.1 Background Information ....................................... 69
5.2.2 Performance of Contact centres .............................. 70
5.4 Recommendation of the study ................................. 76
5.4.1 Recommendation of further studies .................... 78
5.5 Limitation of the study ............................................ 78

REFERENCES ..................................................................... 79

Appendices .................................................................... 83

Appendix 1: Questionnaire ............................................. 83
Appendix 4: Commercial Banks in Kenya .................. 89
# List of Tables

<table>
<thead>
<tr>
<th>Table</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1</td>
<td>Indicators Table</td>
<td>13</td>
</tr>
<tr>
<td>3.1</td>
<td>Target population</td>
<td>31</td>
</tr>
<tr>
<td>3.2</td>
<td>Sample size</td>
<td>32</td>
</tr>
<tr>
<td>3.3</td>
<td>Operationalization of Independent Variables</td>
<td>33</td>
</tr>
<tr>
<td>3.4</td>
<td>Operationalization of Dependent Variable</td>
<td>33</td>
</tr>
<tr>
<td>4.1</td>
<td>Gender of Respondents</td>
<td>34</td>
</tr>
<tr>
<td>4.2</td>
<td>Number of contact centers</td>
<td>38</td>
</tr>
<tr>
<td>4.3</td>
<td>Number of staff</td>
<td>39</td>
</tr>
<tr>
<td>4.4</td>
<td>Training Manuals</td>
<td>42</td>
</tr>
<tr>
<td>4.5</td>
<td>Training intervals</td>
<td>42</td>
</tr>
<tr>
<td>4.6</td>
<td>Cost of training</td>
<td>44</td>
</tr>
<tr>
<td>4.7</td>
<td>Training analysis</td>
<td>45</td>
</tr>
<tr>
<td>4.8</td>
<td>Training and performance</td>
<td>46</td>
</tr>
<tr>
<td>4.9</td>
<td>Number of workstations</td>
<td>47</td>
</tr>
<tr>
<td>4.10</td>
<td>Number of safety gadgets</td>
<td>48</td>
</tr>
<tr>
<td>4.11</td>
<td>Infrastructure analysis</td>
<td>49</td>
</tr>
<tr>
<td>4.12</td>
<td>Infrastructure and performance</td>
<td>50</td>
</tr>
<tr>
<td>4.13</td>
<td>M &amp; E of deliverables</td>
<td>51</td>
</tr>
<tr>
<td>4.14</td>
<td>Cost of set up within budget</td>
<td>52</td>
</tr>
<tr>
<td>4.15</td>
<td>Cost of set up</td>
<td>53</td>
</tr>
<tr>
<td>4.16</td>
<td>Costs not within budget</td>
<td>53</td>
</tr>
<tr>
<td>4.17</td>
<td>M &amp; E and performance</td>
<td>54</td>
</tr>
<tr>
<td>4.18</td>
<td>M &amp; E on performance</td>
<td>55</td>
</tr>
<tr>
<td>4.19</td>
<td>Initial set up cost</td>
<td>57</td>
</tr>
<tr>
<td>4.20</td>
<td>Analysis of initiation</td>
<td>58</td>
</tr>
<tr>
<td>4.21</td>
<td>Initial plans and performance</td>
<td>59</td>
</tr>
<tr>
<td>4.22</td>
<td>Analysis of Planning on performance</td>
<td>63</td>
</tr>
<tr>
<td>4.23</td>
<td>Planning and Performance</td>
<td>65</td>
</tr>
<tr>
<td>4.24</td>
<td>Determinants and performance</td>
<td>65</td>
</tr>
<tr>
<td>4.25</td>
<td>Other determinants</td>
<td>66</td>
</tr>
</tbody>
</table>
## List of Figures

<table>
<thead>
<tr>
<th>Figure Number</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Figure 2.1</td>
<td>Conceptual Model</td>
<td>28</td>
</tr>
<tr>
<td>Figure 4.1</td>
<td>Age of respondents</td>
<td>35</td>
</tr>
<tr>
<td>Figure 4.2</td>
<td>Level of Education</td>
<td>36</td>
</tr>
<tr>
<td>Figure 4.3</td>
<td>Firms Existence in Years</td>
<td>37</td>
</tr>
<tr>
<td>Figure 4.4</td>
<td>Effectiveness of performance</td>
<td>38</td>
</tr>
<tr>
<td>Figure 4.5</td>
<td>Daily calls handled</td>
<td>40</td>
</tr>
<tr>
<td>Figure 4.6</td>
<td>Response rate of calls</td>
<td>41</td>
</tr>
<tr>
<td>Figure 4.7</td>
<td>Employees trained</td>
<td>43</td>
</tr>
<tr>
<td>Figure 4.8</td>
<td>Adequate plans during the project initiation of contact centres</td>
<td>56</td>
</tr>
<tr>
<td>Figure 4.9</td>
<td>Incorporation of contact centres in the strategic plan</td>
<td>60</td>
</tr>
<tr>
<td>Figure 4.10</td>
<td>Availability of competitors</td>
<td>61</td>
</tr>
<tr>
<td>Figure 4.11</td>
<td>Abandonment rate of calls</td>
<td>62</td>
</tr>
</tbody>
</table>
List of Acronyms

ACD: Automatic call distributor
ACW: Automatic call wrap up
AHT: Automatic handling time
CBK: Central Bank of Kenya
CRM: Customer Relationship Management
CTI: Computer technology integration
FIFO: First in First out
IPLC: International private leased circuit
KPI: Key Performance Indicator
LAN: Local area network
LIFO: Last in Last out
LDC: Long distance carrier
M&E: Monitoring and Evaluation
PTSN: Public switched telephone network
ROI: Return on investment
CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

The temporary nature of projects stands in contrast with business as usual (or operations), which are repetitive, permanent, or semi-permanent functional activities to produce products or services. In practice, the management of these two systems is often quite different, and as such requires the development of distinct technical skills and management strategies (Duncan, 1987). The primary challenge of project management is to achieve all of the project goals and objectives while honoring the preconceived constraints. Typical constraints are scope, time, and budget. The secondary and more ambitious—challenge is to optimize the allocation and integrate the inputs necessary to meet pre-defined objectives (Duncan, 1987).

Project management has been practiced since early civilization. Until 1900 civil engineering projects were generally managed by creative architects, engineers, and master builders themselves. It was in the 1950s that organizations started to systematically apply project management tools and techniques to complex engineering projects.

As a discipline, Project Management has developed from several fields of application including civil construction, engineering, and heavy defense activity. Two forefathers of project management are Henry Gantt, called the father of planning and control techniques, who is famous for his use of the Gantt chart as a project management tool; and Henri Fayol for his creation of the 5 management functions which form the foundation of the body of knowledge associated with project and program management. Both Gantt and Fayol were students of Frederick Winslow Taylor's theories of scientific management. His work is the forerunner to modern project management tools including work breakdown structure (WBS) and resource allocation. (Morris et al, 2004)
1.1.1 Contact Centres in Commercial Banks

There are 43 licensed commercial banks in Kenya (Central Bank of Kenya, 2011). Most of these banks have Contact Centres which are integral to their day to day interactions with clients.

Financial institutions are in the midst of major changes in the choice and investment in delivery channels. Contact Centres, which had previously been viewed as little more than lower cost channels for customer problem resolution, are quickly becoming a powerful means of service delivery with a potential for substantial revenue generation. Before being able to generate revenue through the Contact Centre, institutions have to fully understand and be able to implement superior customer service. Service delivery can be a source of significant differentiation between Contact Centres of various financial institutions (Foghi, 2007).

Contact Centres are in many cases the primary channel of interaction of a firm with its customers. Historically, Contact Centres were mostly considered a service delivery channel and to leverage gain, Commercial Banks are today using Contact Centres to monitor customer demands and continually develop new products, services, packaging and delivery, based on unfulfilled customer needs (Schutta, 2006).

There are a lot of technologies coming up each day and can all be used in setting up Contact Centres and reduce their cost of operations. Although a good thing, Contact Centres may soon replace personnel and may lead to loss of jobs due to the flexibility they offer such as customer interaction, sales and automated customer profiling which improves advertising and designing of new products. All these can be done through efficient use of Contact Centres in Commercial Banks (Schutta, 2006).

Commercial Banks in Kenya are in competition with each other and each Bank is striving to add new customers and retain the existing ones through superior customer service. Through Contact Centres, service delivery can be a source of significant differentiation between services of various financial institutions. Each service interaction
through a Contact Centre forms the basis of consumer's perceptions of the overall quality of an organization (Oyugi, 2007).

Currently most commercial Banks in Kenya have set up Contact Centres as a way of gaining competitive advantage in their service offering. However these Contact Centres are being set up in a manner that they are not customer centred but rather centred on what the competitors in the industry are offering. Thus not much can be said to have been gained from them. With Kenya aiming to be a financial hub in the region and beyond there needs to be a better approach in setting up of Contact Centres and evaluate their operations in line with the strategies of the bank and the needs of the customers (Ernst & Young, 2009).

There are millions of shillings being spent by Banks in Kenya to setup Contact Centres in their operations. Being a new phenomenon coming up, huge investment in setting up Contact Centres is being done. Implementation of Contact Centres is not yet fully executed as most Banks are adopting it although in an experimental way. This has led to a scenario whereby Contact Centre operations are not yielding their full potential (Ernst & Young, 2009).

1.2 Statement of the Problem

The role of a Contact Centre in the knowledge society is to play a significant role as facilitator's that is a one-stop centre for information and problem resolution. A Contact Centre acts as a communication linkage between its internal users and its customers which the banking sector has tried to implement (Burgess & Counell, 2006).

According to a study conducted by Cavell (2008), despite their importance, Contact Centres are expensive to set up and run. The initial setup costs for setting up Contact Centres have deterred many commercial banks from setting up efficient and operational Contact Centres. There is also the issue of partial implementation which means that despite the importance of Contact Centres most Banks have not fully implemented and are in initial stages of implementation. Thus there is no full efficiency achieved from Contact Centres in their performance (Cavell, 2008).
In Kenya, Contact Centres in commercial Banks is a relatively new phenomenon. The operations of Contact Centres has been greatly affected as being a new phenomenon, banks have not fully integrated Contact Centres into their operations. There lacks at the moment a clear framework on how to integrate these Contact Centres into the core operations of commercial Banks in Kenya. (Oyugi, 2007)

Contact Centres should be set up with detailed customer profiling and studies. In Kenya currently, most Contact Centres in commercial Banks have been set up due to competitor fears. There is haphazard approach in setting up of Contact Centres and thus this has affected their productivity. Indeed there is little consideration given to the needs of the Bank and the customers. They have simply been set up not from the customer service perspective but from the Banks perspective which should not be the case.(Price Waterhouse Coopers, 2010).

The issue at hand in regard to Contact Centres is thus to find out how various determinants affect or influence effective performance of Contact Centres in Banks. This study looked at these determinants and how they affect or influence effective performance of Contact Centres.

1.2 Research Objectives

1.2.1 General Objective

The general objective of this research study was to evaluate the determinants of effective performance of Contact Centres in Commercial Banks in Kenya.

1.2.2 Specific Objectives

This study looked at the following specific objectives;

i. To find out how training determines the effective performance of Contact centres

ii. To investigate how infrastructure determines the effective performance of Contact Centres,
iii. To establish how monitoring and evaluation determines the effective performance of Contact Centres
iv. To analyze how initiation determines the effective performance of Contact Centres
v. To find out how planning determines the effective performance of Contact Centres

1.3 Research Questions

The study was guided by the following questions;

i. How does training determine the effective performance of Contact Centres?
ii. How does infrastructure determine the effective performance of Contact Centres?
iii. How does monitoring and evaluation determine the effective performance of Contact Centres?
iv. How does initiation determine the effective performance of Contact Centres?
v. How does planning determine the effective performance of Contact Centres?

1.4 Significance of the study

This research will be of benefit to the commercial banks in Kenya. It will help them in drawing up a strategy for effective performance of Contact Centres in their business strategies.

The study will also help Government through Central Bank of Kenya which is a regulator of all commercial banks in drawing up a policy on the performance and operations of Contact Centres in commercial Banks in Kenya.

The study will finally help Academia for literature to be reviewed by other researchers in providing additional information to the body of literature for future references.
1.6 Research Scope

The study covered Commercial Banks in Kenya but limited to Nairobi. This is because all the major banks have their head offices in the Nairobi county and have a fully-fledged Contact Centre that caters for all the customers regardless of their locations, with this target group the researcher sought to find from the selected Banks the determinants on effective performance of Contact Centre on the business to get in depth views from various Banks on the evaluation of Contact Centres.

The researcher targeted 13 commercial banks that are registered by the Central Bank of Kenya (CBK, 2011) which have set up Contact Centres and are operational.

1.7 Limitations and Assumptions of the Study

1.7.1 Limitations of the Study

The researcher could meet some respondents who are not willing to give information fully citing they are too busy which may make them not to answer fully the questionnaire.

Another aspect of the study that may have negatively affected the outcome or generalizability of the results but which the researcher had no control over was the sample size. The sample size was relatively small but the researcher had to work with that number to gather representative and reasonable data.

Most studies that have been done on Contact Centres have been carried out mainly in the United States and Europe with a few in Asia mainly in India and the Philippines. No studies that look at effective performance of Contact Centres have been done with a specific focus on commercial banks in Kenya.
1.7.2 Assumptions of the Study

The first assumption was the willingness to provide information by the respondents. The researcher assumed that the respondents in this study were able to provide information that was important to carry out this study.

The other assumption was that the respondent provided truthful and reliable information that ensured valid outcomes that assisted the researcher in this study.
2.1 Introduction

This chapter reviews literature concerning the theoretical and empirical evidence on the determinant of implementation of the banking call centres. This chapter is divided into 3 sections. The first section is the review of the theoretical literature under which articles that discuss theories are examined and discussed according to the relevant theories by different scholars on the study. The second will attempt to review the previous studies. The last section is the conceptual framework model.

2.2 Theoretical review

As studied by Mehrotra and Fama (2003), and Hall and Anton (1998), the call centres are interesting objects for the simulation studies as they cope with more than one type of call, where each type represents a line, the calls received in each line arrive by chance as time goes by, in a few cases, agents make calls proactively especially in telemarketing or charging calls, or as a return for a call received, the duration of each call is random, as well as the work that the agent executes after the call collecting of data, documentation, research, the progress on the systems which route the calls for the agents, groups or locals, make the logics behind the Contact Centre even more sophisticated, agents can be trained to answer only one type of call, several types of calls or all types of calls with different priorities and preferences specified for the routing logics and the great amount of money invested in call centres, on both forms, capital and work, is capable to justify the use of this so powerful tool.

2.2.1 Queuing Theory applied to Call Centres

In a Contact Centre system, a queue occurs when there is no agent available to handle a client, which waits on a virtual line from which he will leave only when an operator is set to attend him or when he disconnects the call. As observed by Brown et al. (2002), in
the case of call centres, the virtual queue is invisible among the clients and among the clients and the operators. In the call centres scenario, Araujo and Adissi (2004) say that the queues discipline, when well-managed, is a strong ally for the call centres production planning and controlling area, which have as a goal to achieve the expected results with scarce resources, turning this area more and more important for these companies. The queues discipline, when well-managed, can bring a significant reduction to the clients waiting time. A few Contact Centre characteristics make it difficult to apply analytical formulas from the Queue theory for its modeling, including: generic distribution for the handling time, time-varying arrival rates, temporary overflows and abandonment.

The model introduced by Chassioti and Worthington (2004) consists of a practical approach capable of incorporating most of these features. According to Bapat and Pruitte (1998), the premises adopted by the studies based on Queue theory analytical models are extremely limited when based on call centres current context because: the incoming calls are all of the same kind; from the moment a call enters a queue, it never leaves it, and this usually overestimates the labor needed, increasing the personnel costs for the company; the attendants handle the calls following the FIFO (“first in, first out”) discipline; and each operator handles all calls the same way. These premises rarely work at the environment in which call centres are inserted, since, according to the mentioned authors’ depending on the individual tolerance for waiting his turn to be handled. A client may disconnect the call, if queued. Furthermore, the operators normally differ in relation to their own skills and to the handling time. Additionally, the clients’ needs are very different and, sometimes, a prioritization that can offer a better service might be necessary. Nevertheless, many companies continue to support the usually complex decisions related to the resources allocation by means of Queue theory analytical models driven by the approach easiness and quickness.

Many call centres present a generic distribution (lognormal, for instance) for their handling times and not necessarily a negative exponential distribution (Brown et al., 2002). The exponential format is used in most of the Queue theory literature, not only for the time between clients arrival, but also for the handling time. This is due to the fact that there are analytical solutions for the system stationary state when these times are
considered as following an exponential distribution. But within the real world call centres, at least the incoming client’s rate varies as time goes by. This variation is driven by advertisements, work shifts etc. The attendants fatigue can also generate a variation on the handling time as the day goes by, but it is insignificant when compared to the arrival rate variation. The solutions found in the literature to deal with the time-varying arrival rates are not so useful because they involve Bessel’s functions, of difficult application (Chassioti & Worthington, 2004).

2.2.2 Simulation in Call/Contact Centres

Chokshi (1999), Klungle and Maluchnik (1997), Hall and Anton (1998), Mehrotra and Fama (2003), Avramidis and L’Ecuyer (2005), Klungle (1999) and Bapat and Pruite (1998) go beyond a few recent factors that contributed to the increase on the demand for the use of the simulation tool in the call centres sector: the increasing importance of the call centres for a good number of corporations, due to the fast increase of information, communication and technological gadgets, increasing the need to use scientific methodologies on decision makings and tools for its strategic management instead of using the intuition, only; the increasing complexity of call traffic along with rules more and more viewed on the skill-based routing; the uncertainty more and more predominant at the decision problems usually found on the operational management of contact centres phone desks; fast changes on the operations and improvement of the re-engineering activities resulting from the increase of joint-ventures and acquisitions, business volatility, outsourcing options and the utilization of different channels in order to reach the consumer telephone, e-mail, chat and the availability and accessible price of the computers, together with a range of simulation applications in contact centres, available in an everyday market less and less complex, intuitive and easier to be assimilated and used. Simulation, according to Mehrotra (1997), explicitly shapes the interaction between calls, routes and agents, as well as the random individual incoming calls and the also random duration of the handling service. Through the use of Simulation, managers and analysts translate the contact centres gross data (call forecast, distribution of the handling times, schedule hours and the agents abilities, call route vectors, etc.), in
handling information on the service levels, clients abandonment, use of agents, costs and other important performance measures of a call centre.

According to Chokshi (1999) and Klungle and Maluchnik (1997), the use of Simulation to help management decisions in a Contact / Contact Centre allows the following benefits: to visualize future processes and be used as a communication tool; to validate the processes premises before its implementation; to analyze the impact of the changes (scenario studies) in detail; to foresee the aggregated needs of resources and to schedule the working team; to measure the performance indicators; and to estimate impacts on costs and economies. One of the usages of the simulation in a call centre, as said by Hall and Anton (1998), is the evaluation when one may verify "where the Contact Centre is". The key-question is "how efficient is the operation nowadays?" the goal of this evaluation is to establish a point of departure (and reference) for the change.

In accordance to Mehrotra, Profozich and Bapat (1997), Yonamine (2006), Gulati and Malcolm (2001), Bapat and Pruitte (1998) and Paragon (2005), a simulation model can be used (and has been used more frequently than ever) besides normally allowing graphics and animations – to contemplate a few other critical aspects of the modern receptive centres of all sizes and types, such as: a specific service level; flexibility on the distribution of time between incoming calls and of handling time; consolidation of the central offices; skill-based routing; multiple types of calls; simultaneous lines; call disconnect patterns; call returns; overflow and filling of capacity; waiting lines prioritization; call transference and teleconferences; operators preferences, proficiency, time learning and schedule.

The outputs model can emerge in shape of waiting time, call disconnecting average amount, (both with the possibility of differentiation on the call types) and level of the operators utilization (with possibility of the operator types differentiation). And, due to the applicability of this approach to the real and complex characteristics of call centres, the simulation can make its dimensioning and management more reliable. In accordance to Mehrotra, Profozich and Bapat (1997), Steckley, Henderson and Mehrotra (2005), Paragon (2005), Mehrotra (1997), Klungle and Maluchnik (1997), Pidd (1998)
and Tanir and Booth (1999), the traditional methods most often used to manage and size a Contact Centre (intuitive estimatives, unprepared computations, worksheets and erlang queue theoretical models) are becoming significantly limited due to the variability of the incoming calls, routes and handling time, to the operators skills and priorities, to the call heterogeneity and the interaction among them and the line trunks, to the dynamic of the call disconnections, to the recent tendencies (such as the skill-based routing, electronic channels and interactive calls handling) and, in general, to the sophistication and complexity more and more evidently noticed in the call centres systems. For example: analytical models usually assume that the clients arrival follows a Poisson process when, as a matter of fact, the call centres’ data constantly reject this premise. In addition, worksheets and Erlang models overestimate the number of agents, besides having not much precision for call centres with different handling for each kind of client.

The simulation enlarges the capacity of the analytical tools and consists of a superior approach when there is no workable theoretical model capable to provide a reasonable system representation and when the means are not sufficient, the accuracy is important, the operation is detailed, the demand varies too much, bottlenecks and processes design changing needs must be identified, or else an animation is necessary to improve the communication of a change to the company’s board. The industry recent tendencies demand more sophisticated approaches and the simulation provides the necessary techniques to acquire the insights about these new tendencies and helps to shape its present and future designs, consisting in the only analysis method able of modeling a Contact Centre efficiently and accurately, throughout an approach much more practical, flexible in terms of inputs and outputs, and capable of allowing the inclusion of important details, of representing much better the reality (without great needs of simplifications as theoretical models do), of enabling a better and deeper understanding concerning the Contact Centre processes and of generating much more robust results regarding the Contact Centre performance, allowing its optimization in a more reliable way.

However, there are some commonly occurring measures that appear on nearly everyone’s list, and the most frequently used ones are listed below:
Table 2.1: Indicators Table

<table>
<thead>
<tr>
<th>Measure</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Call blockage</td>
<td>Error / Rework Percentage</td>
</tr>
<tr>
<td>Abandon rate</td>
<td>Hold time</td>
</tr>
<tr>
<td>Service level or ASA</td>
<td>First call resolution (one and done)</td>
</tr>
<tr>
<td>Schedule adherence</td>
<td>Successful sales percentage</td>
</tr>
<tr>
<td>Agent occupancy</td>
<td>Successful up-sell percentage</td>
</tr>
<tr>
<td>Scheduled to actual staff</td>
<td>Quality monitoring scores</td>
</tr>
<tr>
<td>Self-service percentage</td>
<td>Employee Retention</td>
</tr>
<tr>
<td>Average Handle Time (AHT)</td>
<td>Customer retention</td>
</tr>
<tr>
<td>Cost per call</td>
<td>Customer satisfaction</td>
</tr>
<tr>
<td>Transfer percentage</td>
<td>Employee satisfaction</td>
</tr>
</tbody>
</table>

Source: Research data (2012)

2.3 Empirical review

2.3.1 People aspect in the Contact Centres

Today’s Contact Centre agents must be more than computer literate. They must have a solid understanding of the telephony services and computer technology that support their desktop. They should feel at home with the telephone switching and routing system and be able to deal with the complexities of taking inbound and making outbound calls. They should be comfortable with call monitoring and understand its importance in assessing customer service levels. According to the Incoming Calls Management Institute Journal (2009) nearly all (93 percent) of Contact Centres record agent-customer conversations. Contact Centre agents supported by computer telephony integration (CTI) have the luxury of customer account information in the form of “screen pops.” Those that do not have CTI support need a basic knowledge of how to research customer data using the centre’s databases. They must know how to search and filter information. Finally, all agents must be able to read and navigate the Contact Centre scripts that
shape the customer dialogue. Contact Centres offer customer convenience. Without having to hurry off to a retail location, the caller can place orders, make reservations, check balances, register complaints, ask questions about products and prices, or clear up a mistake in billing. This convenience comes at a price. Conducting business over the phone is never as personalized as face-to-face interaction. Too many visual cues are missing—the people cannot see whom they are speaking with leading to less than complete communication. Then there’s what seems like an endless wait in the call queue or, worse, the handoff to yet another agent who can’t really seem to make the problem go away. The cost of convenience includes impersonal agents, long virtual lines, and the runaround that leaves many customers apprehensive about their chances of successfully resolving difficult concerns on the telephone. Superior customer-service skills can help Contact Centre agents overcome caller anxiety, injecting some personality back into the customer conversation.

2.3.2 Business processes in the Contact Centre

A business process is simply how an organization does its work the set of activities it pursues to accomplish a particular objective for a particular customer, either internal or external. Processes may be large and cross-functional, such as order management, or relatively narrow, like order entry which could be considered a process in itself or a sub-process of order management. The variability in how organizations define processes makes it more difficult to contract for and communicate about them across companies. Banks seek to standardize processes for several important reasons. Within the company, standardization can facilitate communications about how the business operates, enable smooth handoffs across process boundaries, and make possible comparative measures of performance. Across companies, standard processes can make commerce easier for the same reasons better communications, more efficient handoffs, and performance benchmarking. Since information systems support processes, standardization allows uniform information systems within companies as well as standard systems interfaces among different firms. Standard processes also allow easier outsourcing of process capabilities. In order to effectively outsource processes, organizations need a means of evaluating three things in addition to cost. First is the external provider's set of activities
and how they flow. Since companies have not reached consensus on just what comprises cost accounting or HR benefits management, for example, it remains ambiguous what services should be performed between buyers and providers. Therefore, organizations need a set of standards for process activities so that they can communicate easily and efficiently when discussing outsourced processes (Dominic, 2009).

2.3.3 Impact of I.T in Contact Centres

The model for reengineering for optimization has most recently been directed toward one of two objectives. Two of the latest keys to success are enhancing customer focus or the use of information technology (Donna, 2005).

Until recently; however, know thy customer was usually easier said than done. Computer technology just wasn’t up to the job: the data existed but were too voluminous, too widely scattered throughout the organization, and too inconsistently recorded for effective use (Deneen, 2005). But now with powerful workstations, client server platforms, extensive networks, specialized software packages and extra-powerful database engines, technology is no longer the problem. The single most important thing the banking industry can do is to understand the needs of current and prospective customers by proper use of information readily available through their call centres (Schutta, 2006).

The laggards will have to do it for survival while the leaders will do it to become even more successful. The ever-improving world of information/telecommunication technology accelerates change. Change creates opportunity. The new rules for business success allow agile customer-focused organizations to steal customers from existing giants. This creates opportunity for those who can assist companies to improve their Contact Centre through expert auditing and consulting and the efficient use of technology (Denis et al. 2007).

According to Franklin and June (2002) an effective Contact Centre is a strategic asset, managed wisely, it can nurture customer relationships and even provide an additional source of profit through cross-selling and up-selling of company’s products. Managed
poorly, a Contact Centre can alienate existing Customers. The worldwide markets for Contact Centre services exceeds $58 billion and rely on sophisticated telephone and computer technology to serve large numbers of Customers efficiently. Many people see technology as a solution to some of the problems that exist on our planet. It's true that technology can be used for good, but with new developments come new challenges issues. The digital divide is one such issue, one that people are actively trying to overcome. Tele-centres aim to bridge the digital divide by providing people access and knowledge about information technologies. A global tele-centre movement is growing right now. Unfortunately, even where computer facilities are readily available, the digital divide persists—even in the world's most wealthy countries, access to the latest and most beneficial technologies is limited for those in rural areas and people with disabilities.

2.3.4 Training and Contact Centres

Organizations have invested heavily in training of the Contact Centre staff. They have ensured that there is continuous training empowering the agents with all the necessary product information. This has enabled Contact Centre staff to be able to provide 'First Call Resolution' without having to refer all the enquiries for escalation. Training has greatly motivated the agents putting the service level at another level. Hence, has gone a long way in improving the business performance. Some of the commonly use training methods are the web based training, transitional training, and Customer Relations Management. Through the Web based training, it is like other technology based delivery platforms (Campbell, 2006). It can be an extremely effective method, or it can accomplish little knowledge transfer. Web based training should be considered along with instructor-led or other technology delivery platforms, during a needs analysis and design. Its effectiveness will be determined by the audience, the learning objectives, and other criteria.

In transitioning training the banking industry are just changing from a Contact Centre to a Contact Centre where agents will respond to email, fax, web, and phone (Lonnie Harmon, 2008). The banking industry needs to identify what your business processes
are. That will give it a good starting point. It will need a needs analysis, and chart the work/paper flow communications throughout the office. Once the business processes are identified and documented, the training should be customized to meet the needs of your specific industry. Some communications methods such as email, fax, and the web, don't necessarily create an immediate interaction with the customer. Therefore, the employees will need to be trained on how to respond through these different mediums. They will need to know how to respond when an immediate response is not required. Written communication is very different than oral communication and has to be handled much more carefully. As an example, voice inflection, humor, and insinuations should be avoided in writing, whereas on the phone they might be readily accepted.

CRM has also affected the training issues Campbell (2006). The emphasis on CRM has changed training in a number of ways. One way is that there may be new CRM software to learn, along with possible interfaces to back-office applications. Another is that contact / Contact Centre agents are an integral part of managing the customer relationship. They are the touch point with the customer and may require additional training in soft skills, a variety of response tools and new software (Campbell, 2006)

Effectiveness of training according to a study done by Lonnie Harmon in the banking sector in the United States, evaluates the effectiveness of Banking agents training through evaluating how the Contact Centre agents do their job, this can be measured via Simulation, Customer feedback, Call monitoring, For outbound, are they hitting their numbers, Increase in productivity, How independent the employees are. Like once Contact Centre agents are trained, how often do they come back to their supervisor for help. If this happens continually, there would seem to be learning or training problem. Provide real-world advice this would caution the banking industry to not just train its employees by filling their heads with knowledge. Be sure to give them real-world advice and the encouragement they’ll need to succeed right out of the gate. Sometimes trainers aren’t in a position to do this. That’s why it’s so important to bring experienced representatives into the room to have candid conversations about their own successes. This can be achieved by getting exceptional agents to deliver the training Pilot groups can also be of great assistance as they start with developing a coaching culture. This is to
have a small group of people who participate in a pilot of the scheme. This allows the organization to 'iron out' any changes before launching to the whole organization. Pilot groups provide valuable feedback on how systems are working in practice, and allow any changes to be made before a wider launch. Pilot groups often become the biggest champions for successful projects and are of significant value when implementing wide organizational changes. (Hamon, 2008)

Training is an ongoing process. It is crucial for an organization to understand that training is an ongoing process; as markets, the business or products change, additional training will be needed. This focuses on staff engagement as well as technical ability by this an organization ensures it has committed resources for training and development; training not only nurtures technical ability but also increases staff engagement, helping to motivate and retain talent. When thinking about training the organization needs to look closely at what skills are needed within the team. In a customer service contact/Contact Centre, training will often focus on product knowledge, complaint management or questioning techniques in first-call resolution (Campbell, 2006)

In a sales-based Contact Centre, training will also focus on ensuring employees are able to advise customers on the best-fit product or service. Simplicity is also a key factor to focus on in a contact / Contact Centre, when a Contact Centre rep is on the phone, nothing breaks concentration more than involved processes. Everything must be done with multi-tasking in mind if the rep is to be able to hit AHT/ACW/Sales goals or matrices. Simple processes, simple procedures, simple, easy-to-implement computer aids, all mean that training time is reduced and productivity increases. The organization needs to focus on Keeping It (Training) Supremely Simple. By keeping the generalized training simple and focusing that training on versatility will increase the overall confidence while driving up productivity and the training will play a key role in how quickly the Contact Centre became profitable. (Campbell, 2006)

Adaptability of the training, the organizations should add adaptable training to the weekly training session, training in a Contact Centre is at best generalized. Not every situation can be covered in training to ensure the rep is fully capable to handle all
situations. So, all training has to be generalized but generalized training has the tendency to remove the ‘human element’, thus service levels suffer. Adaptable training is conducted by supervisors on a one-on-one basis, with all the inputs for improving reps made by the rep after listening to their calls. But adding the adaptable training to the weekly training session of the new reps and monthly session with experienced reps. Thus, through listening to the calls handled by the rep, individual strategic plans can be made, and personalized training can become adaptable to many different situations (Cavell, 2008)

The banking call centres can also adapt to the use periodic training, training should never be a once-in-a-lifetime thing. This is where adaptability comes into the workforce mix. Weekly sessions to hear the calls, discuss plans, and drive for improvements should be an integral part of the overall Contact Centre experience. This has two benefits; it helps the reps see the need for constant upgrades to training while providing a forum to gain this training. This time also gives team leads/supervisors the time and forum to personalize training to fix training holes from the generalized training the rep received. Also if machinery needs periodic maintenance to keep in top running form, consider how much more periodic training the reps need to maintain efficiency and stay in top performance (Counell, 2006)

2.3.5 Initiation and Contact Centres

The initiating processes determine the nature and scope of the project, if this stage is not performed well; it is unlikely that the project will be successful in meeting the business’ needs. The key project controls needed here are an understanding of the business environment and making sure that all necessary controls are incorporated into the project. Any deficiencies should be reported and a recommendation should be made to fix them. The initiating stage should include a plan that encompasses the following areas: analyzing the business needs/requirements in measurable goals, reviewing of the current operations, financial analysis of the costs and benefits including a budget, stakeholder analysis, including users, and support personnel for the project charter including costs, tasks, deliverables, and schedule Experts from SAP and Genesys
Telecommunications Laboratories, Inc. have provided insights into defining new measures of contact-centre success, improving agent productivity and retention, and creating a new customer experience. (Genesys, 2009)

The Experts have explained how interaction with Customers has transformed customer-facing Contact Centres into competitive differentiators. "Contact-Centre Strategies The trend towards measuring what needs to be managed is changing the factors of contact-centre success. Organizations that are truly customer centric have found new ways to measure and manage their performance. The results are dramatic, including improved levels of customer satisfaction, higher agent productivity, and reduced turnover of key customer-facing staff (Genesys, 2009)

The competence of team members can be considered from two perspectives. One view is of the skills needed for effective project team performance. The other view is from the practical application of project management principles to real projects. Highly effective teams need seven ingredients to achieve exceptional levels of performance. These seven elements are based on empirical observation in the implementation of SMART Project Management on over a hundred projects. The implementation was based on use of a set of tools for project management combined with a series of processes designed to concurrently plan the project and build the team. Supplementary knowledge was used in a workshop style to add awareness of common project planning and delivery problems. (Nokes & Sebastian, 2007)

2.3.6 Monitoring and evaluation in Contact Centres

Monitoring and evaluation consists of those processes performed to observe project execution so that potential problems can be identified in a timely manner and corrective action can be taken, when necessary, to control the execution of the project. The key benefit is that project performance is observed and measured regularly to identify variances from the project management plan. Monitoring and evaluation includes, Measuring the ongoing project activities, (where we are), Monitoring the project variables (cost, effort, scope, etc.) against the project management plan and the project
performance baseline (where we should be), Identify corrective actions to address issues and risks properly (How can we get on track again), Influencing the factors that could circumvent integrated change control so only approved changes are implemented. In multi-phase projects, the monitoring and control process also provides feedback between project phases, in order to implement corrective or preventive actions to bring the project into compliance with the project management plan. Project maintenance is an ongoing process that includes continuing support of end-users, Correction of errors, Updates of the software over time (Disnore et al, 2005)

Monitoring and controlling cycle in this stage, auditors should pay attention to how effectively and quickly user problems are resolved. Over the course of any construction project, the work scope may change. Change is a normal and expected part of the construction process. Changes can be the result of necessary design modifications, differing site conditions, material availability, contractor-requested changes, value engineering and impacts from third parties, to name a few. Beyond executing the change in the field, the change normally needs to be documented to show what was actually constructed. This is referred to as change management.

Hence, the owner usually requires a final record to show all changes or, more specifically, any change that modifies the tangible portions of the finished work. The record is made on the contract documents usually, but not necessarily limited to, the design drawings. The end product of this effort is what the industry terms as-built drawings, or more simply, “as built.” The requirement for providing them is a norm in construction contracts. When changes are introduced to the project, the viability of the project has to be re-assessed (Holand, 2006)

It is important not to lose sight of the initial goals and targets of the projects. When the changes accumulate, the forecasted result may not justify the original proposed investment in the project. In the closing process group it will include the formal acceptance of the project and the ending thereof. Administrative activities include the archiving of the files and documenting lessons learned. This phase consists of: Project close is the Finalize all activities across all of the process groups to formally close the
Project controlling and project control systems, Project controlling should be established as an independent function in project management. It implements verification and controlling function during the processing of a project in order to reinforce the defined performance and formal goals. The tasks of project controlling are also: the creation of infrastructure for the supply of the right information and its update, the establishment of a way to communicate disparities of project parameters, the development of project information technology based on an intranet or the determination of a project key performance index system (KPI), divergence analyses and generation of project's for potential project regulations, the establishment of methods to accomplish an appropriate the project structure, project workflow organization, project control and governance, creation of transparency among the project parameters. Fulfillment and implementation of these tasks can be achieved by applying specific methods and instruments of project controlling. The following methods of project controlling can be applied: investment analysis, cost–benefit analyses, value benefit Analysis, expert surveys, simulation calculations, risk-profile analyses, surcharge calculations, milestone trend analysis, cost trend analysis, target/actual-comparison. Project control is that element of a project that keeps it on-track, on-time and within budget. Project control begins early in the project with planning and ends late in the project with post-implementation review, having a thorough involvement of each step in the process. Each project should be assessed for the appropriate level of control needed: too much control is time consuming, too little control is very risky. If project control is not implemented correctly, the cost to the business should be clarified in terms of errors, fixes, and additional audit fees (Whelan, 2006)

Control systems are needed for cost, risk, quality, communication, time, change, procurement, and human resources. In addition, auditors should consider how important the projects are to the financial statements, how reliant the stakeholders are on controls, and how many controls existing. Auditors should review the development process and
procedures for how they are implemented. The process of development and the quality of the final product may also be assessed if needed or requested. A business may want the auditing firm to be involved throughout the process to catch problems earlier on so that they can be fixed more easily. An auditor can serve as a controls consultant as part of the development team or as an independent auditor as part of an audit. Businesses sometimes use formal systems development processes. These help assure that systems are developed successfully. A formal process is more effective in creating strong controls, and auditors should review this process to confirm that it is well designed and is followed in practice. A good formal systems development plan outlines: A strategy to align development with the organization's broader objectives, Standards for new systems, Project management policies for timing and budgeting, Procedures describing the process, Evaluation of quality of change (Lock, 2007)

An overview of how the Virtual Observer Contact Centre quality monitoring suite to improve the performance of your Contact Centre team. Virtual Observer provides the ability for agents to hear themselves speak. Even the best agents make mistakes. Most don't even realize when they're making them. Playing back recorded interactions will enlighten them. (Cleland, 2006)

Virtual Observer's screen capture functionality allows for greater understanding of how agents use their applications Screen Capture technology isn't only for nabbing solitaire players or web surfers during business hours – it can also be used to watch an agent navigate through a CRM while helping a customer on the phone. Often time-saving process improvements can be made after observing CRM usage. Screen capture, and especially video-mode screen capture (where every on screen movement is captured, not just stills), can have a huge impact on ROI. Virtual Observer can rapidly deliver a return on investment, once a quality monitoring program has been implemented, the return on investment can be realized very quickly. This translates to the bottom line via more up-sells, saves and new sales, less turnover, faster training cycle time for new hires, and much more (Andrews, 2009)
Evaluation functionalities speed up the learning curve. This one seems rather obvious before the evaluation process was automated, supervisors had to sit side-by-side with employees, take notes, fill out spreadsheets, develop training material and provide feedback to employees and compile reports for management. If this process took three hours, the automated process takes three minutes. That’s not an exact calculation, of course, but you get the picture. Even worse, recording calls without an evaluation element keeps you from improving at the rapid pace that is available to you. Virtual Observer reports make it easy to identify employee strengths and weaknesses, and to identify where agents need training Virtual Observer comes pre-loaded with agent performance reports that can identify where employees are struggling, even where entire groups falter across the board. This is key in developing relevant training materials that focus on specific problems (Andrews, 2009)

E-learning features allow supervisors to send targeted training materials to Agents Once you’ve completed some evaluations and identified where employees need training, you then will have to set out to work on the areas they need help on. Once you’ve created your training materials, deployment of the appropriate content to the specific employee can be automated via “E-Learning” functionality. Confirmation of completion is then sent back to the supervisor after the employee has viewed his training material (Lewis, 2010)

Virtual Observer’s “packaging” features enable you to create a "greatest hits" list of the best and worst call examples With Virtual Observer’s “packaging” feature, you have the ability to grab your recorded events and organize them together for training purposes. You can then publish your package to the web, a shared network drive, or burned to cd. You can create a group of events related to a similar training theme, or even a “greatest hits” collection of stellar service calls sure to impress the executives (Lewis, 2010)

Virtual Observer can reduce turnover and stagnation by providing a measurable means of improvement A good quality monitoring system such as Virtual Observer can provide managers with the ability to focus in on skill areas where employees need help. Implemented properly, a Virtual Observer can provide a continuous improvement of
agent performance. Agents will grow less frustrated and stagnant. As their skills improve, so will their ability to get to the next level.

Virtual Observer can affect your entire organization. Customized reports can allow you to determine if training needs are for individuals, teams, or the entire organization having the ability to focus in on training requirements for individual agents is one benefit of a solid reporting mechanism, but quality monitoring reports should also allow you to examine your teams' deficiencies, and organizational problems across the board. This will allow you to deploy individual, team and company-wide training programs and improves overall Contact Centre performance (Lewis, 2010).

2.3.7 Infrastructure and Contact Centres

According to the Genesys Corporation in San Francisco information systems audit report, Infrastructure requirements of a typical contact service centre include the following: Telecommunication network, Hardware and Software. Telecommunication Network, the telecommunication network connects a caller with the agent. The basic elements of a telecommunication network include public switched telephone network (PSTN), router, long distance carrier (LDC), Ethernet switch, modem and Contact Centre server. When the outsourced Contact Centre is located in another country, the LDCs in the two regions are connected through the International Private Leased Circuit (IPLC), which is an agreement that provides connectivity through cable or satellite on lease. Companies have recently started using the Voice over Internet Protocol (VoIP) technology, which is used to transmit voice, fax and data to another location through Internet Protocol (IP) network. (Genesys, 2009)

Hardware; a customer service centre should have state of the art hardware components such as local area network (LAN), desktops for agents, automatic call distributor (ACD), predictive dialer, computer technology integration (CTI), Web integration, interactive voice response, fax on demand, and voice logging and messaging. Integration of these different components becomes easy if they have a single platform.
Software, software is as important as the telecommunication network and hardware in a call centre. Various Customer Relationship Management (CRM) software are available that enable an agent to gather information about a customer (who is on line). CRM software also allows segregation of the customers into different types and determining the value of each type. Vendors can use end-to-end CRM software as well as packages catering to specific functions such as telemarketing and technical support. (Genesys, 2009).

2.3.8 Planning and Contact Centres

According to June Smith of Georgia State University in the United States who carried out a study on planning of Contact Centres in banks in 2008, Planning a Contact Centre requires a detailed analysis of your agency's mission and the customers you serve. Document what you know and what you need to achieve. You should address the following areas listed below before you move forward:

Vision and Mission Statement; Develop a mission and vision statement to document your mission and help you turn your vision into reality.

Customer Base; constructing a centre for your agency's personnel office may be very different than constructing a centre to serve the general public. How many people will realistically be interested in your content? Will your customer base remain stable, grow steadily, or fluctuate with special events or seasonally?

Volume Demographics; Determine how many customers you will serve, so you know how many staff you’ll need. Research the volume of potential customers and build a long-term plan for growth or decline in your Contact Centre needs, according to your projections. Seasonality and support for special events play a part in volume decisions as well. If your agency's work is seasonal or needs support for unanticipated events that cause spikes in public inquiries, develop a plan to ramp up and down quickly in response to these events (Smith, 2008).
Competition; Ensure your content/service is unique to your agency. Don’t duplicate content/service that is owned or managed by someone else. Instead, provide the responsible agency’s website or contact information. If you find other agencies duplicating your content/service, ask them to refer their customers to you. If jurisdiction over a particular a topic is shared, work with the other agency to decide on a clear division point, have your agents handle the portion within your agency’s jurisdiction, and refer to the other agency for the balance.

Customer Contact Strategy; How will your customers want to communicate with you? Audience needs and your budget will dictate which communication channels you can build into your Contact Centre. Develop a strategy to serve your customer’s immediate needs, and plan for the capability to add other communication channels as your program and customer base evolve (Smith, 2008).

Site Diversity; Site diversity can mitigate the effects of weather, power or telecom failures by diverting centrally-controlled calls. Consider a multiple-centre site strategy for disaster recovery/contingency planning purposes. Also, if you intend to serve customers in multiple time zones, having multiple sites in different time zones may ease staffing burden.

Sourcing Strategy; Will your Contact Centre be in-house, out-sourced, or a hybrid? If your centre will be outsourced, you can outline the high-level outcomes you’re looking for in your solicitation request and leave the technological details to the contractor who wins your award. If your centre will be in-house, you’ll need a lot of specific in-house expertise (Smith, 2008).

Performance Goals; what are the Key Performance Indicators (KPIs) that must be met in order to measure the success of your enterprise? KPIs such as Service Level, Abandonment Rate, Response Time, First Contact Resolution, Quality Score, and Customer Satisfaction Rating are often used as measures of how well a centre performs.

The first rule in establishing these goals is: there are no rules. Budget will dictate some of your standards; the more agents you have on staff, the quicker your response time will
be, but the more you’ll pay. Complex content, longer handle time and case management also increase costs. Keep all these factors in mind when you set your performance goals and expectations.

Site Selection; where will your centre be located? Location can critically impact the service quality, economics, and sustainability of your centre. Establish a set of criteria to guide the site selection process and improve your chances of obtaining an optimally-located centre (Smith, 2008)

2.4 Conceptual Framework

The model depicted in Figure 2.1 below shows the relationship between the dependent and the independent variables for effective change management.

**Figure 2.1 Conceptual Model**

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Dependent Variable</th>
</tr>
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<tbody>
<tr>
<td>Training</td>
<td>Performance of Contact Centres</td>
</tr>
<tr>
<td>Initiation</td>
<td></td>
</tr>
<tr>
<td>Monitoring and evaluation</td>
<td></td>
</tr>
<tr>
<td>Infrastructure</td>
<td></td>
</tr>
<tr>
<td>Planning</td>
<td></td>
</tr>
</tbody>
</table>

*Source: Research data (2012)*

The dependent variable in this study is the effective performance of Contact Centres having its indicators as number of Contact Centres, volume of calls handled by the
Contact Centres, number of personnel in Contact Centres and the response rate. The independent variables are derived from Training, Initiation, Monitoring and evaluation, Infrastructure and Planning.

2.5 Research gap

Most commercial banks in Kenya have set up multichannel Contact Centres projects at a cost of millions of shillings to cater for their Customer’s enquiries. Contact Centres have evolved from a couple of desks and a couple of phones to sophisticated multi-person operations supported by telephone and computer technology. Contact Centres are a new feature in Commercial Banks. (Oyugi, 2007)

Most studies that have been done on Contact Centres have been carried out mainly in the United States and Europe with a few in Asia mainly in India and the Philippines. No studies that look at effective performance of Contact Centres have been done with a specific focus on commercial banks in Kenya.

This study therefore intended to fill this gap by coming up with a results that can be applied to the Kenyan context in the Banking sector.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology that was adopted in obtaining the study data. The researcher specifically aimed at explaining the methods and tools used to present data for analyzing to get proper and maximum information related to the subject under study. This is presented in terms of introduction, research design, target population, sampling design and procedure, data collection instruments and data analysis criteria.

3.2 Research Design

The study used descriptive research design. Descriptive design according to Orodho (2003) is a method of collecting information by interviewing or administering questionnaire. The design sought to minimize bias and maximize the reliability of data to be collected and analyzed. This provided the ideal method because of the need to present a descriptive and explanation of the situation of the current problem. It described the main variables associated with the current problem.

3.3 Target Population

The target population refers to the total of elements about which one wishes to make some inferences (Cooper and Schindler, 2008). In this study the target population was 160 respondents working in Contact Centres from 13 selected Commercial Banks operating in Nairobi County which have Contact Centres. Within the target population, the researcher focused on Customer Service Managers, Quality Assurance Managers, Training Managers, Team Leaders and the Customer Service Representatives (Agents) in these banks. The population of choice was drawn from the key people who have the information required for the study.
### Table 3.1 Target Population

<table>
<thead>
<tr>
<th>Category</th>
<th>Target Population</th>
<th>Percentage of total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service Managers</td>
<td>13</td>
<td>8%</td>
</tr>
<tr>
<td>Quality Assurance Managers</td>
<td>27</td>
<td>16.9%</td>
</tr>
<tr>
<td>Training Managers</td>
<td>15</td>
<td>9.4%</td>
</tr>
<tr>
<td>Team Leaders</td>
<td>35</td>
<td>21.9%</td>
</tr>
<tr>
<td>Contact Centre Agents</td>
<td>70</td>
<td>43.8%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>160</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Source: Research data (2012)*

#### 3.4 Sampling Design

Sample design used was stratified random sampling covering the 13 selected Commercial Banks in Kenya. The strata consisted of Customer Service Managers, Quality Assurance Managers, Training Managers, Team Leaders and Contact Centre Agents. Stratified sampling was adopted as it ensured inclusion in the sample of subgroups which otherwise would be omitted entirely by other sampling methods because of their small number in the population. Mugenda and Mugenda (2003)

#### 3.4.1 Sample size

The sample size used in this research study was 48 respondents representing 30% that was drawn from the target population of 160 from the 13 selected banks. According to Mugenda and Mugenda (2003) a sample size of 10% will be considered to be a true representation of the target population and will ensure inclusion. In addition Kothari (2004) considers time, budget and representativeness to determine the sample size.
Table 3.2: Sample size

<table>
<thead>
<tr>
<th>Category</th>
<th>Target population</th>
<th>Sample size (30% of the target)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service Managers</td>
<td>13</td>
<td>4</td>
</tr>
<tr>
<td>Quality Assurance Managers</td>
<td>27</td>
<td>8</td>
</tr>
<tr>
<td>Training Managers</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>Team Leaders</td>
<td>35</td>
<td>10</td>
</tr>
<tr>
<td>Contact Centre Agents</td>
<td>70</td>
<td>21</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>160</strong></td>
<td><strong>48</strong></td>
</tr>
</tbody>
</table>

Source: Research data (2012)

3.5 Data Collection

Data was collected mainly using questionnaires. The questionnaires had both open-ended and closed-ended questions. Open-ended (semi-structured) questions were used for data collection in order to include responses which would have otherwise not been obtained through closed-ended questions.

3.6 Validity

To ensure validity and reliability, the researcher pre-tested the questionnaires on a small sample of respondents and this did not form part of the final respondents. The pre-test study guided in modifying and improving the research questionnaires. Validity in this case implied that the instruments obtain information that was expected by the researcher.

3.7 Data Analysis Procedure

The data collected was examined in detail for any errors or incomplete responses. The data collection was analyzed using descriptive statistics. The research used both quantitative and qualitative methods for data analysis. The measures of central tendency and dispersion were calculated and interpreted. The findings were presented using tables, pie charts and histograms which were obtained from SPSS software which aided in carrying out the data analysis.
### Table 3.3: Operationalization of Independent Variables

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Indicators used to measure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training</td>
<td>Availability of training manual, number of trainings sessions, number of employees trained, cost of training</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>Number of work stations, availability of safety gadgets,</td>
</tr>
<tr>
<td>Monitoring and Evaluation</td>
<td>Availability of time schedules, operational costs</td>
</tr>
<tr>
<td>Initiation</td>
<td>Availability of plan, initial setup cost.</td>
</tr>
<tr>
<td>Planning</td>
<td>Availability of plans, number of competitors, abandonment rate</td>
</tr>
</tbody>
</table>

Source: Research data (2012)

### Table 3.4: Operationalization of Dependent Variable

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Indicators used to measure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Performance of Contact Centres</td>
<td>Number of Contact Centres, number of personnel in Contact Centres, volume of calls made in the Contact Centres, response rate</td>
</tr>
</tbody>
</table>

Source: Research data (2012)
CHAPTER FOUR
DATA ANALYSIS AND INTERPRETATION OF RESULTS

4.1 Introduction
This chapter is a presentation of the research findings subsequent to the data collection and analysis described in chapter three. The results are presented in the form of charts and tables.

4.2 Background Information

4.2.1 Response Rate

The researcher sampled and distributed 48 questionnaires but only 36 questionnaires were responded to. This represents 75% response rate which according to Mugenda and Mugenda (2003) a response rate of 50% and above is sufficient for data analysis.

4.2.2 Gender of respondents

The table below shows the responses on the gender of the respondents.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>19</td>
<td>52.8%</td>
</tr>
<tr>
<td>Male</td>
<td>17</td>
<td>47.2%</td>
</tr>
<tr>
<td>Total</td>
<td>36</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: Research data (2012)

The table 4.1 above shows that majority of the people working in contact centres are females at 52.8% compared to their male counterparts being at 47.20%. This implies that females are the most preferred people to work in contact centres due to their soft skills which enable Customers to more relate to them on phone than hearing male voices. This helps keep the Customer leading to effective contact centre performance.
4.2.3 Age of Respondents

The responses as relates to the age of the respondents are shown in the figure below.

**Figure 4.1 Age of the respondents**

The above figure 4.1 indicates 44.4% majority of the people working in the Contact centre are young adults between age 26-30 years while the least 2.8% number of respondents are above 40 years. This means that contact centre is an environment which has young, and energetic people to enable the contact centre achieve the objective of the business.

**Source: Research Data (2012)**
4.2.4 Level of Education

Respondents were asked on their level of education and the figure below shows the summary of responses on the level of education of respondents.

**Figure 4.2 Level of Education**

![Pie chart showing level of education: 44% Degree, 31% Masters, 22% Diploma, 3% Others](image)

Source: Research Data (2012)

From the table 4.2 above, it clearly shows that majority who are at 44% of the contact centre staff have degrees while the least at 3% have other professional papers. This implies that contact centre requires high skilled people who have gone to university. This enables them to understand technology and processes easily which improves on the efficiency of contact centres.
4.2.5 Firms Existence

The figure below shows responses on the years of firm's existence

**Figure 4.3 Firms Existence in Years**

As can be seen in the figure 4.3 above, the study recognized that popular respondents with 50% of the firms had been in existence for 16-20 years while the least number of respondent firms 5.6% had been in existence for 6-10 years. This indicates that most of the banks that the study was carried on have been in operation for a very long time and only a few have been there for a short time.

4.2.6 Number of contact centers.
Respondents were asked about number of contact centres in the organization. The table below shows the summary of the responses
### Table 4.2 Number of contact centers

<table>
<thead>
<tr>
<th>No. of Contact centres</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3</td>
<td>35</td>
<td>97.2%</td>
</tr>
<tr>
<td>6-10</td>
<td>1</td>
<td>2.8%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

**Source:** Research Data (2012)

In relation to the number of contact centres, table 4.2 shows most banks had 1-3 contact centres with 97.2% while the lowest had 6-10 which was 2.8%. This means the banks are embracing contact centre as being a “One stop Shop” for all their Customer’s enquiries. This helps in achieving efficiency.

### 4.3 Performance of Contact centres

This is measuring the effectiveness of performance of contact centres.

#### 4.3.1 Effectiveness of contact centres

The figure below shows the effectiveness of contact centers in commercial banks

**Figure 4.4 Effectiveness of performance**

![Pie chart showing effectiveness of contact centres](source)

**Source:** Research data (2012)
The figure 4.4 above shows that 66.7% of the respondents said that contact centres performance was effective against the lowest at 2.8%. This shows contact centre strategy is not in vain since it is adding value to the business performance.

4.3.2 Number of Staff

Respondents were asked to state the number of staff who work in contact centres. The responses are summarized below

<table>
<thead>
<tr>
<th>No. of Staff</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-50</td>
<td>25</td>
<td>69.4%</td>
</tr>
<tr>
<td>51-100</td>
<td>11</td>
<td>30.6%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

This table 4.3 shows that majority of the banks with contact centres have 10-50 staff members adding to 69.4% while another 30.6% have staff between 51-100 members. This signifies the need to increase the staff members at the contact centre to be able to meet the demands of Customer's calls. This is re-affirmed with the rate of calls that are abandoned per month in figure 4.16 below.

4.3.3 Daily Volume of calls

The figure below shows responses on the number of calls that are daily received in contact centres.
The figure 4.5 above shows the response rate of calls made to the contact centres. Given that Contact centre was a new concept in the banking industry, 77.8% which is 1000-2000 calls that were being received on a daily basis was a good indicator to show that really the number of customers talking to the banks through the Contact centre was increasing each day. This could also be attested to the 2.8% calls translating to 5000-6000 calls in the lowest category. This would imply that contact centre would soon make it convenient for the banks customers to reach them without necessarily going to physical branches to have their enquiries attended to. This is crucial for the research since it shows that the contact centre is gaining popularity in delighting the Customers.

Source: Research Data (2012)
4.3.4 Response rate of calls

The figure below shows the response rate of calls made to the contact centre in commercial banks

![Graph showing response rate of calls](image)

**Figure 4.6 Response rate of calls**

The figure above indicates that majority of the contact centres in Banks (42.9%) had a response rate of 100-200 calls while the least number (5.7%) had a response rate of 400-500 calls. This implies that as it is now the number of calls being responded to is low hence a major factor in impeding performance of contact centres.

4.4 Training on performance.

This segment seeks to determine how training affects performance in contact centres.
4.4.1 Training Manuals
The table below shows responses on the question of if there are training manuals that are used to train staff who work at the contact centre.

**Table 4.4: Training Manual**

<table>
<thead>
<tr>
<th>Availability of training manuals</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>34</td>
<td>94.4%</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
<td>5.6%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Source: Research data (2012)

The table 4.4 above show that 94.4% of the respondents said that there was training manuals as opposed to 5.6% who said there were no training manuals. From the responses training manuals are essential in ensuring guidelines are being followed towards achieving a common goal in the contact centre.

4.5.2 Trainings intervals

The table below shows responses on how many intervals training is carried out in contact centre in a year.

**Table 4.5 Training intervals**

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once</td>
<td>2</td>
<td>5.6%</td>
</tr>
<tr>
<td>Twice</td>
<td>1</td>
<td>2.8%</td>
</tr>
<tr>
<td>Quarterly</td>
<td>3</td>
<td>8.3%</td>
</tr>
<tr>
<td>Monthly</td>
<td>14</td>
<td>38.9%</td>
</tr>
<tr>
<td>Weekly</td>
<td>15</td>
<td>41.7%</td>
</tr>
<tr>
<td>None</td>
<td>1</td>
<td>2.8%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Source: Research Data (2012)
 Majority of the respondents 41.7% indicated that training is carried out weekly while the least number of respondents (2.8%) indicated that training was carried out twice a year or no training was done at all. This implies that training is carried out regularly in most firms and that it is key to performance of contact centres.

4.5.3 Employees trained

The figure below shows the responses on the number of contact centre employees that are trained per session.

**Figure 4.7 Employees trained**

Source: Research Data (2012)
The figure 4.7 above indicates that highest 88.9% and lowest 5.6% representing a total of between 10-50 and 51-100,101-150 of Contact centre employees are trained. This implies that despite most contact centres having between 10-50 members of staff, everyone has to be equipped with the knowledge to enable them serve the Customers calling the contact centre more effectively.

4.5.4 Cost of training

The table below shows responses on the total cost of training that is incurred in a year.

<table>
<thead>
<tr>
<th>Cost per year (Ksh)</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5million</td>
<td>26</td>
<td>72.2%</td>
</tr>
<tr>
<td>6-10million</td>
<td>10</td>
<td>27.8%</td>
</tr>
<tr>
<td>Total</td>
<td>36</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

Table 4.6 above shows the estimated cost of training that the banks use to train staff at the contact centre. From the tabulations, majority of the respondents at 72.2% (n26) said that the banks spent 1-5million per year on training while some banks had spent 27.8% (n10) which is equivalent to 6-10 million. This is a large sum of shareholders money which is being invested into training. For the top management to support this signifies the importance of training in improving the skills of the contact centre staff to enable them maintain good standards and image of the bank to the public.
4.4.5 Analysis of training on performance

Respondents were asked to rate the four statements on training in relation to performance. The responses are summarized below.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>%</td>
<td>Frequency</td>
<td>%</td>
<td>Frequency</td>
<td>%</td>
</tr>
<tr>
<td>The training sessions help in increasing efficiency of operations in Contact Centres</td>
<td>19</td>
<td>52.8</td>
<td>11</td>
<td>30.6</td>
<td>1</td>
<td>2.8</td>
</tr>
<tr>
<td>The training being done is relevant to the needs of staff in the Contact Centre</td>
<td>16</td>
<td>44.4</td>
<td>10</td>
<td>27.8</td>
<td>4</td>
<td>11.11</td>
</tr>
<tr>
<td>The training methods are helpful in acquiring new skills for staff working in the Contact Centres</td>
<td>14</td>
<td>38.9</td>
<td>14</td>
<td>38.9</td>
<td>2</td>
<td>5.6</td>
</tr>
<tr>
<td>Their training sessions are adequate enough to help in developing skills for staff working in the Contact Centres</td>
<td>7</td>
<td>19.4</td>
<td>18</td>
<td>50</td>
<td>5</td>
<td>13.9</td>
</tr>
</tbody>
</table>

Source: Research data (2012)

From the table 4.7 above, majority 52.8% of the respondents strongly agree that training sessions help in increasing efficiency of operations in Contact Centres, while the least 2.8% each not sure and disagree respectively that training sessions help in increasing efficiency of operations in Contact Centres. The findings imply that training sessions strongly increases efficiency of operations in contact centre. On the training and relevance, majority 44.4% of the respondents strongly agree that training being done is
relevant to the needs of staff at the contact centre, while 8.3% each disagree and strongly disagree respectively that training being done is relevant to the needs of staff at the contact centre. On the question of training and acquiring of new skills, the tabulation reveal that a majority, 38.9% of the respondents each strongly agree and agree that training methods are helpful in acquiring new skills for staff working in the Contact Centres, while the least 5.6% of the respondent each said are not sure and disagree that training methods are helpful in acquiring new skills for staff working in the Contact Centres. Majority of the respondents 50.0% agree training sessions are adequate enough in developing new skills, while the least 8.3% of the respondents strongly disagree and disagree the training sessions are not adequate in developing new skills. According to the responses obtained, this implies training is important in contact centre performance. This shows that there is a relationship between training and performance of the contact centre.

4.4.6 Training and performance

The table below shows responses on respondents’ opinions on how training affects performance of contact centre

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Develops New skills</td>
<td>10</td>
<td>27.8%</td>
</tr>
<tr>
<td>Training equips the agents with necessary skills</td>
<td>5</td>
<td>13.9%</td>
</tr>
<tr>
<td>It would increase efficiency and effectiveness</td>
<td>6</td>
<td>16.7%</td>
</tr>
<tr>
<td>leads to knowledge of bank products and soft skills</td>
<td>3</td>
<td>8.33%</td>
</tr>
<tr>
<td>Increase knowledge</td>
<td>3</td>
<td>8.33%</td>
</tr>
<tr>
<td>increase performance</td>
<td>4</td>
<td>11.1%</td>
</tr>
<tr>
<td>increase productivity</td>
<td>2</td>
<td>5.56%</td>
</tr>
<tr>
<td>Increases employees output levels</td>
<td>3</td>
<td>8.33%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Source: Research Data (2012)
Respondents were asked to state in their own opinion how training affected performance in contact centre. From table 4.8, majority of the respondents 27.8% stated that trainings develops new skills while the least number of respondents 5.56% were of the view that training increases performance. This generally implies that training is appreciated by the employees since it develops their skills which enable them to be efficient in discharging their duties.

4.5 Infrastructure on performance

Presents the importance of infrastructure in relations to performance.

4.5.1 Number of Workstations

Respondents were asked to indicate the number of workstations in the contact centre. The table below shows the summary of responses.

<table>
<thead>
<tr>
<th>Number of Workstations</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-50</td>
<td>24</td>
<td>66.7</td>
</tr>
<tr>
<td>51-100</td>
<td>10</td>
<td>27.8</td>
</tr>
<tr>
<td>101-150</td>
<td>2</td>
<td>5.6</td>
</tr>
<tr>
<td>Total</td>
<td>36</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

From table 4.9 above, respondents were asked to give the number of workstations in contact centre. On the number, majority 66.7% gave between 10-50 workstations, while the least 5.6% gave between 101-150 workstations. This implies that the more the numbers of staff in the contact centre the more the numbers of workstations.
4.5.2 Number of Safety gadgets
The table below shows responses given on the number of safety gadgets in the contact centre.

<table>
<thead>
<tr>
<th>Number of safety gadgets</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5</td>
<td>29</td>
<td>80.6%</td>
</tr>
<tr>
<td>6-10</td>
<td>5</td>
<td>13.9%</td>
</tr>
<tr>
<td>11-15</td>
<td>1</td>
<td>2.8%</td>
</tr>
<tr>
<td>None</td>
<td>1</td>
<td>2.8%</td>
</tr>
<tr>
<td>Total</td>
<td>36</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

The results from the respondents show that contact centres have safety gadgets in place. This is evident from table 4.10 whereby a majority 80.6% of the respondents allude that there are between 1-5 safety gadgets while the least 2.8% said there are none. From the responses it can be concluded that contact centre being full of computers and people, it is necessary to have safety gadgets in place to gap against any emergency of accidents/ fires.

4.5.3 Analysis of Infrastructure on performance

The questions seeks to show the response in relation to how infrastructure determines the effective performance of contact centre. The table below depicts the summary of responses.
Table: 4.11 Infrastructure analysis

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>%</td>
<td>Frequency</td>
<td>%</td>
<td>Frequency</td>
<td>%</td>
</tr>
<tr>
<td>The number workstations currently in place ensure efficient operations of the Contact Centre</td>
<td>11</td>
<td>30.6</td>
<td>15</td>
<td>41.7</td>
<td>6</td>
<td>16.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>6</td>
<td>16.7</td>
<td>3</td>
<td>8.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>2.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>36</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>100</td>
</tr>
<tr>
<td>There are inadequate workstations to ensure efficient operations of the Contact Centre</td>
<td>2</td>
<td>5.6</td>
<td>9</td>
<td>25</td>
<td>3</td>
<td>8.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>13</td>
<td>36.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>9</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>36</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>100</td>
</tr>
<tr>
<td>The infrastructure in place needs to be reviewed regularly so as to cope with changing needs of the Contact Centre</td>
<td>19</td>
<td>52.8</td>
<td>10</td>
<td>27.8</td>
<td>2</td>
<td>5.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3</td>
<td>8.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2</td>
<td>5.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>36</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>100</td>
</tr>
<tr>
<td>There are health and safety concerns regarding use of the Contact Centre facilities</td>
<td>12</td>
<td>33.3</td>
<td>9</td>
<td>25</td>
<td>4</td>
<td>11.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>9</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>12</td>
<td>33.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>36</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

On the question of if the numbers of workstations currently in place ensure efficient operations of the contact centre, majority 41.7% of the respondents agreed while the lowest 2.8% respondents strongly disagreed. From the table 4.11 above, the majority 36.1% of the respondents disagree there are inadequate workstations, while the least 5.6% strongly agree there are inadequate workstations. From figure 4.11 above, majority of the respondents 52.8% strongly agree that there needs to be regular review to cope with changing contact centre needs while the least number of respondents 5.6% were not sure or strongly disagreed. This implies that due to the changing needs, it is required that infrastructure needs to be reviewed frequently. This will assist in easing pressure and
system downtime. Majority of the respondents 33.3% strongly agree that there are health and safety concerns at the contact centre and minority 8.3% of respondents strongly disagree that there are health and safety concerns at the contact centre. From the findings it is generally viewed that infrastructure and performance of contact centres relates. Implying that infrastructure is a requirement to enable contact centre to perform. This supports the view according to Incoming Calls Management Institute Journal (2009) that states nearly 93% of contact centres record agent-customer conversations and needs to be supported by computer telephony integration (CTI).

4.5.4 Effect of Infrastructure on performance

Respondents were asked to give their opinion on how infrastructure would determine effective performance of contact centre. The table below shows the summary of responses.

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase efficiency in performance</td>
<td>19</td>
<td>52.8%</td>
</tr>
<tr>
<td>Ensures full capacity utilization of manpower leading to high productivity</td>
<td>8</td>
<td>22.2%</td>
</tr>
<tr>
<td>Infrastructure leads to faster resolution of changing Customer’s needs</td>
<td>2</td>
<td>5.6%</td>
</tr>
<tr>
<td>Enhance speed of communication</td>
<td>3</td>
<td>8.4%</td>
</tr>
<tr>
<td>Help give speedy service to customers media as a faster storage system</td>
<td>4</td>
<td>11.0%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>36</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

Respondents were asked to give their opinion on how infrastructure would determine effective performance of contact centre. From the assessment, majority 52.8% gave the opinion that infrastructure increased efficiency in performance while the least 5.6% were
of the opinion that Infrastructure leads to faster resolution of changing Customer’s needs. This implies that infrastructure is valid in increasing efficiency of performance in contact centre.

4.6 Monitoring & Evaluation on performance

This is a project management tool that is used to check and evaluate whether the project is within the set standard plan. Incase of any deviation, then corrective action is recommended to streamline the process. This is meant to produce a project that is able to successfully deliver on the set objectives.

4.6.1 Monitoring and Evaluations of deliverables

The table below shows responses on the question of whether there is monitoring and evaluation to monitor on if deliverables are delivered within a time schedule.

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>34</td>
<td>94.4%</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
<td>5.6%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

From Table 4.13 above, 94.4 % of the respondents agreed that monitoring and evaluation is carried out to ensure deliverables have been achieved in time while 5.6% of the respondents disagreed that deliverables are not in time schedules. This implies that Monitoring and evaluation is effective in ensuring deliverables are achieved within the planned time. This also supports the essence of project management triangle of cost, time and scope.
4.6.2 Cost of setting up within budget
The table below shows responses on whether the cost of setting up contact centre has been within budget.

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>16</td>
<td>44.4%</td>
</tr>
<tr>
<td>No</td>
<td>8</td>
<td>22.2%</td>
</tr>
<tr>
<td>Not sure</td>
<td>12</td>
<td>33.3%</td>
</tr>
<tr>
<td>Total</td>
<td>36</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: Research data (2012)

Majority of the respondents (44.4%) said ‘Yes’ that the cost of setting up contact centre had been within budget, while the least 22.2% said ‘No’. Yet there is a group 33.3% who completely have no idea of the set up cost. This implies that although some agreed that the cost of setting up contact centres was within budget, majority felt that it was not within the budget.

4.6.3 Actual Set up cost
Respondents were asked to give the cost of setting up a contact centre. The table below shows the summary of responses.
Table 4.15 Cost of set up

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-50million</td>
<td>18</td>
<td>50.0%</td>
</tr>
<tr>
<td>51-100million</td>
<td>7</td>
<td>19.4%</td>
</tr>
<tr>
<td>N/A</td>
<td>11</td>
<td>30.6%</td>
</tr>
<tr>
<td>Total</td>
<td>36</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

Table 4.15 illustrates that set up costs are within budget and it goes to give the cost as Ksh (10-50million). This is represented by the majority 50.0 % while there are the least 19.4 % who think that set up cost of contact centre is not always within budget as supported in the following table 4.16 below. This supports the study according to Cavell (2008) that despite their importance, contact centres are expensive to set up and run. This explains the reason why there is partial implementation and even some banks have not thought of the project now.

4.6.4 Cost above the budget

The table below shows responses on whether the cost of setting up contact centre has not been within budget.
Table 4.16 Costs not within budget

<table>
<thead>
<tr>
<th>Amount in Ksh.</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-30million</td>
<td>28</td>
<td>77.8%</td>
</tr>
<tr>
<td>31-50million</td>
<td>1</td>
<td>2.8%</td>
</tr>
<tr>
<td>Above 70million</td>
<td>1</td>
<td>2.8%</td>
</tr>
<tr>
<td>N/A</td>
<td>6</td>
<td>16.7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Research data (2012)

Table 4.16 above indicates that majority 77.8 % of the respondents concur with the earlier view in the study that contact centre is an expensive project to set up and this is the reason that the planned budget could not be enough to complete the project. This is also supported by a few majority 2.8% who each said that the cost was not within budget by above Ksh. Between (31-50million) and (Above 70 million).

In summary, the cost of setting up the contact within the budget, actual cost and estimated budget should be considered before the implementation of contact centres.

4.6.5 Analysis of M & E on performance

Respondents were asked to rate how the following issues related to the monitoring and Evaluation of performance of Contact Centres The figure below shows the summary of responses.
From figure 4.17 above, majority of respondents, 52.8% agreed that there were clear monitoring and evaluation benchmarks while the least 8.3% disagreed that there were clear monitoring and evaluation in place. In relation to figure 4.17 above, respondents agree that monitoring and evaluation was planned, carried out and that it was adequate. This is seen from the respondents’ response of 47% agreeing that M&E is planned, 36% disagreeing M&E is inadequate and 56% strongly disagreeing that monitoring and evaluation is carried out. On the other extreme some respondents strongly agreed that monitoring and evaluation was both not carried out and was also inadequate. This implies that there are clear monitoring and evaluation benchmarks in place even though a few were not aware of their existence. From majority response, this signifies the importance of having monitoring and evaluation being in place.

4.6.6 Monitoring and Evaluation and performance

Respondents were asked to give their own opinion how monitoring and evaluation would determine effective performance of Contact centre. The responses are tabulated in the table below.

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>All process are adhered</td>
<td>4</td>
<td>11.0%</td>
</tr>
<tr>
<td>Determines gaps to be corrected</td>
<td>19</td>
<td>52.8%</td>
</tr>
<tr>
<td>Ensures Quality service</td>
<td>1</td>
<td>2.8%</td>
</tr>
<tr>
<td>Helps identify any problems early</td>
<td>3</td>
<td>8.3%</td>
</tr>
<tr>
<td>Helps in cost benefit analysis</td>
<td>2</td>
<td>5.6%</td>
</tr>
<tr>
<td>Lead to improvement of Contact centre</td>
<td>5</td>
<td>13.9%</td>
</tr>
<tr>
<td>Maintains the standard of service</td>
<td>2</td>
<td>5.6%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Research data (2012)*
Table 4.18 above highlights the several opinions that the respondents had to say on the effect of monitoring and evaluation on contact centre. Majority 52.8% said that monitoring and evaluation helps determine gaps to be corrected while the least responded and said that monitoring and evaluation assisted to ensure quality service at the contact centre. This implies that M&E helps to check on quality of service. This supports the statement in the study that when changes are introduced to the project, the viability of the project has to be re-assessed (Holand, 2006).

4.7: Initiation on performance

The question seeks to answer how initiation affects the performance of contact centre.

4.7.1: Adequate plans and Performance of contact centres

The figure below shows responses on the question of whether there are adequate plans during the project initiation of Contact centres.

Figure 4.8 Adequate plans during the project initiation of contact centres

Source: Research Data (2012)
From Figure 4.8 above, 92% of the respondents agreed that there were adequate plans during the project initiation of contact centres while 8% of the respondents disagreed that there were adequate plans during the project initiation of contact centres. This denotes that an adequate plan during the project initiation of contact centres was essential for the success of the project.

4.7.2: Initial set up costs

The table below depicts the initial set up cost of contact centres.

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-50million</td>
<td>22</td>
<td>61.1</td>
</tr>
<tr>
<td>51-100million</td>
<td>9</td>
<td>25.0</td>
</tr>
<tr>
<td>101-200million</td>
<td>1</td>
<td>2.8</td>
</tr>
<tr>
<td>Above 200million</td>
<td>1</td>
<td>2.8</td>
</tr>
<tr>
<td>Not sure</td>
<td>3</td>
<td>8.3</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>36</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Research data (2012)

The results from table 4.19 show majority 61.1% saying that the set up cost of contact centre is between Ksh. (10-50million) while the least 2.8% quote the set up cost between Ksh. (101-200million and above 200million). This supports table 4.15 which gives the budget cost of contact centre being within budget of between Ksh. (10-50million).

4.7.3 Analysis of Initiation on performance

Respondents were asked to give their opinion on the three statements on initiation in relation to performance. The table below summarizes the responses collected.
Table 4.20 Analysis of initiation

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>%</td>
<td>Frequency</td>
<td>%</td>
<td>Frequency</td>
<td>%</td>
</tr>
<tr>
<td>There are clear initial plans during setup of Contact Centres</td>
<td>15</td>
<td>41.7</td>
<td>14</td>
<td>38.9</td>
<td>6</td>
<td>16.7</td>
</tr>
<tr>
<td>There is no sufficient planning during project initiation of Contact Centre</td>
<td>1</td>
<td>3</td>
<td>5</td>
<td>14</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>Initial setup costs are well budgeted for during setup of Contact Centres</td>
<td>7</td>
<td>19.4</td>
<td>15</td>
<td>41.7</td>
<td>8</td>
<td>22.2</td>
</tr>
</tbody>
</table>

Source: Research data (2012)

In relation to the above figure 4.20 in which the respondent agree that there are clear initial and sufficient plans when setting up contact centres, 41% strongly agree that there are initial plans when setting up contact centres and 47% of the respondent supports the sentiment by strongly disagreeing that there are no sufficient plans during project initiation. However, despite the above responses, there are some banks that do not see the need for initial plans as seen from the response from 2.8% who strongly disagree that there are initial plans during set up of contact centres. This shows that initial plans are very important in any project as suggested by Henri Fayol for his creation of the 5 management functions which among them planning in vital. From table 4.20, it can be seen that majority 41.7% of the respondents agree that initial setup costs are well budgeted for during set up of contact centres, while the least 5.6%, strongly disagree that initial setup costs are well budgeted for. This implies that initial setup costs are well budgeted for.
4.7.4 Initiation and performance

Respondents were asked in their own opinion to determine how initiation plans affects the performance of contact centre. The table below shows the various responses.

Table 4.21 Initial plans and performance

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adequate initial planning helps determine the performance of Contact centre and its effectiveness.</td>
<td>12</td>
<td>33.3%</td>
</tr>
<tr>
<td>When proper initiation is done, it would make it easier to set up</td>
<td>7</td>
<td>19.4%</td>
</tr>
<tr>
<td>minimize time and resource wastage</td>
<td>6</td>
<td>16.7%</td>
</tr>
<tr>
<td>help to come up with efficient system</td>
<td>4</td>
<td>11.1%</td>
</tr>
<tr>
<td>Helps proper set up</td>
<td>5</td>
<td>13.9%</td>
</tr>
<tr>
<td>Proper planning</td>
<td>2</td>
<td>5.6%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

From table 4.21 above, majority of the respondents 33.3% felt that adequate initial planning helps determine the performance of Contact centre and its effectiveness, while the least 5.6% of the respondents felt that initial plans helps in proper planning of effective performance of contact centres. This implies that it is important to have initial plans for the success of any project.

4.8 Analysis of Planning on performance

Shows the response in relation to planning and performance.
4.8.1 Contact centres in the strategic plan

Respondents were asked if contact centres were incorporated in strategic plan. The figure below shows the summary of responses.

Figure 4.9 Incorporation of contact centre in strategic plan

Source: Research Data (2012)

Figure 4.9 shows that 89% of the respondents said that planning was incorporated in strategic plan, while 11% of the respondents said did not know whether planning is incorporated in strategic plan. This indicates that planning is one of the project management tools that assist a project team to manage their resources and therefore, it is important that senior management team should incorporate and use this tool in making their strategic decisions that goes a long way in achieving the objective of the business.
4.8.2 Availability of Competitors

Respondents were asked if there were competitors having contact centres and the approximate number in the industry. The figure below shows the summary of responses.

**Figure 4.10 Availability of Competitors**

From figure 4.10 above majority of the respondents (42%) were aware of 6-10 competitors in the industry while the least (6%) of the respondents were aware of 21-25 competitors having contact centres. This implies that competition is normal and healthy in business since from competition, a business is able to improve on their quality of service. This would translate to a better performance.

4.8.3 Abandonment rate of calls

This intends to show the rate at which calls are abandoned or otherwise the callers leaving the queues without being attended to.
In relation figures 4.11 to assessing the rate of calls abandoned per month in the contact centre, 47.2% of the respondents said that (100-200) calls are abandoned every month while the least tied at 11.1% respondents giving their views as (200-300), and (400-500) calls were being abandoned. This implies that when Customers are not able to access contact centres, there is laxity in giving a delightful Customer service or there is something that is not being right. The side effect of this may be loss of revenue or business opportunity that could have emanated from cross-selling or up-selling of a product to that one person who failed to reach the business. This is supported with the simulation theory in accordance to Mehrotra, Profozich and Bapat (1997), Yonamine (2006), Gulati and Malcolm (2001), Bapat and Pruitte (1998) and Paragon (2005), a simulation model can be used to contemplate a few other critical aspects of the modern receptive centres of all sizes and types, such as: a specific service level; flexibility on the distribution of time between incoming calls and of handling time; consolidation of the central offices; skill-based routing; multiple types of calls; simultaneous lines; call disconnect patterns; call returns; overflow of abandonment calls and filling of capacity;
waiting lines prioritization; call transference and teleconferences; operators preferences, proficiency, time learning and schedule.

4.8.4 Analysis of Planning on performance of contact centres

The respondents were asked to analyze the planning in relation to performance of contact centres.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>planning of ICT Centres is well designed and has added in increasing efficiency of operations of contact Centres</td>
<td>10 27.8</td>
<td>16 44.4</td>
<td>7 19.4</td>
<td>2 5.6</td>
<td>1 2.8</td>
<td>36 100</td>
</tr>
<tr>
<td>is poor planning of contact Centres has affected live performance of contact Centres</td>
<td>1 2.8</td>
<td>8 22.2</td>
<td>6 16.7</td>
<td>14 38.9</td>
<td>7 19.4</td>
<td>36 100</td>
</tr>
<tr>
<td>planning methods are helpful in assessing future performance of contact Centres</td>
<td>13 36</td>
<td>4 11</td>
<td>4 11</td>
<td>3 8</td>
<td>12 33</td>
<td>36 100</td>
</tr>
<tr>
<td>are controls in to ensure the are implemented</td>
<td>16 44.4</td>
<td>9 25</td>
<td>4 11.1</td>
<td>2 5.6</td>
<td>5 13.9</td>
<td>36 100</td>
</tr>
</tbody>
</table>
In the table 4.22 indicates majority 44.4% of the respondents agree that planning increases efficiency of operations in contact centres, while the least 2.8% of the respondents strongly disagree that planning increases efficiency of operations in contact centres. This implies planning is critical for the smooth operation of contact centres. In relation to table 4.22 to which the respondent agree that there is poor planning of contact centres which has affected effective performance of contact centres, 38.9% of the respondents disagreed there is poor planning of contact centres which has affected effective performance of contact centres, while the least 2.8% strongly agreed with the statement. According to majority of the respondents there is planning that has enabled the contact centres to have good performance. Still from the same table 4.22 above, it can be seen that majority 36% of the respondents agree that planning methods are helpful in forecasting future trends in performance of contact centres, while the least 8% of the respondents strongly disagree. This implies that planning is critical in forecasting the trends in performance of the contact centres. However, there are some banks which still do not see the value in planning. From table 4.22 above, it can be seen that majority 44.4% of the respondents strongly agree that there are controls in place to ensure plans are fully implemented, while the least 5.6%, disagree that they are fully implemented. This implies that some banks have realized the benefit of planning and therefore have put controls in place to ensure plans are being fully implemented. This supports the views of Henri Fayol who scholarly documents planning as a management tool to success (Morris et al, 2004)

4.8.5 Planning and performance

Respondents were asked in their own opinion how planning has determined effective performance of contact centres in commercial banks. The table below shows a summary of those responses.
Table 4.23 Planning and Performance

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensures costs are within budget</td>
<td>5</td>
<td>13.9%</td>
</tr>
<tr>
<td>gives clear directions</td>
<td>9</td>
<td>25%</td>
</tr>
<tr>
<td>Help cater for major determinants in the study</td>
<td>6</td>
<td>16.7%</td>
</tr>
<tr>
<td>Helps organization to meet its goals</td>
<td>14</td>
<td>38.9%</td>
</tr>
<tr>
<td>Yes it does leads to improved efficiency</td>
<td>2</td>
<td>5.6%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

Majority of the respondents 38.9% felt that planning helps the organization to meet its goals, while the least 5.6% of the respondents felt that planning “Yes” it does leads to improved efficiency in determining the performance of contact centre. This implies that certainly planning determines effective performance of contact centres.

4.10 Importance of determinants and performance

Respondents were asked to rank importance of the determinants using the Likert scale of most important, important, not important and Slightly important. The table 4.27 below shows a summary of these responses.

Table 4.24 Determinants and performance

<table>
<thead>
<tr>
<th>Most Important</th>
<th>Important</th>
<th>Not Important</th>
<th>Slightly Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency %</td>
<td>Frequency</td>
<td>Frequency %</td>
<td>Frequency %</td>
</tr>
<tr>
<td>Training</td>
<td>27</td>
<td>75</td>
<td>9</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>20</td>
<td>55.6</td>
<td>12</td>
</tr>
<tr>
<td>Monitoring &amp; Evaluation</td>
<td>15</td>
<td>47.2</td>
<td>15</td>
</tr>
<tr>
<td>Initiation</td>
<td>12</td>
<td>33.4</td>
<td>13</td>
</tr>
<tr>
<td>Planning</td>
<td>19</td>
<td>52.8</td>
<td>16</td>
</tr>
</tbody>
</table>

Source: Research Data (2012)
According to the respondents' opinions, training was ranked first with majority 75% terming it as most important, while the least 25% as important. Next was infrastructure, majority 55.2% rated it as most important, while the least 20% rated it as slightly important. Third was planning, majority 52.8% of the respondents ranked it most important, while the least 5.6% ranked it as not important and slightly important. Fourth was monitoring and evaluation, majority 47.2% rated it as most important, while the least 12.8% rated it as slightly important. Lastly was initiation, the majority 33.4% of the respondents ranked it as most important, while the least, 8.4% ranked it as slightly important. This implies that training is the most important determinant in effective performance of contact centre with the highest majority followed by planning as another important determinant with initiation as least most important. Ideally, from the views gathered, it is overwhelmingly that training is very essential in effective performance of contact centre.

4.11 Other determinants

Respondents were asked in their own opinion to consider other determinants that would determine effective performance of contact centres.

<table>
<thead>
<tr>
<th>Table 4.25 Other determinants</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Frequency</strong></td>
</tr>
<tr>
<td>No. of staff in Contact centre</td>
</tr>
<tr>
<td>Technology</td>
</tr>
<tr>
<td>Culture change</td>
</tr>
<tr>
<td>process flows</td>
</tr>
<tr>
<td>Support from all stakeholders</td>
</tr>
<tr>
<td>Time management</td>
</tr>
<tr>
<td>Adequate IT skills and empowerment</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

Source: Research Data (2012)

From table 4.25 above, majority of the respondents 19.5% each felt that No. of Staff in contact centre and culture change was critical determinants that would affect performance of contact centres while the least number of respondents 58.3% were of the
opinion that time management was another determinant that should not be overlooked at the contact centre. This therefore, implies that manpower resource should be well planned for and the other staff in the organization should be educated on culture change so that they can support the team in the contact centre. This means with manpower and all the support, contact centre should be in a position to exceedingly deliver towards business performance.
CHAPTER FIVE
SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter gives a summary of the research conclusions. It also offers a number of recommendations useful to the banks managers, project managers, scholars, and policy makers who may want to implement Contact centre as their Customer Service channel to improve their performance.

5.2 Summary of Findings

This study sought to find out the effects of contact centre on the performance of selected Banks. The study targeted the various categories of Contact Centre managers and Contact centre Agents who are key people working in contact centre. It used primary data which was collected using open-ended and closed-ended questions that were hand delivered to the respondents. Data was edited for completeness and consistency. Secondary data was also used to guide in reaching the objective of the study.

5.2.1 Background Information

There is an overwhelming majority of female employees in the contact centre in the banking industry in Kenya. This can be seen in that there are 52.8% female employees as compared to 47.20% male counterparts. Most of the people working in the Contact centre are young adults between ages 26-30 years. This represents a youthful segment of the population in this unit. This means that contact centre is an environment which has young, vibrate and energetic people to enable the contact centre achieve the objective of the business. From the findings, it is evident that majority of the contact centre staff have degrees. This implies that contact centre requires high skilled people who have gone to university. This enables them to understand technology and processes easily which improves on the efficiency of contact centres. Findings from the study recognized that popular respondents with 50% of the firms had been in existence for 16-20 years while the least number of respondent firms 5.6% had been in existence for 6-10 years.
This indicates that most of the banks that the study was carried on have been in operation for a very long time and hence the reason for them being able to invest in this expensive project to strategically enable them have a market niche over their competitors.

In relation to the number of contact centres, most banks had 1-3 contact centres with 97.2% while the lowest had 6-10 which was 2.8%. This means the banks are embracing contact centre as being a “One stop Shop” for all their Customer’s enquiries and this is why they have concentrated the business in one central place at their Head office.

5.2.2 Performance of Contact centres

Majority of the banks with contact centres have 10-50 staff members representing 69.4% while another 30.6% have staff between 51-100 members. Given that Contact centre is a new concept in the banking industry, 77.8% which is 1000-2000 calls that were being received on a daily basis is a good indicator to show that really the number of Customers talking to the banks through the Contact centre is increasing each day. This could also be attested to the 2.8% calls translating to 5000-6000 calls in the lowest category. This then implies that contact centre will soon make it convenient for the banks Customers to reach them without necessarily going to physical branches to have their enquiries resolved. This is crucial for the research since it shows that the contact centre is gaining popularity in delighting the Customers. Therefore there is need to increase the staff members at the contact centre to be able to meet the demands of Customer’s calls.

5.2.3 Training

There are training manuals in place as indicated by 94.4% of the respondents. From the responses training manuals are essential in ensuring guidelines are being followed towards achieving a common goal in the contact centre. Majority 88.9% of respondents agree that there is training of between 10-50 employees. This implies that despite most contact centres having between 10-50 members of staff, everyone has to be equipped
with the knowledge to enable them serve the Customers calling the contact centre more effectively.

5.2.4 Infrastructure

Infrastructure in place needs to be reviewed regularly so as to cope with changing needs of the contact centre. This is according to majority of the respondents (52.8%) who strongly agree that there needs to be regular review. This implies due to the changing needs, it is required that infrastructure needs to be reviewed frequently. This will assist in easing pressure and system downtime. And also it will assist the organization to keep abreast with the advance technology. Having adequate infrastructure enables work to be done efficiently since there is full optimization of the available manpower. This can be re-affirmed from the assessment majority 52.8% who gave the opinion that infrastructure increased efficiency in performance. On the other hand, it is not true that adequate infrastructure leads to increased efficiency in performance. The reason being that not all the staff in contact centre are IT skilled and therefore navigating the various systems multi-tasking, may be a challenge. As such, the morale of the staff will be affected which on the larger scale will affect performance.

5.2.5 Monitoring and Evaluation

Monitoring and Evaluation is carried out on time according to 94.4% of the respondents though not for all the Banks. The projects involving contact centres are also within the budget for the majority 44.4% though this may not be the case for others who still face challenges of cost. The cost of setting up contact centres according to M&E is on average 10-50 million shillings. This is according to majority 50% of the respondents. During the contact centres projects, the cost has mainly exceeded by 10-30 million shillings. This re-affirms the challenges faced in setting up contact centres. Also there are clear benchmarks in place as shown by 57.8% respondents. These benchmarks are however not applicable to all the commercial Banks. This implies that some banks do not have clear benchmarks particularly in regard to M&E.
5.2.6 Initiation
Initial planning is done before setup of contact centres. This is true from 92% of the respondents agreed that there were adequate plans during the project initiation of contact centres. Although there are some elements of some banks who do not adhere to this project management function. By initiating clear initial and sufficient plans in setting up a project implies that initial plans are very important in any project as suggested by Henri Fayol for his creation of the 5 management functions which among them planning in vital. This is supported by the responses 41% who strongly agree that there are initial plans when setting up contact centres and 47% of the respondents who supports the sentiment by strongly disagreeing that there are no sufficient plans during project initiation. When initial plans for a project set up is done, any business is able to forecast ahead the cost of a project. This is from the feedback that show majority 61.1% saying that the set up cost of contact centre is between Ksh. (10-50million). This is not a small amount of investment and it is no wonder from the study that most commercial banks have not conceptualized the idea. Therefore, initial planning helps the organization that would want to set a project to plan in advance and even put aside contingency funds.

5.2.7 Planning
According to majority 44.4% of the respondents strongly agree that there are controls in place to ensure plans are fully implemented. This proof the fact that there is an acceptance that planning is carried out and it is critical in forecasting the trends in performance of the contact centres. This is according to the majority 36% of the respondents who agree that planning methods are helpful in forecasting future trends in performance of contact centres. In addition, planning has enabled the contact centres to have good performance. However, it is noticeable that not all banks are planning for this project. This is evident in the least 5.6%, (n2) who disagree plans are fully implemented.

5.3 Conclusion
The studies found out that implementation of contact centres have a positive effect on the performance of Banks. The banks continued improved performance will depend on
how well the contact centres are implemented leading to improved customers' delightful experience with the banks.

The banking industry is very competitive and the banks with a competitive advantage will remain profitable in the market. From the study, it is clear that what will differentiate customer service from other banks is its offering of exceptional customer experience through state of art contact centre that encamps continuous training, infrastructure, monitoring and evaluation and planning.

The contact centre has enabled the banks to retain and acquire new customers hence sustaining its performance. The banks should constantly redesign its contact centre to observe the developments in the industry. Great companies worldwide that have invested in contact centres management systems, have continuously recorded high performance. This is supported by Customer Contact Strategy from the study; How will your customers want to communicate with you? Audience needs and your budget will dictate which communication channels you can build into your Contact Centre. Develop a strategy to serve your customer's immediate needs, and plan for the capability to add other communication channels as your program and customer base evolve (Smith, 2008).

The study also revealed that the support of the strategy from all stakeholders is critical to its successful implementation. The operational staff must be involved not only in the implementation but also in the formulation stages to enhance their ownership of the strategy. This involvement will enable the employees change their attitude towards the strategy and also seek to acquire obligatory skills to enable them successfully implement the strategy.

The more involved the employees are in the development and delivery of the Contact centre Strategy the more engaged they will be in the role they play in supporting the strategy to work. Everyone should be involved because eventually everyone plays a part in the achievement of business performance. The employees should also demonstrate commitment and loyalty towards achieving the strategy.
Although the banks have witnessed a tremendous growth in their key performance areas, they have not fully reaped the benefits of the strategy. The banks have not been able to achieve the desired level of business performance due to a number of challenges. The respondents highlighted three key areas that have hindered the banks from providing the customers with delightful customer experience. Software, software is as important as the telecommunication network and hardware in a call centre. Various Customer Relationship Management (CRM) software are available that enable an agent to gather information about a customer (who is online). CRM software also allows segregation of the customers into different types and determining the value of each type. Vendors can use end-to-end CRM software as well as packages catering to specific functions such as telemarketing and technical support. (Genesys, 2009)

There is adequate training being carried out although there is the challenge of constantly formulating training programmes to conform to the dynamic nature and demands of the operations of contact centres. Training should enable staff at the contact centres acquire relevant skills to enable them perform their tasks seamlessly in the contact centres. The respondents affirmed that the training was very important towards achieving the success of contact centres on business performance.

Due to this the strategy had the support of the Board of Directors and top management. The conception and implementation of the strategy was started in 2009. The strategy was aimed at positioning the various banks to be able to consistently exceed customer expectations leading to Customer retention and growth among the customers. The strategy provided the framework for the banks to make it more convenient for the customer to access banking services with ease in a ‘One stop shop’ while observing professionalism. Other initiatives are training of all staff on customer service, improved internal business processes, increased branch network expansions (locally and regionally), strategic partnership with other service providers. All these initiatives have positively impacted and contributed to the improved performance. The implementation of this strategy has not been smooth. It has received a lot of challenges thus making it difficult to achieve the desired levels of customer experience. The challenges have been internal to the banks and efforts have been put in place to mitigate their effects. Some of
the challenges include: an organizational culture that is not supportive of the strategy, the employees’ attitude towards the strategy, lack of adequate training for all employees due to expansive nature of the company and finally the inadequate infrastructure to support the strategy.

There should be improved monitoring and evaluation of contact centre projects in Banks. This is to ensure that they are achieving their intended objectives. Currently there are no strict monitoring and evaluation parameters for contact centres in some Banks. There needs to be a clear framework on monitoring and evaluation. This is an area where the regulator which is the Central bank of Kenya should step in and formulate one in consultation with the commercial Banks. If project control is not implemented correctly, the cost to the business should be clarified in terms of errors, fixes, and additional audit fees (Whelan, 2006).

Adequate planning for the contact centres is still lacking as contact centres are being set up due to competitor fears. Contact centres should be meticulously planned for and set up based on the Banks customer needs and not the banks own perspective.

Successful implementation of strategy requires that adequate infrastructures and resources are in place to aid the provision of the desired level of customer experience. The banks has provided resources and made available infrastructures sufficient for the realization of this strategy. However, these have not been adequate due to ever changing operating environment. These changes have significantly slowed down the implementation of the strategy. The banks has entered into strategic partnership with other services providers to enable the customers have a wider access of the banking services.

Initiation of contact centre projects is one of an important function of management, it is critical that it has to be observed to mitigate against unforeseeable events.

The respondents also cited the execution gaps between employee perceptions of what is important to customers and what customers say is important to them as challenge to the
realization of the strategy. These gaps are often at the heart of the misalignment between the company's goals to best service the customer and its employees' actual performance.

The findings indicate that the contact centre performance of the banks, as measured by the key performance indicators, has been improving as the result of this strategy. A number of initiatives have been implemented. For example, banks supplementing the strategy with social media like Twitter, Facebook which has made it convenient for customers to interact with the banks.

5.4 Recommendation of the study

The banks should adequately train its staff in preparation for implementation of any strategy that impact on its performance. The training should ensure all employees understand the strategy, its goals and objectives and their expected contribution to its successful implementation. For this strategy to be successfully implemented, the management needs to be supportive and ensure that all the resources required are available.

Infrastructure should be regularly be reviewed so that it can match the changing needs of the Customer. There is need to conform to technological changes taking place so that the business can move with the current trend in business. This goes to answer why infrastructure is essential in performance of any business. On the other hand it was observed that having no adequate workstations in place can be detrimental to the business. Therefore, there core-exists a relationship between Infrastructure and performance.

Monitoring and Evaluation should be fully implemented and should be strictly adhered to by all commercial banks. It should be a continuous process to keep track of timelines and improvement on quality. The researcher recommends monitoring and evaluation should be well planned for, carried out and should be adequate. M & E is a valued tool in checking on deliverables and quality for the effectiveness of performance of any project being undertaken. This supports the view of (Disnore et al, 2005) that project maintenance is an on-going process that includes continuing support of end-users, correction of errors, updates of the software over time.
Adequate initial planning helps determine the performance of Contact centres and more so any project that is being undertaken and its effectiveness. Therefore initial planning could be termed as a preliminary of planning and goes a long way in helping proper planning of effective performance of contact centres. This implies that it is important to have initial plans for the success of any project.

Planning according to June Smith of Georgia State University in the United States who carried out a study on planning of Contact Centres in banks in 2008, Planning a Contact Centre requires a detailed analysis of your agency's mission and the customers you serve. Document what you know and what you need to achieve. Planning helps increase efficiency of operations and affects performance. Of great importance to the business, planning is helpful in forecasting future trends in performance. Following these views, it should be planned for and implemented. This supports the views of Henri Fayol who scholarly documents planning as a management tool to success (Morris et al, 2004).

This study is of great significance to the Banks. The findings of the study clearly show that there is a link between determinants of effective contact centres and performance of the banks. The improvements in the performance of Contact centres have positively impacted on the performance and profitability of the banks. The banks can use the recommendations of this study to strategically come up with newer initiatives that will enable it sustain the performance in the face of stiff competition. It can also use the recommendations to mitigate the challenges faced by this strategy when implementing similar strategies in the future.

Organizations that operate in the service industry can also use this study to re-examine their strategies and come up strategies that will enhance customer satisfaction. The study brings out the fact that the service organisations can only survive if they focus more on the customers. They will also learn the benefits of the strategy, challenges of implementing this strategy and how to mitigate the impact of those challenges.
The researchers in the area of project management will find this study more useful. The study provides a reference point for those researchers intending to carry out further studies in this area. The study has provided a theoretical framework upon which further studies can be done. It also provides an opportunity for the researchers to come with theories supporting the relationship between determinants of effective contact centres and performance of organisations.

In terms of practice, the results of the study will also drive the employees in the banks and in other organisations to appreciate the importance of contact centres and learn the compelling reasons of why they should at all times support the change initiative. The study highlights the critical role the employees play in the successful implementation of the strategy.

5.4.1 Recommendation of further studies

Further studies in Kenya needs to be done to find out how this strategy can be used to enhance the brand visibility and differentiation in the market. Further studies also need to be done to establish other customer experience initiatives employed by other service organizations in meeting the contact centre performance.

5.5 Limitation of the study

The sample size from the 13 Banks was very small. This left out valuable contribution from other banks given that there are 43 commercial banks. These respondents could have added more information to the study which could have lead the study to highly achieving its objective if more banks had implemented contact centre as their Customer service channel. The study was focused on only one industry- Banks. It therefore may not be representative of other industries in the country. However it has taken into account other views along theoretical analysis.
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Franklin, D. June. (2002). *Delivery of effective services through Contact Centres: Why Departments uses Contact Centres*. San Francisco University Press: San Francisco, United States


Appendices

Appendix 1: Questionnaire

The questionnaire is aimed at collecting data required for the study entitled “Determinants of Effective Performance of Contact Centres in Commercial Banks in Kenya (a case study of selected Banks in Kenya). This questionnaire forms an integral part of the study and respondents are kindly requested to complete it and to give any additional information they might feel is necessary for the study. The data required is for academic purposes only and will be treated with strict confidentiality.

Section One

It covers a brief introduction of the respondent and the Bank.

Please tick as appropriate

1. Gender
   Male ( ) Female ( )

2. Age of Respondents
   20-25 ( ) 26-30 ( ) 31-35 ( ) 36-40 ( ) above 40 ( )

3. Level of Education
   Certificate ( ) Diploma ( ) Degree ( ) Masters ( )
   Others .................................................................

4. Job Position: .........................................................

5. Years of firm existence
   0-5 ( ) 6-10 ( ) 11-15 ( ) 16-20 ( ) 21-above

6. How many Contact Centres does your organization have?
   1-3 ( ) 4-5 ( ) 6-10 ( ) above 10 ( )
Performance of Contact centres

7. How would you term the effectiveness of performance Contact Centres in a Commercial Bank?

Highly effective ( ) Effective ( ) Slightly effective ( ) Not effective ( )
Not sure ( )

8. How many staff members does the Contact Centre have?

10-50 ( ) 51-100 ( ) 101-150 ( ) 151-200 ( ) 201-250 ( ) Above 250 ( )

9. How many calls approximately does the Contact Centre(s) in your organization handle in a day?

1,000-2000 ( ) 3000-4000 ( ) 5,000-6000 ( ) 7,000-8000 ( )
9,000-10,000 ( )

10. From an approximate range of figures below what is the response rate of calls made to the Contact Centre in your organization?

100-200 ( ) 200-300 ( ) 400-500 ( ) 500-600 ( )

Training

11. a) Are there training manuals that are used to train staff who work at the Contact Centre?

Yes ( ) No ( )

b) How many times in intervals is training conducted within a year?

Once ( ) twice ( ) Quarterly ( ) Monthly ( ) Weekly ( ) None ( )

c) How many employees are trained at any given training session?

10-50 ( ) 51-100 ( ) 101-150 ( ) 151-200 ( ) 201-250 ( ) Above 250 ( )

d) What is the approximate cost of training in a year?

1-5 million ( ) 6-10 million ( ) 10-15 million ( ) above 15 million ( )
e) In your opinion kindly rate how the following issues related to training of staff of the Contact Centre and how they would influence effective performance of Contact Centres

5) Strongly Agree 4) Agree 3) Not sure 2) Disagree 1) Strongly Disagree

<table>
<thead>
<tr>
<th></th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
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<tbody>
<tr>
<td>The training sessions help in increasing efficiency of operations in Contact Centres</td>
<td></td>
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<tr>
<td>There are training being done is relevant to the needs of staff in the Contact Centre</td>
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<tr>
<td>The training methods are helpful in acquiring new skills for staff working in the Contact Centres</td>
<td></td>
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<tr>
<td>Their training sessions are adequate enough to help in developing skills for staff working in the Contact Centres</td>
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</table>

f) In your own opinion how would training determine effective performance of Contact Centres in Commercial Banks?

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

Infrastructure

12. (a) How many workstations does the Contact Centre have?

10-50 ( ) 51-100 ( ) 101-150 ( ) 151-200 ( ) 201-250 ( ) Above 250 ( )

b) How many safety gadgets does the Contact Centre have?

1-5 ( ) 6-10 ( ) 11-15 ( ) None ( )

c) In your opinion kindly rate how the following issues related to the infrastructure of Contact Centres and how they would influence effective performance of Contact Centres.

5) Strongly Agree 4) Agree 3) Not sure 2) Disagree 1) Strongly Disagree
The number workstations currently in place ensure efficient operations of the Contact Centre

<table>
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<tr>
<td>The number workstations currently in place ensure efficient operations of the Contact Centre</td>
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<tr>
<td>There are inadequate workstations to ensure efficient operations of the Contact Centre</td>
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<tr>
<td>The infrastructure in place needs to be reviewed regularly so as to cope with changing needs of the Contact Centre</td>
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<tr>
<td>There are health and safety concerns regarding use of the Contact Centre facilities</td>
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</table>

d) In your own opinion how would the infrastructure determine effective performance of Contact Centres in Commercial Banks?

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

Monitoring and Evaluation

13. a) In the monitoring and evaluation of performance of Contact Centres is there a time schedule on specific dates when specific deliverables should have been achieved?

Yes ( ) No ( )

b) Has the cost of setting up Contact Centres so far been within budgeted costs?

Yes ( ) No ( ) Not sure ( )

c) If Yes, how much is the cost?

10-50 million ( ) 51-100 million ( ) 101-200 million ( ) above 200 million ( )

d) If No, by how much has it been above the budgeted costs?

10-30 million ( ) 31-50 million ( ) 51-70 million ( ) above 70 million ( )

e) In your opinion kindly rate how the following issues related to the monitoring and Evaluation of performance of Contact Centres

5) Strongly Agree 4) Agree 3) Not sure 2) Disagree 1) Strongly Disagree

85
There are clear monitoring and evaluation benchmarks
There is inadequate monitoring and evaluation of performance of Contact Centres
Monitoring and Evaluation of the performance of Contact Centres is not carried out
The monitoring and evaluation is well planned for and carried out satisfactorily

<table>
<thead>
<tr>
<th>there are clear monitoring and evaluation benchmarks</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
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<tr>
<td>There is inadequate monitoring and evaluation of performance of Contact Centres</td>
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</tr>
<tr>
<td>Monitoring and Evaluation of the performance of Contact Centres is not carried out</td>
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<tr>
<td>The monitoring and evaluation is well planned for and carried out satisfactorily</td>
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</tbody>
</table>

f) In your opinion how would the monitoring and evaluation of the operations of a Contact Centre determine effective performance of Contact Centres?

Initiation

14. a) Are there adequate plans during the project initiation of Contact Centres?

   Yes ( )  No ( )

b) What is the initial set up costs of a Contact Centre?

   10-50million ( ) 51-100 million ( ) 101-200million ( ) above 200 million ( )
   Not sure ( )

c) In your opinion kindly rate issues on the project initiation of Contact Centres below.

   5) Strongly Agree 4) Agree 3) Not sure 2) Disagree 1) Strongly Disagree

<table>
<thead>
<tr>
<th>there are clear initial plans during setup of Contact Centres</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is no sufficient planning during project initiation of Contact Centre</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Initial setup costs are well budgeted for during setup of Contact Centres.</td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>

86
d) In your opinion how would initiation determine the effective performance of Contact Centres?

Planning

15. a) Are Contact Centre(s) in your organization incorporated in the strategic plan?

Yes ( ) No ( )

b) How many competitors especially in regard to Contact Centres are there currently?

1-5 ( ) 6-10 ( ) 11-15 ( ) 16-20 ( ) 21-25 ( ) Not sure ( )

c) From an approximate range of figures below what is the abandonment rate of calls made to the Contact Centre in your organization within a month?

100-200 ( ) 200-300 ( ) 400-500 ( ) 500-600 ( ) above 600 ( )

d) In your opinion kindly rate how the following issues related to planning of the Contact Centre and how they would influence effective performance of Contact Centres.

5) Strongly Agree 4) Agree 3) Not sure 2) Disagree 1) Strongly Disagree

<table>
<thead>
<tr>
<th>The planning of Contact Centres is well carried out and has helped in increasing efficiency of operations in Contact Centres</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is poor planning of Contact Centres which has affected effective performance of Contact Centres</td>
<td></td>
<td></td>
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<tr>
<td>The planning methods are helpful in forecasting future trends in performance of Contact Centres</td>
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<tr>
<td>There are controls in place to ensure the plans are implemented</td>
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</tbody>
</table>

e) In your own opinion how would planning determine effective performance of Contact Centres in Commercial Banks?

87
Conclusion

16. Among the determinants listed below which one would most determine effective performance of Contact Centres in commercial banks?

(4) Most important  (3) Important  (2) Not Important  (1) Slightly Important

<table>
<thead>
<tr>
<th>Ratings</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Training</td>
<td></td>
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<tr>
<td>2. Infrastructure</td>
<td></td>
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<tr>
<td>3. Monitoring and Evaluation</td>
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<tr>
<td>4. Initiation</td>
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<tr>
<td>5. Planning</td>
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</table>

17. Apart from the above stated determinants, what other determinants would you consider that will determine the effective performance of Contact Centres?

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

END

Thank you for your co-operation.
## CBK 2011 LIST OF COMMERCIAL BANKS

<table>
<thead>
<tr>
<th>NAME OF BANK</th>
<th>Contact Centres</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. ABC BANK</td>
<td></td>
</tr>
<tr>
<td>2. BANK OF AFRICA</td>
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</tr>
<tr>
<td>3. BANK OF BARODA</td>
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<tr>
<td>4. BARCLAYS BANK</td>
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<tr>
<td>5. BANK OF INDIA</td>
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<tr>
<td>6. COMMERCIAL BANK OF AFRICA</td>
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<tr>
<td>7. JAMII BORA BANK</td>
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<tr>
<td>8. CITIBANK</td>
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<tr>
<td>9. CHASE BANK</td>
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<td>10. CONSOLIDATED BANK</td>
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<td>11. CREDIT BANK</td>
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<td>12. ORIENTAL COMMERCIAL BANK</td>
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<td>13. DEVELOPMENT BANK</td>
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<td>14. DIAMOND TRUST BANK</td>
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<td>15. DUBAI BANK</td>
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<tr>
<td>16. ECOBANK</td>
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<tr>
<td>17. EQUITY BANK</td>
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<td>18. EQUATORIAL COMMERCIAL BANK/SOUTHERN CREDIT CORP.</td>
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<td>HOUSING FINANCE</td>
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90