

A Framework of Customer Service Training Competencies for Proactive Business Recovery in a Post-COVID Era: A Case Study

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Abstract

Customer service is a core competitive edge in any service industry, including the retail banking sector. However, retail bank customers, especially in Angola, often complained of standing in long queues waiting to be served and difficulty handling technology while transitioning to online banking. Few studies have explored customer service training competencies needed in retail banking that would proactively lead to business recovery and redefine the future of customer service, especially in the banking sector in the post-COVID-19 era. This qualitative single-case study used competency-based theory to develop a framework for the customer service training competencies of a selected retail bank in Angola. Purposeful sampling was employed to select eight participants, including bank employees and customers who voluntarily participated in this study. Data was collected through semi-structured interviews using WhatsApp calls and audio recordings. It was thematically analyzed using the HyperResearch software. The emerging themes included change, customer service, responsiveness, human resource process improvement, managerial competency, customer relationship management, and online banking. The findings have implications for bank employees' training and development of the identified competencies needed to redefine the future of customer relationship management and different dimensions of managing customer satisfaction for proactive business recovery.

Keywords: Customer service, training competencies, re-engineering, proactive business, framework, Angola.

Introduction

Customer service training is important in building employee competency to deliver customer service expectations and improve the organization's overall success. Such training benefits customers, employees, and the organization's management. Well-trained employees improve customer service quality, which leads to customer loyalty (Groth et al., 2019; Maggon & Chaudhry, 2018; Rahman, 2005). When customers are provided with adequate services from an organization, they become channels of advertisement among peers, family, and friends (Ludin & Cheng, 2014). The retail banking sector is no exception. Mutsonziwa (2015) recommended that retail banking in some African countries should reduce the extended "waiting period in banking halls" (p. 11), and service consultants should be trained adequately

to provide relevant services to their customers (BBC Africa, 2016). However, further research has been suggested to investigate how cultural differences shape perceptions and expectations of service quality by exploring psychometric properties and cultural value orientations to identify the components of service quality for overall service offerings (Abratt & Möller, 2010). This is because customers are now mindful of their rights when acquiring services from organizations. Customers expect organizations to provide relevant services to meet their expectations, and they tend to seek satisfactory customer experiences with their banks (Deshpande & Munshi, 2020; Lewis & Mitchell, 1990; Mutsonziwa, 2015).

A study conducted by Bick et al. (2010) on the cross-national differences in customer service expectations of clients in the retail banking

industry in ten African countries, namely, Botswana, Egypt, Ghana, Kenya, Mauritius, Seychelles, Tanzania, Uganda, Zambia, and Zimbabwe, showed that customer service expectations differ significantly between countries in Africa. However, few studies have proposed a framework for customer service training competencies in Africa, particularly in Angola, for retail banks to reduce the long queues and customer dissatisfaction that peaked during the COVID-19 pandemic. This study sought to understand how COVID-19 influenced retail banking regarding customer service when the world implemented security measures to minimize the spread of COVID-19, especially in Angola. The study sought to propose a framework for customer service competency training to help a selected Angolan retail bank acquire efficient service levels to meet customer needs post-COVID-19 pandemic. This study contributes to the body of knowledge by addressing population and methodological gaps based on Miles (2017) research gap taxonomy. The study sought to understand the impact of COVID-19 on customer service, competencies, and training needed while proposing a framework for customer service training competencies to enhance effective customer service in Angolan retail banking.

Literature Review and Theoretical Framework

In reviewing the related literature on customer service framework in retail banking, several significant links support the study's theoretical framework. Competency theory guided this study. McClelland (1973; 1998) proposed the competency model as an alternative "of academic type intelligence testing which was failing to account for successful performance, especially in high-level executive positions" (p. 337). Mirabile (1997) defined competency as "a knowledge, skill, ability, or characteristic associated with high performance on the job, such as problem-solving, analytical thinking, or leadership" (p. 75). Employees must be equipped with information about their jobs and personal training to interact responsibly and professionally with customers. These skills are foundational to

workplace relationships between employees and customers.

Zeithaml et al. (1988) developed and used the SERVQUAL model to measure customer service, including tangibility, reliability, responsiveness, assurance, and empathy. They assert that customer service should be measured based on perceived satisfaction and service quality. Further, Loke et al. (2011) found that adequate and reliable services are essential for attracting, serving, and retaining customers. Consequently, retail banking should benefit from customer service training competencies because training positively impacts the performance of small and medium enterprises (business growth, organizational competitiveness, and financial performance). Luo et al. (2019) found that the most successful training strategy entails creating a customer-oriented service atmosphere. In such an environment, service staff are organically molded into excellent service professionals. These two studies suggest that employees should possess specific competencies to provide the desired customer service levels.

Gangrade and Jain (2018) conducted a study with a sample of 554 customers of the public and private bank sectors in Indore city in India to identify factors affecting customer retention in banks (national and private sector banks). These studies found that reliability and trustworthiness were significantly associated with customer retention. To retain customers, banks must be reliable and trustworthy. Customers are now oriented and seek to know and trust those who keep their funds (Mutsonziwa, 2015). However, customer retention failure is still high in Africa, particularly in Angola.

Customer service in most African countries is in crisis because "every business in Africa claims to be committed to customer service, but most do not know how to provide outstanding customer care" (Hinson et al., 2019). Africa perceives customer service differently (Bick et al., 2010), and the perception differs depending on the services provided. Other studies on customer service in retail banking, both in Africa

and India, have examined customer behavior towards the organization, employee motivation to meet customer needs, and customer retention (George & Zakkariya, 2015; Gangrades & Jain, 2018; Naude & Rudansky-Kloppers, 2016; Okharedia, 2014; Woods et al., 2016). They concluded that customer service in most African retail banking is haphazard. This may be because most African countries, particularly Angola, have limited competition among retail banks, and are aware that customers have limited options.

Heyes and Stuart (1996) examined the link between training and employee attitude. The results showed that training was frequently performed in the chemical, insurance, and volunteer sectors. On the other hand, Soltani and Liao (2010) found that training managers and employees from different departments supported a capital approach to employee training. Therefore, training has been a positive factor in employee performance, commitment, job satisfaction, and motivation (Sahinidis & Bouris, 2008; Ukonu & Dialoke, 2016). When organizations train their employees, they tend to perform assignments with efficacy and accuracy. Training also helps minimize employee unproductivity and job dissatisfaction (Das & Jain, 2018).

Milan et al. (2018) sought to identify the factors influencing customer loyalty in the Brazilian banking sector in business-to-business consumer relationships. The study found that “financial bonding tactics, structural bonding tactics, and social bonding tactics influence perceived value; service provider reputation influences switching costs; switching costs influence customer loyalty, and the social bonding tactics influence customer loyalty” (p. 3943). Dikshit and Jain (2017) found that training benefits the banking sector. For instance, Ganesh (2012) stated that implementing training and skill development programs in banks supports efficient banking operations and prepares institutions to deal with changes and advancements. The authors argue that private and public sector banking should implement

the best human resource practices to enhance employee productivity and retention. Dikshit and Jain (2017) concluded that best efforts are being made by organizations to retain the talent by adopting a fair reward system for boosting the employee morale and motivating him to remain loyal. Thus, organizations focus on recruitment, training, and skill development to achieve a high level of employee performance at all levels.

Employee performance is highly influenced by the training provided by the organization as well as opportunities to put into practice the knowledge gained from the training. Consequently, businesses implement training and skill development programs (Dikshit & Jain, 2017) to build the capacity of employees to deliver quality service to customers. An interrogative approach was used as a research method in Asia to identify the significance of human resources needed in Asian countries. It was found that training and development are essential for bank employees to remain up-to-date, perform better, and be competitive (Anjum & Ali, 2018). Moreover, it has been mentioned that training positively impacts the organization and its employees (Bin Atan et al., 2015).

The year 2020 was remarkable. The world experienced several drastic changes due to the novel coronavirus, also known as SARS-CoV (WHO, 2020). The pandemic wielded various adverse effects on the world’s economy (Elnahasss et al., 2021; Haapio et al., 2021). With the closing of borders, airports, and ports, the world experienced difficulties getting some commodities. The pandemic has impacted many industries, including restaurants, hotels, and universities, and different countries took different measures to deal with it, as did the various service organizations, including banks (Darjana et al., 2022). Based on the services it offers that impact consumers’ daily lives, the banking industry is one of the key economic pillars. For businesses, people, and families, banks play a critical role in providing a sense of security and stability regarding their finances (Darjana et al., 2022).

With the lockdown, social distancing, and minimization of employee numbers within the office, retail banks in Angola attended to customers in different ways. Baicu et al. (2020) found that customers raised concerns about Internet banking during the COVID-19 pandemic. The same study suggested that bank managers should communicate clearly to customers about the benefits, usage, and safety of online banking to reduce long queues. Therefore, this study sought to understand how COVID-19 impacted retail banking, addressed customer needs in Angola, and provided a framework of service training competencies to help the selected Angolan bank acquire efficient service to meet customers' needs in the post-COVID-19 pandemic era.

Methodology

This study adopted a qualitative case study, which prescribes the constructivist philosophical perspective because individuals believe there is no single observable reality and that reality is socially constructed (Gioia, 1990; Lincoln & Guba, 2013; Ravitch & Carl, 2016). According to Merriam and Tisdell (2016), Saunders et al. (2019), and Creswell and Creswell (2018), knowledge is not "created" by researchers; rather, it is built on the viewpoints of participants.

Therefore, a single-case design was used. A case study is an in-depth description and analysis of a bounded system (Merriam & Tisdell, 2016). As Yin (2016) suggested, a single case study is useful when it involves a typical, critical, unique, or revelatory case, providing insights into a phenomenon based on participants' experiences.

The fixed bounded system, in this case, is the customer service training competency framework in a selected retail bank in Angola that guides the retail bank in providing efficient services to customers and eventually leads to customer satisfaction.

The study participants were purposefully selected based on maximum variation. Purposeful sampling was used, in which the researchers used their judgment to choose a case

that answered the research question and met the study's objectives (Bloomberg & Volpe, 2018; Saunders et al., 2019).

Before the data collection, ethical clearance and informed consent for voluntary participation were obtained from the Institutional Ethics Review Board (ERB). Participation was voluntary, and the data were collected through semi-structured interviews with open-ended questions. Depending on the participant's availability, online appointments were made with the participants for interviews using WhatsApp voice calls, Zoom, and Facebook Messenger. Each interview lasted for approximately 45 minutes. The interview questions sought to describe customer service at the bank and the customer service competencies needed for employees to service clients. The interviews were audio-recorded, with the participants' consent for transcription. The participants' names were substituted with pseudonyms for confidentiality.

Data analysis followed Yin's (2016) framework. The framework involves compiling, disassembling, reassembling, interpreting (arraying), and concluding. These phases involved coding, categorizing codes into groups, and developing themes using the HyperResearch software.

Trustworthiness

Lincoln and Guba's (1985) framework was used to ensure trustworthiness. The framework addressed credibility, transferability, dependability, and confirmability in addition to the researcher's reflexivity. The researchers were business students from Angola and a business faculty. The researchers recognize that customer service should be seen as an essential business attribute that organizations should provide to their customers, particularly in the banking sector. Despite the researcher's position, bracketing was maintained, and participants were given the opportunity to express their service experiences in the bank. However, the findings' transferability to other settings is left to the reader (Merriam, 1998).

Results

The results of this study have emerged with several themes. The findings highlighted the impact of COVID-19 on retail banking and customer service training competencies and developed a framework of customer service training competencies to enhance effective customer service for the selected retail bank in Angola. The data support these themes.

Impact of COVID-19

The main impact of the pandemic was observed in how banks managed change due to disruptions and resistance to change. Disruption was mentioned most as having an impact on customers at the bank. Disruption was brought about by the bank's transition towards Internet banking, which changed the traditional way of banking. Most customers were not exposed to Internet banking and continued to wait in long queues to receive banking services despite the reduced number of bank employees because of the COVID-19 protocols. This led to complaints from banks and customers.

In addition, customers had difficulty adjusting to the new working dynamics because most were senior citizens and state employees who could not use ATM cards and Internet banking services because of their inability to adjust to technology. Marta, a bank manager, stated, *"They were afraid of technology."* Consequently, customers' resistance to technological change increased the number of customers in the bank, leading to congestion and customer complaints. Marta added that *the pandemic also led to a loss of profit as the bank could not charge the regular commission.* Marta further explained that *"COVID-19 also caused economic loss to the bank and employees since several branches were closed, and many employees had to be laid off, thus losing their livelihoods"*. Nevertheless, *"the reduction of employees by closing bank branches was implemented to maintain its operation during the pandemic."*

On the other hand, the participants saw *"the change as a good thing that opened people's*

eyes to using technology, which they thought was difficult in the banking sector" (Marta). Marta added, *"Another positive impact of the pandemic was on employees who could work from home with flexible time and had the opportunity to spend quality time with their families."* Therefore, the pandemic created positive and negative impacts that affected customer service.

Customer Service Training Competencies

The study also identified the customer service training competencies needed to enhance employee performance and customer satisfaction in the selected retail bank. The main themes of training competencies that were identified included responsiveness to employee well-being, service delivery, and service quality; managerial competencies through capacity building and problem-solving; human resource process that includes recruiting, human resource training, technical skills, and performance evaluation; customer relationship management that consists of interpersonal relationship, communication, and marketing; customer service that includes customer care, customer satisfaction, and customer dissatisfaction); and finally, FINTECH competencies that include cutting-edge technology, electronic banking, and online banking security.

The bank needed to build the competency of its employees to be responsive to enhanced customer service and towards the well-being of its employees, as well as competency in service delivery and service quality. John, a bank customer, commented on responsiveness, *"The pandemic forced the retail bank to implement different types of bank transactions where customers were restricted from coming physically to the bank."* On the other hand, Lidia asserted that *"the bank was devoted to enhancing the quality of service by treating customers with the utmost respect."* Managerial competency with capacity building and problem-solving competency was another theme for training competency that will enhance customer service at retail banks when managers recruit employees with adequate bank backgrounds.

John, a customer expressing concern over the bank employees, stated that *“employees do not have an administrative background, which is the main problem at the bank. Employees should be individuals who know how to solve customers’ issues.”*

Human resource processes also play a vital role in any organization. They are important in recruiting competent candidates and providing human resource training, technical skills, and performance evaluation to assess employee productivity. It was evident that most of the bank employees were recruited without a banking background. Therefore, they should hire *“employees who are well-educated and mannered . . . I mean a well-educated person; I am not talking about academic degrees. It is how they treat customers”* (Marta). Banks should avoid employing individuals based on friendship, favoritism, or parental lineage. For a bank to have excellent service, it must employ individuals with the necessary banking qualifications. Vladimir, a customer participant, stated, *“When a bank employs a family member, friends, or others, it communicates a negative message to the employees, and subsequently reflects into poor banking service.”* Bankers should have accounting, management, and financial competencies. *“Some employees are at the bank because they are related to individuals in managerial positions”* (Vladimir). *“A performance evaluation needs to be conducted for the retail bank to evaluate how employees attend to customers and if customers leave their banks satisfied”* (John). Moreover, banks should invest more in employees. Vladimir continued stating that *“The bank should have tools for us to be satisfied with their services . . . a place where they should learn how to meet customers’ needs”*.

Employees must also have technical skills related to their field, such as accounting, finance, and technology. John said, *“People working at the bank should have worked as bankers before.”* They should have daily performance evaluations to assess employees’ performance in meeting customers’ banking needs. *“The bank manager should evaluate how many customers each*

employee attended in a day, and how satisfied they were” (John). Interpersonal competencies, communication competencies, and marketing encompass customer relationship management of retail banks. The customer perceived that the retail bank employees were not well-mannered, respectful towards customers, *“and neither replied to customer inquiries through phone calls and email”* (John). John continued, *“Retail bank employees should be individuals who can understand interpersonal relationships because customers have different temperaments, cultures, and needs.”* Finally, it was emphasized that retail banks should view customers as their marketing agents – that would require treating customers well *“because only that client who leaves satisfied is the one who comes back with another customer”* (Lidia).

Customer service competency leads to customer care, customer satisfaction, and customer dissatisfaction. One bank employee mentioned that *“employees should empathize with customers by training them to find out how best to serve them”* (Lidia). Bank employees would satisfy customers by calling and replying to inquiries through phone and email. Because customers expressed dissatisfaction that they were not being served well, banks were always crowded. John stated: *You find many people at the bank, sometimes you need to stay in the queue all day, and right at the end of the day, they would say, “We are out of the system.” Moreover, when you get into the bank, employees start looking down on you as if you came working for them or coming to get their money* (John). These customer concerns can be addressed through employee training.

Finally, FINTECH competency, which includes cutting-edge technology, electronic banking, and online banking security, will enhance employee customer service training for retail banks. Retail banks should use cutting-edge technology, electronic banking, and online banking to provide customers access to services in their comfort zone and minimize the need for customers *“to spend long hours in the queue”* (John). *“Using innovative technology will lead*

the bank to increase its online banking security. Employees expressed that a recent cyberattack affected bank productivity” (Marta).

The Framework of Customer Service Training

The proposed framework provides customer service training for the employees of the selected retail bank in Angola to enhance effective customer service. The framework, abbreviated as CRMHCCF, represents change management, responsiveness, managerial competencies, human resource processes, customer relationship management, customer service, and fintech competencies. Each of the framework components emerged from the data analysis. Figure 1 shows the framework, with the respective categories on the right-hand side. This framework can be used to develop a customer-service training curriculum for bank employees.

Figure 1

A Framework of Customer Service Training

C CHANGE MANAGEMENT	1. DISRUPTION 2. RESISTENCE TO CHANGE
R RESPONSIVENESS	1. EMPLOYEE WELL-BEING 2. SERVICE DELIVERY 3. SERVICE QUALITY
M MANAGERIAL COMPETENCIES	1. CAPACITY BUILDING 2. PROBLEM-SOLVING
H HUMAN RESOURCE PROCESSES	1. RECRUITMENT 2. HR TRAINING 3. TECHNICAL SKILLS PERFORMANCE
C CUSTOMER RELATIONSHIP MANAGEMENT	1. INTERPERSONAL COMPETENCIES 2. COMMUNICATION COMPETENCIES 3. MARKETING
C CUSTOMER SERVICE	1. CUSTOMER CARE 2. CUSTOMER RELATIONS 3. CUSTOMER SATISFACTION 4. CUSTOMER DISSATISFACTION
F FINTECH COMPETENCIES	1. CUTTING-EDGE TECHNOLOGY 2. ELECTRONIC BANKING 3. ONLINE BANKING SECURITY

Discussion

The findings lead to several conclusions, implications for practice, and recommendations

for further studies. The major findings were responsiveness, human resource processing, managerial competencies, and FINTECH-enhanced customer service training competencies. Responsiveness competency corresponds to Agha et al. (2012) and Islam et al. (2020), who found that responsiveness is a significant core competency in organizational performance in the banking sector. Seetharaman (2020) argued that the COVID-19 crisis would compel organizations to explore alternative strategic trajectories and leave many organizations struggling for survival. However, Marcu (2021) stated, “the banking sector successfully crossed the lockdown period. Therefore, adequate responsiveness is essential for retail banks to respond to upcoming crises and satisfy customers (Fuller & Rice, 2022; Islam et al., 2020). Conventional responses enhance retail bank profitability and service quality (Dong, 2021). Thus, banking organizations should be responsive to internal and external factors that can effectively manage change and minimize disruptions that may lead to a poor customer banking experience.

The managerial findings highlighting competency for a retail bank are capacity building and problem-solving. Barodiya and Chauhan (2015) and Vijayalakshmi and Sailaja (2016) found that capacity building and problem-solving are the future of banks to address the challenges and utilize opportunities to meet customer and employee needs. However, Biswas et al. (2020) argued that the future of retail banking is not capacity building and problem-solving; it is artificial intelligence (AI). The findings imply that to satisfy customers, banks should not ignore the capacity building of their employees and implement adequate AI tools. Linking with the study’s theoretical framework, it is essential that retail banking in Angola utilizes problem-solving and AI as cutting-edge technologies to provide a significant customer service experience.

The human resource process competency findings show that recruitment, human resource training, technical skills, and performance evaluation are essential dimensions of retail banks

for effective and efficient customer service. This finding is in line with Kazira (2014), Bhat et al. (2018), and Jayanthi and Anupama (2020), who found that the human resource process enhances employee commitment, customer trust, and customer satisfaction. However, Surve (2020) found that AI is more effective in implementing human resource processes. These findings imply that the bank recruitment process should be conducted adequately to attract and select skilled candidates that would positively re-engineer the organization (Armstrong & Taylor, 2020; Masanja, 2021). Human resource managers are encouraged to utilize various types of training to facilitate employee development skills, organizational effectiveness, and employee satisfaction (Dessler, 2020). Odoardi et al. (2022) found that human resource training enhances innovative work behavior among workers. Performance evaluations should be conducted to evaluate the organization's best practices to improve performance (Kazira, 2014). The findings also imply that retail banking employees need new competencies to meet customers' changing needs.

Finally, the FINTECH competency findings are supported by Vijayalakshmi and Sailaja (2016) and Vives (2017), who found that FINTECH impacts banking sector efficiency. However, Vijayalakshmi and Sailaja (2016) stated, technological advancement poses both opportunities and challenges. The greatest opportunity for retail banking to differentiate itself from competitors is through digital innovation, mobile banking, and technological innovation (Rensleigh, 2010). The evolution of internet-based banking, particularly product promotion and sale, represents a significant opportunity for more adaptable challenger banks (Jayanthi & Anupama, 2020; Vijayalakshmi & Sailaja, 2016; Muchemi, 20217). Thus, the future of banking heaving depends on Fintech, which is customer-friendly and safe.

Conclusion

This study sought to understand how COVID-19 impacted retail banking regarding

customer service and developed a framework of customer service training competencies to enhance effective customer service in the post-COVID-19 era in Angola. Implementing the framework (CRMHCCF) to build customer service competencies in the retail bank cannot be generalized to different retail bank sectors in Angola. Retail banking organizations that respond to internal and external factors can effectively manage change and minimize disruptions. Angola retail banking employees need new competencies to meet customers' changing needs. To satisfy customers, Angola Retail Banking should focus on building its employees' capacity and using AI to provide a significant customer experience. Finally, since the future of Angola retail banking depends heavily on FINTECH, which is customer-friendly, managers should invest heavily in FINTECH to remain competitive.

The study participants were a heterogeneous group of people with varying experiences with the bank as clients and employees. The participant's diversity ensured different perspectives in a few areas of the study interview questions. This ensured versatile data, with significant outcomes related to this phenomenon. Furthermore, the study was conducted when countries began to ease some COVID-19 protocols. Therefore, the proposed framework can be used in the post-COVID-19 era. Based on the study's findings, retail bank management and customers should train their employees to develop the identified customer service competencies needed in the post-COVID-19 era. The bank should aggressively market its online service to its customers, and customers should adapt their bank's various electronic and online services to improve service delivery and customer experience.

This study was limited because it was based on the unique circumstances of a selected retail bank experiencing external issues due to the country's economic challenges. Customers complained that, at times, they could not access their funds because the bank was short of cash to meet customer needs. A quantitative cross-sectional study is recommended to test the compe-

tencies identified in the Angolan retail banking sector.

Funding

This research received no specific grant from any funding institution.

Declaration of Conflicting Interests

The author(s) declared no potential conflicts of interest concerning this article, authorship, and/or publication.

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