# THE IMPORTANCE OF WORKPLACE SAFETY:

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**The importance of Workplace safety:**
Workplace 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 emphasise 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. Firms that are keen on meeting customers' needs are able to retain their old customers and gain new ones (Martin, 2009).

- **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.

- **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. Firm 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 employees 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).

- **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.

### 2.1.2 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.

- **Productivity**

The productivity of the bank was defined as value added per worker, as suggested by Turcotte&Rennision (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.

- **Technology**

Technological innovations such as information based new technologies have revolutionized many industries. The banking sector as it is an information based industry gathering and analyzing of information in the sector has been greatly impacted by technology. Technology can be said to be all the software and hardware that an organization needs to make use of to achieve its goals. In the business context, it can said to be "a set of interrelated components that collect (or retrieve), store, and distribute information to support decision making and control in an organization" (Laudon and Laudon, 2010). Ige (2005) defines Information Technology (IT) is defined by Ige (2005) as the use of electronic ways to handle information. This information can be accessed, delivered, transferred and stored in electronic ways. Langdon and Langdon, (2006) further states that IT is the use of interrelated components to process, distribute, collect and store information used for decision making. Technology banking is the use of automated electronic communications ways to enable banking customers access new and old banking services and products (Sathye, 2009). Technology banking also consists of the use of technology based banking systems by customers which allow them to access their accounts, obtain banking products and services information and also transacts banking based business. Laudon and Laudon, (2011) emphasis that managers cannot ignore information systems in the modern organizations as they play a critical role for the success of contemporary firms.
In today's banking, total automation has become an important strategy that enables banks to improve their profits. In addition to the achievement of this primary objective, automation of banking services also enable banks to survive in the modern competitive environment and also enhance the provision of efficient and quality services to customers. Technology is important for the performance of the major functions in the banking sector. This makes the adoption of technology an important decision so that banks can compete at par with other banks (Casu, 2006). This rapid progress in the use of technology is bringing new transformation in the way that banks are able to deliver their services.
Today, the banking industry has seen a lot of new innovative technologies. Some of the services provided by technological means in the banking sector include; Internet banking, ATMs, telephone banking, mobile money and branch network among others services.
According to Chou and Chou (2000) there are five major services offered by banking sector that can be associated with technological innovation which has led to faster services by domestic and foreign banks; request of credit advances by customers, paying bills, ordering checks, transfer of funds between different accounts and viewing account balances together

with transaction histories. Technology has led to a lower transaction processing cost enabling the banks to make more profits due to creation of new products and services for their customers. Technology has also allowed easy access of information and products and services by banking customers and investors. This has led to the growth of customer base for the banking sector to include customers who are outside the country (Mishkin and Eakins, 2009).

• **Training**

Robert and Xiangyu (2011) assessed the effect of training on customer service delivery at
Barclays bank in Ghana. The study used a sample size of three hundred respondents. It was established that the impact of training received by the staff on customer service training made them do things right for the customer and also handle complaints of customers well.

According to Sousa (2003), the importance of customer relations lies in the fact that it is the starting point of any quality initiative. From this perspective, customer care training should be included as part of an overall approach to systematic improvement. According to Eaton
(2014), the perception of success of customer interactions will be dependent on employees 'who can adjust themselves to the personality of the guest'. Therefore, ensuring that customers leave feeling appreciated and understood, and that the staff found customer interaction more rewarding is a paramount effort.

Although professional customer care training is an essential element of any organization's performance, it has not received enough attention from quality management researchers.

While a number of previous studies have investigated the influence of customer relations practices on organizational performance (Shaohan, 2009), little research has specifically investigated the direct relationship between customer care training and employee service delivery.

Knowing the customer also leads to ability to help solve the problems of customers, provide them with current information, create a pleasant customer experience and reduce much of the
customer‘s stress as possible. Because customers have many concerns, the job of the customer service provider is to reduce as much of the customers stress as possible and to create a pleasant customer experience while also providing current information. Quality customer service training requires quality professional training in appropriate skill and calls for commitment on behalf of the organization as a whole starting from the top. Main skills taught during today‘s training are: telephone skills, customer service and retention, telemarketing, problem solving capabilities, maintaining customer satisfaction and effective use of technology

**Reference**


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