

**CUSTOMERS' PERCEPTION ON SERVICES RENDERED BY
COMMERCIAL BANKS IN TANZANIA: A CASE OF CRDB
BANK PLC, DODOMA REGION**

By

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Dissertation submitted in partial fulfillment of the requirements of the degree of

Master of Business Administration of the University of Dodoma

The University of Dodoma

October, 2014

CERTIFICATION

The undersigned certifies that has read and hereby recommends for acceptance by the University of Dodoma dissertation entitled *“Customers’ Perceptions on the Services rendered by Commercial Banks in Tanzania: A case of CRDB Bank PLC”* in partial fulfillment of the requirements for the degree of Master of Business Administration of the University of Dodoma.

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ACKNOWLEDGEMENTS

I would first want to express my sincere thanks to our almighty God who gave me health, strength and ability to accomplish this work.

Many people contributed to this study, and their contributions are gratefully acknowledged. First, I would like to extend my gratitude to my supervisor Prof. Ahmed Ame, for his assistance from the start to the end of this study. Secondly, I am grateful to Mr. Emmanuel Chaburuma (former Branch Manager, CRDB Bank PLC, UDOM Branch) for allowing me to pursue my Master degree while working. Also, I would like to express my sincere thanks to Mr. Danford Muyango (Manager Business Banking, CRDB Bank PLC) for his support and understanding during my course of study. I am also thankful to Mr. Kelvin Haule, Nicholas Masawe and Sydney Muyango for their support that allowed me to accomplish this dissertation.

Moreover, I would also like to express my gratitude to Miss Chabu Mishwaro (Branch Manager, CRDB Bank PLC, UDOM Branch, and all CRDB Bank staff in Dodoma region especially UDOM Staff (Dismas Rwechungura, John Marwa, Rachel Malekano, John Mtaka, Ndekaje Kange, Salome Mganga, Tumainiel Kissassi, Zuberi Bani, Omary Makomela, Juliana Soka, Martin Ndunguru, Mussa Mmbaga, Barnabas Ngomoi, Nuru Piazar, Grace Alex, Elizabeth Makono and Noel Mwinami for the support they extended to me while pursuing my studies. Under the same capacity, I would like to sincerely send my thanks to all individuals who agreed to participate in this study. Further, I would like to convey my special thanks to all my fellow students especially, Raymond Uronu, Zacharia Lema, Mwanaidi Shafii, Juliana Fura, Sekela Mwakasanga, and Venoh Vahaye.

Last but not least, I would like to whole heartedly thank my family, to include; my Dad, Bishop Elisa Buberwa, my beloved mother, Mrs. Grace Buberwa, my sisters

Ayesiga Buberwa, Asiiimwe Buberwa, my brother Mubezi Buberwa and my beloved young sister Wokuheleza Buberwa for their patience, tolerance and moral support which enabled me to accomplish this work on time. Under this part, I also like to mention the support and encouragement I got from Judex Samwel Audax and my friends, Mwombeki Kabyemera, Isack Msemwa, Michael Madundo.

In spite of the fact that, I received assistance from various individuals in making this study a success, I am entirely responsible for any conceptual and textual errors and those related to clarity, which this study may contain.

DEDICATION

This work is dedicated to my beloved family (Bishop Elisa Buberwa, Mrs. Grace Buberwa, Asimwe, Ayesiga, Mbezi and Wokuheleza, their presence means a lot to me.

ABSTRACT

This study had three objectives to accomplish, namely; to explore the perceptions of customers regarding services offered by CRDB bank, to explore the factors which are key determinants of customer satisfaction for services offered by CRDB Bank, to investigate on the challenges facing the bank in making its customers satisfied with the services offered and to analyze the relationship between customer satisfaction and retention for CRDB bank. The study was based at Dodoma Municipality and involved all branches of CRDB within Dodoma town. Data were collected from customers, employees and from the management. Questionnaires and interviews were used in data collection apart from documentary review. Data were then analyzed both qualitatively as well as quantitatively. It was found out that, all the features assessed in this study were favorably evaluated by customers with those highly ranked being; evaluation on the easiness of making withdrawals, evaluation on the friendliness of the employees and evaluation on the fees charged. It was also uncovered that, the key determinants of customer satisfaction were; timely services, language used by employee, accuracy of the services, dependability of employees, trust of the employees, appearance of the facilities, innovation of the products, customer service, simplicity in using the product and services and banks coverage. Further, the study found out that, employees faced several challenges in making customers satisfied. The main challenges were; communication breakdown, staff welfare, complicated procedures and limited number of staff. Furthermore, this study has revealed a positive but weak relationship between customer satisfaction and retention. It was recommended that, the management of CRDB sustains the good work of innovation of its products because this has been found to be one of the factors which customer considered in forming their satisfaction. It was also advised

that, employees strive to use good language to customers when rendering services because this is an issue customers always expect from service providers. Improper use of language leads to dissatisfaction which can have negative impact on retention.

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LIST OF ABBREVIATIONS

KPMG	Klynved Peat Marwick Goerdeler
BoT	Bank of Tanzania
PLC	Public Limited Company
WTO	World Trade Organization
ATM	Automatic Teller Machine
UDOM	The University of Dodoma
SPSS	Statistical Package for Social Scientists
IRDP	Institute of Rural Development and Planning
TTCL	Tanzania Telecommunication Company Limited

CHAPTER ONE

BACKGROUND TO THE STUDY

1.0 Introduction

This chapter presents the background information to the study, statement of the research problem, objectives, research questions and significance of the study. The chapter winds up by showing the organization of the report.

1.1 Background of the study

Amidst the global economic crisis, several African economies have continued to record significant economic growth driven by rising commodity prices and strong domestic demand. In the same vein, the financial services industry is continuing to experience huge growth as governments and regulators strive to meet financial inclusion targets (KPMG, 2013). It has been noted that, most bank product developments are easy to duplicate and when banks provide nearly identical services, they can only distinguish themselves on the basis of price and quality (Kayak and Kucukemiroglu, 1992; Hull, 2002).

Likewise, Commercial banks around the world are facing intense margin pressure, slow balance sheet growth, uncertain economic outlook and a growing competition from new entrants raising a new challenge for customer retention and satisfaction. Despite strong overall measures of customer satisfaction, significant numbers of customers are actively considering changing their banks. Worldwide, the number of customers planning to switch banks has grown from 7% in 2011 to 12% in 2012 (Global Consumer Banking Survey, 2012). In Africa, increased recognition of customers' perceptions and satisfaction to inform banking services can be understood from the wider context of economic reforms (Hansson, 1995). The

financial reforms embraced during the 1990s, expanded the delivery of financial services in Africa. Commercial and non-commercial banks have magnified resulting into widened competition. As a result, banks are now faced with very high and intense competition (Harvey, 2010). On one hand, competition rests from customers' satisfaction and retention, and on another hand, competition is about promoting a link between customers' perceptions of banking services and service quality for customers' retention and loyalty.

Therefore, customer retention is potentially an effective tool that banks can use to gain a strategic advantage and survive in today's ever-increasing banking competitive environment. According to KPMG (2013), customer retention is highly influenced by satisfaction they gain from the services (non price services) offered by their banks. Customer satisfaction is a measure of the extent to which the existing bank is fulfilling the general expectations of a customer and how far or close the existing bank comes to the customer's thinking of the ideal bank (Ragavan and Mageh, 2013).

The same is the situation in Tanzania, whereby global economic liberalization resulted into financial reforms. According to BOT (2007), financial sector reforms in Tanzania in 1990s paved the way for licensing of new banks and financial institutions resulting into greater competition in the financial sector with increasingly banking outlets. In this case, competition have been intensified, commercial banks are struggling to ensure customers' satisfaction which is multi-dimensional and dynamic concept having greater relationship with customers' perceptions.

This stance does not only impede commercial banks' survivability to compete for customers' satisfaction and loyalty but also hinders efforts to determine the

appropriateness of service quality model on customers' satisfaction and perceptions. Therefore, this study attempted to address that venture by examining the customers' perceptions on services rendered by commercial banks in Tanzania.

1.2 Statement of the Research Problem

The Tanzania banking sector embarked on a plan for financial liberalization in 1992, in order to sustain its economic growth and improve service quality. As a result of the liberalization, the banking sector in Tanzania has been booming, particularly over the last few years (BoT, 2012). This has brought an increasing awareness among bank customers of their rights, changing demands and high competition. As a result, commercial banks are required to maintain constant progress in service quality for their customers to be satisfied and stay loyal (Auka et al., 2013).

Customer satisfaction is quite a complex issue and there are a lot of debates about what exactly is required and how to go about it. Kotler and Keller (2006) observe that, customers are becoming harder to please; they are smarter, more price conscious, more demanding, less forgiving, and they are approached by many more with equal or better offers. Customer perceptions and expectation is closely related with satisfaction and loyalty and the differences between these have not always been very much clearly defined and this has received a marginal attention by literature. A remarkable attention by literature have been put to uncover on how service quality influences on customers' loyalty and retention.

Literature has ignored the fact that customers' perception on banking services is the prerequisite for satisfaction and retention. The present knowledge on customers' satisfaction is informed by inadequate information on the relationship between customers' satisfaction and perceptions. In this case, current problem for the banking

industry in Tanzania is to determine the dimensionality of customer perception of service quality and satisfaction (Ravichandran, 2010). Likewise, literature on customers' satisfaction oscillate around maintaining the current customers with marginal attention on the future because perception of service quality is dynamic, what are quality services today, might not be perceived service quality in the future.

Hence, the challenge is beyond producing satisfied customers as competitors can do; the challenge is to produce delighted, loyal customers and services informed by customers' perceptions. This may be achieved through the provision of quality services and maintain them in the future that are well perceived by customers (KPMG, 2013). It was therefore the rationale for this study to examine the perceptions of customers on services rendered by commercial banks in Tanzania. In so doing, CRDB Bank PLC was taken as the platform.

1.3 Objectives of the Study

The general objective of the research was to examine the customers' perceptions on services offered by CRDB bank in Dodoma. This was guided by the following specific objectives.

- 1) To explore the perceptions of customers regarding services offered by CRDB bank.
- 2) To explore factors which are key determinants of customer satisfaction for services offered by CRDB Bank.
- 3) To investigate on the challenges facing the bank in making its customers satisfied with the services offered.
- 4) To analyze the relationship between customer satisfaction and retention for CRDB bank.

1.4 Research Questions

In order to meet the above stated objectives, the study sought to find answers for the following research questions.

- 1) What are the customers' perceptions regarding services offered by CRDB bank?
- 2) What are the determinants of customers' satisfaction for services offered by the CRDB?
- 3) What are the challenges facing CRDB bank in making its customers satisfied with the services offered?
- 4) Is there any relationship between customers' satisfaction and retention for CRDB bank?

1.5 Significance of the Study

This study had both knowledge significance and management implication. On the side of the knowledge contribution, the findings of the study present customers' perceptions on services rendered by banks. In that way, it adds to knowledge and provides good base for future investigations. On the side of management contribution, findings of the study provide suggestions to the management of CRDB bank and others over the customers' perception on their services and the possible strategies to improve the situation.

1.6 Research Report Layout

This chapter provides the background information to the problem. Other issues covered here are statements of the research problem, objectives, research questions, and significance of the study. Chapter two presents the definitions of key terms; theoretical and empirical literature reviews and then summarizes it into a conceptual

framework that guided the study. At the end of this chapter, the knowledge gap has been shown. Chapter three offers a detailed discussion on methodological issues. It shows the study setting, research design employed, research approach, the sampling techniques used and the sample size taken. The chapter winds up with matters pertaining to data collection, data analysis, credibility and ethical issues. Chapter four presents the research findings and their discussions as guided by research objectives. Finally, chapter five summarizes the findings of the study. It shows the contribution of the study to knowledge and management implications. Further, the chapter provides recommendations and ends by showing limitations of the study and suggestion for new areas for further study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents both the theoretical and empirical literature review about the problem under study. The chapter provides conceptualization of the key terms used in this study. It further discusses the theoretical base of the study. Thereafter, the chapter presents empirical works that support this study and winds up a conceptual framework together with research gap.

2.1 Conceptualization of the Key Terms

This part gives out definitions of the key terms which were used in this study. The terms are services, service quality; customer satisfaction, determinants of customer satisfaction and customer retention.

2.1.1 Services

Gronroos (2000) defines service as an activity or series of activities of a more or less intangible nature that normally, but not necessarily, takes place in the interaction between customer and service employee and, or physical resources of the service provider, which are provided as the solutions to customer problem. Zeithaml and Bitner (1996) define service as all economic activities whose output is not physical product or construction, is generally consumed at the time it is produced and provides added value in the forms (such as convenience, timeliness, comfort, health) that are essentially intangible concerns of its first purchaser.

The basic characteristics of the service are intangibility, heterogeneity, simultaneous production and consumption, and perishability. Services are intangible meaning that they cannot be seen, felt, or touched in the same way as in physical products.

Heterogeneity implies that standardization as in physical products is entirely impossible due to the frequency of offerings. While most goods are produced first, then sold and consumed, services are sold first, and then produced and consumed simultaneously. Services are perishable in the sense of not being able to be saved, stored, resold, or returned (Zeithaml and Bitner, 1996).

The above characteristics highlight the most significant point in services delivery; the real-time interaction between consumer and service provider. This interaction is crucial focal point in determining service quality and eventually the customer satisfaction.

2.1.2 Service Quality

This term has received various definitions and conceptualizations. Parasuraman et al (1988), define service quality as a difference between customer expectation of service and customers' perceptions of the actual service. Kasper et al. (1999) define service quality as the degree to which the service offered can satisfy the expectations of the user. According to these definitions, customers are the sole judges of service quality. If they perceive it to be good service, then it is. They assess the quality of service by comparing their expectations and perceptions.

2.1.3 Customer satisfaction

Customer satisfaction has been defined in different contexts by different authors. Customer satisfaction is viewed as a psychological concept that involves the feelings of wellbeing and pleasure that results from obtaining what one hopes for and expects from an appealing product and or service (WTO, 1985); Customer satisfaction is also viewed as an attitude-like judgment following a purchase act or a series of consumer product interactions (Youjae Yi, 1990 cited in Lovelock and Wirtz, 2007);

It is also viewed as consumer's post-purchase evaluation and affective response to the overall product or service experience (Oliver, 1992).

According to these definitions, imply that, customers can only form satisfaction after they receive a service of product of a firm. Further, customer satisfaction cannot be limited to short term strategy; it is mostly a long term strategy of any firm. Actually, customer satisfaction has been gaining popularity due to its importance towards judgment of customer preferences and choices. When customers' expectations are met, the resultant feeling is satisfaction and when expectations are not met, then the resultant feeling is dissatisfaction. Some of the scholars believe that, it can also be called as motivation (Engel et al, 1990).

Customer satisfaction can be improved by strong communication to customers. A firm or company should, at all times, struggle to know expectations of its customers and implement their expectation to make them satisfied. There should be a broad level of surveys, customer feedback collected to random set of people in a frequent interval time. It is always expensive to make new customers than to keep existing customers. Rust and Zahorik (1993) believes that financial implications of attracting new customers may be five times costful compared to keeping existing customers. Therefore, it is very important for firms to focus on designing new and standard products which will satisfy customers.

2.1.4 Determinants of Customer Satisfaction

Customer satisfaction is influenced by specific product or service features, perceptions of quality, customers' emotional responses, past buying experience, perception of equity and fairness, advice from friends and relatives (Oliver, 1997; Crompton and Love, 1995; Rust, et al., 1995). Product and service features are key

factors in determining customer satisfaction (Oliver, 1997). Therefore according to Oliver (1997), satisfaction is the function of customer's evaluation on product or service features. Research has shown that customers of services will make trade-offs among different service features, for example, price level, quality, friendliness of service provider, and level of customization (Iacobucci, et al., 1994).

Customers' emotions can also influence the perceptions of satisfaction with product and services (Oliver, 1997). This is the state of mind, if a person is happy or in bad mood, there is likelihood of satisfaction to vary depending with the emotions. When a person is in bad mood, his or her negative feelings may cause a person to overreact or respond negatively to any little problem. Past buying experience influence someone's expectations regarding the products or services. Therefore, if the perceived quality of product or service meets this expectation, one can conclude that customer is satisfied. Also, when the quality of product or service falls short of expectation, one can conclude that the customer is dissatisfied.

According to (Oliver, 1997), customer satisfaction is also influenced by perceptions of equity and fairness, customers have tendency to ask themselves: Have I been treated fairly compared with other customers? Did other customers get better treatment, better prices, or better quality service? Did I pay fair price for the product or service? Notions of fairness are central to customers' perceptions of satisfaction with products or services.

2.1.5 Customer Retention

Customer Retention is the outcome or the event that customers are retained or stayed with their current provider. Retention can be brought by appropriate incentives or stimuli. Retention occurs due to increasing the loyalty of a customer. This means

that, the retentiveness of the customer is increased (Parasuraman, Zeithaml and Malhotra, 2005). Loyalty is internal to the customer; it can only be changed by a shift in the customer's own value system. Retention however can be manipulated by the provider through the application of incentives. It is however not very easy retaining customers due to serious competition in the banking industry; therefore, there is the need to look at customer satisfaction seriously (KPMG, 2013).

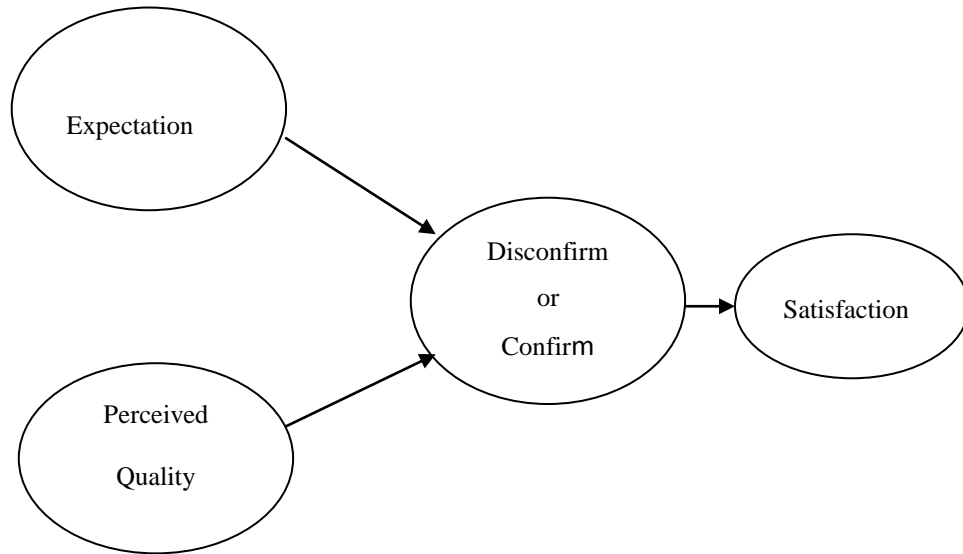
2.2 Theoretical Review

A number of theories exist which explain about customer formation of satisfaction. However, this study considered only two theories which were found appropriate in explaining customer satisfaction concept appropriate for this study. These are expectancy – disconfirmation theory and factor theory of customer satisfaction as presented below.

2.2.1 Expectancy–Disconfirmation Model

This model is a work of Oliver (1980) who argues that, buyers form expectations of the product or service before making the purchase. According to this model, expectations and perceived quality are key parameters in establishing customer satisfaction. Pictorially, the model may be depicted as shown in Figure 2.1 below.

Figure 2.1: Expectancy-Disconfirmation Model



Source: Oliver, (1980).

This model rests on two assumptions; first, a potential customer always has the pre-conceived expectation of service or product before consuming it. Secondly, the customer perceives quality of the service or product before consuming it. Therefore, according to this model, satisfaction takes place when pre-conceived expectation confirms the perceived quality of a product or service. Dissatisfaction takes place when the expectation fails to confirm or rather disconfirm the perceived quality of product or service.

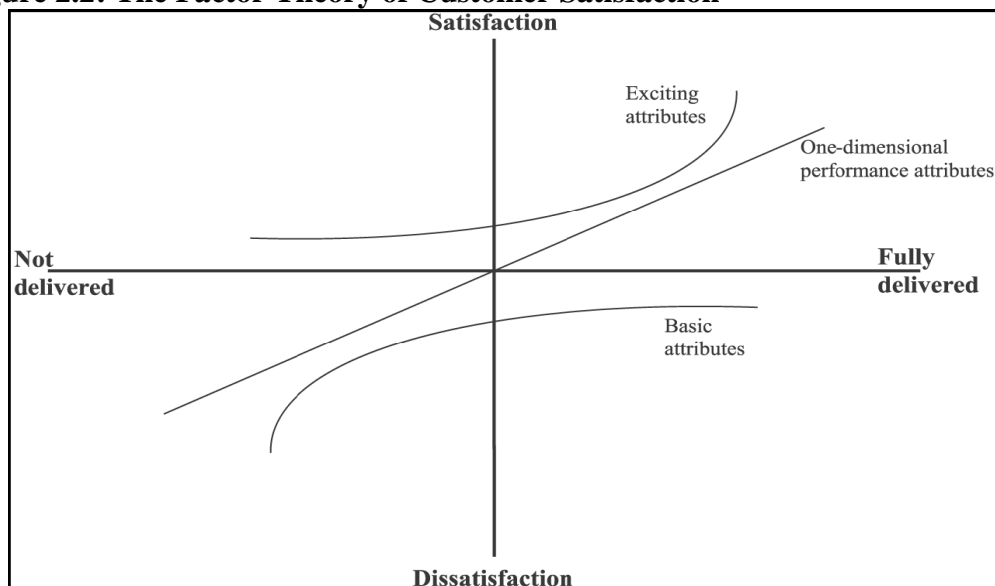
2.2.2 The Factor Theory of Customer Satisfaction

Customer satisfaction models have been traditionally based on the assumption that attributes performance affects customer satisfaction through a linear and symmetric relationship. This assumption has led to the development of customer satisfaction measurement methods bound to identify the more important attributes into which managers should invest resources to maximize customer satisfaction (Cadote and Turgeon, 1988).

This theory suggests three attributes that influence customer satisfaction; expected basic attributes, one-dimensional performance attributes, and unexpected exciting attributes. Expected basic attributes lead to dissatisfaction if poorly or not delivered but do not lead to customer satisfaction if fully delivered. These dissatisfiers attributes are minimum requirements, that is, those features that establish an entry “threshold” in the market. As they are prerequisites that customers take for granted, they are a necessary but not sufficient condition for satisfaction.

One-dimensional performance attributes cause satisfaction if fully delivered and dissatisfaction if poorly or not delivered. They are both a necessary and sufficient condition for satisfaction. Unexpected exciting attributes cause satisfaction if fully delivered but do not lead to dissatisfaction if poorly or not delivered. Hence, they are a sufficient but not necessary condition for satisfaction. They can act to attract the customers from one brand to another. The factor theory of customer satisfaction may be depicted in Figure 2.2 below.

Figure 2.2: The Factor Theory of Customer Satisfaction



Source: Cadote and Turgeon, (1988).

This theory posits that relationships between One-dimensional performance attributes and overall satisfaction are linear and symmetrical, while basic attributes and exciting attributes are non-linear and asymmetrical. From the above literature, it is evident to conclude that satisfaction is influenced by the perceptions of service quality, product quality, price, situational factors as well as personal factors.

2.3 Empirical Literature Review

This section presents the empirical literature review on the study. The section provides evidence from research on three main issues, namely; challenges facing service firms in managing customer satisfaction, customer satisfaction, loyalty, and retention and the effects of customer satisfaction on the firms wellbeing. The issues are presented hereunder in this chronology.

2.3.1 Challenges Facing Service Firms in Managing Customer Satisfaction

Challenges to deal with customer satisfaction in the banking industry range from meeting customers' expectations to maintaining banking profitability and competitiveness. Customers' dissatisfaction contributes to customers' shift from one bank to another. Literature uncovers a number of expectations including; pricing and options when purchasing goods and services from the bank, convenience, innovative technology, timely services (Global Consumer Banking Survey, 2012). According to KPGM (2013), commercial banks in Tanzania are faced with a facets of challenges in managing customers' satisfaction, these include; reduction in waiting times for transaction and processing requests due to large customer base, inconvenience due to long distance from branches, long queues, competitiveness of interest rates, fees and charges, ATM convenience, language and politeness of few staffs.

Apart from highlighted customer focused challenges, other challenges emanate from employees of the banks themselves. These include but not limited to overworked staff, underworked staffs, having a non caring culture, lack of accountability, poor knowledge on customer needs (KPGM, 2013).

2.3.2 Customer Satisfaction, Loyalty, and Retention

The term customer loyalty is used to describe the behavior of repeat customers, as well as those that offer good ratings, reviews, or testimonials and publicity of particular banking services. In this case, access, communication, competence, courtesy, credibility, reliability, responsiveness, security, understanding and tangible contribute to customers becoming loyal (Kotler and Armstrong, 2012). Also, according to Lin and Wang, (2006), customer loyalty is the customer's favorable attitude toward a brand, resulting in repeat purchase behavior.

Literature indicates that there is a close relationship between customers' satisfaction and loyalty, satisfied customers are loyal (Horstmann, 1998). The author further maintains that, there is a strong and positive relationship between customer satisfaction and loyalty. A satisfied customer is six times more likely to repurchase a product and share his experience with five or six other people (Grönroos, 2000; Zairi, 2000); on the contrary, unsatisfied customer can banish more business from the organization than ten highly satisfied customers do (Mohsan, 2011). Actually, customer loyalty is considered to be bi-dimensional, including both attitudinal commitment and behavioral re-purchase intention (Lin and Wang, 2006).

Consumer satisfaction is believed to mediate consumer learning due to prior experience and to explain key post purchase behaviors such as complaints, word of mouth, repurchase intention and product usage. In fact, according to Wang (2001),

satisfaction is a reliable predictor of re-purchase intentions. Thus, maximization of customer loyalty is a priority for most industries nowadays because according to Lejeune (2001), loyal customers are the most profitable ones and they are free marketing channels in terms of benefits received by companies from word-of-mouth.

Further, Bowen and Chen (2001) asserts that, just satisfying customers is not enough, there has to be extremely satisfied customers. The reason is that, customer satisfaction must lead to customer loyalty. On the other extreme, Bansal and Gupta (2001) puts that, building customer loyalty is not a choice any longer with businesses. It is in fact, the only way of building sustainable competitive advantage. However, it can be argued that, customer satisfaction is not an accurate indicator of loyalty. Satisfaction is necessary but not a sufficient condition of loyalty. In other words, we can have satisfaction without loyalty, but it is hard to have loyalty without satisfaction. For organizations to ensure that there is customer loyalty, they must be able to anticipate the needs of their customers (Kandampully and Duffy, 1999). According to the author, a customer's interest in maintaining a loyal relationship depends on the firm's ability to anticipate customer's future needs and offering them before anyone else does.

2.3.3 The Effects of Customers Satisfaction on the Firms Wellbeing

Customers' satisfaction may have both positive and negative effect to an organization. Anderson, Fornell and Lehmann (1994) enlighten on positive effects that companies striving for high customer satisfaction are more likely to receive larger economic returns. They also recognize that, these economic returns are not immediately realized. Matzler et al., (1996) argue that, customer satisfaction act as an indicator of future business opportunities, where a satisfied customer is loyal to

the company, which implies a stable future cash-flow. This is strengthened by Anderson, Fornell and Lehmann (1994) who acknowledge the fact that, there is a positive relationship between customer satisfaction and profitability, also, the survival of a company can be underscored.

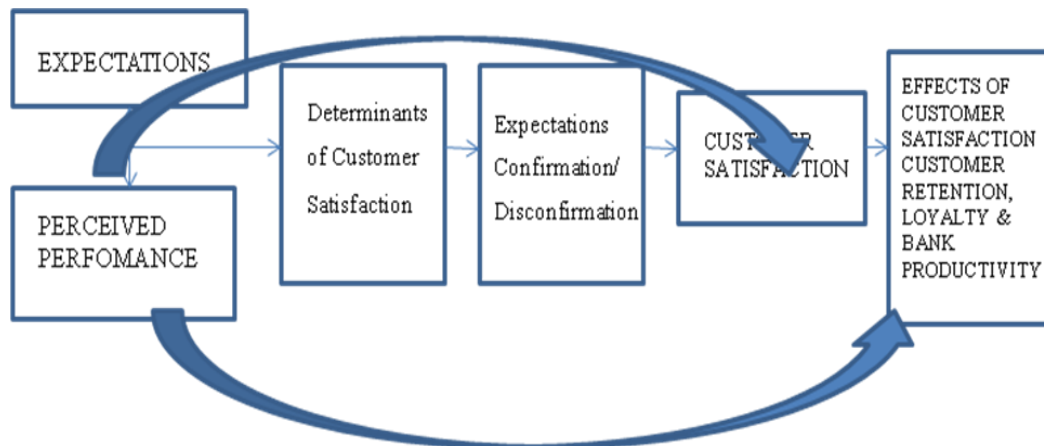
Rust and Oliver (2000) maintain that, customers satisfied with a product or service will raise their repurchase frequency and future expectations. Due to customers' higher expectations, it will become more difficult for the firm to satisfy the customers in the next purchase cycle. According to Rust and Oliver (2000), this might damage the company in the long run. A company that raises customer's expectation too high will get problem with retaining the same customer satisfaction in the future. The company would be better-off by reducing expectations and then deliver more than expected (Ciavolino and Dahlgaard, 2007). Furthermore, Rust and Oliver (2000) wonders if satisfactions are a suitable goal and argues that, companies do not gain advantage by seeking a high level of customer satisfaction when it just raises expectations that are hard to reach and, in turn, increases cost for trying to reach these higher expectations.

Anderson, Fornell, and Rust (1997) further argue that, productivity within the company will be damaged because of the cost and the search after customer satisfaction. Furthermore, in addition to higher cost, the company must add more effort in improving product attributes or overall product design to keep satisfaction at desired level (Anderson, Fornell, and Rust, 1997).

2.4 Conceptual Framework

The conceptual framework that guided the study may be depicted pictorially as presented in Figure 2.3 below.

Figure 2.3: Conceptual Framework



Source: Researcher's Own Reflection of the Literature

Discussion of the Model

The conceptual framework underpinning this study has been developed by providing the linkage between various determinants and customers' satisfaction. Although it builds on the service quality model, the conceptual framework analyses the difference between the expected perceptions on quality of services and the perceived performance. In this case; customers' satisfaction is a function of various factors including; services, relationship, care, price and time consumption for service rendered. It also implies that, the convergence between customers' expectations and services rendered results into confirmation of customers in the bank and retention. The opposite is true, that is, customers who do not meet their expectations from services rendered results into disconfirmation and dissatisfaction with the banking services.

This framework asserts that, customers' satisfaction leads to high level of loyalty among customers, as well as customer retention.

2.5 Knowledge Gap

Literature review on customers' satisfaction revolve around uncovering the determinants of customers' satisfaction, with emphasis on post service evaluation by the customer. However a little have been done to provide a link between customers' perceptions and satisfaction. Further, the question of customers' perceptions on satisfaction is context, cultural and industry based. Thus, there were expectations to uncover different or more determinants of customer satisfaction in the study environment. Furthermore, there was curiosity to establish a link between customers' satisfaction and retention because past studies have documented both positive and negative effects of customer satisfaction on the health of the firm.

2.6 Tested Hypotheses

The fourth research objective that stated, to analyze the relationship between customer satisfaction and retention for CRDB bank necessitated formulation of null and alternative hypotheses which were set as indicated below.

Null hypothesis: There is no relationship between customer satisfaction and retention ($\beta = 0$).

Alternative hypothesis: There is relationship between customer satisfaction and retention ($\beta \neq 0$).

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter describes the research methodology that was adopted to conduct this study. It specifically outlines the research approach, research design, study setting, study population, sampling size and sampling design. The chapter further, describes about data collection methods, data collection procedure, data analysis plan, validity and reliability issues and ends up by discussing ethical matters pertaining to this study.

3.1 Research Approach

The common approaches to research are quantitative and qualitative research. Quantitative research is rooted in the natural sciences, where a researcher works with an observable social reality whose end point is the derivation of law-like generalization. On the other hand, qualitative research is rooted in the social sciences and is based on the way, people experience social phenomena in the world in which they live. This approach stresses on the socially contracted nature of reality, the intimate relationship between the researcher and what is researched, and the situational constraints that shape inquiry (Denzin and Lincoln, 1997). However, recently, some researchers have been advocating mix methods approach to research (Creswell, 2004; Saunders, *et al.*, 2000). These authors are of the opinion that, mixing methods in research have advantages of improving validity and reliability of findings.

In fact, this study employed mixed methods approach by triangulating methods starting from data collection methods to analysis. By so doing, it was thought that, credibility of the findings was improved.

3.2 Research Design

Research design is an outline of the systematic and scientific procedures adopted in conducting a study (Saunders *et al.*, 2000). According to Kothari (2004), a research design is an arrangement of collecting and analyzing data in a manner that is relevant to the research purpose. This study applied an explanatory cross-sectional survey design. An explanatory research is used to establish relationship between variables (Saunders *et al.*, 2000). The emphasis here is on studying a situation or a problem, in order to explain the relationship between variables. Apart from that, the study collected data and information using cross-sectional strategy. In fact, cross-sectional studies have a greater flexibility in taking care of time and financial constraints like in this case. It also helps to avoid hassle of seeking for respondents more than once and is more likely to have a high response rate.

3.3 Study Setting

This study was conducted in Dodoma Tanzania. The reasons for selecting Dodoma were that; it was convenient to the researcher and that, Dodoma is currently a fast growing town, and thus, obtaining diverse types of bank customers was highly anticipated. Apart from selecting Dodoma, the study was further conducted by considering CRDB Bank PLC. The reason for selecting the bank was that, the researcher was assured access to data and information by the bank management. Under CRDB bank, all the three branches available within Dodoma municipality were involved. These are; UDOM, Chamwino and Dodoma branches.

CRDB bank was selected because of three main reasons. First, it is the second most profitable bank in Tanzania (Elinaza, 2012). Secondly, CRDB bank is in the fifth position in terms of service delivery performance - lagging behind Stanbic bank, Access bank, Akiba Commercial bank and Exim bank (KPMG, 2013). This shows that, CRDB might encountered various challenges in terms of service delivery and customers' satisfactions as compared to the leading banks. Finally, the bank was selected based on unique opportunities that were provided to the researcher. That is, the researcher was promised accessibility of data and information as well as support. According to Saunders *et al.*, (2000), availability of unique opportunities is one of the basic considerations when selecting cases for studying. Despite of these considerations, one could argue that, CRDB bank is typical commercial bank in Tanzania. That is, most of the commercial banks are like CRDB bank. Based on that, findings of this study could be generalized for other banks as well (Walliman, 2011).

3.4 Study Population and Sample

The population of this study constituted CRDB customers, employees and management team in Dodoma municipality. However, for the purpose of this study, only those customers who visited CRDB branches and employees as well as the management of the branches, when this study was conducted constituted the population.

On the other side, this study took a total of 113 respondents, of which 100 were customers, 10 were employees and three were from the management team. Aczel, (2000) contends that, a sample greater than 30 is good for improvements of estimates of population parameter values, from sample statistics. In addition, Babbie (2004) considers a sample size of at least 100 as quite sufficient in many research situations.

Based on that, a sample size of 113 was considered to be quite adequate for analysis and reporting.

3.5 Sampling Design

This study employed systematic sampling technique to select customers who took part of this study. Systematic sampling is a method of selecting sample members from a larger population, according to a random starting point and a fixed, periodic interval (Lohr, 1999). In using the method, a step of 2 was adopted because, many studies done in Tanzania which employed systematic sampling technique, considered a step of 2 (Ame, 2009; Temu, 1997; Rutashobya, 1992). The sampling frame for this study consisted of CRDB customers for the three branches. It is important to note that, customers were approached as they joined in the bank branches for services. In fact, they were approached at the queues.

For the case of employees, and the management personnel who participated in this study, the selection was based on virtue of their positions. That is, they were selected purposively. According to Kothari (2004), a selection of respondents who normally provided qualitative data not based on representation of the population. For that matter, individuals who are information rich are the ones to be targeted. Thus, for the case of employees, departmental managers were the ones considered by the study. Furthermore, the management cadre considered the branch managers for all the three branches. After all, this group did not require many respondents. The need was simply to triangulate sources of data and also obtain some qualitative data.

3.6 Data Collection Methods

This study employed both primary as well as secondary data. Primary data were collected from customers, employees and the management while secondary data were obtained from documentary review. According to Fisher, (2010), multiple methods, in data collection have an advantage of improving validity as well as the reliability of the study findings. This study used mixed methods which led to the collection of quantitative as well as qualitative data. Structured questionnaire generated quantitative data, while the use of direct interviews gave qualitative data.

For the case of primary data collection, two methods were used, namely; structured questionnaire and direct interview. Structured questionnaire was used to collect data from customers. This technique of data collection was found proper for gathering data from customers because, there was a need to obtain big amount of data. Furthermore, the sample size was large to the extent that, other methods like interview could have required a considerable amount of time. On the other hand, direct interview was employed to collect data from the employees and the management team. The method was used because, the type of data required from this category of respondents were qualitative. Samples of the instruments that were used to collect data from the respondents are shown as appendix 1, 2 and 3 for customers' questionnaire, interview guide for employees and interview guide for management respectively at the end of this report.

In as far as secondary data is concerned, various secondary sources were consulted. These included; reports, journals articles, books, internet materials, etc. These data were found important as they supplemented primary data, something that was hoped to have improved validity of findings as well.

3.7 Data Collection Procedure

Data collection was done after pilot testing the study instruments. This was found to be modest because it normally improves the clearness and cleanness of the instruments, so that respondents could understand it the same way. According to Janesick (1998), pilot testing the instrument is important because of improving validity and reliability, apart from allowing the researcher to begin developing and solidifying rapport with participants as well as an effective communications patterns. For the case of the questionnaire, the pilot was done to ten customers who were selected conveniently. According to Fink (1995), the minimum number for pilot testing must be ten which was met by this study. With respect to an interview guide, two experienced researchers were requested to look at the guide and give comments. On the same regard, the supervisor gave a go ahead after comments and final improvements. After pilot testing, the instruments were adjusted accordingly before data collection. The structured questionnaire was then translated in Swahili language, in order to reduce the risk of misunderstanding. Thereafter, the respondents filled in the questionnaires and returned them to the researcher on the spot. This was well directed because it took an average of about 15 – 20 minutes, to complete filling the questionnaire. However, for the case of interview guide, the researcher used English as the managers were very conversant with this language.

After data were collected, cross-checking for errors was done. After that, data were entered into a computer using SPSS data editor after coding as recommended by Zikmund, (2003) who contends that important parts of data analysis include editing, coding and processing.

3.8 Data Analysis

Data analysis refers to the transformation of raw data into a form that make it easy to understand and interpret. Describing responses or observations is typically the first form of analysis (Naidoo, 2008; Roberts-Lombard, 2006; Cant et al., 2005; Zikmund, 2003). There are two types of data analysis which are qualitative and quantitative. According to Babbie (2004), qualitative data analysis is the non-numerical examination and interpretation of observations, for the purpose of discovering underlying meanings and patterns of relationships while quantitative data analysis, is the numerical representation and manipulation of the observations, for the purpose of describing and explaining the phenomena that those observations reflect.

Thus, in this study, data were analyzed using both quantitative as well as qualitative techniques. Quantitative data analysis on the one hand, was carried out in two stages. In the first stage the descriptive statistics were performed in order to summarize and describe the characteristics of data collected. According to Fisher and Marshall (2009), descriptive statistics are the numerical procedures or graphical techniques used, to organize and describe the characteristics of a given sample. The characteristics of data collected were demonstrated by summarizing the demographic profile of the respondents, in terms of sex, age, education and occupation. The second stage involved the analysis of linear regression, which was used to measure the associations and relationship between variables of interest in this study. This technique was employed because according to Azcel (2000), it is one of the strongest analysis methods, as it controls the unwanted extraneous variables to come into analysis.

Qualitative data analysis on the other hand was done by the use of explanation building and pattern matching of data, and information as recommended by Miles and Huberman (1994).

3.9 Reliability and Validity

Validity is the extent to which a test measures what it claims to measure. It is vital for a test to be valid in order for the results to be accurately applied and interpreted (Kendra and Cherry, 2009). According to Leary, (2004), reliability refers to the consistency or dependability of a measurement technique. Results are referred to as reliable, if the same results can be reproduced under a similar methodology, then the research instruments are considered to be reliable. To achieve reliability and validity in this study, the following were done.

- a) Selection of the respondents was based on the established sampling procedures for the quantitative data.
- b) Data were collected by the main researcher alone. This enabled to avoid reliability errors which could arise due to observer errors and observer bias.
- c) Pilot test of the study instruments was done after which some revisions were made, to eliminate ambiguities in the instruments. This brought about consistency in understanding the questions by all the respondents.
- d) Definition of key terms and their operationalization was adopted from past studies.

3.10 Ethical Concerns

Ethical considerations are the moral principles and values that govern the actions and decisions of an individual (Jobber, 2004). The first ethical issue that has been encountered is the confidentiality of the respondents and organization. The request to

use the bank as the case study for the research was done through the official request letter from the University of Dodoma, which was sent to CRDB branches' managers. Then, the managers approved the letter and gave permission to the researcher to collect data. However, there was joint agreement between the researcher and the branch manager, that very minimal information about the bank should be included in the research. It was also agreed upon that, there should be no intrusion of the privacy (both customer and the organization as a whole) of any kind in the process of the research. It was further agreed upon that, the researcher would strictly use data gathered for academic purpose only, and that a copy of the research report would be made available to the organization.

Finally, the research only involved participants after getting their consent. An adequate information about the research, was made available so that participants could make decision on whether to participate in the study or not.

CHAPTER FOUR

FINDINGS AND DISCUSSION

4.0 Introduction

This chapter presents the findings of the study as per data collected from the field. The chapter begins by providing the demographic characteristics of the main respondents (customers) of the study. The chapter continues by presenting findings which have been presented according to the chronology of the research objectives. The findings are immediately followed by their discussion.

4.1 Demographic Characteristics of the main Respondents

This part provides the demographic characteristics of the main respondents (customers) which were thought to be important at least for categorizing the type of respondents involved in the study. The main variables included in this presentation are sex, age, level of education attained, occupation of respondents and length of time customers have been served by the bank. These are presented below in this order as follows.

4.1.1 Sex of Respondents

The results revealed that, 51% of the respondents were males and 49% females as presented in Table 4.1 below. Results assert that, there was no huge difference in terms of the sex of customers who visited CRDB bank for services as far as findings of this study are concerned.

Table 4.1: Sex Distribution of the Main Respondents

Sex	Frequency	Percentage
Male	51	51.0
Female	49	49.0
Total	100	100.0

Source: Field Data, 2014

4.1.2 Age of Respondents

Age was one among the key demographic characteristics for this study. It was important to capture the age groups for the study respondents. On this respect, the study has found out that, majority of them (37%) aged between 31-40 years, 27% 41-50 years, minority (3%) were found to be above 50 years. This information is presented in Table 4.2 below.

Table 4.2: Age Distribution of the Main Respondents

Age	Frequency	Percentage
20 and below	9	9.0
21-30 years	24	24.0
31-40 years	37	37.0
41-50 years	27	27.0
above 50 years	3	3.0
Total	100	100.0

Source: Field Data, 2014

4.1.3 Level of Education Attained by Respondents

Majority of the respondents for this study attained formal education of whom, 36% were degree holders, 29% secondary school education and 20% primary education. Further, there were 14% of the respondents who attained masters' degree. Table 4.3 below depicts this information. The results imply that, majority of the respondents were educated and knowledgeable. This had a greater contribution to the easiness of data collection.

Table 4.3: Level of Education Attained by Respondents

Level of education	Frequency	Percent
Primary education	20	20.0
Secondary education	29	29.0
Degree holder	36	36.0
Master degree holder	14	14.0
Other	1	1.0
Total	100	100.0

Source: Field Data, 2014

4.1.4 Occupation of Respondents

Employment both public and private was the main occupation of respondents for this study. Majority of them were employees in the public sector and these accounted for 24%. This proportion tied up with those who were employed by the private sector. There were also those who reported to be engage in business who accounted for 11% of the respondents. More description on the occupation of the respondents may be depicted in Table 4.4 below.

Table 4.4: Occupation of Respondents

Occupation	Frequency	Percent
Business	11	11.0
Farmers	23	23.0
Public sector employee	24	24.0
Private sector employee	24	24.0
Not employed	18	18.0
Total	100	100.0

Source: Field Data, 2014

4.1.5 Duration of Being Serviced

On the aspect of the duration customers had been serviced by the bank, the study has found out that, majority of the respondents had been serviced by the bank for not less

than two years, 34% had been serviced between 3-4years, 27% between 1-2years and only 14% have been serviced less than one year (Table 4.5 below).

Table 4.5: Duration of Being Serviced

Duration	Frequency	Percent
Less than one year	14	14.0
1-2 years	27	27.0
3-4 years	34	34.0
5 years and above	25	25.0
Total	100	100.0

Source: Field Data, 2014

4.1.6 Summary of Demographic Characteristics of Respondents

Sex, age, education, occupation and the duration of customers was serviced by the bank were the demographic characteristics of respondents explored by this study. In terms of sex, results have shown that there was no greater difference in engagement between men and women as male were 51% against 49% for female. For the case of age, majority of the respondents had indicated to fall under the age group of 31-40 years. Further, educational characteristics of the respondents indicated that majority of the respondents had attained formal education with undergraduate degrees leading by constituting 36% of all the respondents. Furthermore, the study has involved mostly people who were employed by the public as well as the private sector. These alone accounted for 48% of all the respondents. Finally, majority of the respondents (34%) who involved in this study had obtained services of CRDB bank for 3 – 4 years.

4.2 Findings and Discussion

This section is devoted for the findings of the study. The approach of analytic strategy as proposed by Miles and Huberman (1994) has been used in presenting the findings. That is, the findings have been presented by following the chronology of the research objectives.

4.2.1 Perceptions of Customers Regarding Services Offered by CRDB Bank

The first objective of this research was to investigate on the perceptions of customers regarding services offered by CRDB bank. To address this objective, three issues were observed, namely; type of services acquired from CRDB Bank, frequency of using the bank and the evaluation of various features of the bank.

4.2.1.1 Types of Services Acquired From CRDB Bank

This study was interested in assessing the usage of various banks products which in turn could answer the objective that assessed customers' perceptions on banks product. In order to get adequate information, customers were requested to select services they normally used at the bank. Findings have shown that, 17% used ATM services, 16.4% used the bank for funds withdrawal, 15.8% visited the bank for money transfers, 15.5% used the bank for money exchange and 13.5% visited the bank mainly for loan purposes. These findings are further summarized in Table 4.6 below. Note that, this analysis was based on multiple responses.

Table 4.6: Duration of Being Serviced

Services Acquired	Frequency	Percent
Fund deposit	83	12.6%
Fund withdraw	108	16.4%
ATM Service	112	17.0%
Money Transfer	104	15.8%
Money Exchange	102	15.5%
Loans	89	13.5%
Others	60	9.1%
Total	658	100.0%

Source: Field Data, 2014

4.2.1.2 Frequency of Using the Bank

Perceptions and acceptability of service offered by a certain firm can also be tested using frequency of product usage. In this study, an assessment on how frequent customers used the bank's products was examined. Findings on this aspect revealed that, 90% of the customers frequently visited the bank in a range of a day through a week towards a month. It was further found out that, only 10% of the respondents could visit the bank on quarterly basis. This indicated that, the bank's services were positively perceived by customers.

Table 4.7: Frequency of Using the Bank's Services

Frequency of Usage	Frequency	Percentage
Daily	10	9
Weekly	32	30
Monthly	55	51
Quarterly	3	10
Total	100	100

Source: Field Data, 2014

4.2.1.3 Evaluation of Bank Features

Under the evaluation of the bank features, nine issues were observed. These were; the level of security, reliability, extent of trust customers had with the bank, evaluation on fees charged, friendliness of employees and evaluation on the easiness of making withdrawals. Others were; evaluation on customer service and care, preference of services of this compared to other banks and general evaluation of bank services. The features are further discussed below as follows.

- *Level of Security*

On this regard, customers were asked to assess whether the bank was secured in making financial transactions. It is observed that, 80% of respondents either strongly agreed or agreed that ,CRDB bank financial transaction were secured while 19% were neutral on the proposal and only 1% disagreed with the proposition that, CRDB financial transactions were secured. Table 4.8 shown below presents the findings on the issue of security of the bank.

Table 4.8: Assessment on the Level of Security

Assessment	Frequency	Percent
Disagree	1	1.0
Neutral	19	19.0
Agree	33	33.0
Strongly Agree	47	47.0
Total	100	100.0

Source: Field Data, 2014

- *Level of Reliability*

On this aspect, respondents were required to assess the banks reliability on its ability to provide services. The study has found out that, 83% of the respondents strongly agreed or agreed that CRDB bank was reliable in providing services. Nonetheless,

there were 17% of the respondents who neither agreed nor disagreed that, CRDB bank was reliable in providing services. On the other side, there was no respondent who disagreed that, CRDB bank was reliable in providing services. These findings are further summarized in Table 4.9 below.

Table 4. 9: Evaluation on the Level of Reliability

Assessment	Frequency	Percent
Neutral	17	17.0
Agree	28	28.0
Strongly Agree	55	55.0
Total	100	100.0

Source: Field Data, 2014

- **Extent of Trust customers have with the Bank**

Customers were also requested to appraise the bank with respect to the level of trust customers had on the bank on achieving quick services. It was found out that, 87% of the respondents either agreed or strongly agreed that employees of the bank had a good trust that customers could depend upon. However, 8% of the respondents disagreed on the issue while only 5% stayed neutral. Table 4.10 below provides these findings.

Table 4.10: Evaluation on the Level of Trust

Assessment	Frequency	Percent
Disagree	8	8%
Neutral	5	5%
Agree	42	42%
Strongly Agree	45	45%
Total	100	100.0

Source: Field Data, 2014

- ***Evaluation on the Fees Charged***

On the issue of fees charged by the bank, respondents were asked to assess if fees charged by the bank on various services were reasonable. In making this assessment, 74% of the respondents strongly agreed that fees and rates charged by the bank were reasonable, 22% of them just agreed while 1% disagreed that fees and rates were reasonable. This information may be depicted in Table 4.11 presented below.

Table 4.11: Evaluation of Fees and Charges

Assessment	Frequency	Percent
Disagree	1	1.0
Neutral	3	3.0
Agree	22	22.0
Strongly Agree	74	74.0
Total	100	100.0

Source: Field Data, 2014

- ***Evaluation on the friendliness of the Employees***

Respondents were also requested to examine if employees of CRDB bank were friendly when they served customers. Findings on the assessment revealed that, 82% of the respondents strongly agreed that employees of the Bank were indeed friendly in service provision. Further, 17% agreed on the issue while only 1% stayed neutral. Table 4.12 shown below provides these findings.

Table 4.12: Evaluation of Fees and Charges

Assessment	Frequency	Percent
Neutral	1	1.0
Agree	17	17.0
Strongly Agree	82	82.0
Total	100	100.0

Source: Field data 2014

- **Evaluation on the Easiness of Making Withdrawals**

On this regard, customers were asked to indicate whether withdrawing money from CRDB bank was easy. The study has found out that, 98% of the respondents strongly agreed on the proposal while 2% simply agreed. Table 4.13 below presents the findings on the issue.

Table 4.13: Assessment on the Easiness in Making Withdrawals

Assessment	Frequency	Percent
Agree	2	2.0
Strongly Agree	98	98.0
Total	100	100.0

Source: Field Data, 2014

- **Evaluation on Customer Service and Care**

Respondents were further requested to indicate if customer service and care provided by this bank was good. The findings have revealed that, 43% of the respondents strongly agreed that the customer service and care of the bank was good. This was followed by those who agreed (32%) on the issue and 6% of the respondents who disagreed on the fact that, customer service and care at CRDB Bank was good. It should be noted that, 19% of the respondents were neutral on the issue. Table 4.14 below summarizes the results.

Table 4.14: Evaluation on Customer Service and Care

Assessment	Frequency	Percent
Strongly Disagree	1	1.0
Disagree	5	5.0
Neutral	19	19.0
Agree	32	32.0
Strongly Agree	43	43.0
Total	100	100.0

Source: Field Data, 2014

- **Preference of Services of the Bank Compared to Others**

Under this aspect, customers were requested to say whether they preferred services of this bank compared to those of other banks operating in the area. It was observed that, 95% of the respondents agreed that they preferred CRDB bank services than services of other Banks while 11% were against the Bank compared to other Banks.

This information may be depicted in Table 4.15 below.

Table 4.15: Preference of the Bank Services Compared to those of Others

Assessment	Frequency	Percent
Strongly disagree	4	4
Disagree	7	7
Neutral	1	1
Agree	35	33
Strongly Agree	60	55
Total	107	100

Source: Field Data, 2014

- ***General Evaluation of services rendered by the Bank***

Finally, respondents were requested to conclude if services rendered by CRDB bank were very good. Findings indicated that, 45% of the respondents strongly agreed that indeed, services, rendered by the Bank were generally, very good. This was followed

by 42% of the respondents who just agreed on the same. On the other hand, those who remained neutral accounted for 13% of the respondents while no one was reported to have disagreed on this issue. Table 4.16 below presents the findings on this aspect.

Table 4.16: Evaluation on services rendered by the Bank

Assessment	Frequency	Percent
Neutral	13	13.0
Agree	42	42.0
Strongly Agree	45	45.0
Total	100	100.0

Source: Field Data, 2014

3.2.1.4 Discussion of the Findings on Perceptions

This objective dealt with three issues; type of services acquired from CRDB Bank, frequency of using the bank and evaluation of various features of the bank.

On the type of services acquired from CRDB Bank, it has been found out that, customers went to the bank for various services, nonetheless, the most acquired services were four. These were; fund withdrawal, ATM service, money transfer and money exchange. Customers informed that, these are the services they frequently used because they either wanted to send money to relatives for to business partners or they used to receive funds from various sources.

With respect to the frequency of using the bank, it was uncovered that, most of the respondents used to visit the bank facility on monthly basis. This was followed by those who visited the facility on weekly basis. When they were requested as to the pattern of their visits paid to the bank, they informed that, they used to withdraw their salaries or wanted to send money for business related transactions. In fact, most

business people were the ones who used to visit the bank on weekly and sometimes even on daily basis. Those who visited the bank on monthly basis were normally salaried people.

Finally, for the case of evaluation of various features of the bank, nine issues were assessed. These were; the level of security, reliability, extent of trust customers had with the bank, evaluation on fees charged, friendliness of the employees and the evaluation on the easiness of making withdrawals. Others were; the evaluation on customer service and care, preference of services of this compared to other banks and the general evaluation of bank services. In all these features, if strongly agreed and dis-agreed were made to represent agree, it can be concluded that all factors positively well evaluated with at least 75% of the respondents agreeing that, the feature under consideration was well exercised by the bank. Table 4.17 below depicts the factors with regard to their rankings in terms of positive evaluation by the respondents.

Table 4.17: Ranking of Features on their Evaluation

Service Features	Percent agreed	Position in Rank
Evaluation on the easiness of making withdrawals	100.0	1
Evaluation on the friendliness of the employees	99.0	2
Evaluation on the fees charged	96.0	3
Evaluation on preference of services of this bank compared to others	88.0	4
Extent of trust customers have with the bank	87.0	5
General evaluation of bank services	87.0	6
Level of reliability	83.0	7
Level of security	80.0	8
Evaluation on customer service and care	75.0	9

Thus, as seen in the Table 4.17 above, the bank could understand factors that were highly and/positively perceived by their customers. Where there was a small proportion of respondents who positively assessed the factors, the bank needed to make some improvements for their customers to become satisfied.

4.2.2 Determinants of Customer Satisfaction for Services Offered by CRDB Bank

The second objective of this study was to explore factors which were key determinants of customer satisfaction for services offered by CRDB Bank. To meet this objective, respondents were asked to mention the key factors which they felt did affect the level of satisfaction. Further, respondents were requested to explain why they felt that, the factors were responsible for their formation of satisfaction. Eleven factors accordingly were reported to be responsible for customers' formation of their satisfaction. These were; timely services, language used by employee, an accuracy of services, dependability of employees, trust of the employees and appearance of facilities. Others were; innovation of the products, customer service, progressive and strong financial statements, simplicity in using products and services and banks coverage. These are further discussed hereunder.

4.2.2.1 Timely services

Customers felt that, timely services was one of the issues they considered most in bank services because handling of money has become a dangerous endeavor nowadays. Thus, they needed services which were responsive on that regard. Further, they noted that, whenever, they came to bank used to leave behind their other businesses, thus, they needed to go back as quick as possible to attend other issues. This is quite directed because, Parasuraman et. al., (1985) mentioned five

determinants which are responsible for customers evaluation of service quality and hence satisfaction. One of those determinants is responsiveness (promptness and helpfulness).

4.2.2.2 Language Used by Employee

It often happens that, customers have a lot of questions and demands. Based on that, they needed good replies from service providers. It is on that basis, a common marketing idiom, customer is always right stands. Thus, in fact, customers are always fond of impressive language from those who give them services. Therefore, respondents of this study have informed that, one of the issues would be considered and that gave them satisfaction during service was the use of good language by bank employees.

4.2.2.3 Accuracy of the Services

Customers also reported that, they liked services provided by employees to be accurate. They informed that, in most cases, they highly trusted bank employees and would not bother even counting their cash even if there is such insistence from the bank. Thus, whenever, services are not accurate in terms of transactions or promises given to them, and they highly become unsatisfied.

4.2.2.4 Dependability of Employees

Customers also informed that, they needed bank employees who were dependable in services provision. That is, they needed people who could assist them and the ones they could trust. One of the respondents who participated in this study informed that, he would trust an employee to the extent of providing cash and wait for bank receipt afterwards as long as he felt that, such employee was dependable. In confirming about this, the respondent had this to say.

“When dealing with money business, I need people who are dependable. In this way, you can go to sleep.”

4.2.2.5 Trust of the Employees

Another thing that customers mentioned as one that they considered when receiving services and that made them satisfied was the trust of employees. This has to do with employees being honest. That is, employees should not hide things to customers in terms of materials or even piece of advice. According to customers themselves, if employees were not faithful, it could have made them very unsatisfied and may even have left the bank.

4.2.2.6 Appearance of the Facilities

This has to do with good appearance of the buildings themselves, their outside and inside environment, including the facilities in the bank. Customers mentioned even the set up of service facilities within the bank. They further informed that, they needed a place to sit when they were waiting for services. So, it is upon the bank to ensure that, the whole service facilities appeared neat and appealing to customers for them to become satisfied.

4.2.2.7 Innovation of the Products

Apart from other issues discussed above, customers also mentioned innovation of products the bank undertakes as one of the issues that made them satisfied. They cited examples of internet banking, the use of agents to provide bank services and the like. Their main reason towards becoming happy due to innovation of products was that, it made their lives easy. For instance, the informed that, agent banking helped them to obtain bank services to nearby outlets close to their home places. This made them to reduce the cost of going to the banks for drawings or depositing. They only visited the bank for special services.

4.2.2.8 Customer Service

Customers mentioned customer service as another issue that they also considered when deriving their satisfaction with bank offerings. This has to do with the possibility of getting clear information and cordial support from employees whenever needed. Customers also mentioned issues like special attention to people who were handicapped as part of customer service. According to customers, if a bank took care of such issues, it would made customers highly impressed.

4.2.2.9 Progressive and Strong Financial Statements

Another thing that customers became impressed with was the progressive and strong financial statements. On this regard, customers asserted that, they needed to see all the transactions they made with the bank and with all the details. This clears all the doubt one might have. It also shows the trend of customers' behavior with regards to their transactions. Even the mini statement that was provided by the ATMs gave satisfaction to customers because it informed them on pertinent sequence regarding their accounts in the recent past. This further enabled them to make the necessary follow ups.

4.2.2.10 Simplicity in Using the Product and Services

Customers informed that they liked services which were simple to operate. Services and procedures which were cumbersome gave them discomfort and took a long time to accomplish the transaction they would require. On this respect, respondents (customers) insisted that, they would highly request the bank to make all the services they offered as simple as possible.

4.2.2.11 Bank's Coverage

By bank's coverage, customers meant the possibility of getting bank services close to their home areas. For example, some customers narrated that, it needed them to travel a very long distance to access bank services. Thus, they would highly appreciate if the bank could increase its coverage to reach areas in the villages where people needed bank services as well.

4.2.3 Challenges Facing the Bank in Making its Customers Satisfied

The third objective of this study was to investigate on the challenges facing the bank in making its customers to be satisfied with the services offered. According to the findings, respondents (bank employees and management) mentioned seven basic challenges, which they felt were impinging factors in making customers satisfied with the services offered. They are; communication breakdown, staff welfare, complicated procedures and few/limited number of staff. Others are; knowledge on banks products, competition from other financial services providers and fraud.

4.2.3.1 Communication breakdown

Among the challenges raised by CRDB Bank staff, was the communication breakdown within the system. This problem made customers unable to make their transactions due to network failure. In fact, this happens because most of the bank services are system based, thus, require internet connection to function all the time. Due to that, whenever there is the internet connectivity predicament, serving customers becomes impaired. It was further reported that, without internet connection, services like ATMs, cash withdrawals in the banking hall, cash deposits, sim-banking, loan disbursements etc, become impossible. This situation makes customers not satisfied with services whenever it occurs.

4.2.3.2 Staff welfare

It was also observed that, CRDB Bank Staff faced challenges in satisfying customers due to the lack of satisfactory staff welfare. Most of them reported on lack of enough salaries to motivate them while pursuing their daily duties. According to Ngirwa (2005), unmotivated employee is likely to transfer the same feelings to the customers whom s/he serves. In other words, satisfied employees are likely to create satisfied customers.

4.2.3.3 Complicated procedures

According to the participants of this study, the Bank is full of many and complicated procedures. This makes it difficult to make customers satisfied as they felt that, it took a lot of their time. The most mentioned procedures were those related to account opening, money withdrawals especially when a customer wanted to withdrawal large amount of money, tembocard handling, loan processing, etc. Procedures on these services seemed to bother customers and ultimately posed a negative impact in satisfying them. In as much as possible, customers thought that, it was prudent for the Bank to consider reducing the length of their procedures.

4.2.3.4 Limited Number of staff

It was reported that, some branches had a limited number of staff compared to the demand. This created long queues of customers who kept on waiting for the services. Due to that, customers felt that, employees were not responsive while in fact they were a few to support customers' traffic intensity. However hard the employees tried to serve the customers it remained difficult to satisfy them because it made the employees to serve a huge number of customers in a day. This also reduced the efficiency of employees. According to Lee et al., (2000), the performance of

employee in during service encounter depends on many issues among them being employee's mood. A tired employee due to heavy workload definitely cannot make the quality of services provided to be uniform from one customer to another.

4.2.3.5 Knowledge on Bank products

Employees reported that, they had in-adequate knowledge on some of the products offered by the bank. This created a barrier in serving some customers with some specialized products. In a away, special employees had to provide services, in which delay accrued in most cases. In some circumstances, unspecialized employees would provide services and they appeared incompetent even in the eyes of the customers being serviced. This created boredom and amounted to dissatisfaction to customers. The situation called for the need of training and attachments which would improve employees' knowledge on the products offered by the bank.

4.2.3.6 Competition from other financial services providers

It was revealed that, one of the challenges which made it difficult to satisfy customers was the wide range of financial service providers which also provided a wide range of services to customers. That is, customers were exposed to many services/products offered by other financial institutions. In fact, it is well known that, the more service providers are available in the market with a variety of offers, the more it became difficult to satisfy customers. This is because the market is full of choices to opt for and customers have an opportunity of making comparisons. This situation posed a great challenge in serving customers to make them satisfied.

4.2.3.7 Fraud

Fraud normally happens due to the use of internet based resource to sell bank products. There are hawkers who intervene the system and access customers' accounts to withdraw funds. This situation, poses two problems to bank employees. First, is the difficulty of selling bank products because customers feel that, they are not safe in making transactions with the bank. Secondly, is the problem of the feelings that, probably, employees play part in the fraud game which takes place. This creates discomfort to workers who have trust, integrity and commitment with the bank.

4.2.4 Relationship between Customer Satisfaction and Customer Retention

The fourth and last objective of this study was to analyze the relationship between customer satisfaction and retention for CRDB bank. To meet this objective, a hypothesis was developed and tested. The hypothesis was:

There is a positive relationship between customer satisfaction and retention.

The hypothesis was developed because of the findings from past studies supporting the relationship between these two variables (example, Gilbert and Veloutsou, 2006; Oliver, 1994). Furthermore, retention was gauged from behavioral intention. Many studies have used this approach when operationalizing customer retention (Kotler and Armstrong (2012) as well as Athanassopoulos, et al., (2001). Thus, the intention to recommend was taken to be a proxy of customer retention. In testing this hypothesis, Null and alternative hypotheses were set as:

Null hypothesis: There is no relationship between customer satisfaction and retention ($\beta = 0$).

Alternative hypothesis: There is relationship between customer satisfaction and retention ($\beta \neq 0$).

In this analysis, independent variable was taken to be *customer satisfaction* (CustoSatis) and the dependent variable was customers' retention (CustoRetent). The names CustoSatis and CustoRetent were target variable defined under SPSS during preliminary data analysis, after averaging the ordinal data measured from the Likert scale of five points. This type of analysis is common in analyzing data in studies involving customer's satisfaction and customer's retention (example, Ame, 2009; Lee et al., 2000; Cronin and Taylor, 1994; Brady, et al., 2002). Thus, the model fitted was:

$$CustoRetent = \alpha + \beta CustoSatis + \varepsilon$$

Where;

CustoRetent was the dependent variable.

CustoSatis was the explanatory variable.

α = the intercept on the y-axis.

β = the slope of the model.

ε = error term of the model which cannot be estimated.

Tables 4.18, 4.19, 4.20 and 4.21 below present the findings of the study on this analysis.

Table 4.18: Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	CustoSatis ^a		Enter
a. All requested variables entered.			
b. Dependent Variable: Custoretent			

Table 4.19: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.294 ^a	.087	.077	.40656
a. Predictors: (Constant), CustoSatis				

Table 4.20: ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.503	1	1.503	9.094	.003 ^a
	Residual	15.868	96	.165		
	Total	17.371	97			
a. Predictors: (Constant), CustoSatis						
b. Dependent Variable: Custoretent						

Table 4.21: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.651	.124		37.514	.000
	CustoSatis	.139	.046	.294	3.016	.003
a. Dependent Variable: Custoretent						

As depicted in Table 4.21, the value of Beta coefficient indicates a positive relationship between customer satisfaction on customer retention. The value of Standardized Beta is 0.294 and the constant value is 4.651. Both the values are significant at 5% level of significance because the indicated p-values are lower than

5% (0.003% for Beta and 0.00% for the Constant value). In other words, the line predicting the link between these two variables can be presented as.

$$\text{Customer Retention} = 4.651 + 0.294 \text{ Customer Satisfaction}$$

That is, if the level of customer retention can be determined as operationalized in this study, it could be possible to predict the extent of retention of employees if they are satisfied.

In addition to that, the extent of the relationship between customer satisfaction and retention can be gauged using the coefficient of correlation which reads as 0.294 as shown in Table 4.19 above. This value is quite significant at 5% level of significance as indicated in the said Table. Further, the value of R Square is 0.078 indicating that 8.7% in the variations of customer retention is a result of their satisfaction, the remaining about 91.3% being explained by other variables which have been controlled by the analytical technique. This means that, the relationship between the two variables as indicated here is weak although significant. That is, for the case of CRDB bank and according to the existing data, there are other variables which do explain more about customer retention than the satisfaction they derive from the services they get in the way they are served.

4.2.4.1 Discussion of the Findings on the Link between Customer Satisfaction and Customer Retention

As indicated by the findings of this study, there is positive but weak relationship between customer satisfaction and customer retention. Of importance on these findings, is the fact that, these two variables are positively linked. The extent of relationship might have been moderated by a number of factors, such as; intervening variables between them, environment and culture of employees. This is the case

because many studies on customer satisfaction are context based (Lee et al., 2000; Ame, 2009; Brady, et al., 2002). On the other side, the findings reported here on the positive connection between customer satisfaction and customer retention is supported by findings of other researchers (For example, Ame, 2009; Lee et al., 2000; Cronin and Taylor, 1994; Brady, et al., 2002).

In addition to these findings, it is important to acknowledge that, given the value of R Square (8.7%), there are other factors which also do influence formation of customer retention apart from customer satisfaction. Thus, it is important to also consider such factors when studying customer retention issues. This is an area that requires some further investigations.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMENDATIONS

5.0 Introduction

This study came up with four research objectives to accomplish. They were; to explore the perceptions of customers regarding services offered by CRDB bank, to explore the factors which are key determinants of customer satisfaction for services offered by CRDB Bank, to investigate on the challenges facing the bank in making its customers satisfied with the services offered and to analyze the relationship between customer satisfaction and retention for CRDB bank. The foregoing chapter presented findings of the study and their detailed discussion. This chapter offers a summary on the findings, conclusion and recommendations. The chapter also provides limitations of the study and makes suggestions for a future research areas.

5.1 Summary of the Findings

This section is devoted for the summary of the findings. In presenting the summary, as a matter of principle, the analytic strategy was once again employed.

5.1.1 Customers` perceptions regarding services offered by CRDB bank

This study found out that, customers went to the bank for various services; however, the most acquired services are four, namely; fund withdrawal, ATM services, money transfers and money exchange. In addition to that, the study has revealed that, most of the respondents used to visit the bank facility on monthly basis. This was followed by those who visited the facility on weekly basis. The main reasons for this pattern were that, some customers were salaried employees and others were mostly business persons. Furthermore, the study has found out that, all the features assessed in this study were favorably evaluated by customers with those highly ranked by

customers being; evaluation on the easiness of making withdrawals, evaluation on the friendliness of the employees and evaluation on the fees charged.

5.1.2 Key Determinants of Customer Satisfaction

This study uncovered eleven factors which were reported by customers as the ones they considered in forming their satisfaction. The factors were; timely services, language used by employee, accuracy of the services, dependability of employees, trust of the employees and appearance of the facilities. Other factors mentioned were; innovation of the products, customer service, progressive and strong financial statements, simplicity in using the product and services and banks coverage.

5.1.3 Challenges Facing the Bank in Making its Customers Satisfied

This study uncovered mainly seven challenges, which employees of the bank believed created impingement in making their customers satisfied with the services they offered. The challenges were; communication breakdown, staff welfare, complicated procedures and few/limited number of staff. Others were; knowledge on banks products, competition from other financial services providers and fraud.

5.1.4 Link between Customer Satisfaction and Retention

This study has found out that, indeed, there was a positive but weak relationship between customer satisfaction and customer retention. Nevertheless, given the extent of relationship, there is indication that, a number of other factors which did also influence customers' retention apart from customer satisfaction. It was also underscored that, other studies done in the past documented findings like the ones shown here. Given the fact that, the link established here is weak and that other variables must be there explaining this link as well, the area requires further investigations.

5.2 Conclusion

Given the findings of this study, there are two areas where this study can be concluded to make contribution. These are; contribution to knowledge and management practices as presented below.

5.2.1 Contribution to Knowledge

This study has uncovered factors which are key determinants of customer satisfaction in the provision of banking services. Some of these determinants have been documented in the literature but some of them seem to be peculiar to the study context. This has implications that, some of the factors which influence customers' formation of their satisfaction are not related to quality of services but come from the environment and the way one simplifies the services and provides support to the customers. In this case, these factors are innovation of the products, progressive and strong financial statements, simplicity in using the product and services and banks coverage. This improves our understanding and paves way for further research. In addition to that, the findings have established a weak but positive relationship between customer satisfaction and retention. This is also an implication that, customer retention is caused by many other factors and satisfaction plays a very minimal influence. The finding also shows an area which is very fertile for further research.

5.2.2 Contribution to Management Practices

CRDB bank has seen how customers perceive their products/services and the way they are delivered. This provides an eye opener for instituting corrective measures. Further, the findings have uncovered factors which are key determinants in activating customer satisfaction which in turn influences retention. Therefore, the

bank needs to capitalize on the mentioned factors and go ahead to make more innovations because this is one of the factors which customers like most in forming their satisfaction. Furthermore, the findings have come up with many challenges which hinder provision of services to the extent of making customers satisfied. Some of these challenges are within the reach of the bank's top management. There is need for the bank to rectify the situation for making their customers happy aiming at maintaining their retention.

5.3 Recommendations

Findings of this study direct several recommendations which when implemented would help the bank improve the way customers perceive provision of services. Implementation of the recommendations would also make customers become satisfied if not delighted. The consequence of this would be maintaining customer retention. The recommendations are directed to two stakeholders of the bank. These are management and employees as shown below.

5.3.1 Recommendations to Bank's Management

- 1) The management of CRDB is advised to sustain the good work of innovation of the products because this has been found to be one of the factors which customer consider in forming their satisfaction with services.
- 2) Customers have also indicated that, simplicity in using the product and services is an issue of concern when it comes to evaluating services to derive satisfaction. Therefore, the bank is further advised to make sure that, it simplifies service usage as well as procedures of acquiring the various services to boost the level of customer satisfaction.

- 3) The bank is also advised to look for the ways in as much as possible to widen the coverage of its services provisions because customers have shown this as one of the issues they highly think about in deriving their satisfaction.
- 4) The bank management should find immediate solutions for challenges facing its employees to serve customers to their satisfaction. The management should not act like a barrier to its employees in making customers satisfied.

5.3.2 Recommendations to Employees

- 1) Employees are highly encouraged to use good language to customers when rendering services because this and the issue customers always expect from service providers. Improper use of language leads to dissatisfaction which can have negative impact on retention.
- 2) Employees of the bank are also reminded to enhance customer service and care because this is an area that has been least evaluated by customers, thus, need for improvement.

5.4 Limitations of the Study

This study was based on only one bank and was actualized in Dodoma Municipality alone. It is highly acknowledged that, is the study had considered more banks and perhaps considered widening the scope to cover wider area, findings could further be enriched.

5.5 Areas for Future Research

The following areas are well directed for further research.

- 1) Conducting an empirical research to establish the extent to which the determinants of customer satisfaction uncovered in this study do influence customer satisfaction.

- 2) Conducting research to establish other factors which are key determinants of customer retention apart from customer satisfaction.
- 3) Conducting research in this particular area by using survey methodology and by considering many banks.

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Appendix 1: Questionnaire for Customers

This study is based at the University of Dodoma. Its major objective is to investigate on the Customers' Perceptions on the Services rendered by Commercial Banks in Tanzania – by taking a case of CRDB Bank PLC. Therefore, you are kindly requested to participate in this study by filling in this short questionnaire. In case the final account of this work may contain confidential information and its report could be harmful to organization or individual, confidentiality is assured by the University. Such report will be seen only by the Supervisor and Examiner for examination purposes.

SECTION A: RESPONDENTS INFORMATION

Please tick \surd appropriately on the following:

1) Sex of respondent: Male Female

2) Age of the respondent. Please tick (\surd) appropriately.

20 and below	<input type="checkbox"/>
21 – 30 years	<input type="checkbox"/>
31 – 40 years	<input type="checkbox"/>
41 – 50 years	<input type="checkbox"/>
Above 50 years	<input type="checkbox"/>

3) Level of education attained. Please tick (\surd) appropriately.

Primary Education	<input type="checkbox"/>
Secondary Education	<input type="checkbox"/>
Degree Holder	<input type="checkbox"/>
Master Degree holder	<input type="checkbox"/>
Other (Please specify.....)	<input type="checkbox"/>

4) Employment Status. Please tick (\surd) appropriately.

- Engaged in business
- Farmer
- Public sector employee
- Private sector employee
- Not employed
- Other (Please specify.....)

5) For how long have you been a CRDB bank customer? Please tick (√) appropriately:

- Less than one year
- 1 – 2 years
- 3 – 4 years
- 5 years and above

SECTION B: PERCEPTIONS OF CUSTOMERS

6) What type of services do you normally acquire from CRDB Bank? Multiple responses possible.

- Funds deposit
- Funds withdraw
- ATM Service
- Money Transfer
- Money exchange
- Loans
- Other (Please specify.....)

7) How frequently do you use this bank?

- Daily
- Weekly
- Monthly
- Quarterly
- Other (Please specify.....)

- 8) The following set of statements relates to your feelings about the use of this bank. For each statement, please show the extent to which you believe the bank has the feature described by the statement. For example, placing a five on the line means you strongly agree that the bank has the feature, and a one means you strongly disagree. You may as well choose any of the numbers in the middle to show how strong your feelings are. There are no right or wrong answers; all we are interested in is a number that shows your perceptions about this bank. Please circle the appropriate number.

S/N		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	This bank is secured in making financial transactions.	1	2	3	4	5
2	This bank is reliable in providing services.	1	2	3	4	5
3	One can trust this bank with regard to getting quick services.	1	2	3	4	5
4	Fees charged by this bank on various services are reasonable.	1	2	3	4	5
5	Employees of this bank are friendly when they serve customers.	1	2	3	4	5
6	Withdrawing money from this bank is easy	1	2	3	4	5
7	Customer service and care provided by this bank is quite good	1	2	3	4	5
8	I prefer services of this bank compared to other banks which operate in this area.	1	2	3	4	5
9	Generally, services rendered by this bank are very good.	1	2	3	4	5

9) For each of the responses you made in (8) above, please give a reason.

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)
- 9)

SECTION C: CUSTOMER SATISFACTION

10) How would you rate your level of satisfaction regarding the services offered by this bank? Please respond by circling the number that best describes your feelings.

Highly satisfied	Satisfied	Indifferent	Not satisfied	Highly not satisfied
5	4	3	2	1

11) Please give reason for your evaluation in question 10) above.

-
-
-

12)What made you satisfied with the banking services? Please tick appropriately. Multiple responses possible.

Timely services	<input type="checkbox"/>
Language used by employees	<input type="checkbox"/>
Accuracy of services	<input type="checkbox"/>
Dependability of employees	<input type="checkbox"/>
Trust of the employees	<input type="checkbox"/>
Appearance of the facilities	<input type="checkbox"/>
Other (Please specify.....)	<input type="checkbox"/>

13)If you are not satisfied with services offered by the bank, please give reasons for that.

- a)
- b)
- c)
- d)
- e)

14)What do you like most in terms of the services offered by CRDB? Please, explain.

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SECTION D: BEHAVIOURAL INTENTIONS

15) Please respond by circling the number that best describes your feelings on the following behavioural actions.

- a) I recommend my family, friends and relatives to do business with this bank. 1 2 3 4 5
- b) I will say positive things about this bank to other people 1 2 3 4 5
- c) I recommend this bank to someone who seeks financial advice 1 2 3 4 5
- d) I consider myself to be loyal to my bank 1 2 3 4 5

Appendix 2: Interview Guide for Employees

This study is based at the University of Dodoma. Its major objective is to investigate on the Customers’ Perceptions on the Services rendered by Commercial Banks in Tanzania – by taking a case of CRDB Bank PLC. Therefore, you are kindly requested to participate in this study by filling in this short questionnaire. In case the final account of this work may contain confidential information and its report could be harmful to organization or individual, confidentiality is assured by the University. Such report will be seen only by the Supervisor and Examiner for examination purposes.

1) What do you think are the challenges facing this bank in making its customers satisfied with the services offered. Please mention at least six challenges.

- a)
- b)
- c)
- d)
- e)
- f)
- g)

2) For each of the mentioned challenge in 1) above, please give a brief explanation, why you feel is a challenge.

- a)
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- b)
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- c)
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- d)
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- e)
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- f)
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- g)
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.....

3) In your opinion, what you think needs to be done in order to eradicate the challenges you have mentioned.

- a)
.....
- b)
.....
- c)
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- d)
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- e)
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- f)
.....

g)
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Thank you so much for participating in this study.

Appendix 3: Interview Guide for Management

This study is based at the University of Dodoma. Its major objective is to investigate on the Customers' Perceptions on the Services rendered by Commercial Banks in Tanzania – by taking a case of CRDB Bank PLC. Therefore, you are kindly requested to participate in this study by filling in this short questionnaire. In case the final account of this work may contain confidential information and its report could be harmful to organization or individual, confidentiality is assured by the University. Such report will be seen only by the Supervisor and Examiner for examination purposes.

4) What do you think are the challenges facing this bank in making its customers satisfied with the services offered. Please mention at least six challenges.

- h)
- i)
- j)
- k)
- l)
- m)
- n)

5) For each of the mentioned challenge in 1) above, please give a brief explanation, why you feel is a challenge.

- h)
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- i)
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- j)
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- k)

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l)
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m)
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n)
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6) In your opinion, what you think needs to be done in order to eradicate the challenges you have mentioned.

h)
.....

i)
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j)
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k)
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l)
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m)
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n)
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Thank you so much for participating in this study.