GH-CSI REPORT 2023

CIMG Research Findings

September 2024

Content

01
Context

Broad Aims

1. **To measure the levels of Service Quality, Customer Satisfaction and Customer Loyalty for 2023 and compare same with previous performances**

2. **To establish the 2023 Index and compare same with previous indices**

Background

- GH-CSI is an annual survey commissioned in 2021 by the CIMG to establish a customer satisfaction index score for the banking industry.

- This report presents the 3rd wave for consumer banking and 2nd wave for business banking.

- The report shows the year-on-year comparative analysis of the;
  - Industry performance and;
  - Performance of individual banks

Specific objectives:

01 Measure the levels of service quality, customer satisfaction and customer loyalty for Banking Services

02 Compare the levels of service quality, customer satisfaction, and customer loyalty for 2021, 2022 and 2023

03 Compute the 2023 index and compare same with 2022 & 2021

04 Measure the Net Promoter Score (NPS) for 2023 and compare same with 2022 & 2021 scores

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Key Stakeholders

Universal Banks

Customers/ Public/ Media

Regulators

GAB

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Definition of the Six Dimensions

An adaptation of SERVPERF, E-S-QUAL and Ebankqual models

Tangibles

This refers to physical facilities, equipment & appearance of personnel.

Reliability

This is the firm's ability to perform the promised service accurately & dependably

Responsiveness

This is the firm's willingness to help customers & provide prompt service.

Assurance

This is knowledge and courtesy of employees & their ability to inspire trust & confidence.

Empathy

This is the Provision of care and individualized attention to customers.

Ease of Use

This refers to ability of a customer to find information or enact transactions with the least amount of effort & appearance of platform.

1. *SERVPERF (Cronin, J.J & Taylor, S. 1992)*
2. *E-S-QUAL (Parasuraman, A., et al., 2005)*
3. *Ebankqual Model - (Kumbhar, V. M., 2021)*

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Scale Items

SERVICE QUALITY

A total of 36 questions on Service Quality were adopted, comprising:
- Tangibility – 6 questions
- Reliability – 7 questions
- Responsiveness – 5 questions
- Assurance – 4 questions
- Empathy – 6 questions
- Ease of Use – 8 questions

CUSTOMER SATISFACTION

A single question was used to solicit responses from respondents

CUSTOMER LOYALTY –

The questions on Customer Loyalty were:
- Behavioural Loyalty - 6 questions
- Emotional Loyalty - 8 questions

1. Dehghan, A. and A. Shahin (2011),
2. Tee, K. D. (2019)

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Star Rating

★ — **Poor Service** — 0%-50% — Unsatisfactory

★★ — **Fair Service** — 51%-70% — Fair

★★★ — **Good Service** — 71%-80% — Satisfactory

★★★★ — **Very Good Service** — 81%-90% — Commendable

★★★★★ — **Excellent Service** — 91%-100% — Praiseworthy

02
Methodology

Research Design

- Quantitative research design

Target;
- Existing customers of universal banks in Ghana

- Current active bank account holders

- Performed bank transactions within the last 3 months prior to the survey

- Gender: Male and Female

- Age: 18 years and above

- Key decision makers on where to bank.

Data Collection

- Instrumentation: Questionnaire survey

Approach;
- Consumer Banking
  - Intercept (face-to-face interviews)

  - Customers were engaged post-consumption

- Business Banking
  - Telephone interview
  - Banks provided database.

- Data was collected electronically via mobile devices.
- Data Analysis: Descriptive, EFA

Population & Sample Size

- Sampling Approach - Quota and systematic sampling

- Consumer Banking - 3,300

  - 150 per each bank

- Business Banking - 2,200

  - 100 per each bank

  NB: Zenith opted out of this year's study.

Fieldwork

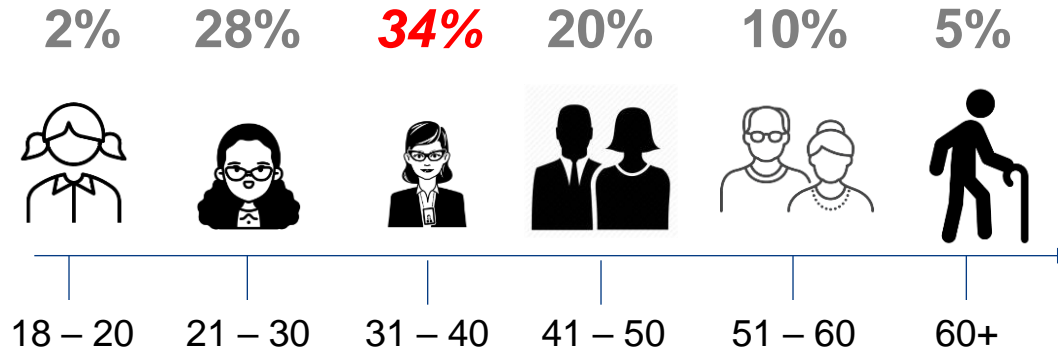Fieldwork was conducted between December 11th, 2023, to February 14th , 2024

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04 Consumer Banking

Level of Service Quality, Satisfaction & Loyalty

Gender

74% **Male**

26% Female

Age Group

2%	28%	*34%*	20%	10%	5%

| 18 – 20 | 21 – 30 | 31 – 40 | 41 – 50 | 51 – 60 | 60+ |

Level of Education

- Technical
- Secondary
- Degree
- Masters
- Doctorate
- Professional

15 · 3 · 4 · 8 · *45* · 26 · %

Employment Status

Professional	*47*
Skilled worker	23
Unskilled worker	9
Trader	8
Retired	3
Clerical worker	3
Student	2
Self employed	1
Unemployed	4

%

Income Level

> 15,000 **4%**

10,000 – 15,000 **4%**

5,000 – 10,000 **16%**

2,000 – 5,000 *43%*

<2,000 **34%**

₵

Av. Income – 4,664.09

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Duration of relations with the Primary Bank

%

- 53 — Less than 6 months
- 26 — 6 month-12 months
- 11 — 1 – 5 years
- 5 — 6 – 10 years
- 6 — 10 years plus
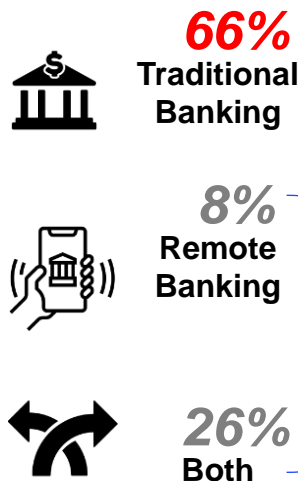
Do you save with other Banks?

58%

Base (n – 1903)
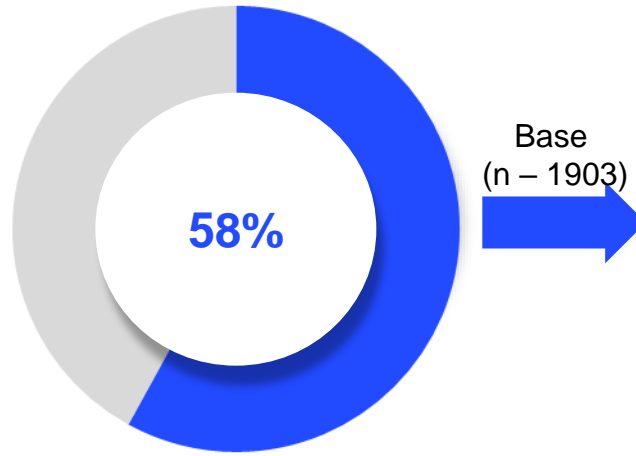
Top 10 banks, customers save with aside their primary bank

GCB, Ecobank The Pan African Bank, access, CalBank, Stanbic Bank, GTBank, CBG, absa, UBA United Bank for Africa

Account Type

70% Savings

40% Current

2% Investment

Banking Services Patronised

66% Traditional Banking

8% Remote Banking

26% Both

Base (n – 1131)
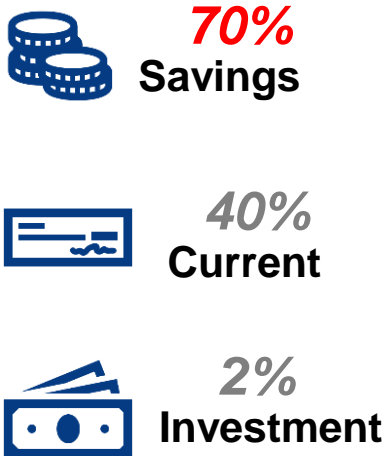
Type of Remote Banking Services Used

■ Frequently Used

- 80 — Mobile App (Bank Apps)
- 34 — USSD / Short codes Service
- 27 — Internet Banking

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Tangibles

2023	2022	2021
92%	97%	87%

Reliability

2023	2022	2021
89%	95%	88%

Responsiveness

2023	2022	2021
86%	92%	89%

Assurance

2023	2022	2021
94%	97%	89%

Empathy

2023	2022	2021
86%	92%	88%

Ease of Use

2023	2022	2021
84%	88%	88%

Total Service Quality Score

2021	2022	2023
90%	95%	89%

5% pts — 6% pts

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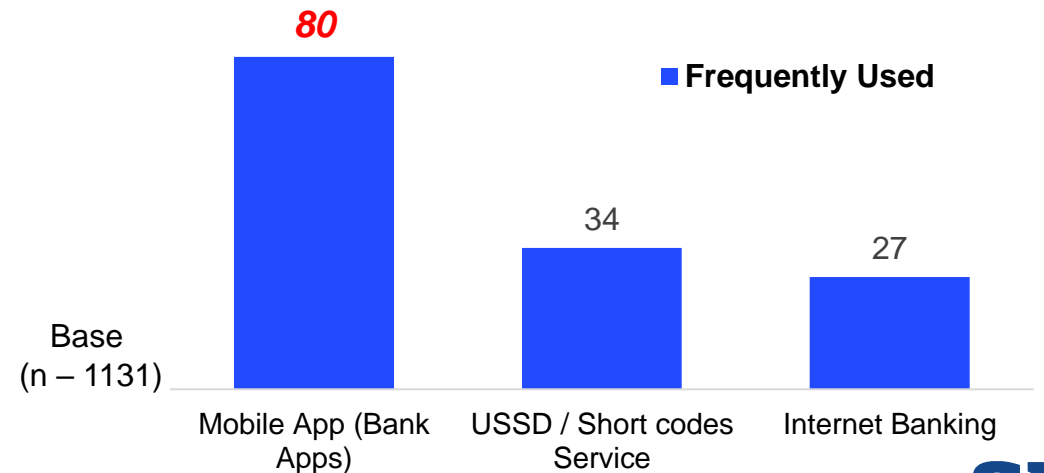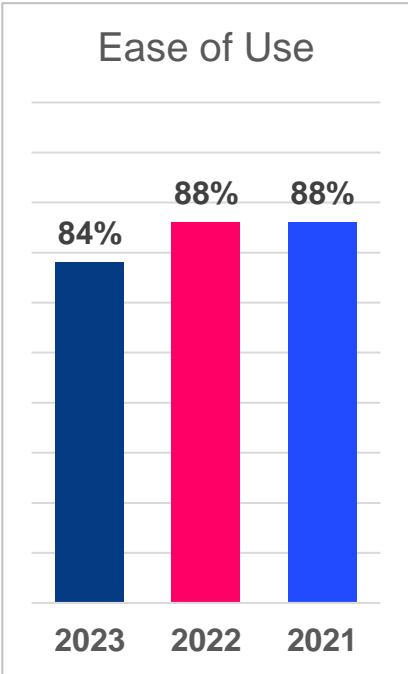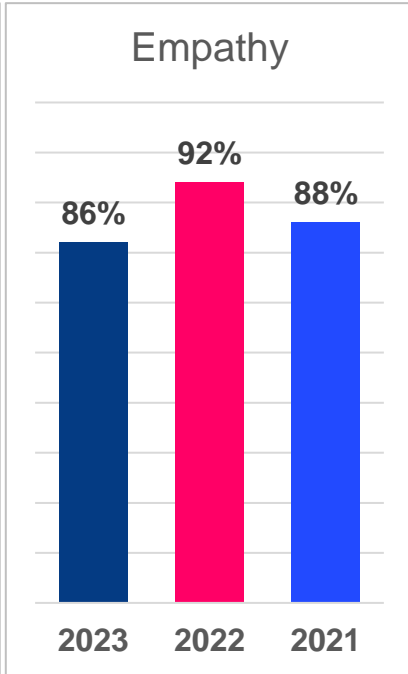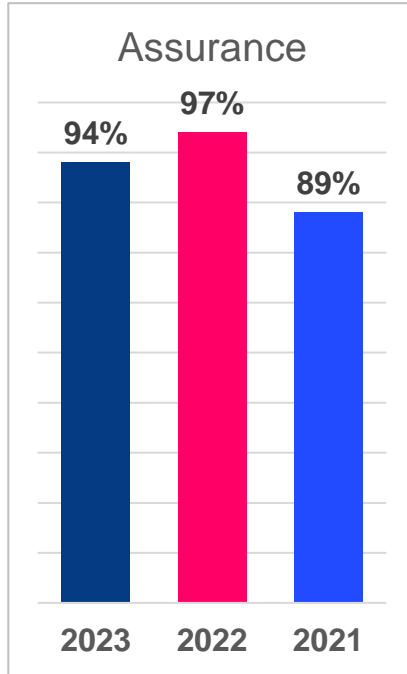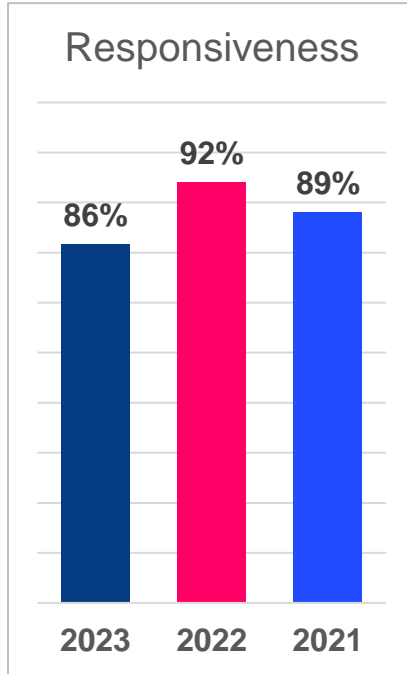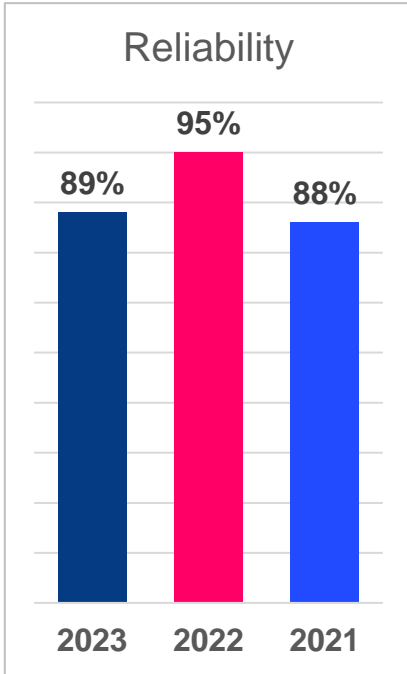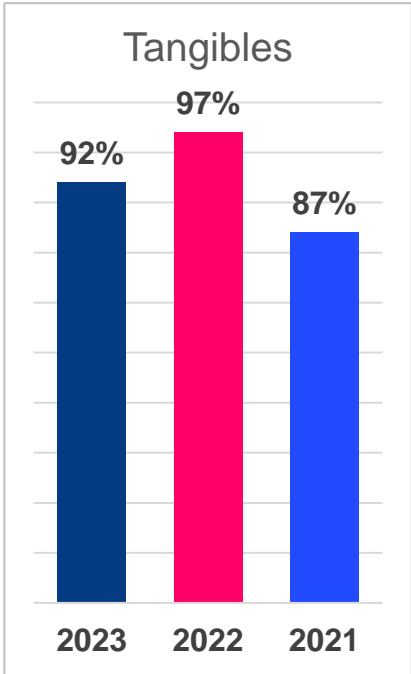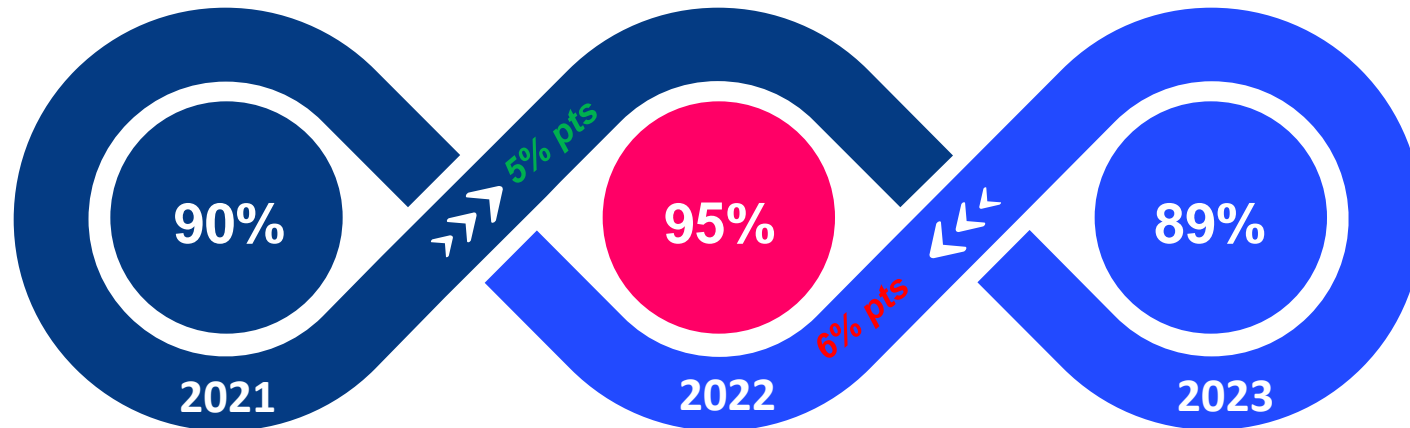
Overall Service Quality
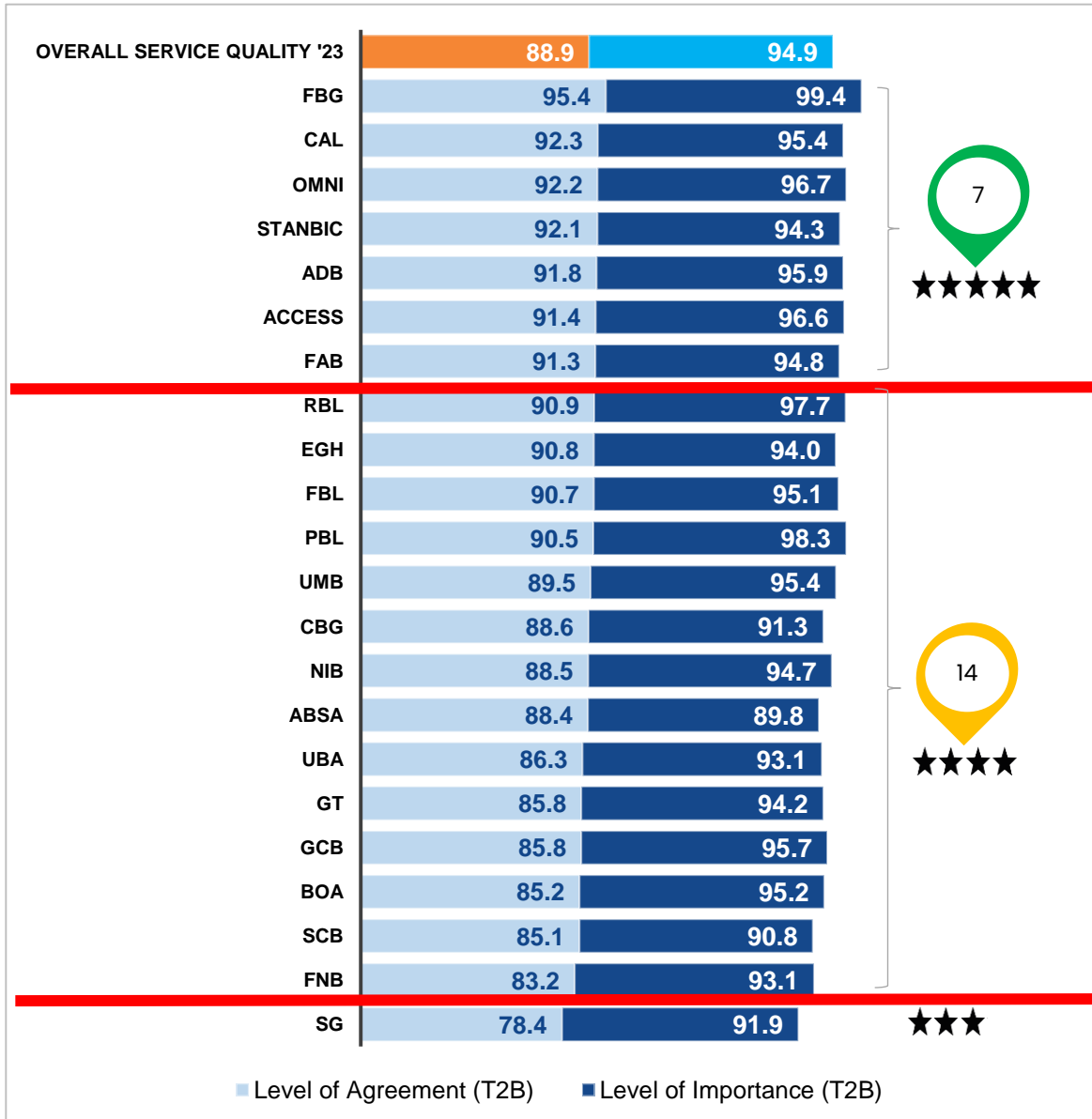
Banks	2023 T2B/%		2022 T2B/%	2021 T2B/%
Overall	88.9 ↘		94.5	89.9
ABSA	88.4 ↘		97.7	93.4
ADB	91.8		-	66.6
Access	91.4 ↘		96.4	94.3
BOA	85.2 ↘		89.2	86.6
CAL	92.3 ↘		96.8	91.8
CBG	88.6 ↘		93.5	88.1
EGH	90.8 ↗		86.1	96.8
OMNI	92.2 ↘	1 ↗	93.8	89.9
PBL	90.5 ↘		95.4	96.0
SG	78.4 ↘		86.4	94.3
FBL	90.7 ↘	20 ↘	96.0	91.4
GCB	85.8 ↘		91.8	82.5
Stanbic	92.1 ↘		97.9	89.3
UBA	86.3 ↘		95.1	94.0
GT	85.8 ↘		93.8	88.8
FBG	95.4 ↘		96.3	85.3
RBL	90.9 ↘		98.0	-
SCB	85.1 ↘		97.1	89.9
FNB	83.2 ↘		95.5	93.2
NIB	88.5 ↘		93.7	89.9
FAB	91.3 ↘		97.5	92.3
ZENITH	-		91.6	93.3
UMB	89.5 ↘		99.6	90.4
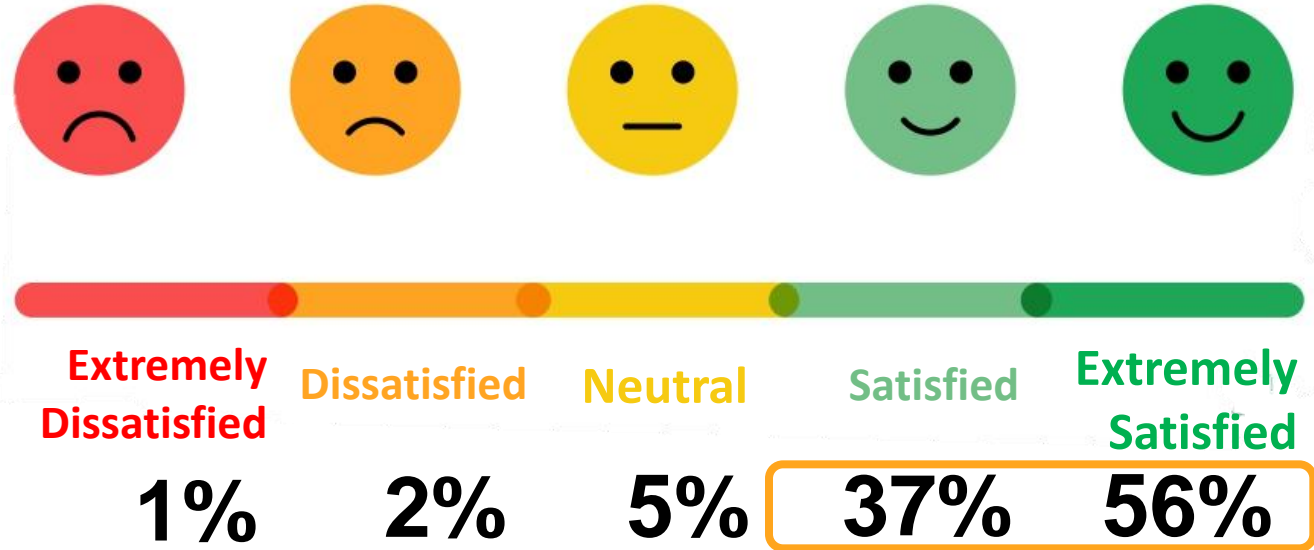
Base (n) = 3300

1 – Strongly Disagree; 2 – Disagree; 3 – Neutral; 4 – Agree; 5 – Strongly Agree

↗ Increase ↘ Decline

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Customer Satisfaction for Consumer Banking - 2023

Overall Satisfaction

Extremely Dissatisfied	Dissatisfied	Neutral	Satisfied	Extremely Satisfied
1%	2%	5%	37%	56%

93%
Overall Satisfaction with traditional banking

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Customer Satisfaction for Consumer Banking – 2021 - 2023

2023

93%

2% pts ↘

2022

95%

1% pt ↗

2021

94%

1 – Extremely Dissatisfied; 2 – Dissatisfied; 3 – Neutral; 4 – Satisfied; 5 – Extremely Satisfied

↗ Increase ↘ Decline

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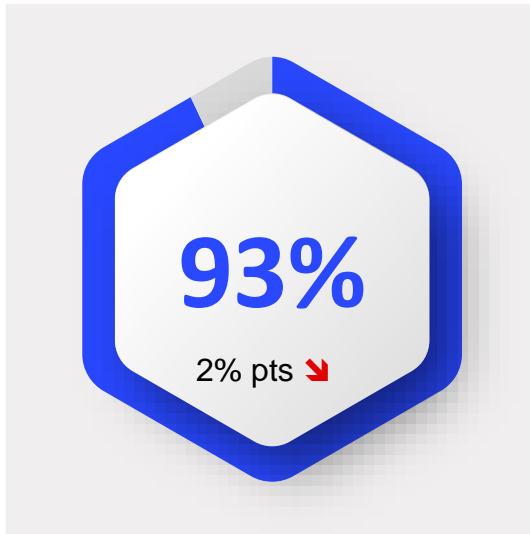
Overall Customer Satisfaction

Overall Satisfaction ➡

Business Banking (BB) — 93% — **2023**
Advocacy – NPS (BB) — 95% — **2022**
Framework — 94% — **2021**

	Overall Customer Satisfaction '23	92.5	★★★★★

	2023	2022	2021
PBL	99.3		
OMNI	98.7		
CBG	97.3		
NIB	96.0		
UMB	96.0		
FBG	96.0		
CAL	96.0		
RBL	95.3		
ADB	94.0		
BOA	94.0		
FBL	93.3		
SCB	92.7		
FAB	92.0		
UBA	92.0		

14 ★★★★★

GCB	90.7
FNB	90.0
ABSA	89.3
SG	88.7
STANBIC	86.7
EGH	86.7
GT	85.3
Access	84.0

8 ★★★★

	2023	2022	2021
ABSA	89.3 ↘	100	96
Access	84.0 ↘	99	99
BOA	94.0 ↗	90	88
CAL	96.0 ↘	97	98
CBG	97.3 ↗	96	93
EGH	86.7 ↘	91	99
OMNI	98.7 ↗	95	93
PBL	99.3 ↗	94	99
SG	88.7 ↘	92	97
FBL	93.3 ↘	94	99
GCB	90.7 ↘	92	89
Stanbic	86.7 ↘	98	95
UBA	92.0 ↘	94	97
GT	85.3 ↘	95	94
FBG	96.0 ↘	98	93
RBL	95.3 ↘	99	-
SCB	92.7 ↘	100	95
FNB	90.0 ↘	100	98
NIB	96.0 ↗	95	92
ADB	94.0	-	77
Zenith	-	94	95
FAB	92.0 ↘	98	94
UMB	96.0 ↘	100	97

5 ↗

16 ↘

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Consumer Banking

Customer Loyalty

Customer Loyalty - 2023

74.2% Behavioural

73.6% Overall Loyalty

72.9% Emotional
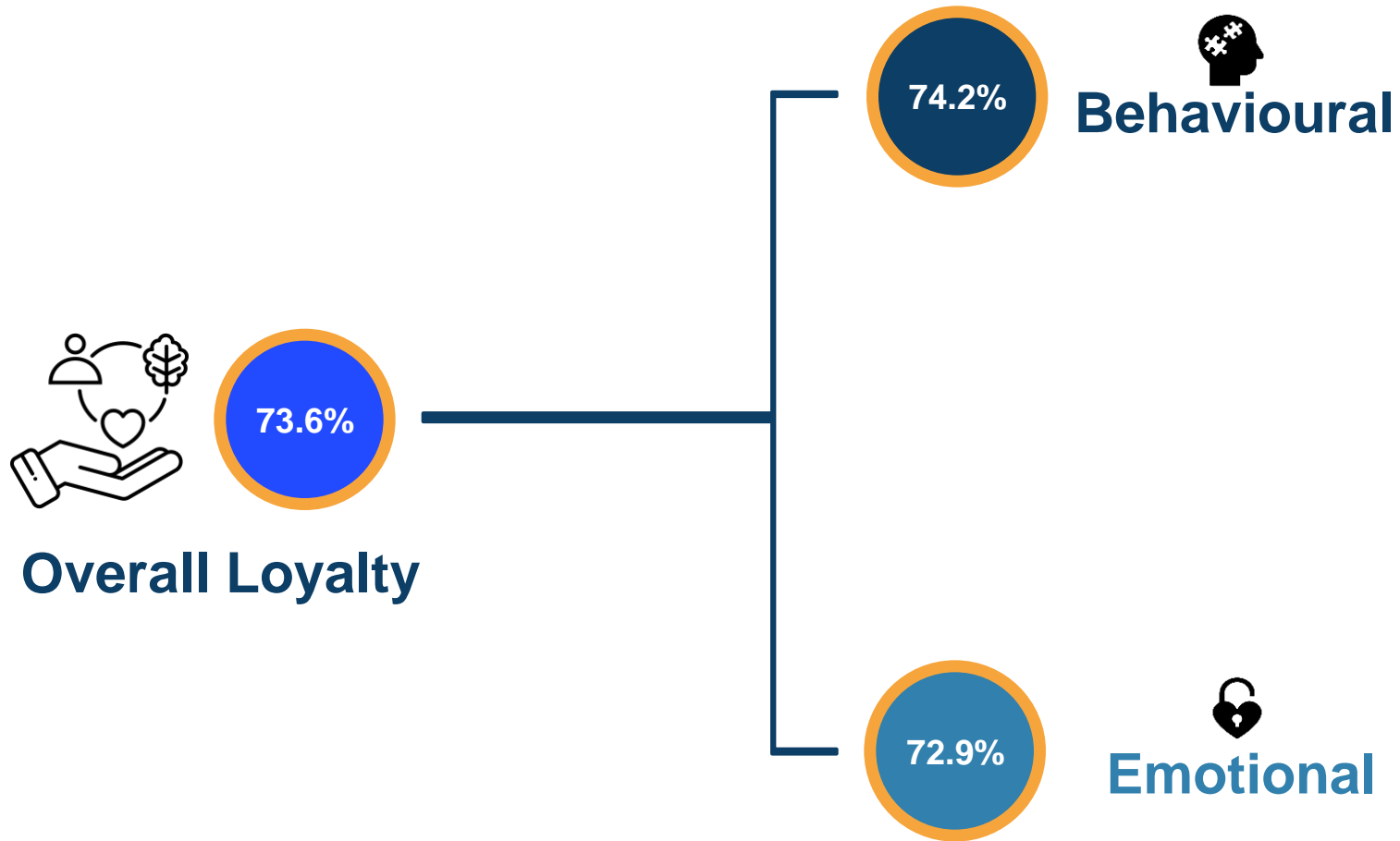
Customer Loyalty for Consumer Banking – 2021 - 2023

2023

74%

7% pts ↘

2022

81%

8% pts ↗

2021

73%

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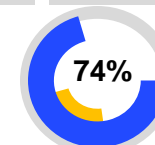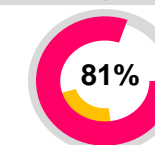
Overall Customer Loyalty
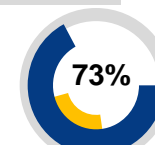
OVERALL CUSTOMER LOYALTY '23	73.6	★★★
FBG	85.9	★★★★
ECOBANK	80.6	
OMNIBSIC	79.4	
ABSA	79.3	
PBL	79.1	
RPL	78.2	
CAL	77.7	
STANBIC	77.3	
FAB	76.8	13 ★★★
UMB	74.9	
FIDELITY	74.1	
ACCESS	74.1	
ADB	74.1	
GCB	71.1	
UBA	71.0	
GT	70.5	
BOA	68.7	
CBG	68.5	
NIB	65.9	8 ★★
FNB	62.4	
SCB	62.2	
SG	61.1	

Overall Customer Loyalty →

	2023	2022	2021
	74%	81%	73%
ABSA	79 ↘	81	77
Access	74 ↘	90	79
BOA	69 ↘	77	68
CAL	78 ↗	73	74
CBG	69 ↘	78	67
EGH	81 ↗	67	85
OMNI	79	79	72
PBL	79 ↘	82	79
SG	61 ↘	80	75
FBL	74 ↘	89	77
GCB	71 ↘	80	76
Stanbic	77 ↘	78	72
UBA	71 ↘	75	80
GT	71 ↘	81	71
FBG	86 ↗	75	56
RBL	78 ↘	87	-
SCB	62 ↘	85	76
FNB	62 ↘	95	73
NIB	66 ↘	74	75
ADB	74	-	52
Zenith	-	76	81
FAB	77 ↘	86	77
UMB	75 ↘	86	72

3 ↗

18 ↘

22
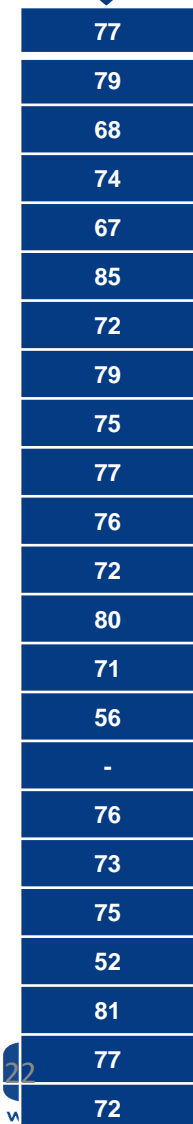
05
Net Promoter Score (Consumer Banking)

Net Promoter Score - 2023
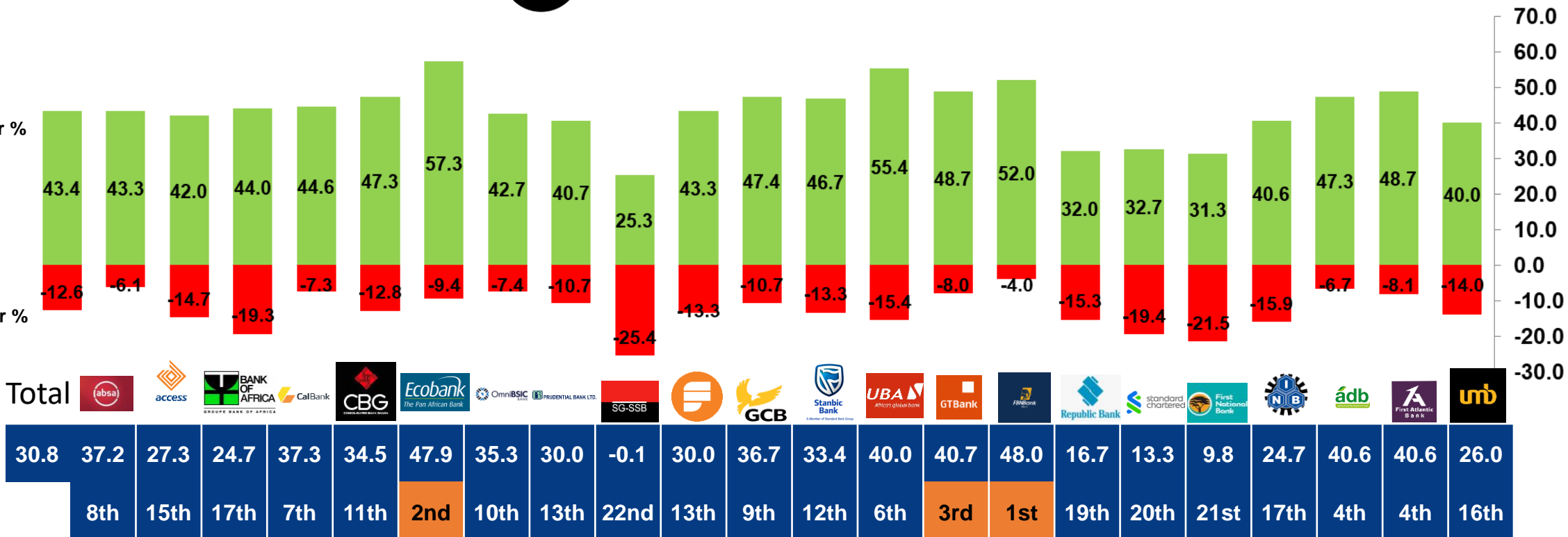
	Total	absa	access	BANK OF AFRICA	CalBank	CBG	Ecobank	OmniBSIC / PRUDENTIAL BANK LTD.	SG-SSB	GCB	Stanbic Bank	UBA	GTBank	FBNBank	Republic Bank	standard chartered	First National Bank	NIB	adb	First Atlantic Bank	umb
NPS %	30.8	37.2	27.3	24.7	37.3	34.5	47.9	35.3	30.0	-0.1	30.0	36.7	33.4	40.0	40.7	48.0	16.7	13.3	9.8	24.7	40.6	40.6	26.0
Ranking		8th	15th	17th	7th	11th	2nd	10th	13th	22nd	13th	9th	12th	6th	3rd	1st	19th	20th	21st	17th	4th	4th	16th

NPS < 50%	Serious Issue
50% < NPS < 75	Quite Good
NPS > 75%	Exceptionally Good

Net Promoter score = **Promoters** Likely to Recommend − **Detractors** Unlikely to Recommend

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Net Promoter Score – 2021 - 2023
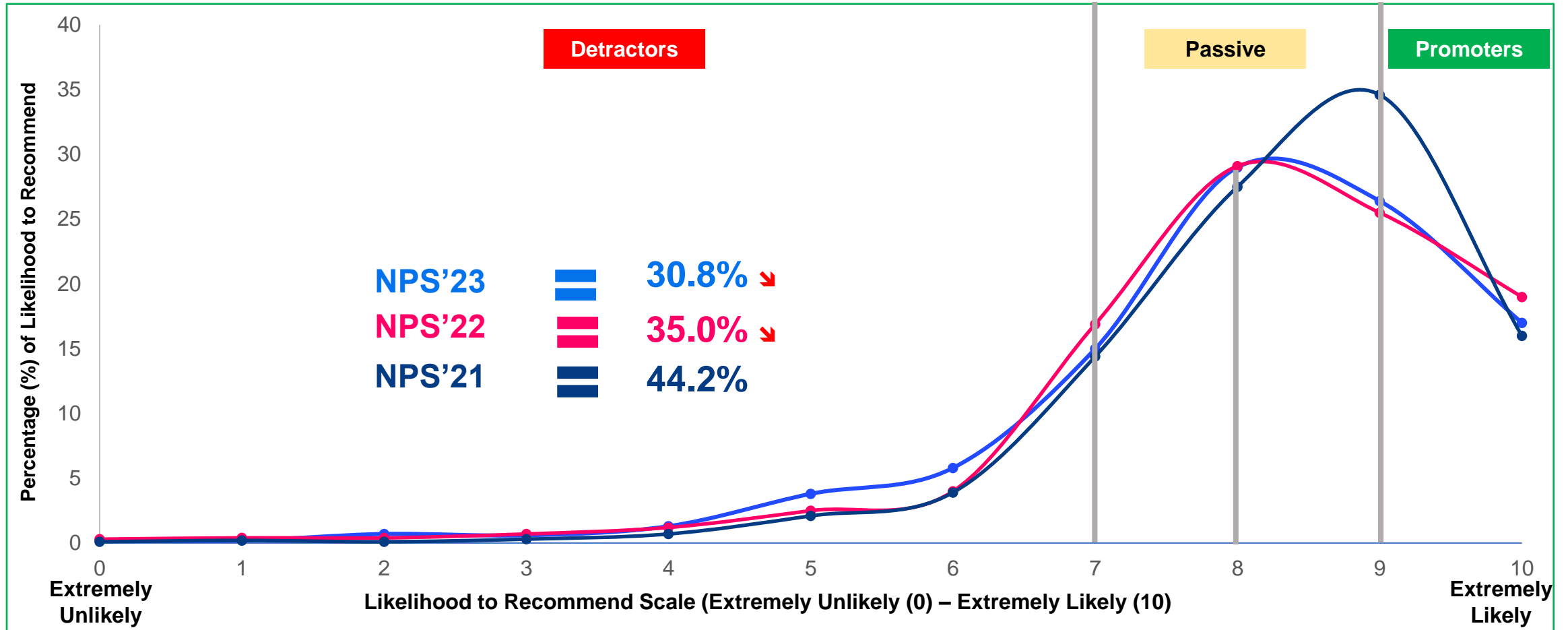
Overall NPS ➡
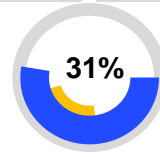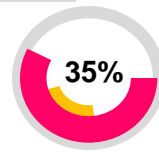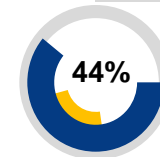
	31%	35%	44%
	2023	**2022**	**2021**
ABSA	37 ↗	29	36
Access	27 ↘	36	60
BOA	25 ↘	48	38
CAL	37 ↘	53	46
CBG	35 ↘	23	22
Ecobank	48 ↘	62	73
OmniBSIC	35 ↗	34	23
PBL	30 ↘	79	77
SG	0 ↘	11	36
Fidelity	30 ↘	77	63
GCB	37 ↗	13	34
Stanbic	33 ↘	51	38
UBA	40 ↗	26	37
GT	41 ↗	16	49
FBG	48 ↗	35	12
RBL	17 ↗	14	-
SCB	13 ↘	67	54
FNB	10 ↘	48	59
NIB	25 ↘	24	41
ADB	41	-	-4
Zenith	-	37	51
FAB	41 ↗	32	59
UMB	26 ↗	25	49

↗ Increase ↘ Decline

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06 Business Banking

Level of Service Quality, Satisfaction & Loyalty

Duration of relations with Primary Bank

%

- Up to 5 years: 44.3
- 6 to 10 years: 32
- 11 to 15 years: 11.1
- 16 to 20 years: 5.1
- 20 years plus: 7.5
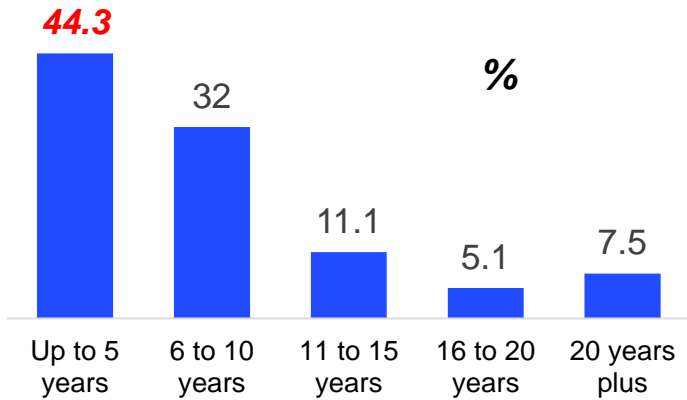
Do you have accounts with other Banks?

69.4%

Base (n – 1527)

- Yes
- No
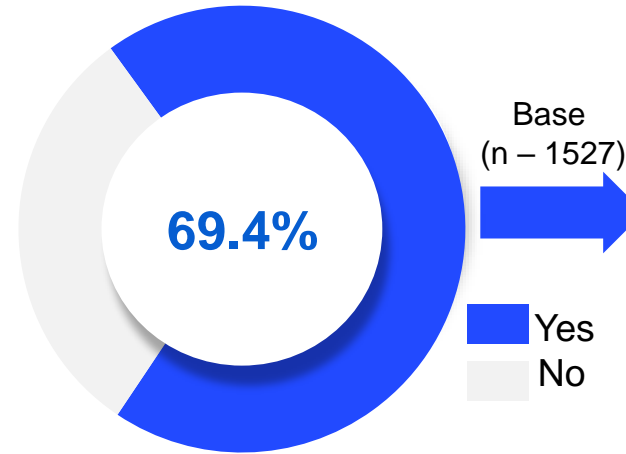
Top 10 banks, customers save with aside their main bank

GCB | Ecobank The Pan African Bank | [logo]

access | CalBank | Stanbic Bank A member of Standard Bank Group

adb agricultural development bank | CBG CONSOLIDATED BANK GHANA LTD. | absa | UBA United Bank for Africa

Products Patronised

96.1% Current

6.4% Investment

Banking Services Patronised

58% Traditional Banking

7% Remote Banking

35% Both

Annual Turnover

- Up to GH500K: 25.8
- GHS500K - GHS2M: 20.6
- GHS2M - GHS10M: 17.4
- GHS10M - GHS20M: 13.2
- GHS20M - GHS50M: 11.3
- GHS50M - GHS100M: 5.3
- Above GHS100M: 6.4

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Tangibles
- 2023: 93%
- 2022: 94%

Reliability
- 2023: 94%
- 2022: 92%

Responsiveness
- 2023: 93%
- 2022: 92%

Assurance
- 2023: 96%
- 2022: 94%

Empathy
- 2023: 94%
- 2022: 92%

Ease of Use
- 2023: 88%
- 2022: —

Total Service Quality Score

93% +1% pt → 94%

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Overall Service Quality

	Level of Agreement (T2B)	Level of Importance (T2B)
OVERALL SERVICE QUALITY '23	93.6	97.9
OMNI	99.2	100.0
ADB	98.2	99.8
ACCESS	97.5	99.7
SCB	97.1	98.9
NIB	97.1	99.6
CBG	97.1	99.4
FAB	96.9	98.7
EGH	96.6	99.2
FBG	95.8	99.6
UBA	95.2	99.9
ABSA	94.3	96.8
FNB	93.9	94.4
SG	93.3	97.9
PBL	92.8	96.9
CAL	92.0	97.2
BOA	91.9	96.6
GT	91.9	98.1
GCB	89.9	97.8
RBL	88.6	95.2
STANBIC	87.8	95.9
UMB	87.3	94.8
FBL	86.8	97.3

17 ★★★★★

5 ★★★★

Banks	2023 T2B/%		2022 T2B/%
Overall	93.6 ↗		92.9
ABSA	94.3 ↗		82.3
ADB	98.2 ↘		-
Access	97.5 ↘		99.6
BOA	91.9 ↗		88.8
CAL	92.0 ↘		100
CBG	97.1 ↗		92.2
EGH	96.6 ↗		95.7
OMNI	99.2 ↗		97.6
PBL	92.8 ↘	10 ↗	98.6
SG	93.3 ↘		95.2
FBL	86.8 ↗	11 ↘	73.0
GCB	89.9 ↗		84.3
Stanbic	87.8 ↘		99.8
UBA	95.2 ↘		96.2
GT	91.9 ↘		92.0
FBG	95.8 ↘		98.1
RBL	88.6 ↗		86.0
SCB	97.1 ↘		99.2
FNB	93.9 ↘		99.0
NIB	97.1 ↗		95.5
FAB	96.9 ↗		92.2
ZENITH	-		90.7
UMB	87.3 ↘		88.3

Base (n) = 2200   *1 – Strongly Disagree; 2 – Disagree; 3 – Neutral; 4 – Agree; 5 – Strongly Agree*   ↗ Increase ↘ Decline

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Customer Satisfaction for Business Banking - 2023

Overall Satisfaction

Extremely Dissatisfied	Dissatisfied	Neutral	Satisfied	Extremely Satisfied
0%	1%	5%	36%	58%

94%
Overall Satisfaction with traditional banking

Customer Satisfaction for Business Banking – 2022 - 2023

2023

2022

94%

1% pt ↗

93%

1 – Extremely Dissatisfied; 2 – Dissatisfied; 3 – Neutral; 4 – Satisfied; 5 – Extremely Satisfied

↗ Increase ↘ Decline

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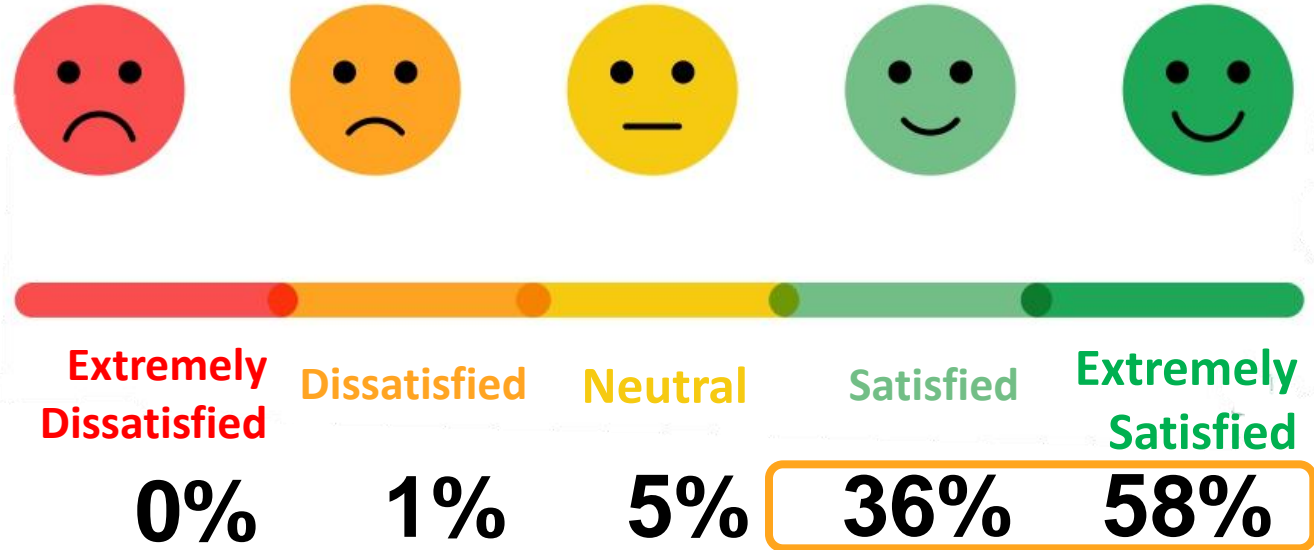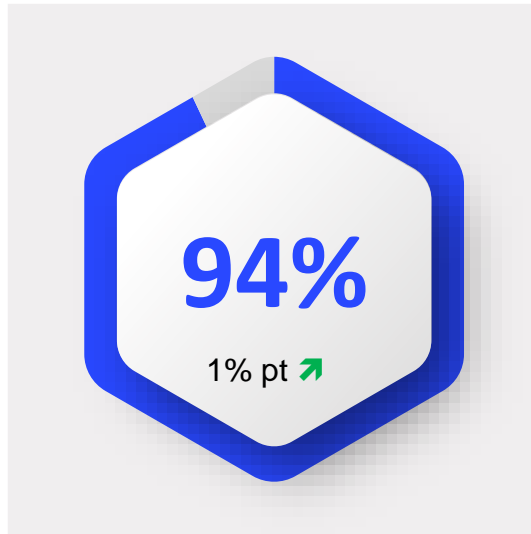
32

Overall Customer Satisfaction
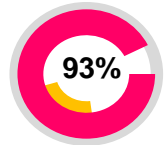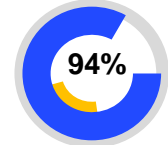
OVERALL CUSTOMER SATISFACTION '23	94.4	★★★★★
ACCESS	100.0	
ABSA	100.0	
FBG	99.0	
PBL	99.0	
NIB	98.0	
FNB	98.0	
GCB	98.0	
EGH	97.0	
UMB	96.0	
ADB	96.0	
GT	96.0	
UBA	96.0	
CBG	96.0	
BOA	95.0	
FAB	94.0	
RBL	93.0	
OMNI	93.0	

17 ★★★★★

SCB	88.0	
FBL	88.0	
CAL	85.0	
STANBIC	83.0	

4 ★★★★

| SG | 79.0 | ★★★ |

Overall Satisfaction →

94% **2023**

93% **2022**

		2023	2022
ABSA	ABSA	100 ↗	86
Access	Access	100 ↗	91
BOA	BOA	95 ↘	98
CalBank	CAL	85 ↘	100
CBG	CBG	96 ↘	96
Ecobank	EGH	97 ↘	98
OmniBSIC	OMNI	93 ↘	93
PBL	PBL	99 ↗	98
SG-SSB	SG	79 ↘	91
FBL	FBL	88 ↗	70
GCB	GCB	98 ↗	82
Stanbic	Stanbic	83 ↘	99
UBA	UBA	96 ↘	96
GTBank	GT	96 ↗	94
FBG	FBG	99 ↗	94
Republic Bank	RBL	93 ↗	85
Standard Chartered	SCB	88 ↘	97
FNB	FNB	98 ↗	94
NIB	NIB	98 ↗	96
adb	ADB	96	-
Zenith	Zenith	-	97
First Atlantic	FAB	94 ↗	92
umb	UMB	96 ↗	91

12 ↗

6 ↘

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Customer Loyalty

Customer Loyalty - 2023

79.3%

Overall Loyalty

81.7% **Behavioural**

77.0% **Emotional**

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Customer Loyalty for Business Banking – 2022 - 2023

2023

79%

1% pt ↘

2022

80%

1 – Extremely Dissatisfied; 2 – Dissatisfied; 3 – Neutral; 4 – Satisfied; 5 – Extremely Satisfied

↗ Increase ↘ Decline

Overall Customer Loyalty

OVERALL CUSTOMER LOYALTY '23	79.3	★★★
CAL	87.7	
ACCESS	86.1	
CBG	86.1	
BOA	85.6	
ABSA	85.2	11
OMNI	85.1	★★★★
NIB	84.8	
ADB	84.6	
PBL	84.2	
SCB	81.1	
FBG	81.0	
UBA	79.6	
GT	78.7	
EGH	78.3	
FAB	76.2	9
GCB	74.8	★★★
FBL	73.9	
FNB	73.6	
SG	72.4	
UMB	72.1	
STANBIC	67.9	2
RBL	66.6	★★

Overall Customer Loyalty → **79%** **2023** | **80%** **2022**
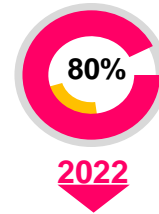
	Bank	Business Banking (BB) 2023	2022
	ABSA	85.2 ↗	70.4
	Access	86.1 ↗	83.8
	BOA	85.6 ↗	79.6
	CAL	87.7 ↘	94.1
	CBG	86.1 ↗	82.0
	EGH	78.3 ↘	84.1
	OMNI	85.1 ↘	90.4
	PBL	84.2 ↘	94.9
	SG	72.4 ↘	82.5
	FBL	73.9 ↗	63.4
	GCB	74.8 ↗	48.9
	Stanbic	67.9 ↘	87.3
	UBA	79.6 ↗	78.6
	GT	78.7 ↗	77.4
	FBG	81.0 ↘	82.6
	RBL	66.6 ↘	69.3
	SCB	81.1 ↘	84.9
	FNB	73.6 ↘	88.4
	NIB	84.8 ↘	87.6
	ADB	84.6 ↗	-
	Zenith	-	67.9
	FAB	76.2 ↘	88.4
	UMB	72.1 ↘	77.8

9 ↗

12 ↘

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07

Net Promoter Score (Business Banking)

Net Promoter Score - 2023

Promoter %

Detractor %

	Total	absa	access	BANK OF AFRICA	CalBank	CBG	Ecobank	OmniBSIC / Prudential Bank	SG-SSB		GCB	Stanbic Bank	UBA	GTBank	FBNBank	Republic Bank	standard chartered	First National Bank	NIB	adb	First Atlantic Bank	umb
NPS %	42.1	28.0	40.0	38.0	48.0	70.0	59.0	77.0	60.0	21.0	31.0	30.0	23.0	52.0	15.0	47.0	18.0	67.0	44.0	32.0	43.0	53.0	30.0
Ranking		18th	12th	13th	8th	2nd	5th	1st	4th	20th	15th	16th	19th	7th	22nd	9th	21st	3rd	10th	14th	11th	6th	16th

Bar chart values (Promoter % / Detractor %):
- 47.9 / -5.8
- 29.0 / -1.0
- 42.0 / -2.0
- 44.0 / -6.0
- 54.0 / -6.0
- 71.0 / -1.0
- 61.0 / -2.0
- 77.0 /
- 65.0 / -5.0
- 29.0 / -8.0
- 41.0 / -10.0
- 39.0 / -9.0
- 39.0 / -16.0
- 55.0 / -3.0
- 25.0 / -10.0
- 52.0 / -5.0
- 35.0 / -17.0
- 70.0 / -3.0
- 47.0 / -3.0
- 39.0 / -7.0
- 47.0 / -4.0
- 55.0 / -2.0

NPS < 50%	Serious Issue
50% < NPS < 75	Quite Good
NPS > 75%	Exceptionally Good

Net Promoter score = **Promoters** (Likely to Recommend) − **Detractors** (Unlikely to Recommend)

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Net Promoter Score – 2021 - 2023

Overall NPS ➡

42% **2023**

35% **2022**

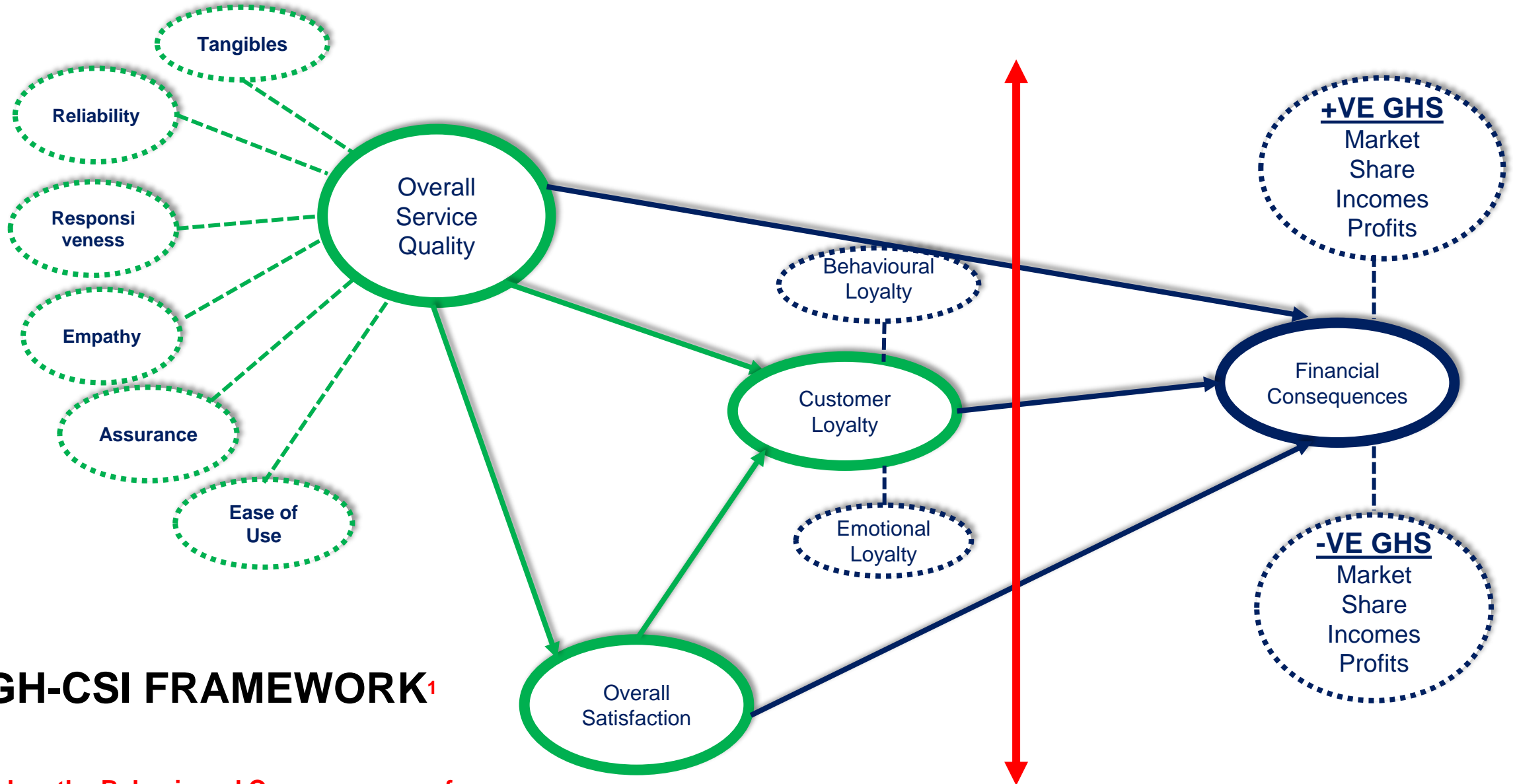| Bank	2023	2022
ABSA	28.0 ↘	35
Access	40.0 ↗	36
BOA	38.0 ↘	48
CAL	48.0 ↘	53
CBG	70.0 ↗	23
EGH	59.0 ↘	62
OMNI	77.0 ↗	34
PBL	60.0 ↘	79
SG	21.0 ↗	11
FBL	31.0 ↗	4
GCB	30.0 ↗	13
Stanbic	23.0 ↘	51
UBA	52.0 ↗	26
GT	15.0 ↘	16
FBG	47.0 ↗	35
RBL	18.0 ↗	14
SCB	67.0 ↘	67
FNB	44.0 ↘	48
NIB	32.0 ↗	24
ADB	43.0	-
Zenith	-	37
FAB	53.0 ↗	32
UMB	30.0 ↗	25

12 ↗

9 ↘

↗ Increase ↘ Decline

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08

GH – CSI FRAMEWORK & SCORES (2021-2023)

GH-CSI FRAMEWORK[1]

1. Based on the Behavioural Consequences of service quality by Zeithaml, V. A., et al. (1996)

GH-CSI 2023

93.8%

Consumer Banking

94.8%

Business Banking

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YEAR ON YEAR GH-CSI

Consumer Banking: GH-CSI Scores

2021
CIMG APPROVED SCORE =
95.0%
TOP-5 AVERAGE PERFORMING BANKS

2022
CIMG APPROVED SCORE =
98.2%
TOP-5 AVERAGE PERFORMING BANKS

2023
CIMG APPROVED SCORE =
93.8%
TOP-5 AVERAGE PERFORMING BANKS

Business Banking: GH-CSI Scores

2022
CIMG APPROVED SCORE =
99.5%
TOP-5 AVERAGE PERFORMING BANKS

2023
CIMG APPROVED SCORE =
94.8%
TOP-5 AVERAGE PERFORMING BANKS

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Thank you