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Work Place Safety, Service Delivery and Bank Performance: A Case Study of Juba County, South Sudan

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Abstract:

This study aims to capture the factors affecting work place safety, service delivery and bank performance. All the banks are situated in Juba County. This study aims to capture the effect of staff training, effects of technology on service delivery. With descriptive research design and with stratified random sampling method and using Microsoft Excel and SPSS as the analysis tools. The study sought to establish that extent to which staff training has affected customer service delivery in Juba County. From the study findings, majority of the respondents as shown by 64.6 percent indicated that staff training had affected customer service delivery to a very great extent. These findings depict that staff training has affected customer service delivery in Juba County, to a great extent.

Keywords: Work place safety, service delivery and bank performance

1. Introduction

This chapter focuses on the introduction, background to the study, problem statement, objectives, research questions, scope of the study, conceptual frameworks.

1.1. Background of the Study

In today's increasingly competitive work place environment, employee's satisfaction and quality service are important factors for the success or existing co-operate organizations. The provision of quality service has been shown to increase profits, improve the cooperate image of a firm and save costs. Many companies have come to the realization that satisfied customers can have a positive effect on the firm's profits. Customers who experience a higher level of satisfaction are more loyal to the company which often leads to higher long-term profits for the firm (Bradley and Naylor, 2006). This should motivate organizations to find ways to capture attract and maintain their customer's loyalty. Thus, customer service quality should be perceived both subjectively and objectively (Blummburg, 2011). Customer service is an important concept that is slowly taking root in Kenya.

1.2. Statement of the Problem

Due to the changing technologies, pressure to achieve corporate objectives, need to improved productivity and profitability, need to control operation costs and curb wastage, the need to Improve on customer service in banking industry has grown (Bradley, 2005). The findings of this study will assist the management of the bank in understanding the effect of service delivery.

1.3. Purpose

This study aims to explore the performance of banks in South Sudan influenced by workplace safety and service delivery.

1.4. Objectives

1.4.1. General Objectives

This study was generally important in a point that it enabled comparison of actual workplace safety, service delivery and income with predetermined measures in the financial institutions.

1.4.2. Specific Objectives

- To analyze the relationship between work place safety and bank performance
- To establish the relationship between service delivery and bank performance

- To study the factor structure of work place safety and service delivery on bank performance

1.5. Research Questions

- What is the relationship between work place safety and bank performance?
- What is the relationship between service delivery and bank performance?
- What is the factor structure of work place safety and service delivery on bank performance?

1.6. Scope of the Study

1.6.1. Subject Scope

The study focused on workplace safety, service delivery and bank performance of financial institutions in South Sudan.

1.6.2. Geographical Scope

The study was conducted in Juba County targeting staffs, line managers and executives' managers at all levels in the county. The researcher chose the above institution because he hopes to get balanced and accurate information.

1.6.3. Time Scope

The research was carried out for four months from Jan to May 2018

1.7. Significance of the Study

- Researchers, Academicians and organizations can utilize the documented information as the basis for further studies/researchers, enrich or add new knowledge and information from a wide range literature studied.
- Government and policy makers could utilize information to guide them in future economic plans.
- Managers and service providers could utilize information for decision making. Business enterprises, innovators and financial institutions could utilize data and information to help them appropriate their contribution to the national economic growth

1.7.1. Description of the Model

The conceptual framework is self-developed with modification from (Alchian & Demsetz, 1972), (Johnson and Kaplan (1987) and (Blau & Scott, 1962; Blau, 1955). Workplace safety was measured by attributes like coaching and/or mentoring, motivation, and Reward systems. Service delivery as adapted from (Johnson and Kaplan (1987) was measured using the following attributes; Reliability, Service guarantee and Assurance. Bank performance was adapted from (Blau & Scott, 1962; Blau, 1955). It possesses some attributes like Productivity, Technology, and training.

2. Literature Review

2.1. Introduction

Literature review is the process of identifying, evaluating, synthesizing and presentation of all relevant information from other sources like scholarly journals, publications, magazines and internet. Literature review reveals what strategies, procedures and measuring instruments have been found useful in investigating the problem in question. This chapter therefore represents the review of theoretical literature, critical literature and the gaps to be filled by assessing the relationship between the variables and their attributes.

2.2. The Relationship between Work Place Safety and Bank Performance.

2.2.1. Work Place Safety

Work place safety involves activities that are task oriented and is more than proactive selling of products and services through use of face-to-face interactions or by use of other communications means such as telephone or mail. The goal of customer satisfaction should be designed, communicated and performed with the aim of achieving two goals which are to satisfy the customer and to achieve operational efficiency. The behavior and interaction of the service provider with customers for services that are offered face to face is a replica of what goes on inside the organization (Lovelock, 2014). The marketing of financial services is not only more complex but also much broader and it involves increased interactions between the customer and the organization as the service is made, sold and also consumed. The customer's view of the quality of the service is drawn from the behaviour and personality of the service provider. High quality customer service can be drawn from thinking, attitude and a philosophy that puts more emphasis on a way of doing business which is committed and sincerely dedicated to satisfy the firm's customers. Such a philosophy emphasize that customer satisfaction is the greatest priority of the organization (Lovelock, 2014).

To be aware of the customer's demographics characteristics such as age, occupation, education levels and sex is important for the company. In addition, the worker's staff should be aware of the customer's personal characteristics, which include social habits, beliefs, attitudes, expectations and preferences. Customer service staff should also know how to handle customer's complaints so as to ensure that customers are treated well and with respect. The way customer's problems are solved impact on the customer's long-term view of the firm, customer loyalty and the success of the

organization. When employees are able to meet the needs of the customers and make sure that they provide high quality service to the customers, then they do not need to redo procedures so as to satisfy the customers.

2.2.1.1. Coaching and/or Mentoring

This involves having the more experienced employees coach the less experienced employees (Devanna, Fombrun & Tichy 1984; McCourt & Eldridge 2003, 256; Torrington et al. 2005, 394 - 395). It is argued that mentoring offers a wide range of advantages for development of the responsibility and relationship building (Torrington et al. 2005, 394 - 395). The practice is often applied to newly recruited graduates in the organization by being attached to mentor who might be their immediate managers or another senior manager. This however does not imply that older employees are excluded from this training and development methods but it is mainly emphasized for newly employed persons within the bank.

2.2.1.2. Motivation

The actions and behaviours of employees in any organization have an important part to play in shaping the customers perceptions regarding an organization. In many instances, firms invest highly to improve the loyalty of customers disregarding the importance of motivating their employees so as to enable the firm achieve their financial and non-financial objectives. In today's intense competitive business environment, firms can achieve a competitive edge by enhancing the ability of their employees to offer quality service to enable winning the customers loyalty.

Globalization has brought about a new form of competition between firms as firms are exposed to competition from companies within and outside their border countries. Firms have invested heavily to acquire advanced technologies, coming up with better products that serve customers and develop new processes (Frank and Enkawa, 2007). To compete effectively in this new form of environment, firms have hired consultants and created new departments.

There are new promotional ways that are being devised by firms daily so that they can stay ahead of their competitors. Companies have also put more emphasis on improvement of their workers ability as they have come to the realization that though it is possible for competitors to copy the processes and technology used by the company it is not as easy to copy the value that motivated and well-trained employees bring to the firm.

These observations show that employee motivation is an important factor that can influence the satisfaction felt by customers. Personal characteristics and the work environment affect the motivation levels of employees. Engaged workers bring about different benefits to the firm. Engaged employees are able to communicate effectively to management due to the availability of a two-way communication. Such communication shapes the employee's perception of the company and also enables the management to better understand the employees. Employees who are satisfied by the company's effort towards their issues are at a better position to satisfy the customers who pass through their hands (Harter, Schmidt and Hayes, 2012).

2.2.1.3. Reward System

The overall aim of reward systems is to attract and retain quality human resources. When the pay conditions are perceived by the employee as equitable and in relation to their performance improvement. Organizations can use non-financial rewards like transport fee, incentive schemes to increase performance (Armstrong 2006). Additionally, organizations should adopt reward systems that are similar to the industry in which they operate or organizations can develop performance-based pay systems in order to reward employees according to the set performance standards and profitability goals. Therefore, for performance to improve, organizations need to create and maintain a sense of fairness equity and consistence in their pay structures (Davar 2006). Employees expect that the employers will purchase their labor at a certain price.

2.2.2. Bank Performance

Bank performance is normally looked at in terms of outcomes. However, it can also be looked at in terms of behavior (Armstrong 2000). Kenney et al. (1992) stated that banks performance is measured against the performance standards set by the bank. There are a number of measures that can be taken into consideration when measuring performance for example using of productivity, efficiency, effectiveness, quality and profitability measures (Ahuja 1992) as briefly explained hereafter. *Profitability* is the ability to earn profits consistently over a period of time. It is expressed as the ratio of gross profit to sales or return on capital employed (Wood & Stangster 2002). *Efficiency and effectiveness* - efficiency is the ability to produce the desired outcomes by using as minimal resources as possible while effectiveness is the ability of bank to meet the desired objectives or target (Stoner 1996). *Productivity* is expressed as a ratio of output to that of input (Stoner, Freeman and Gilbert Jr 1995). It is a measure of how the individual, organization and industry converts input resources into goods and services. The measure of how much output is produced per unit of resources employed (Lipsey 1989). *Quality* is the characteristic of products or services that bear an ability to satisfy the stated or implied needs (Kotler & Armstrong 2002). It is increasingly achieving better products and services at a progressively more competitive price (Stoner 1996).

As noted by Draft (1988), it is the responsibility of the company managers to ensure that the bank strive to and thus achieve high performance levels. This therefore implies that managers have to set the desired levels of performance for any periods in question. This they can do by for example setting goals and standards against which individual performance can be measured. Companies ensure that their bank is contributing to producing high quality products and/or services through the process of bank performance management. This management process encourages employees to get involved in planning for the bank, and therefore participates by having a role in the entire process thus creating

motivation for high performance levels. It is important to note that performance management includes activities that ensure that organizational goals are being consistently met in an effective and efficient manner. Performance management can focus on performance of the bank, a department, processes to build a product or service, etc. Earlier research on productivity of workers has showed that employees who are satisfied with their job will have higher job performance, and thus supreme job retention, than those who are not happy with their jobs (Landy 1985). Further still, Kinicki&Kreitner (2007) document that bank performance is higher in happy and satisfied workers and the management find it easy to motivate high performers to attain firm targets.

2.2.2.1. Productivity

The productivity of the bank was defined as value added per worker, as suggested by Turcotte & Rennison (2004), where value added is measured as gross revenue minus expenses on materials. Expenses on materials are equal to gross operating expenditures less payroll and expenses on non-wage benefits and training. Productivity is a vital function in forecasting cost and time of large earthmoving operations. It is always a main concern of project managers (Alshibani 2011 and 2015). Estimating onsite actual productivity requires tracking and monitoring the construction equipment involved (Eldin and Mayfield 2005, Montaser et al. 2011 and 2012; Alshibani and Moselhi 2007). The tracking process mainly involves the following steps: (1) collection a large volume of data from construction sites; (2) managing, processing, and analyzing the collected data, (3) estimating actual productivity based on the collected data; (4) comparing the estimated actual productivity to that planned (Alshibani 2008); and (5) taking corrective actions, if deviation found. The literature reveals that over the years, many models and systems have been introduced for estimating on-site productivity of earthmoving operations McTague (2002) of "Productivity Improvements on Alberta Major Construction Projects" compiled the following list of commonly used definitions to measure productivity in the production company.

2.2.2.2. Technology

Technology innovations help to revolutionized many industries (Laudon and Laudon, 2010). Ige (2005) highlights the handling of information using technology. Langdon & Langdon (2006) and Laudon&Laudon, (2011) states the use of IT in interrelated components (Sathye, 2009).Technology can be applied in all sectors. Like banks can adopt technology for taking important decision (Casu, 2006). Technology helps to offer primary services (Chou and Chou, 2000; Mishkin and Eakins, 2009).

2.2.2.3 Training

The effect of training regarding the customer services has been evaluated at Barclays bank in Ghana by Robert and Xiangyu (2011). The authors have shown how training can help customer retention, complaints resolution and so on. Sousa (2003) emphasized on quality initiative obtained through trainings. Eaton (2014) highlighted the effectiveness of training obtained through customer interactions. Shaohan (2009) investigated the influence of customer relations practices on organizational performance. Mouawad and Kleiner (2006) showed the main importance of training in customer service and retention, telemarketing, problem solving, taking decisions, implementation of technology and so on.

2.3. *The Relationship between Service Delivery and Bank Performance.*

2.3.1. Service delivery

Service delivery taps into business, marketing, and psychological research and practices to provide a wealth of knowledge about customer service (Grassel and Zeidler, 2013). The use of websites or calls by customers to draw the attention of ways to improve services (Skrabeck and Quentin, 2013).

2.3.1.1. Reliability

The amount of inconsistency between customers' normative expectations is called service reliability (Consuegra, Molina, and Esteban, 2008). Meyer *et al.*, (2006) notes that when services deliveries are consistent, customers are happy. Customers usually use specific banks because of perceived reliability (Liberatiet *al*, 2012). Tesfom and Birch (2011) found a positive relationship in the banking sectors between reliability of banking services and customer satisfaction.Gritti and Foss (2010) using the SEVQUAL model, indicated the existence of a significant relationship. It is beneficial for a bank to ensure that it enhances customers' experiences (Hoq& Amin, 2010).

2.3.1.2. Service Guarantee

Service guarantee is cited as effective service delivery. An organization tries to balance its customers' expectations with the delivered service. A service guarantee promises the customers a certain service quality and backs up such promise with a payout, making services more tangible, reducing the perceived risk of purchasing a service. A service guarantee makes the customer a meaningful promise and specifies a Payout and an invocation procedure in case the promise is not kept. Each of these elements is equally important in making a guarantee successful (Looy, Gemmeland Dierdonck, 2003) A promise is an attribute of service guarantee. Through introduction of a service guarantee, an organization makes a credible promise to its customers. In defining a promise, a company should be careful not to promise what would be expected anyway. This may negatively signal that service failures are likely to be expected. Some promises are limited in scope i.e., guarantee only less important service aspects or are highly conditional, excluding all major causes of service failure. For example, Kenya Airways guarantees that its customers will make their connecting flights if there are

no delays due to weather or air-traffic control problems. Ironically, these two problems cause in total 95% of all flight delays. Furthermore, the guarantee is applicable only if all flights including connecting flights are with Kenya Airways (Kenya Airways, 2007). The presence of a service guarantee can support the perception of service reliability, which is one of the most critical determinants of customer satisfaction. In a situation where promises are not kept, the customer can receive a payout which will encourage the customer to communicate all service failures, which has a double effect on service recovery and service quality improvement in that the customer who claims his payout is less likely to defect or spread a negative word of mouth and each claim represents valuable information about quality errors and their possible causes. The payout has to be meaningful to customers. It should not only make up for all the damage and inconvenience suffered but also make the customer whole. The final aspect of the service guarantee is the invocation procedure. Invoking a guarantee should be either easy or proactive. For example, supermarkets Hoogvliet (Netherlands) and Match (Belgium) promise short queues at their checkouts. If all tills are not manned and if some customer is the third one (Hoogvliet) or the fourth one (Match) in the queue, he does not have to pay (Hoogvliet) or receives a significant discount (Match). The invocation of PTT Telecom's guarantee is termed as proactive as well. After each connection or repair, PTT Telecom makes an after-sales call to the customer trying to assess customer's satisfaction. If there is a failure of promise, the customer is immediately informed of the payout (Looy, Gemmel and Dierd onck, 2003). All the above attributes on service guarantee show that service guarantee influences customer retention and goes a long way in maximizing profits. When service guarantee is met, customers-built trust and the likelihood of them coming back and referring friends and relatives to the products and services is very high. This means increased purchase which positively affects the organizations financial performance.

2.3.1.3. Assurance

According to Jiang and Wang (2008), assurance is the credibility and the ability for to inspire trust and confidence in their customers. Most often assurance is measured by the way banks demonstrate 'competence' in service provision. When a bank has the right set of skilled and knowledgeable to provide required service, they inspire confidence in customers, which enhance the assurance customers have in the bank (Arasli, Smadi&Katircioglu, 2009). On the other hand, Jiang and Wang (2008) define assurance the art of being polite and friendly when dealing with customers. It is the ability for the bank to provide friendly advice not only when a customer needs it, but when the bank deems it appropriate to provide one. Such friendliness enhances the assurance of customers in the banks' ability to put the customers' needs first (Liberati&Mariani, 2012).

2.4. *Effects of Information Technology on Banking Service Delivery Quality*

Bradley and Stewart (2003) highlighted the fact that in the 21st century a huge number of world banks use technology. Technology has helped the banks to gain competitive advantage (Vainio, 2006). The security and privacy related issues are the major concern for banks (Poon, 2008).

2.4.1. Challenges of Technology on Banking

Thomas, Kellermann and McNevin (2002) have mentioned that technology has enabled the great benefits for the banking sector but has increased the risks. Technology has created greater risk by creating a chance of information loss. Williams and O'Leary (2009) have highlighted the security issues. The major concerned areas are security, privacy and little trust of the web (Rotchanakitumnuai and Speece, 2003). These types of risks have caused failures in many cases (Sathye, 2009). Security breaches and disruptions in the availability of banking services can lead face loss issues for the bank (Schaechter, 2002).

2.4.2. Importance of Technology on Banking Services

Heikki (2012) highlighted that technology is the source of many benefits to banks and customers who offer and seek banking services. A study done by Agboola (2011) reveals that technology was the major source of competition among banks. Tornatzky and Klein (2012) note that relative advantage was an important factor (Agarwal and Prasad, 2008). A study done by Eshun (2009) shows that information technology related innovations influenced in a great and positive way the delivery of service in the sector. Jalal-Karim and Hamdan (2010) studied the impact of technology had on the improvement of different Jordanian banks performance. Osei and Harvey (2010) revealed that technology increased banks return on assets. Moyaet *al.* (2010) on the technological innovations used by Uganda's bank of Africa. Technology has also improved the speed at which banking transactions are done (Suki, 2010). IT has provided convenience to customers as they are able to access their financial accounts and information and customers are also able to transact in a faster way (Rotchanakitumnuai and Speece, 2003). Lüneborg (2003) notes that banks that used technology to provide various services saw a positive impact on different performance aspects. Banking customers who prefer to use the e-banking platform bring more profits for the banks as they make use of more bank offered products (Hitt and Frei, 2002). Flavian (2004) further state that technology used to provide banking services does affect the reputation. The use of technology in the banking sector has made it a lot easier for customers to compare the services and products offered by banks. Agboola (2001) supports this observation and notes that the use of ICT in the banking sector. Ramayah (2002) noted that customers can eventually lose interest in the use of e-banking. However, Wang *et al.* (2009) is of a different opinion noting that the use of technology in the banking sector.

3. Research Methodology

3.1. Research Design

To measure the effect of workplace safety, services delivery and bank performance in juba country, survey-based data collection method has been adopted. Survey helps to capture the responses from a wide variety of samples within a short time span. Survey helps to obtain quantitative data. As a research design we have selected descriptive research design. All of the quantitative information has been obtained through standard and structured questionnaire.

3.2. Target Population

A total of fifty-five institution staffs and bank operators were chosen. To capture the essence from variety of respondents, different types of samples of been selected. However, the table (Fig: 3.1) below shows the selected sample.

3.3. Sample Size

Basing on the table of Morgan & Krejcie (2008) in Sekaran (2014), for a population of 55, a sample size of 40 would be representative enough, this population comprised of customers 26, employees 10, managers 02 and loans official 02 persons. The researcher used stratified and purposive sampling to choose the respondents as per the table attached.

	Target Population	Sampling Size	Percentage (%)
Customers	35	26	65
Employers	15	10	25
Managers	02	02	5
Loan official	03	02	5
Total	55	40	100

Table 1: Sample Size Selection

Source: Primary Data 2017

3.4. Sources of Data

According to Ghauri, Gronhaug & Kristianslund (2013,) depending on the sources and techniques one uses for gathering data it can be divided into secondary and primary data. This study was carried out using both primary and secondary data in Rajaf County to get accurate information from respondents of this area on the effects of microfinance services on growth of small and medium scale enterprises.

3.4.1. Primary Data

Primary data is the information collected by using techniques interviews, questionnaires and direct observation direct from respondents. In order to realize the target, the study was used well-designed questionnaire as best instrument. This was completed by the owners and managers of SMEs. Besides, face to face interviews with relevant owners and managers of these shops in the city will be conducted. The interview method of data collection is preferred due to its high response rate. That is, it gives the two people concerned an opportunity to interact and get details on the questions and answers. Through interviews, clarification of issues is easily achievable leading to accuracy of data from the respondents.

3.4.2. Secondary Data

Secondary data information from sources used literature, articles and documents that have been collected by another researcher or institution. The tools the researcher use to collect the primary data include interview guide and questionnaire. In other words, secondary data are data from files, pamphlets, office manuals, regulations, circulars and policy papers has been used to provide additional information where appropriate.

3.5. Data Collection Instruments

According to Mugenda and Mugenda (2013), structured questions are those accompanied by a list of all possible alternative responses. They have the advantage of being cheaper, easy to administer and analyze. Unstructured questions are those that give the respondents all freedom of response. They are simple to form, permit greater depth of personal response, and stimulate feelings of respondents. In this study the main collection instrument will be administered questionnaire. An interview schedule will be conducted on a face-to-face encounter. An interview guide and administered questionnaire is developed by paying special consideration to the objectives of the study.

3.5.1. Questionnaire

Questionnaires are research instrument made up of a series of inquiries/questions and other prompts for the purpose of gathering or obtaining information from different respondents. This technique is used to collect the primary data by use of designed questions that goes through the required respondents. The questions will be open ended and close ended based on the predetermined and standardized questions.

3.5.2. Observation

The investigator observed the tellers, and managers on how they interact with their customers and the current system in the bank. However, observation will be used to see how clients were being served by the Microfinance staff and how information about each customer is stored/kept.

3.5.3. Interview Guide

Interview guides targeted business owners and managers in microfinance institutions at different groups for the field research prepared. In this study the researcher will use flexibility in interview depending on the understanding of the respondents. In this case, the researcher will use the interview schedule to guide the discussion with the respondents who are key informers and thus needed to elaborate on several issues.

3.6. Data Analysis

In this study descriptive data analysis was used. The descriptive method is employed to describe the results that was obtained to provide a summary of what was gathered. Data collected from the questionnaire were analyzed, summarized, and interpreted accordingly with the aid of descriptive statistical techniques such as total score and simple percentage. Qualitative as well as quantitative methods were used in the analysis of the primary data collected. The quantitative data was analyzed using Statistical Package for Social Scientists (SPSS) and other findings were presented in the form of tables, charts and figures.

3.7. Validity and Reliability of Research Instrument

Validity of research instrument was determined by the researcher through seek opinions of experts in the field of study especially the researcher's supervisor and lecturers in the department of Business Administration at the University of Busoga. This was facilitated the necessary revision of the research instrument. Reliability of the research instrument was enhanced through a pilot study that was done on Public financial institutions operating in Juba-South Sudan. The pilot study enabled the researcher to be familiar with research and its administration procedure as well as identifying items that required modification.

3.8. Reliability and Validity

For the assurance of this research objectivity, reliability and validity of the data are very important. The tendency toward consistency found in repeated measurements is referred to as reliability (Carmines & Zeller, 2009). Therefore, reliability of a research instrument concerns the extent to which the instrument yields the same results on repeated trials. Although unreliability is always present to a certain extent due to change of time, there were generally be a good deal of consistency in the results of a quality instrument gathered at different times.

Validity of research instruments ensures scientific usefulness of the findings arising thereof (Nachmias and Nachmias, 2007). Validity therefore refers to the question if the results of the research are applicable to other populations, setting and periods; that is, can the results be generalized (Ghauri, Gronhaug & Kristianslund, 2012). To uphold content validity, the researcher was discussing the contents of the questionnaires with the supervisor before going to the field. These were ensuring that vague and unclear questions are eliminated or corrected.

3.8.1. Validity and Reliability of Instrument

Content validity index (CVI) was used as a standard measure to assess validity of instruments; it will be determined by expert judgment.

If the CVI is found to be at least 0.7, it was accepted as valid; an assumption that they measured what was intended to measure or predict as recommended by Lobiondo and Herber (2013), Amin (2015) Cronbach's Alpha test was employed to measure the reliability.

Variable	Anchor	Cronbach Alpha coefficient	(CVR) Content validity ratio
Microfinance	5 point	0.5430	0.7340
Small scale enterprises	5 point	0.6345	0.5150
Medium scale enterprises	5 point	0.8625	0.8450

Table 2: Reliability of the Instrument Variable
Source: Field Survey 2017

Since all content validity indices for all experts and Alpha coefficients were 0.6, then the items questions selected for the study were relevant to the study variables.

3.9. Ethical Considerations

The researcher considers the research values of voluntary participation, anonymity and protection of respondents from any possible harm that could arise from participating in the study. Thus, the researcher was introducing the purpose of the study and not for any other hidden agenda by the researcher and requests the respondents to participate in the study on a voluntary basis and refusal or abstaining from participating is permitted. The researcher also was assured the

respondents of confidentiality of the information given and protection from any possible harm that could arise from the study since the findings was used for the intended purposes only.

3.10. Limitation of the Study

The researcher experienced time constraint in data collection, analyzing of data and in final presentation of the report. However, the researcher will overcome this problem by ensuring that the time element is put into consideration and that all appointments agreed upon with respondents were fully meet.

The researcher also experienced a problem of non-response from respondents who were given the questionnaires to fill. However, the researcher assured the respondents that any information given was treated with maximum confidentiality. The respondents were found to be uncooperative from the respondents because of the sensitivity of the information required for the study. The researcher will overcome this by explaining to the respondents that the information they provided was held confidential and only for academic purpose. The respondents approached are likely to be reluctant in giving information fearing that the information sought was used to intimidate them or print a negative image about them or their Micro Finance Services. Some respondents may even turn down the request to fill questionnaires. The major problem was the delays to fill questionnaires which may arise due to busy schedules of technical staff that are targeted.

4. Analysis of Findings and Results

4.1. Introduction

The chapter involves presentation, analysis and interpretation of the study results. Data presented, analyzed and interpreted according to the research objectives. It is presented in the form of tables and figures basing on the responses got from the study respondents that were selected during the process of data collection. The discussion of findings has been arranged in accordance with demographic characteristics of respondents' and objectives of the study as were formulated in chapter one of this report.

4.2. Response Rate

	Frequency	Percentage (%)	Cumulative Percent (%)
Response	44	95.7	95.7
Non-Response	2	4.3	100
Total	46	100	

Table 3: Response Rate
Source: Field Survey June 2017

The study finds out of 46 questionnaires, 44 were returned from the respondents. This gave a response rate of 95.7% and this make a very good result. This response rate was adequate and conforms to Mugenda and Mugenda (2003) stipulation that a response rate of 50% is adequate for analysis and reporting; rate of 60% is good and a response rate of 70% and over is excellent. This response rate was due to extra efforts were made via personal calls and visits to remind the respondent to fill-in and return the questionnaires.

4.2.1. Gender of the Respondents

	Frequency	Valid Percent	Cumulative Percent
Male	34	73.9	73.9
Female	12	26.1	100.0
Total	46	100	

Table 4: Gender of Respondents
Source: Field Survey, 2017

Table 4 shows that 34 out of the total of 48 respondents were females, representing approximately 73.9% of the entire sample size. While 12 were males, representing approximately 26.1% of the sample size.

4.2.2. Age Distribution of the Respondents.

	Frequency	Valid Percent	Cumulative Percent
18-25	10	21.7	21.7
26-35	19	41.4	63.1
36-46	11	23.9	87
56-60	4	8.7	95.7
Above 60	2	4.3	100
Total	46	100	

Table 5: Age Group of the Respondents
Source: Field Survey, 2017

Table 5 above show that out of 46 of the total respondents, 10 were between the 18-25 years representing 21.7%, 19 were between 26-35 years representing 41.4%, 11 were between 36-46 years representing 23.9%, 4 were between 56-60 years representing 8.7% and 2 were above 60 years representing 4.3%.

4.2.3. Marital Status of the Respondents

	Frequency	Valid Percent	Cumulative Percent
Single	6	13.0	13
Married	23	50.0	63
Divorced	8	17.5	80.5
Separated	2	4.3	84.2
Widowed	7	15.2	100
Total	46	100	

Table 6: Marital Status of the Respondents

Source: Field Survey, 2017

Table 6 result above show that out of 46 of the total respondents, 6 were single, representing 13%, 23 were married representing 50%, 8 were divorced, representing 17.5%, 2 were separated, representing 4.3% and 7 were widowed, representing 15.2%.

4.2.4. Education Level of the Respondents.

	Frequency	Valid Percent	Cumulative Percent
Non-Formal Education	12	26.1	26.1
Senior school certificate	20	43.5	69.6
Diploma	7	15.2	84.8
Bachelor	4	8.7	93.5
Master	3	6.5	100
Total	46	100	

Table 7: Education Level of Respondents

Source: Field Survey, 2017

Table 7 it can be deduced that out of 48 of the total respondents, 12 were Non formal education, representing 26.1%, 20 were Senior School Certificates, representing 43.5%, 7 were having diploma representing 15.2%, 4 were Bachelor holders, representing 8.7% and 3 were Master holders, representing 6.5%.

4.2.5. Work Experience of the Respondents

Work Experience	Frequency	Percentage (%)	Cumulative Percent (%)
2-4 years	8	17.4	17.4
5- 7 years	16	34.8	52.2
8-10 years	9	19.6	71.8
11-13 years	10	21.7	93.5
14-above years	3	6.5	100
Total	46	100	

Table 8: Work Experience of the Respondents

Source: Field Survey, 2017

The results in Table 8 above indicate that 17.4% of the respondents had working experience of 2-4 years. In addition, 34.8% had 5-7 years working experience; followed by the respondents with working experience of 8- 10 years 19.6% and 21.7% with an experience of 11-13 year and 6.5% of the respondent had the work experience from 14 years and above.

4.3. Relationship between Study Variables

Spearman correlation coefficient was used to determine the degree of the relationship between the study variables as showed in the table 4.3.1 below.

Work place safety (1)

Service delivery (2)

Bank performance (3)

	1	2	3	4
Work place safety (1)	1.000			
Service delivery (2)	.648**	1.000		
Bank performance (3)	.826**	.599**	1.000	

Table 9

Source: Field Survey

** Correlation is significant at the .01 level (2-tailed)

4.3.1. The Relationship between Work Place Safety and Bank Performance

The results in table 4.3.1 above indicates a positive relationship between work place safety, service delivery and bank performance ($r=0.599$, $p\text{-value} \leq 0.01$) which implies that good work place safety occur when service delivery properly used their bank performance efficiently.

4.3.2. Regression Analysis

Regression analysis was used to examine the workplace safety, small service delivery and bank performance. Table 4.3.2 below shows the regression model for work place safety, service delivery and bank performance.

Model	Un-standardized Coefficient		Standardized Coefficient		
	β eta	Standard Error	β eta	T	Sig
Constant	13.159	13.608		.967	.388
Work place safety	.602	.160	.494	-3.138	.035
Bank performance	.398	.160	.265	1.792	.148

Table 10

R- Square=0.463, Adjusted R-Square= 0.235, F=34.792, Sig= 0.003 7

Source: Field Survey

The results in table 4.3.2 above show a positive relationship between work place safety, service delivery and bank performance ($F=34.792$, $Sig=0.0003$).

Work place safety ($\beta=1.09$) explained more to medium service delivery followed by bank performance ($\beta=0.265$). However, all the factors showed a positive relationship in influencing the level of service delivery. The tests used in the illustration above are reliable for giving satisfactory results that can be used for final conclusions and recommendations.

4.4. The Factor Loadings of Workplace Safety, Service Delivery and Bank Performance.

4.4.1. Factor Analysis of Workplace Safety

Variables	Coaching/mentoring	Motivation	Reward System
The coaching and mentoring can improve services standards in the bank	.718		
The bank allowssystematic coaching, mentoring andevaluation of the bank's performance at all levels of the business	.937		
The bank provides a means of allocating and evaluating its financial resourcesthat can be used effectively	.638		
The motivation can improve services standards of bank's financial performance		.821	
The staff motivation bring positives results on customers services standards in the bank		.840	
The staffmotivation creates impacts on customers services standards in the bank		.758	
The rewarding has impacts on employees & client			.698
The reward systems satisfaction has added values on customers retention in business			.815
The rewarding customers can improve retention			.581
Eigen value	2.280	1.415	.211
Variance %	72.079	18.374	9.264
Cumulative	72.079	88.453	97.717

Table 11: Showing Factor Analysis of Workplace Safety

Source: Primary Data Computed

The results in the Table 11 above shows the factor analysis results of the workplace safety; three factors were extracted, component one (coaching/mentoring) explained 72% followed by motivation with 18.4% then reward system with 9.3% of the variance of the work place safety.

The factor analysis results of workplace safety under coaching/mentoring attribute were explained that; the coaching and mentoring can improve services standards in the bank 71%, that the bank allow systematic coaching, mentoring and evaluation of the bank's performance at all levels of the business is 93% and that the bank provide a means of allocating and evaluating its financial resources that can be used effectively is 63%, under motivation attribute, they were explained that, the motivation can improve services standards of bank's financial performance is 82%, that the staff motivation bring positives results on customers services standards in the bank is 84% and that the staff motivation create impacts on customers services standards in the bank is 75% with reward system attribute, the results were explained that, the rewarding have impacts on employees & client is 69% that; the reward systems satisfaction have added values on customers retention in business is 81% and that the rewarding customers can improve retention is 58%

4.4.2. Factor Analysis of Service Delivery

Variable	Reliability	Service Guarantee	Assurance
Reliability can improve services standards in the bank	.841		
The bank has reliable strategy on services standards	.901		
The reliability fosters any positives creditability on services standards	.839		
The services guarantee has impact on customers retention		.898	
Services guarantee brings any changes on customer retention		.814	
The services guarantee kept or retain customers		.857	
Assurances bring positives results on customers services standards			.789
The assurances improve customers services standards			.829
Assurance creates impacts on customers services standards			.763
Eigen	3.081	0.564	0.263
Variance %	77.037	22.100	1.284
Cumulative	77.037	99.137	100.021

Table 12: Factor Analysis of Service Delivery

Source: Primary Data Computed

The results in Table 12 above shows the factor analysis of service delivery; three factors were explained, component one (Reliability) explained 77% followed by service guarantee with 22% then assurance with 1% of the variance of service delivery.

The factor analysis results of service delivery under reliability attribute were explained that, the reliability can improve services standards in the bank is 84%, that the bank have reliable strategy on services standards is 90% and that, the reliability foster any positives creditability on services standards is 83%; under service guarantee attribute, they were explained that, the services guarantee have impact on customers retention was 89%, that the services guarantee brings any changes on customer retention was 81% and that the services guarantee kept or retain customers was 85%.

With assurance attribute, the results were explained that; assurances bring positives results on customers services standards was 78%, that the assurances improve customers services standards was 82% and that the assurance create impacts on customers services standards was 76%

4.4.3. Factor Analysis of Bank Performance

Variable	Productivity	Technology	Training
The bank has qualified staff with the banking skills and innovative skills	.875		
The bank has the viable skills to compare its products/commodities with other bank in the market	.790		
Bank has capabilities to respond to new products and new competitors in the market	.905		
Electronic banking services helps the bank to strengthen its competitive position through quality service		.915	
Mobile banking has made a lot of impact on our quality-of-service delivery to us customers		.823	
The online banking enables customers to transfer large sums of money at their convenience		.814	
Training on customer service enable staff to develop strategies that sustain desirable customer relationships			.806
Customer service training at the bank improve staff capacity and capability			.794
Customer service training help staff to adjust to the personality of the customer			.769
Eigen value	2.486	0.785	0.464
Variance %	62.151	19.622	11.595
Cumulative	62.151	81.773	93.368

Table 13: Factor Analysis of Bank Performance

Source: Primary Data Computed

The results in Table 13 above shows the factor analysis results of bank performance, three factors were explained, component one (productivity) 62% followed by the technology with 19% and then the training with 11% of the variance of the bank performance.

The factor analysis of bank performance under productivity attribute were explained that, the bank has qualified staff with the banking skills and innovative skills was 87%, the bank has the viable skills to compare its products/commodities with other bank in the market was 79% and that, the bank has capabilities to respond to new products and new competitors in the market was 90%.

Under technology attribute explained that; the electronic banking services helps the bank to strengthen its competitive position through quality service was 91%, that, the mobile banking has made a lot of impact on our quality-of-service delivery to our customers was 82%, and that the online banking enables customers to transfer large sums of money at their convenience was 81%.

sustain desirable customer relationships was 80%, that the customer service training at the bank improve staff capacity and capability was 79% and that, customer service training help staff to adjust to the personality of the customer was 76%

5. Summary of Findings

5.1. Introduction

This chapter presents the data findings, the conclusions that are drawn from these findings and the recommendations resulting and made from these conclusions. The conclusions and recommendations discussed in this chapter were reached. They seek to meet the main objective of the study. The researcher had intended to determine the effect of work place safety on service delivery and bank performance in Juba County

5.2. Summary

The general purpose of this study was to investigate factors affecting customer service delivery in Juba County. The study was guided by the following research questions; "What are the effects of work place safety on service delivery and bank performance in Juba County.

The study grouped the population into three strata; low level management employees, middle level management employees and top-level management employees. 56 respondents were the sample size of this study that provided the needed information. The study used a survey questionnaire administered to each member of the sample. The questionnaire had both open and close-ended questions. Quantitative data collected was analyzed by the use of descriptive statistics using SPSS (Version 22) and presented through percentages, means, standard deviations and frequencies.

The study sought to establish effect of staff training on customer service delivery in Juba County from the research findings; the study revealed work place safety has affected service delivery in Juba County to a great extent.

5.3. Bio Data

5.3.1. Gender of the Respondents

The finding shows that 34 out of the total of 48 respondents were females, representing approximately 73.9% of the entire sample size. While 12 were males, representing approximately 26.1% of the sample size.

5.3.2. Age Distribution of the Respondents

The results showed that out of 46 of the total respondents, 10 were between the 18-25 years representing 21.7%, 19 were between 26-35 years representing 41.4%, 11 were between 36-46 years representing 23.9%, 4 were between 56-60 years representing 8.7% and 2 were above 60 years representing 4.3%.

5.3.3. Education Level of the Respondents

The finding indicates that out of 46 of the total respondents, 12 were Non formal education, representing 26.1%, 20 were Senior School Certificates, representing 43.5%, 7 were having diploma representing 15.2%, 4 were Bachelor holders, representing 8.7% and 3 were Master holders, representing 6.5%.

5.3.4. Marital Status of the Respondents

The result showed that out of 46 of the total respondents, 6 were single, representing 13%, 23 were married representing 50%, 8 were divorced, representing 17.5%, 2 were separated, representing 4.3% and 7 were widowed, representing 15.2%.

6. Conclusions and Recommendations

6.1. Conclusions

6.1.1. Conclusion on Work Place Safety

The study revealed that work place safety requires juba county to be registered for presumptive staff safety to be carried out efficiently, the county for effective work place safety is to be transparent to all staff in the same county.

6.1.1. Conclusion on Bank Performance

The study on bank performance revealed that, the institutions are not able to generate revenues as they conducts their normal operations, poor record keeping makes assessment of revenue performance difficult, budget estimates don't guide small businesses on future revenues and expenditures, increase in revenues and profitability is not an indicator of good performance in the business, there is no general improvement in employee productivity in the businesses and business revenues to finance stock growth are not higher than business expenses.

6.1.2. Conclusion on the Relationship between Work Place Safety and Bank Performance

There is a strong positive relationship between work place and bank performance at Pearson correlation coefficient $r = 0.778$ (**). This implies that a small change in service delivery would bring about a big change in the financial performance by 60%.

6.2. Recommendations

6.2.1. Recommendations on Work Place Safety

More businesses should be encouraged to good working environment for continuous working staff to be carried out, businesses should have proper recruitment for effective workplace safety assessment should be transparent to all staff in the same business and workers/staff in the same business should pay equal amounts for wages.

6.2.2. Recommendations on Bank Performance

Poor record keeping should be reduced by encouraging business people to keep proper records, bank performance should also be improved by businesses trying to reduce their costs of operations and business people should adopt good budgets in order to guide their businesses

6.3. Recommendations for Further Research

The study sought to determine the effect of staff training, employee motivation and technology on customer service delivery in Stanbic bank South Sudan.

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Appendix

Dear Sir/Madam,

Re: Research Study

I am pleased to inform you that I am Professor Gabriel Alier Riak PhD conducting research on the effect of workplace safety, service delivery and bank performance in Juba County.

Please note that any information you give will be treated with confidentiality and at no instance will it be used for any other purpose other than for this project. Your assistance will be highly appreciated. I look forward to your prompt response.

To what extent do you agree with the following statement? Tick your scale.		Agree	Strongly Agree	Not Sure	Disagree	Strongly Disagree
		1	2	3	4	5
	Coaching and/or Mentoring					
1	Do you think coaching and mentoring can improves services standards in the bank					
2	Does your bank allowsystematic coaching , mentoring andevaluation of the bank's performance at all levels of the business					

To what extent do you agree with the following statement? Tick your scale.		Agree	Strongly Agree	Not Sure	Disagree	Strongly Disagree
3	Is the bank provide a means of allocating and evaluating its financial resources that can be used effectively					
4	Does management involves all the stake holders into the coaching/mentoring and the progress of the business activities in the bank					
	Motivation					
5	Do you think motivation can improves services standards of bank's financial performance					
6	Dostaff motivation bring positives results on customers services standards in the bank					
7	Does staffmotivation create impacts on customers services standards in the bank					
8	Does banking policy have well defined satisfaction level on clients/customers					
	Reward systems					
9	Does your company reward customers /client?					
10	Do rewarding have impacts on employees & client					
11	Do you think rewarding customers can improves retention					
12	Do reward systems satisfaction have added values on customers retention in business					

Table 14

Yours faithfully,
Sarah William

General Information

SECTION A BIO DATA

1. Gender of Respondent

Male ☐

Female ☐

2. Age of Respondent

18-25 ☐

26-35 ☐

36-46 ☐

56-60 ☐Above 60 ☐

3. Marital Status of Respondent

Single ☐Married ☐Divorced ☐Separated ☐Widowed ☐

4. Level of education

Non-Formal Education ☐Senior School ☐Certificate ☐Diploma ☐Bachelor Degree ☐Master Degree ☐

5. Work experience

2-4 years ☐5-7 years ☐8-10 years ☐11- 13 years ☐14- Above years ☐

SECTION B: Workplace safety

Instructions: (please tick or fill in the blank space where appropriate)

To what extent do you agree with the following statement? Tick your scale.		Agree	Strongly Agree	Not Sure	Disagree	Strongly Disagree
		1	2	3	4	5
	Reliability					
13	Do you think reliability can improves services standards in the bank					
14	Do your organization have reliable strategy on services standards					
15	Does reliability foster any positives creditability on services standards					
16	Does reliability add any values on services standards					
	Service guarantee					
17	Do services guarantee kept or retain customers					
18	Do you think services guarantee have impact on customers retention					
19	Would services guarantee brings any changes on customer retention					
	Assurance					
20	Do assurances bring positives results on customers services standards					
21	Does assurances improves customers services standards					
22	Does assurances boast customers services standards					
23	Does assurance create impacts on customers services standards					

Table 15: Section C: Service Delivery

To what extent do you agree with the following statement? Tick your scale.		Agree	Strongly Agree	Not Sure	Disagree	Strongly Disagree
		1	2	3	4	5
Productivity						
24	The bank have qualified staff with the banking skills and innovative skills					
25	Does your bank has capabilities to respond to new products and new competitors in the market					
26	Is your bank flexible with SWOT/PESTLE					
27	Does your bank has the viable skills to compare its products/commodities with other bank in the market					
Technology						
28	Electronic banking services helps the bank to strengthen its competitive position through quality service					
29	Queue system management has impacted positively on the quality of service at the bank					
30	Mobile banking has made a lot of impact on our quality of service delivery to our customers					
31	Online banking enable customers to transfer large sums of money at their convenience					
Training						
32	Training on customer service enable staff to develop strategies that sustain desirable customer relationships					
33	Customer service training at the bank improve staff capacity and capability					
34	Customer care training is an essential element of banks performance					
35	Customer service training help staff to adjust to the personality of the customer					

Table 16: Section D: Bank Performance

ACTIVITIES	PERIOD				
	February	March		May	June
Research Proposal writing					
Submitting Research proposal					
Data collection					
Data analysis					
Research report writing					
Submitting Report					

Table 17: Work Plan for the Research 2017

S/No	Particulars/Items	Quantity	Cost (SSP)	Total Cost(SSP)
01	Transport	8	100	800
02	Stationery	2	900	1800
03	Printing	3	1500	4500
04	Binding	3	900	2700
05	Data Collection	9	500	4500
06	Lunch	7	250	1750
07	Refreshment	8	300	2400
08	Internet Cost	30	900	2700
	Grand Total			20,950

Table 18: Budget Estimate/Activity Cost