

**FACTORS INFLUENCING CUSTOMER SATISFACTION: A CASE OF
COOPERATIVE AND RURAL DEVELOPMENT BANK PLC (CRDB BANK
PLC) MOROGORO BRANCH IN MOROGORO MUNICIPALITY**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION OF THE OPEN UNIVERSITY OF TANZANIA**

2020

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation titled: ***“Factors Influencing Customer Satisfaction: A Case of Cooperative and Rural Development Bank Plc. (CRDB Bank Plc.) Morogoro Branch in Morogoro Municipality”*** in partial fulfillment of the requirements for the Degree of Master of Business Administration (MBA) of the Open University of Tanzania.

.....
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.....
Date

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DECLARATION

I, **Yustin Henry**, do hereby declare that, this dissertation is my own original work and that it has not been presented and will not be presented to any other college, institution or university other than the Open University of Tanzania for a similar or any other degree award.

.....

Signature

.....

Date

DEDICATION

This Dissertation dedicated to my beloved parents, my father, Petro Henry K. Bakari and my mother the late Florence Sebwage for the foundation of my education from Primary school to this level. Without their sacrifices and effort, they made towards the fulfillment of my education I would not be whom I am today.

ACKNOWLEDGEMENT

First, I thank the Almighty God who made it all happen, for giving me strength, wisdom and protecting me during the entire period of my studies. Glory to GOD.

Secondly, the completion of this study owes much acknowledgement to some valuable guidance and constructive contributions I received from various people with whom I had useful discussions concerning the subject of the study. I am grateful to all of them, as I cannot mention all of them.

Special thanks and appreciation to my supervisor Dr. S. E. Macha for his guidance, encouragement and constructive criticism towards the completion of this study.

I would like also to acknowledge to the Dean, Faculty of Business Management, Dr. P.M.K. Ngatuni for his guidance and supportive ideas during preparation of this dissertation.

Specifically I wish to express my sincere appreciations to my lovely wife Miss. Suzan Thobias Mitimangi for her important facilitations, encouragement, endless love and tireless assistance during my studies. Thank you for being with me.

Next, I would like to give my sincere gratitude to staff and the management of CRDB Bank PLC, Morogoro Branch in Morogoro Municipality for their valuable contribution particularly during data collection without forgetting customers of CRDB Bank PLC Morogoro Branch who accepted my request in responding to my questioners.

I am highly indebted to my family for their love and moral support during the entire period of my studies. In one-way or another, they have contributed to the success of my studies.

ABSTRACT

The study centered on understanding the factors influencing customers satisfaction at CRDB Bank PLC, Morogoro Branch in Morogoro Municipality. The study shows that business sustainability depends on how customers are satisfied with the services provided in the market. In relation to this, it identified the following; the groups of services provided by the bank, factors influencing customer satisfaction and measuring customers' satisfaction levels. A case study research design deployed where data collected by using interviews and questionnaire to a sample of 70 respondents obtained conveniently. Respondents were in two categories, 10 are bank employees and 60 are bank customers. The study revealed that customer satisfaction at CRDB Bank PLC is at satisfactory level as affirmed by test results in one sample T-test, independent sample T-test and One Way ANOVA. Factors revealed to influence service satisfaction levels significantly include; timeliness (ability to deliver service timely), reliability (performance of service facilities, goods and staff), staff competence (skills, expertise and professionalism with which the service is executed), Staff attitude (politeness and friendliness), look and feel (appearance, comfort of environment, facilities and staff). Moreover, the test results show that there is no significant difference between perception of different groups in terms of customer satisfaction level as determined by one way ANOVA test results and post-hoc analysis. Although the performance of CRDB Bank PLC in the banking sector is good but based on the findings it was recommended that, there is a need to implement more technology that is advanced, improve in network connectivity for the service reliability to customer, and compete in banking sector with other service providers.

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LIST OF ABBREVIATIONS

ATM	Automatic Teller Machine
BOT	Bank of Tanzania
CRDB	Cooperative Rural Development Bank PLC
EDP	Expectancy-Disconfirmation Paradigm
ICT	Information Communication Technology
MFI's	Microfinance Institutions
NGO's	Non-Government Organizations
SACCOS	Savings and Credit Cooperative Societies
SPSS	Statistical Package for Social Sciences

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Customer's satisfaction is considered important in defining organisational performance and business sustainability. Enhancing customer satisfaction is critical because it is a key to business success of any banking institution. In the competitive economy, customer satisfaction has come under limelight due to stiff competition where organizations are trying to take competitive advantage through the human factor and customers (Singh et al, 2011). Business environment in developed and developing countries has changed due to globalization and free trade and global competition is increasing with exploding. Because of these reasons, business sustainability in a competitive environment and deliver acceptable financial returns, managers must know how to handle changes which are unexpected by cementing on customer satisfaction (Nassem et al, 2011).

In developing countries customer satisfaction become important to business success of banking institutions. Suggested reasons for this apparent trend include flexible employment, higher mobility and competition in banking industry (Panda, 2003). In this context one may wonder how banking institutions in Tanzania survive in the mentioned environment by cementing on customer satisfaction to services provided. Thus, understanding customers' requirements in banking institutions is important not only from economic perspective but also from creation of good image of banking institutions for organizational and staff development.

Tanzania banking sector has gone into significant changes after the liberalization of the banking system. The reforms removed barriers to the entry of commercial banks and supported the improvement of institutional framework and more efficiently the performance of banks which increased the banking competition. The liberalization increased the banking sector and shift the markets from the government owned banks to private owned banks. Recently there are 55 banking institutions in Tanzania (BOT, June, 2017).

Banking institutions across the global have recognized the importance of customer satisfaction and developing and maintaining enduring relationship with their customers as two crucial parameters leading to increased business profits and sustainability. At the same time, several banking institutions are experiencing increasing level of retail customers' dissatisfaction.

The causes of dissatisfaction are not well known empirically however from rational point of view, the probable causes may include low technology, low responsiveness from bank employees and unreliable service. However, whether any of these really holds true and the extent to which they impact on customer satisfaction not known. Moreover, there may be other causes which are out of the above list of possible causes but none has been established.

Bank customers are likely to focus on banks employees responsiveness, how banks fulfil their promise and how they show interest to do work. This includes criteria like, promptness in giving service and willingness to help customers. Also customer assurance like safety of transaction and consistency in service delivery are other

criteria which customers are likely to focus on. Therefore banks whether they are private sector or public sector they should give more focus on increasing reliability, responsiveness and assurance.

The study is of particular interest in Tanzania as the banking industry is now growing and becoming more competitive. Many studies have been conducted at international level and substantial literatures have focused on service quality, therefore to fill the above gap this study examined the factors influencing customer satisfaction in banking sector.

1.2 Statement of the Research Problem

In order to succeed, a company has to do better job in creating service satisfaction experiences for both employees and customers than its competitors. Even though factors influencing customer satisfaction has been studied extensively (Shah, 2012; Parvin, 2011; Naseem, 2011; Ibok and Udofot, 2012), impacts of customer satisfaction on performance of banking institutions have not received much attention. The issue of customer satisfaction and its determinants in banking institutions in Tanzania context has yet be addressed in the literature.

Several studies on customer satisfaction in banking industry have been conducted including Shanka (2012) which described relationship between service quality, customer satisfaction and loyalty in Ethiopia; Awanet et al. (2011) centred on the service quality and its relationship to customer satisfaction in Pakistan, Haq and Muhammad (2012) study compared public and private sector banks of Pakistan by evaluating their service satisfaction to customers, where a study by Shah (2012)

focused on factors affecting customer satisfaction in retail banking in India. On top of that Mboma (2006) conducted a study on the effects of ATM on customers' satisfaction in the Tanzania banking sector. However, to the best of my knowledge no study on the customer satisfaction has been conducted in Morogoro Region, which is among the most growing region in Tanzania with many banks. Therefore this study aimed to bridge the existing knowledge gap particularly on the factors influencing customer satisfaction in banking industry.

1.3 Research Objectives

1.3.1 General Research Objective

The overall objective of the study was to analyse factors influencing customer satisfaction under Cooperative Rural Development Bank PLC (CRDB Bank PLC).

1.3.1 Specific Research Objectives

- (i) To identify groups of customers and services provided by the bank.
- (ii) Analysis of factors influencing customer satisfaction.

1.4 Research Questions

1.4.1 General Research Question

Which group of customers and services are provided by the bank?

1.4.2 Specific Research Questions

- (i) What are the factors that influence customer satisfaction to the bank?
- (ii) What are the satisfaction levels of bank customers?

1.5 Relevance of the Research

Findings arising from this study are expected to widen the general understanding and contribute to literature on customer satisfaction in banking institutions. The methodology adopted provides insight for further learning when one wants to investigate issues regarding to customer satisfaction and employees. The study findings may spring up further research into similar contexts, which address issues related to customer satisfaction in financial institutions. The study findings can be used to enhance financial institutions' policy maker's knowledge in formulating favourable policies for customer satisfaction.

1.6 Organisation of the Proposal

This research focused on understanding Bank service satisfaction to customers. Cooperative and Rural Development Bank PLC (CRDB Bank PLC), Morogoro Branch in Morogoro Municipality, Tanzania was chosen as a case study. Specifically the study analysed groups of customers and services provided by the bank and measure customer levels. Key informant interviews, questionnaires and documentary review will be deployed as methods for data collection. Through the application of the above mentioned methods, the study objectives will be achieved and key findings have been documented with regard to the objectives. The research shows that there are different groups of services and customers served by Cooperative Rural Development Bank PLC (CRDB Bank PLC), Morogoro Branch in Morogoro Municipality, Tanzania. These services include; money transfer, loans, savings, technical assistance, and Insurance Services. Customers served by the bank include; farmers, groups, civil societies, religions institutions, business people and SACCOS.

In view of the above achievement and contribution of customer satisfaction, this proposal has been organised in three chapters. The first chapter is about the research setting and introduction of customer satisfaction in different contexts, clarification of the research problem and research objectives. The second chapter covers operational definitions of key concepts and conceptual framework and empirical case study reviews related to customers satisfaction in different contexts. The third chapter is about methodology for assessing the evidence; it covers research location, sampling and sample frameworks and methods for data collection, data processing and analysis.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

This section discusses the theoretical, empirical and conceptual framework of the research. The first part reviews theory on customer satisfaction, which selected bearing to the research topic, objective, research questions and the expected contributions. The second part introduces the conceptual framework upon which the research was based on. The third part surveys empirical studies undertaken in different countries on customers satisfaction and draws relevant lessons there from.

2.2 Conceptual Definitions

A concept is defined as abstract statement or object of the research phenomena with a separate identity and meaning (Nalzar, 2012). Key concepts defined in the research include service, bank, customer satisfaction and customer loyalty.

Service; A type of economic activity that is intangible, is not stored and does not result in ownership. A service is consumed at the point of sale. Services are one of the two key components of economics, the other being goods. Examples of services include banking activities, the transfer of goods, such as the postal service delivering mail, and the use of expertise or experience, such as a person visiting a doctor.

Bank; according to Rabb (2013) bank is a financial institution and a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly by loaning or indirectly through capital markets. A bank is the connection between customers that have capital deficits and customers with capital surpluses.

Customer satisfaction; Murphy (2000) defines customer satisfaction as the minimum acceptable levels of service that provide customer satisfaction in the key areas that are critical and where service quality thresholds need to be set. To fall below the minimum threshold in any key area puts one into the danger zone and one's customer will not be satisfied. In this study, customers satisfaction will be defined as the minimum requirement to meet customer service needs.

Customer Loyalty; Oliver (1999) cited in Akgam (2013) defined customer loyalty as a deeply held commitment to rebuy a preferred product/service consistently in the future, therefore causing repetitive same - brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour.

2.3 Theoretical Analysis

The theoretical literature review undertaken covered the expectancy disconfirmation theory and contrast theory that contributes to the concept of customers satisfaction in banking sector. The review formed the base upon which the study was undertaken.

2.3.1 Expectancy-Disconfirmation Paradigm

Expectancy-Disconfirmation Paradigm (EDP) has been proposed by Oliver (1977, 1980) as the most promising theoretical framework for the assessment of customers satisfaction. The theory was developed on the premise that, customer purchase goods and services with pre-purchase expectations about the anticipated performance. According to this theory, the expectation level then becomes a standard against which the product is judged. That is, once the product or service has been used, outcomes are

compared against expectations. If the outcome matches the expectation confirmation occurs. Oliver (1980) asserts that, disconfirmation occurs where there is a difference between expectations and outcomes.

In banking industry a customer is either satisfied or dissatisfied with the service as a result of positive or negative difference between expectations and perceptions. Thus, when service offered by the bank is better than what the customer had initially expected, there is likely a positive disconfirmation between expectations and performance which result in satisfaction, while when service performance is as expected, there is a confirmation between expectations and perceptions which result in satisfaction.

In contrast, when service performance is not good as what the customer expected, there is a negative disconfirmation between expectations and perceptions which causes dissatisfaction. This type of discrepancy theory has a long history in the satisfaction literature dating back at least to Howard's & Sheth's (1967) definition of satisfaction which states that, it is a function of the degree of congruency between aspirations and perceived reality of experiences. Porter (1961) can be credited with early empirical applications of this comparative model of customer satisfaction in the field of job satisfaction (Oliver, 1997).

In this study, Porter, for instance, compared the worker's perception of how much of a job facet (for example, pay) there should be to the worker's perception of how much is the facet there now. In support of Porter's view, Swan and Trawick (1981) proposed that this discrepancy methodology could be employed in assessing employees' job satisfaction.

This literature review demonstrates that in addition to customers satisfaction literature, this model has found great a degree of support from researchers in other disciplines, and has been widely used to evaluate customers satisfaction with different products and services, for example with restaurant services (Bearden & Teel, 1983; Cadotte, Woodruff & Jenkins, 1987; Swan & Trawick, 1981), and with stock market services (Oliver & De Sarbo, 1988). Therefore, from the insights that Expectancy-Disconfirmation Paradigm and related research provide about customers satisfaction, the theory is considered to be suitable to explain customers satisfaction in commercial banks.

2.3.2 Contrast Theory

Contrast Theory suggest that when actual product performance falls short of customer's expectations about the product, the contrast between the expectation and outcome will cause the customer to exaggerate the disparity (Yi, 1990) cited in Yuksel and Yuksel (2008). The contrast Theory maintains that a customer, who receives a product less valuable than expected, will magnify the difference between the product received and the product expected. According to this theory "outcomes deviating from expectations will cause the subject to favourably or unfavourably react to the disconfirmation experience in that, a negative disconfirmation is believed to result in a poor product to be highly appraised" (Oliver, 1977, p.81) cited in Yuksel and Yuksel (2008).

Moreover it is argued that, any discrepancy of experience from expectations will be exaggerated in the direction of discrepancy. If a bank raises expectations in its advertising, and then customer's experience is only slightly less than the one

promised, the product/service might be rejected as totally un-satisfactory. Conversely, under-promising in advertising and over-delivering might cause positive disconfirmation also to be exaggerated.

In this view customers might view the bank services as unsatisfactory and therefore not appropriate to use. Since banking is part of service industry, customer expectations and outcome will be crucial in examining the satisfaction of customers in commercial banks. We also draw from these theories to show how the services offered by banks influence customer satisfaction. As stated earlier, customers are either negatively or positively affected with services delivery based on their expectations and perceptions. Therefore banks should have ability to provide services to meet customer's expectation and perceptions and therefore contribute to banks performance. Therefore expectancy-disconfirmation theory and contrast theory have been used to measure customer satisfaction using performance scale and satisfaction scale.

2.4 Empirical Analysis of Relevant Studies

The study is in line with government microfinance's (MFIs) policy of 2000 which states that the widespread access to microfinance throughout the country is made possible by institutions operating on commercial principles. A policy statement asserts that, a wide range of institutions will be involved in the provision of services, including specialised and non-specialised banks, non-banking financial institutions, rural community banks, cooperative banks, SACCOS and NGOs.

Shah (2012) documents market research on factors affecting customers satisfaction in retail banking in India taking Vadodara and Gujarat in western India. The objectives

of the study were measuring the overall levels of satisfaction of retail banking customers and identifying the major factors of customers satisfaction in retail banks. The methodology adopted in this study included random sampling, cross-sectional research design. Additionally, data were collected by using questionnaires and interview.

The key findings related to factors for customer satisfaction in retail banks include; services provided, risk and privacy implemented by banks, the image or personality of the banks, bank charges, bank convenience felt by customers and pricing policies. Other factors are charges levied by the banks, maintenance of relationship with customers, features of a bank and the attributes of its personnel and service delivery. In this study impact, challenges and factors influencing customers' satisfaction have not been documented.

Naseem (2011) has addressed impact of employee and customers' satisfaction on success of organisation relation between customer experience and employee satisfaction in Pakistan. The study shows that employee satisfaction is closely related to service quality and customer satisfaction which is then related to firm profitability. Service quality has a positive persuade on customer satisfaction. Besides this, firm profitability has a reasonable non-recursive effect on employee satisfaction. Employee satisfaction plays a considerable role in enhancing the firm profitability and improving operational performance of organizations and quality of goods and services.

Ibok and Udofot (2012) affirm that customers' satisfaction has traditionally been recognized as a major determinant of continued loyalty and long term responsive

behaviour. They pointed out that, customers' satisfaction is a measure of how firm's product or service is able to meet or surpass customers' expectation. Thus, in a competitive market like a banking industry, it consists of the firm crafting holistic strategies in order to keep the customers happy. Undoubtedly, the micro finance banks are gradually expanding both in scope of content, hence they call for re-strategisation not only in beating competition but also in creating more values for the customers. This therefore requires the building of strong business customer relationships and sustained competitive advantage. They also found that customer satisfaction is critical in the service industry because of the nature of the industry.

As suggested by the two authors, providing customers with a superior quality is likely to lead to satisfied customers who are both loyal to the organization and able to provide the customer with excellent service experience. The Customers will recognize and value the outstanding service offered to them. Over time, they will exhibit loyalty behaviours will generate both market share and increased profit to the firm.

A study by Timothy et al. (2007) observed that satisfied customers tend to be loyal, with less sensitivity to price changes and less attention to competition advertising. These authors maintain that satisfaction influences repurchased intention and satisfied customers are likely to be retained. Moreover, Timothy et al. (2007) argued that satisfied customers portray favourable disposition towards the organisation and are always more committed and loyal. Hence the organisations will benefit from retaining their existing customers, which is cheaper to keep than recruit new ones. Because of the assumption that satisfied employees will create satisfied and loyal customers, which will result in higher sales therefore higher financial returns Timothy et al.

(2007) maintains that service companies have been allocating significant resources for customer satisfaction.

Mukhtar et al. (2014) documented on customer satisfaction towards financial services of banks in Bahawalpur, Pakistan. The study used correlation analysis to check the intensity of relation of customer satisfaction with dimensions of service quality. These dimensions included reliability, assurance, responsiveness, empathy and tangibility. The study found that service quality is positively correlated with customers' satisfaction. The most important variable that affects customers satisfaction is tangibility, which is followed by assurance. Regression equation derived from regression analysis shows that only assurance and tangibility has significant correlation with customers satisfaction, but reliability, empathy and responsiveness has no importance relationship with customers satisfaction. Banks utilize their assets in right direction, providing better tangibility and assurance to customers about their services. Banks focus their attention towards their tangible services, such as; ATM machines, building and interior designs.

Customers satisfaction can be determined by either subjective factors (e.g. customer needs, emotions) or objective factors (e.g. product and service features). Applying to the banking industry, there have been numerous studies and examined attributes that clients expect regarding customers satisfaction. In this regard, Oduro (2013) investigated factors that determine customer satisfaction level in banking institutions from Ghanaian Banking Industry. His study used factor analysis and found that three factors influencing customers' satisfaction level of the banks. These factors were

found to be customer relation and service, staff competence and responsiveness and convenient banking.

Potluri and Zeleke (2009) investigated the influence of employees' competence to customer satisfaction in Ethiopia banking sector. The study asserted that competence are observable behaviour, knowledge, skills, and abilities of marketing personnel to attract and retain customers by delivering quality service. The study found that competent frontline employees are invaluable assets for any organization's survival in the dynamic and competitive environment. The study recommended that in assessing the competency level of employees helps organizations to communicate desired behaviours, control costs and increase customer satisfaction.

Shanka (2012) studied the relationship between service quality, customer satisfaction and loyalty using five dimensions of SERVPERF model which are reliability, assurance, tangibility, empathy and responsiveness in private banks in Ethiopia. The study used correlation and multiple regressions to analyse data from a convenient sample of 260 respondents. The study shows that all service quality dimensions are positively correlated with customer satisfaction indicating quality banking services as a prerequisite for establishing and having satisfied customers.

Mboma (2006) studied the effects of ATMs on customers' satisfaction in Tanzania banking sector by interviewing customers of three banks as a case study. The study established that ATM services enhance operations and customer satisfaction in terms of flexibility of time. Also they add value in terms of speedy handling of voluminous transactions which traditional services were unable to handle efficiently and

expediently. However the level of satisfaction is reduced by technological and processing failures, the perception that the service delivery mode is expensive and insecure regarding stand-alone ATMs, which creates customer dissatisfaction.

Awan et al. (2011) investigated the service quality and its relationship to customer satisfaction among the customer conventional banks in Islamic banks. They carried a survey using a modified SERVQUAL scale to 200 walk-in customers conveniently drawn. The study used regression analysis and identified five service quality dimensions namely; empathy, service architecture, convenience service encounter, employee service criteria, customer focus and five customer satisfaction dimensions: responsiveness, competency, safe transaction, competitive services and knowledge for overall banking.

Joseph et al. (1999) investigated the role that technology plays in Australian banking and its impact on the delivery of perceived service quality. A sample of 440 electronic banking customers was taken and 300 useable questionnaires were analysed. Using the Hemmasi importance-performance grid, results indicated that customers have perceptual problems with some aspects of electronic banking. Haq and Muhammad (2012) compared public and private sector banks of Pakistan by evaluating their customer satisfaction.

The study used questionnaire which were distributed to 351 respondents. The study showed that customer satisfaction varies according to the nature of services and in this case, highest customer satisfaction is shown in such area like price charged by banks which is nominal, convenient location of bank branches and staff attitude toward

problem solving of customers. Moreover, when the private sector banks are compared with public sector banks, private bank customers were more satisfied with their bank because of their multiple branches at convenient locations and technology.

2.5 Research Gap Identified

The issue of customers satisfaction and its determinants in banking institutions in Tanzania context has yet to be addressed in the literature. This study aimed to fill this gap with specific attention given to the factors influencing levels of customers satisfaction in banking institution.

2.6 Conceptual Framework

The conceptual framework (Figure 2.1) describes the interrelationship between different actors, factors and operational guidelines for enhanced bank performance.

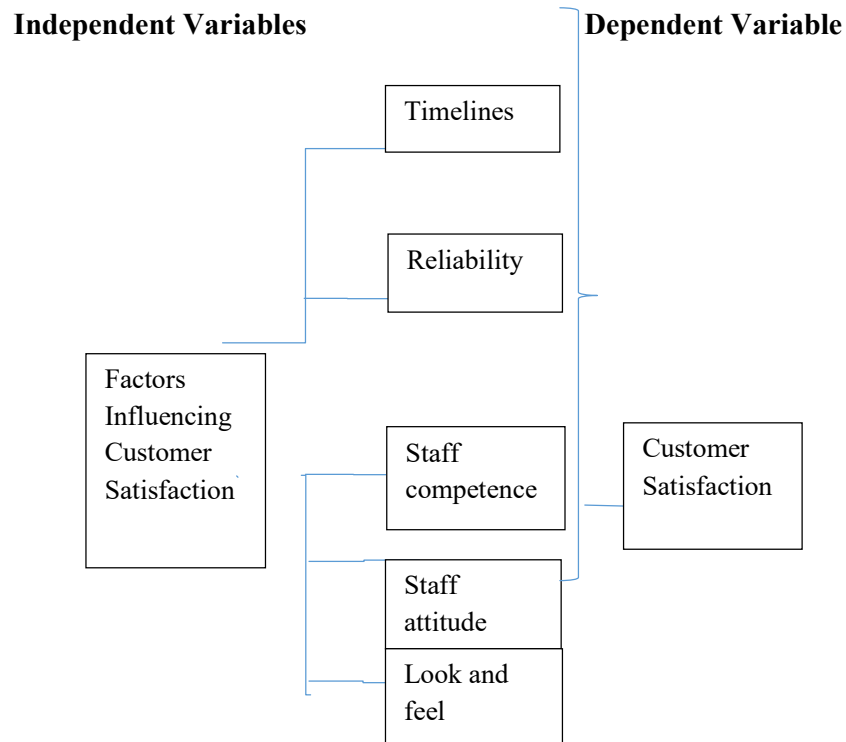


Figure 2.1: Conceptual Framework

The conceptual framework shows independent variables, which upon fulfilment enhances customer satisfaction (dependent variable). Independent variables comprise of timeliness, reliability, staff competence, staff attitude and look and feel perceived by customers. The interplay of these factors results into enhanced customers satisfaction is the source of business sustainability.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Philosophy

The last chapter discussed about literature review. This Chapter describes the methodology, which will use in assessing effectiveness of service quality on customer satisfactions at CRDB Bank Morogoro Branch. It gives an account of the area of research design, sampling design, data collection methods and its instruments, data analysis plan, data processing.

3.2 Research Design

Research design is the logic that links the data to be collected and conclusion to be drawn to the initial questions of the research (Yin, 2003). In this context case study research design was adopted. The case study research design allows investigators to retain the holistic and meaningful characteristics of real life events. Likewise, it allows the investigator to use various methods during the data collection (Yin, 2003). These reasons make the selection of the case study research design rather than other research design.

3.2.1 Area of the Study

This research will be conducted at CRDB Bank PLC, Morogoro Branch found in Morogoro Municipality, Tanzania. CRDB Bank PLC was formed when the former Cooperative Rural Development Bank PLC, which had been wholly government owned was privatized, recapitalized and restructured. DANIDA played a significant role in restructuring the new institution and is a part owner of the new bank. CRDB

Bank PLC was granted licence by Bank of Tanzania (BOT) to operate in Tanzania Mainland and Zanzibar as a commercial bank that provides all commercial banking services. CRDB Bank PLC was licenced under the Banking and Financial Institution Act 2006 and regulated by the Bank of Tanzania Act 2006. The focus of CRDB Bank PLC was to provide commercial banking services to individuals, small and medium businesses and large corporations in Tanzania.

As of December 2017, CRDB Bank PLC's total assets were valued at TZS: 5.901 trillion, with shareholders' equity of TZS: 733.5 billion. At that time, CRDB Bank PLC owned an estimated 19.5 percent of the TZS: 29.97 trillion total banking assets in the country at that time, making it the largest bank in Tanzania, based on total assets. In September 2013, CRDB Bank PLC was the second-largest commercial bank in Tanzania, by assets, behind FBME Bank. It was also the second-best capitalized commercial bank, behind National Microfinance Bank. The shares of stock of CRDB Bank PLC are listed on the Dar es Salaam Stock Exchange, where they trade under the symbol "CRDB Bank PLC"

3.2.2 Population of the Study

Sample frame is a complete list of all cases in the population from which the sample is drawn (Saunders et al. 2009). In this context the sample frame will be 70 respondents comprises 60 customers and 10 employees of CRDB Bank PLC Morogoro Branch.

3.2.3 Sample and Sample Technique

3.2.4 Sample and Sample Size

The sample size under this study will consider detailed understanding of the study phenomena, which provides lessons of experience to other banking institutions and

interested stakeholders for learning. In this study the sample will comprise the total of 70 respondents where 60 will be customers 10 will be employees of the CRDB Bank PLC, Morogoro Branch, Morogoro Municipality, Tanzania. The group of employee will includes branch manager, customer service manager, operations manager, credit manager, marketing manager, head of ICT, two loan Officer and two cashiers as presented in Table 3.1.

Table 3.1: Respondents Selected in the Research

Target group	Number of respondents	Percentage (%)
Customers	60	86
Employees	10	14
Total	70	100

3.2.5 Sampling Procedure

Sampling techniques provide a range of methods that enable one to reduce the amount of data needed for research by considering only data from a sub-group rather than all possible elements (Saunders et, al. 2009). In this research convenient sampling will be employed to explore the case study. Since the study focus is factors influencing customers satisfaction in a banking sector I administered the questionnaire to customers of CRDB Bank PLC, Morogoro Brach, Morogoro Municipality, Tanzania, who will be arriving at the bank hall and use bank services. This technique will be used since the bank cannot speak on behalf of their customers and they cannot expose customers information's at the bank for security purpose and confidentiality reason. Employees will be selected purposely at least to have representation from each department.

3.3 Procedures for Data Collection

Data collection is the process of gathering and measuring information on variables of interest in an established systematic fashion that enables one to answer stated research questions, test hypotheses, and evaluate outcomes (Dodge, 2003). In this research various types, sources and data collection tools will be implemented. Under this study both primary and secondary data will be collected in order to address objectives of the study.

3.3.1 Types of Data

Under this study both primary and secondary data will be collected in order to address objectives of the study.

3.3.2 Primary Data

Primary data refers to the information obtained first hand by the researcher on the variables of interest for the specific purpose of the study (Sekaran, 2003). In this study primary data which will be collected will include characteristics of the respondents and customer's attitudes toward the bank services. These data will be collected from employees and customers of CRDB Bank PLC. This is the most important point to consider.

3.3.2.1 Secondary Data

Secondary data refer to the information gathered from sources already existing (Sekaran, 2003). In this study secondary data such as services provided by the bank and targeted customers will be used. They will be collected through reviewing literatures from various sources such as journals, books, reports from CRDB Bank PLC, internet and research publications from libraries.

3.3.3 Methods of Data Collection

In regards to the types of data collection under this study the following tools will be used;

3.3.3.1 Interviews

Interviews involve presentation of oral-verbal stimuli and reply in terms of oral-verbal responses (Kothari, 2004). In this reason both structured and unstructured interview will be used. In-depth interviews will be used to collect the qualitative data from 10 CRDB Bank PLC employees. Also unstructured interviews will be used to supplement the structured interviews and questionnaire in cases where the respondent's feelings and perceptions will be noted.

3.6.3.2 Questionnaire

A questionnaire is a pre formulated written set of questions to which respondents record their answers, usually within rather closely defined alternatives (Sekaran, 2003). Semi-structured questionnaire of closed and open ended questions will be used to collect the quantitative data. In order to capture satisfaction of the respondents towards service delivery the questionnaire will be constructed by using a modified SERVQUAL scale to operationalize the contracts. These will includes timeliness, reliability, staff competence, staff attitude, look and feel. The first part of the questionnaire will intend to understand personal information of the respondents using nominal scale. The second part will consist the perceptions of respondents regarding the contracts of the model using ordinal scale. All constructs will be measured using multiple items by a five point in the following scale (1=very dissatisfied, 2=dissatisfied, 3= neutral, 4= satisfied, and 5= very satisfied) see Appendix 1.

3.4 Data Processing and Analysis

Data analysis is the process of gathering, sorting, organizing, and structuring data. The process involves the ordering and structuring of data to produce knowledge (Magigi, 2013). Data gathered during the field will be analysed according to their types. Analysis of quantitative data obtained from the field will be presented in tables and figures, and this will be after the compilation, coding and processing of numerical data that will facilitate the use of Statistical Package for Social Sciences.

Statistical (SPSS) tools will be employed in this study are frequency analysis and one way analysis of variance (ANOVA). The reliability of the data will be carried out by using Cronbach's alpha value. Frequency analysis will indicate overall satisfaction levels of respondents with banking services while ANOVA will be employed to find the significant factor which will determine the overall customer satisfaction (Singh 2013).

Content analysis will be employed to analyse qualitative data and share the understanding and perception of others by discussing in detail phenomenon under the study (Berg & Lune, 2004). Specifically content analysis will be employed to analyse qualitative data from the customers on service satisfaction and from the bank employees. These are done by summarizing, categorizing, explicating and structuring the data collected (Bryman, 2009; Jenner, Flick, von Kardoff, & Steinke, 2004).

3.5 Expected Results of the Study

The study is expected to show the responses of the respondents on how they consider the five independent variables effects on the one dependent variable. It is expected

that the results will be positive in the sense that respondents both customers and CRDB Bank PLC employees will approve that customer satisfaction resulted to business sustainability and success of banking institution in the competitive market with a number of substitute service providers.

CHAPTER FOUR

INTERPRETATION, ANALYSIS AND DISCUSSION OF THE FINDINGS

4.1 Introduction

This chapter provides data analysis and discuss the findings for the objectives in the first chapter. It discusses findings related to groups of customers and services provided by the bank, levels of customer satisfaction, factors influencing customers' satisfaction, implication of customers' satisfaction and challenges of customer satisfaction and relationship between customer satisfaction and business sustainability. It proceeded by providing analysis of what was found in the field and finalise by providing discussion through making comparison with what other scholars have found in their studies.

4.2 Group of Customers Served and Services provided by CRDB Bank PLC, Morogoro Branch

4.2.1 Group of Customers Served by CRDB Bank PLC, Morogoro Branch

CRDB Bank PLC provides friendly, professional and state of the art commercial banking services at its Morogoro branch. Legal persons of all beliefs and occupations can be the customers of CRDB Bank PLC; These customers include; SACCOS/unions/associations; religious organizations; schools; trusts; NGO's, companies/corporations; local governments; village governments and projects can all benefit from a wide range of savings products, loans, fund transfer and technical advice provided by CRDB Bank PLC. In section 4.2.2 you may find the details on type of services served to customers.

4.2.2 Group of Services Offered by CRDB Bank PLC

The study shows that, the bank had wider range of products providing to its customers and these includes savings, loans, funds transfer, technical advice and medical insurance. These are explained below in details;

4.2.2.1 Savings Products

Savings products with differentiated and attractive interest rate (4% per annum on normal savings and up to 6% per annum on fixed time deposits, include: ordinary savings, microfinance savings account, fixed deposit account, current account, junior account, dhahabu account, tanzanite account, scholar account, malkia account and sim account.

(i) Ordinary Savings Account

This is the account for small savers, which includes individuals, groups, SACCOS, institutions and companies. Is featured by; minimum amount required for opening an account is Tshs. 20,000.00 and amount of balance can fluctuate due to additional deposits or withdraws. Others features are; interest earning whose minimum balance is Tshs. 50,000.00, calculated daily and electronically printed identification card issued to account holders. Customers' benefits are; much secured from burglars, pests, fire, loss of memory and death.

On top of that customers can deposit or withdraw frequently without notice. Likewise, interest income is earned from the savings, savings can be used as collateral/security for future loans and unplanned expenditure is minimized.

(ii) Microfinance Savings Account

The account is particularly suitable for micro, small and medium scale business, including groups and SACCOS. The main features of the account are; minimum amount required for opening an account is Tshs 20,000.00 and the amount of balance can fluctuate due to additional deposits or withdraws. Also interest earning minimum balance is Tshs 50,000.00, calculated daily and electronically printed Identification Card issued to account holders.

(iii) Fixed Deposit Account (FDR)

Ideal for medium and large size business, also suitable for individuals, groups, SACCOS, institutions, projects, employees and other savers interested in fixed term deposit services. The FDR is characterised by; minimum amount required for opening an account is Tshs 100,000.00 and amount of balance in a fixed account. Others are; interest earned on entire balance for a full agreed period, electronically printed Fixed Deposit Receipt (FDR) issued to account holder. The main benefits from FDR are; saving are very secure from burglars, pests, fire, loss of memory and death and customers can withdraw entire amount at end of period or renew for a new period. Other benefits are; high interest income is earned from the savings, savings can be used as collateral/security for future CRDB Bank PLC loans and unplanned expenditure is minimized.

(iv) Current Accounts

Current accounts are particularly suitable for exporters and importers; they are also useful to travellers and other individuals sensitive to exchange rate fluctuations. The current accounts are featured by; minimum amount required for opening an account is

Tshs 100,000.00 and amount of balance can fluctuate due to additional deposits or withdrawals. Other features are; the account can be allowed to overdraw, account can be opened through various currencies TZS, USD, EUR or GBP. Additionally electronically printed identification cards are issued to account holders. Likewise, benefits from this account are; savings are very secure from burglars, pests, fire, loss of memory and death and can deposit or withdraw frequently without notice and savings can be used as collateral/security for future loans, unplanned expenditure is minimized.

(v) Junior Account

This account is designed special for children through parents/guardians, whereby they save for children periodically and that savings used to support children.

(vi) Dhahabu Account

Dhahabu is a special high interest earning savings plan account that conveniently targets the everyday saving individual who desire high returns on their investment. Dhahabu account is featured by opening and operating currency is Tanzanian Shillings only, minimum opening balance is Tshs.100,000.00, minimum regular monthly deposit is Tshs.50,000.00, minimum interest earning balance is Tshs.50,000.00, minimum account tenure is 36 months and maximum tenure is 20 years, withdraw is allowed upon maturity, interest is paid monthly and applies bi-annually, no card will be issued instead a contract to be signed whereby a customer will retain a copy, no monthly maintenance and transaction fees. Likewise benefits from this account are; Easier way for you to save and fulfil long term financial plans, competitive interest rates, earn bonus interest for tenures' above 10 years, access to

emergency loan of up to 80% of the deposits after 6 months, enjoy a discount on premium for insurance policies, freedom to choose a saving period and freedom to choose your regular monthly deposit.

(vii) Tanzanite Account

Tanzanite Service provides Tanzanians living abroad with access to a wide range of products and services including savings account, investment in money market instruments, electronic banking services and card products as well as access to modern call centre. The Tanzanite product includes Tanzanite Savings Account and Tanzanite Deposit Account. Likewise the products are featured by opening and operating in TZS, USD, EURO and GBP, minimum opening and operating balance of TZS 100,000.00 for TZS account or 100.00 for local currency under Savings account and TZS.500, 000.00 for TZS account or equivalent in foreign currencies for Deposit account, both products has competitive saving interest rate, worldwide acceptable Tembo Card Visa Gold linked to TZS and USD denomination accounts.

(viii) Scholar Account

Scholar account is special savings account for students under higher education institutions and secondary schools depending on their needs. Scholar account is featured by minimum opening balance is TZS.5, 000.00, it is operating only under TZS, interest earned, electronic card is given to account holder. Likewise benefits from this account are; students can withdraw pocket money when are at school, very small opening amount, competitive interest rate, it is operating worldwide with electronic card, cash withdraw is between TZS.5, 000.00 and 1,000,000.00 per day from more than 800 ATM's over the country.

(ix) Malkia Account

Malkia account is special account for women who has the specific intention to fulfil their dreams by depositing their savings monthly. Malkia account is characterised by operating under the following currencies TZS, USD, GBP and EURO, the minimum deposit amount is TZS.50, 000.00 or 50.00 USD/GBP/EURO per month, customer can deposit more than the amount specified in saving period, the minimum savings period is 12 months, competitive interest rate up to 5% per annum paid monthly, assurance of loans up to 90% of customers savings, no service fees every month. Likewise Malkia account has the following benefits; freedom to plan on savings, freedom of selection on savings period, simplest way to fulfil customer's dreams, special discount of 15% in insurance services under CRDB.

(x) Sim Account

This is the electronic system where by customer can be registered and opening their account through mobile phones, customers are not required to have bank account, Sim account enables customer to have banking system. Sim Account is characterised by opening a special account for savings, opening a special account for families, friends, SACCOSS and VICOBA, receiving and transfer money within CRDB Bank PLC accounts, deposit and withdraw money through Fahari Huduma agents, checking balances and paying various bills including electricity and water.

4.2.2.2 Loans

Loan products timely obtained with soft terms (lending rate of 1.5% per month and repaid in convenient instalments): these include Kilimo loans for individual farmers, group SACCOS, Mtaji loans – for multipurpose uses by small traders, salaries loans –

for employees in all sectors and General Loans – for individuals, general business clients.

(a) Kilimo Loans

These loans are provided to farmers who operate a savings account for farm activities and repay the loan using farm proceeds. They are closely organised by local self-help groups, SACCOS or other forms of groups. These loans are characterised by; credit needs depend on farm activities; savings accepted as collateral and group guarantee required for small individuals. The kilimo loans are disbursement according to seasonal needs, repayment terms based on harvest season and financing the entire production cycle, including provident needs.

(b) Mtaji Loans

These are suitable for small saving traders who operate a savings account in form of Microfinance Saving Account. Traders accumulate small amounts of deposits in their account, which they use to operate and repay CRDB Bank PLC business loans, specifically targeting microfinance activities. Mtaji loans is characterized by needs built from actual business requirements and savings used as collateral. In this context, loans amount according to needs, flexible repayment terms and reasonable interest rates.

(c) Salaries Loans

Ideal for employees in various sectors, private companies, institutions, SACCOS, and projects, as long as they have accounts at CRDB Bank PLC. These loans based on individual or group agreement with CRDB Bank PLC, endorsed by employer, and loan deductions effected through check-off system and also the maximum loan

amount depends on their basic salary plus other income if any. Customers get their loans through their salary account, and also enjoy very convenient repayment terms and reasonable interest rate.

(d) General Loans

Suitable for business and individual who can meet conventional business lending terms. The minimum loan amount is one million Tanzanian shillings and the acceptable collateral/security is required. The repayment terms are flexible according to business needs and also the interest rate is negotiable.

4.2.2.3 Funds Transfer

The fund transfer services are provided speedily and at low cost. CRDB Bank PLC can reach customers deep down at all level from the village in rural areas to urban areas. Funds transfer is grouped in to two groups; inward transfer – for individuals, groups, institutions, NGOs among others and outward transfer – for individuals, groups, institutions, NGOs among others.

4.2.2.4 Technical Advice

CRDB Bank PLC provides the technical advice to customers when the need arises. Examples of technical advises provided to customers include; using Automatic Teller Machine (ATM), business management, loans repayment and opening of accounts.

4.2.2.5 Fahari Huduma Wakala

Fahari Huduma Wakala is a system of providing all CRDB Bank PLC services through agents. This system enable customers to have all banking services through an agent who authorised by BOT.

4.2.2.6 CRDB Bank PLC Insurance Broker Limited

CRDB Bank PLC Insurance Broker is a subsidiary of the renowned and highly reputed CRDB Bank PLC Group in Tanzania. CRDB Bank PLC Insurance Broker is thus among the largest and prominent insurance broker in the industry. The core focus is on providing innovative insurance solutions that caters to the various requirements of clients from the lowest to the highest income. CRDB Bank PLC Insurance Broker is providing Insurance service through the following service providers Sanlam, Jubilee, Britam, Alliance, AAR, UAP, MAXIINSURE, STRATEGIS and METROPOLITAN. Insurance covered under CRDB Insurance Broker include General Insurance Solutions, Life Insurance Solutions and Medical Insurance Solutions.

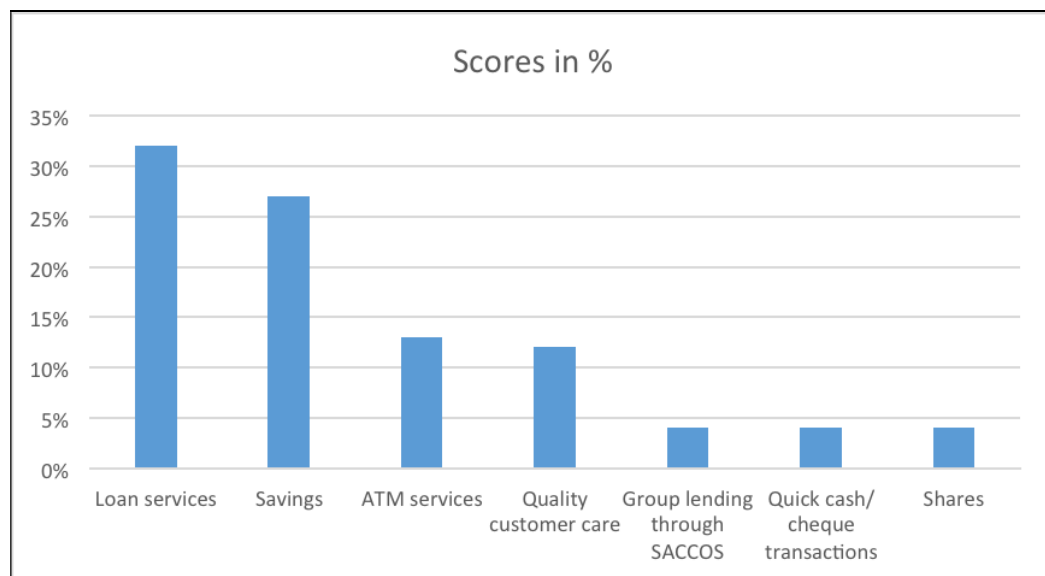
4.3 Factors Influencing Customer Satisfaction

Due to the fact that business sustainability depend on the total number of customers captured in the market who were derived from their satisfaction with services provided. In this case factors influencing customer satisfaction has been defined earlier in this study as a person's overall feelings of pleasure or disappointment that comes about as a result of comparing a particular product's perceived performance. This study has directed much of its effort towards findings factors influencing customers' satisfaction in CRDB Bank PLC. Among the factors revealed from customers' point of view are loan service (33%), Savings (27%), ATM services (13%), quality customer care (12%), group landing through SACCOS (5%), quick cash/cheque transactions (5%), and shares (5%). These were presented under figure 4.1.

Table 4.1: Factor Influencing Customers Satisfaction

Factor influencing customers satisfaction	Total number of customers recommended (N)	Percentage
Loan service	20	33%
Savings	16	27%
Quality of ATM's Services	8	13%
Quality customer care	7	12%
Group lending through SACCOS	3	5%
Quick cash/cheque transactions	3	5%
Shares	3	5%
Total	60	100%

From the findings, customers in CRDB Bank PLC wanted more to a product than just a loan. Customers were more interested in how flexible a loan needs to be and not only its accessibility, how much was involved and its associated interest rate. They also wanted more innovative way of service provision like ATM services that will excite and satisfy their needs and improved customer care services as presented in Figure 4.1.

**Figure 4.1: Services Preferred by Customers at CRDB Bank PLC**

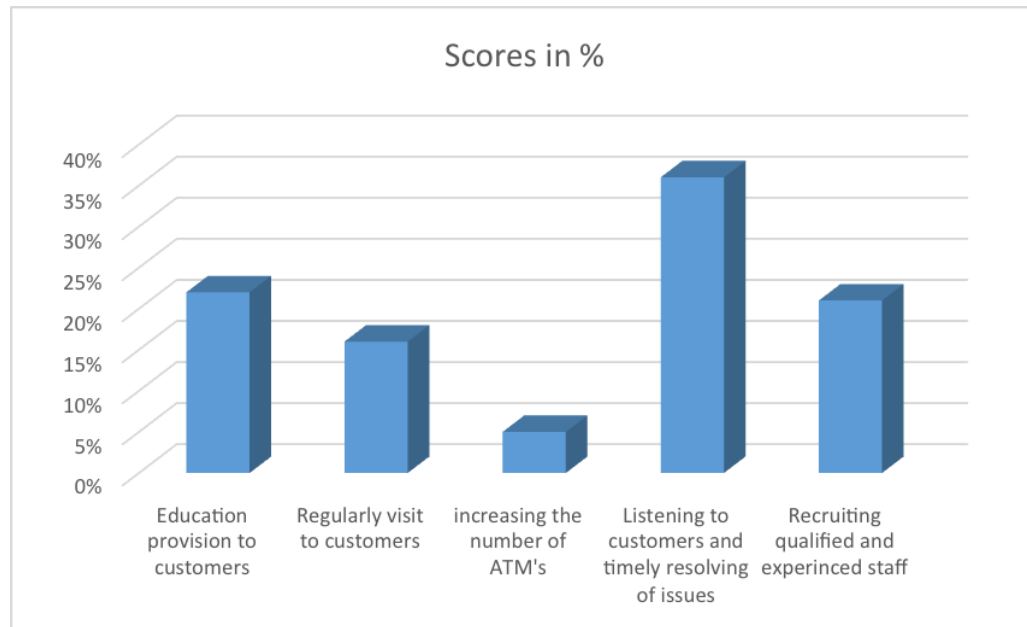
Efforts of CRDB Bank PLC towards influencing customer satisfaction and retention. Towards enhancing quality service provision, satisfying and retaining customers, various measures have been proposed by customers as presented in figure 4.2. In view to the measures proposed, 22% of the customers emphasized that education provision to customers can be useful towards influencing customer satisfaction and retention. Training should focus on variety of products offered by the bank and how customers can properly use the loans for their benefits such as consumer loans and productivity loans.

Listening to customers demand and provide timely solutions is among the measures proposed by interviewed customers. Since banking business is a highly competitive sector, then timely provision of service is among the innovative ways to attract and retain customers. This finding is in line with Kotler (1997) who asserted that the cost of finding a new customer is five times as much as the cost of making the existing happy.

Thus, it is imperative to try as much as possible to retain customers for the better performance of the bank. 21% of the interviewed customers suggested that CRDB Bank PLC should stick in employing experienced employees while 16% suggested bank employees to have regular visit to customers particularly those with big loans for follow up and accessing the progress of their business as shown in Figure 4.2. Another 36% of the interviewed customers congratulated the habit of listening customer demands and timely resolving of problems while 5% suggested the increase of ATM machines, this is shown in Figure 4.2.

Table 4.2: Type of Service as Recommended by Customers

Type of service as recommended by customers	Total number of customers recommended (N)	Percentage
Providing education to customers	13	22%
Employing experienced employees	12	21%
Regular visit to customers	10	16%
Listening customer demand and timely resolving problems	22	36%
Increasing a number of ATM machines	3	5%
TOTAL	60	100%

**Figure 4.2: Efforts Undertaken by CRDB Bank PLC towards Influencing Customer Satisfaction and Retention**

4.4 Implication of Influencing Customers' Satisfaction as a Source of Business Sustainability

In the banking industry, it is vital to note that influencing customer satisfaction relates directly to service quality as documented by Kotler (1997) who emphasized that, “the cost of keeping a new customer is estimated to be five times the cost of keeping a

customer happy”. In this regard, Kotler (1997) asserts that influencing customer satisfaction is the source of business sustainability relates to person’s overall feelings of pleasure or disappointment that comes about a result of comparing a particular product’s perceived performance.

From the findings several benefits have been revealed for the bank with regard to factors influencing customer satisfaction. The satisfied customers are likely to convince other prospective customers to join the bank including their friends, relatives and fellow workers as indicated by 38% of the interviewed customers. This findings reflects the fact put forward by other researchers in field of customer satisfaction research such as Harris (2007) who pointed out that satisfied customers are likely to bring in other customers.

In other side 12% of the interviewed customers recommend that Influencing customer satisfaction builds loyalty and thus friendly environment for customer and workers interaction which then result into trust. This findings is in line with the findings by Panda (2003) who affirms that success of a service provider depends on the high quality relationship with customers which determines customer satisfaction and loyalty. Not only the above but also 19% of the interviewed customers’ recommended that service quality and customer satisfaction have been related to customer loyalty through repurchase intentions.

In other way round 25% of the interviewed customers recommend that the intention of repurchase enable the firm to gain more profit and a result of business sustainability. Thus it can be comprehended that delivering quality service to customers is a must for

a success, survival and business sustainability in today's competitive in banking industry. It has to be noted that loyalty is developed over a period of time from a consistent record of meeting and sometimes even exceeding customer expectations.

The customer loyalty portrays itself in the sense that the degree to which a customer exhibits repeats purchasing behavior from a service provider, possesses a positive attitudinal disposition towards the provider and considers using only this provider when a need for this service exists. In today's banking business customers are more educated and knowledgeable, their demand is also on an increasing trend. In order to stay in the business, banks need to improve their customer service campaign. Loyalty program can be used as one of the tools to retain customer. Among the interviewed customers 6% recommended that retaining customers creates more capital pool as most of them are likely to buy shares and become part of the owners of the bank. Figure 4.3 below shows the benefit of satisfying customers.

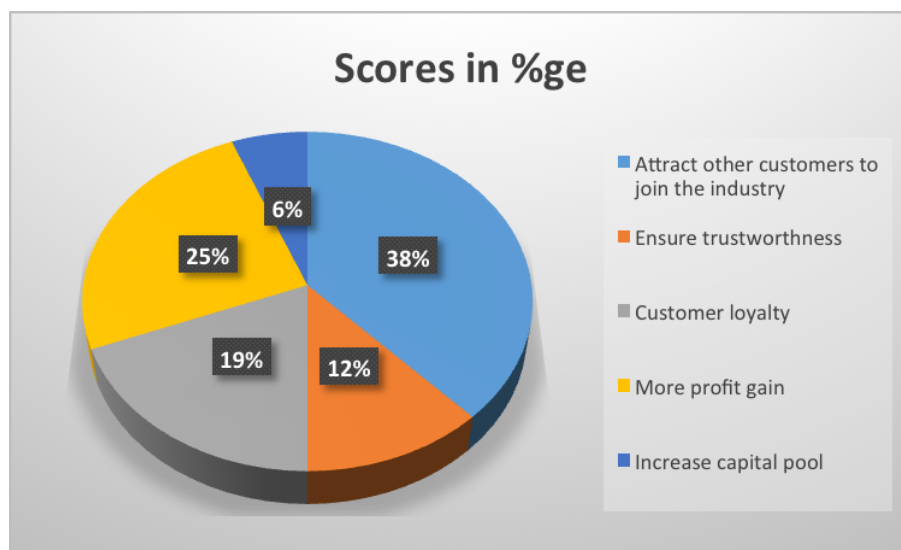


Figure 4.3: Benefits for Influencing Customers Satisfaction in the Bank Performance and Business Sustainability

This study has shown that influencing customer satisfaction takes a major party in organizational outcome such as performance superiority and increasing sales profit as revealed by 25% of the interviewed customers.

4.5 Level of Satisfaction

4.5.1 Reliability and Validity of the Measuring Instrument

In measuring levels of satisfaction, five parameters were used; timeliness (ability to deliver service timely), reliability (performance of service facilities, goods, and staff), staff competence (skills, expertise and professionalism with which the service is executed), staff attitude (politeness and friendliness) and look and feel (appearance, comfort of environment, facilities and staff). In each parameter constructs were developed as attached in (Appendix 1) to measure the level of satisfaction using one sample T-test, independent sample T-test and one way ANOVA.

To test the internal consistent of the measuring instrument (Likert scale), a Cronbach's alpha test was applied. The reliability of the construct in each parameter we ensured using Cronbach's alpha coefficient which had a total score of 0.772 which according to George and Mallery (2003) the observed coefficient is within the acceptable range.

Cronbach's alpha reliability coefficient normally ranges between 0 and 1. The closer the coefficient is to 1.0, the greater is the internal consistency of the items (variables) in the scale. Cronbach's alpha coefficient increases either as the number of items (variable) increase, or as the average inter-item correlations increase (i.e. when number of items is held constant). The output is interpreted based on the rule of George and Mallery (2003) :>0.9 (excellent), >0.8 (Good), >0.7 (Acceptable), >0.6 (Questionable), >0.5 (Poor), and <0.5 (Unacceptable). See Table 4.3.

Table 4.3: Reliability Test of Measuring Internal Consistent of the Variables

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
0.772	0.772	5

The average mean scores of constructs in each parameter are presented in the Table 4.2 which all fall above the midpoint of the Likert scale items for 5 point scale. The maximum mean score was 3.76 and the minimum was 3.4

Table 4.4: Mean and Standard Deviation for Satisfaction Parameter Measured

Parameter	Mean	Std. Deviation	N
Timeliness (<i>Ability to deliver service timely</i>)	3.7600	.38119	60
Reliability (<i>Performance of service facilities, goods, and staff</i>)	3.3540	.62994	60
Staff competence (<i>Skills, expertise and professionalism with which the service is executed</i>)	3.5480	.51715	60
Staff attitude (<i>Politeness and friendliness</i>)	3.6700	.44043	60
Look and feel (<i>Appearance, comfort of environment, facilities and staff</i>)	3.4000	.76772	60

4.6 Level of Satisfaction

4.6.1 One Sample T-test

In carrying out one sample T-test a normal satisfaction level mean score of 3.0 an acceptable score for 5 point Likert Scale values was set as a Test value. It has been observed that the overall mean satisfaction level score of 3.5374 was higher than the

normal population well-being score 3.0. Thus, one sample T-test result confirms that the level of satisfaction is significantly higher than the test value of 3.0 with a p value of 0.000. See Table 4.3 and 4.4.

Table 4.5: One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Customer satisfaction	60	3.5374	.39785	.05626

Table 4.6: One – Sample Test Results

	Test Value = 3.0						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		
					Lower	Upper	
Customer satisfaction	9.551	59	.000	.53740	.4243	.6505	

4.6.1.1 Independent Sample Test

In order to determine whether there was a significant difference in satisfaction levels among men and women customers and customers who had attained secondary and tertiary education level, the two independent sample T-test was conducted.

4.6.1.2 Independent Sample Test for Age Group of Customers

The group statistics show that males were 28 and females were 32 with a mean difference of (3.6550 \pm 1.31482 and 3.4377 \pm 1.38486) respectively (Table 4.5). Test results indicate the F-value of 1.831 and a p-value of 0.774 which is above 0.05.

This implies that there is no significant difference between perceived levels of satisfaction among the two groups. This is presented in Table 4.5 and 4.6.

Table 4.7: Group Statistics for Independent Sample T-Test

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Customer satisfaction	Male	28	3.7630	.30379	.06334
	Female	32	3.3452	.36988	.07118

4.6.1.3 Independent Samples Test for Levels of Education

The group statistics show that customers who had secondary education were 2 and those with tertiary education were 48 with a mean difference of (3.6400 \pm 0.0000 and 3.5580 \pm 0.39716) respectively (Table 4.7).

Test results in table 4.7 and 4.8 indicate the F-value of 2.935 and a p-value of 0.774 which is above 0.05. This implies that there is no significant difference between perceived levels of satisfaction between the two groups.

Table 4.8: Group Statistics for Education Levels

	Education level	N	Mean	Std. Deviation	Std. Error Mean
Customer satisfaction	Secondary	2	3.6400	0.00000	0.00000
	Tertiary	48	3.5580	0.39716	0.06280

Table 4.9: Independent Sample T-Test Results for Education Level Groups

		Levene's Test for Equality of Variance		t-test for Equality of Means						
		F	Sig	t	df	Sig. (2- tailed)	Maen Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Customer satisfaction	Equal variances assumed	2.935	0.094	0.289	48	0.774	0.082	0.28415	-0.49229	0.65629
	Equal variances not assumed			1.306	39.000	0.199	0.08200	0.06280	-0.04502	0.20902

4.6.1.4 One Way ANOVA Test Among Customers with Different Age Group

This was a further analysis to determine whether there is significant difference between the satisfaction levels among customers with different age groups and customers with different occupations at CRDB Bank PLC. The satisfaction levels among customers with different age groups the one way ANOVA Test results shows that, the F-value was 3.661 and p-value was 0.033. This implies that at 47 degree of freedom, there was significant difference in satisfaction levels among customers with different age groups. This is presented in Table 4.9.

Table 4.10: One way ANOVA Test results for Satisfaction Levels

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.045	2	0.523	3.661	0.033
Within Groups	6.710	47	0.143		
Total	7.756	49			

Table 4.11: Post hoc Analysis for Satisfaction Levels

Age (A)	Age (B)	Mean Difference (A-B)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
21-30	41-50	-0.37646	0.14209	0.029	-0.7203	-0.0326
	31-40	-0.21556	0.18361	0.474	-0.6599	0.2288
31-40	21-30	0.21556	0.18361	0.474	-0.2288	0.6599
	41-50	-0.16091	0.14891	0.531	-0.5213	0.1995
41-50	21-30	0.37646	0.14209	0.029	0.0326	0.7203
	31-40	0.16091	0.14891	0.531	-0.1995	0.5213

The mean difference is significant at the 0.05 level.

To determine the difference in satisfaction levels among customers, a post hoc analysis for multiple comparisons was undertaken. The results revealed that the significant difference exists to customers aged 41-50 years with a mean difference of -

0.37646 and customers aged 21-30 with a mean difference of 0.37646. Consider Table 4.10.

4.6.1.5 One way ANOVA Test among Customers with Different profession

Groups

The satisfaction levels among customers with different professions the one way ANOVA Test results show that, the F-value was 0.671 and p-value was 0.576. This implies that at 47 degree of freedom, there was no significant difference in satisfaction levels among customers with different professions. Consider Table 4.12.

Table 4.12: One way ANOVA Test Results for Satisfaction

	Sum of Squares	df	Mean Square	F	Sig
Between Groups	0.311	3	0.104	0.671	0.576
Within Groups	4.940	32	0.154		
Total	5.251	35			

4.7 Satisfaction and Retention as a Source of Business Sustainability in CRDB

Bank PLC

4.7.1 Challenges

The banking sector around the world and in Tanzania particularly has faced number of challenges. A number of challenges that have been revealed from customers' perception include; increased competition in the banking industry (32%), instability internet connection (23%), emergency of mobile phone money transfer services (31%), staff turnover (9%) and inadequate number of branches in other areas (5%). Increased competition in the banking sector has been revealed to be the leading challenge in banking industry in Tanzania. A number of branches of commercial

banks have been opened in Morogoro Municipality. This depicts the increased competition in the sector. Among the branches are National Bank of Commerce, National Microfinance Bank, Bank of Africa, Azania Bank, Backlays Bank, Exim Bank, Equity Bank and Tanzania Postal Bank.

Increased number of branches resulted to a high competition where by each firm is trying to capture the market, the question is how banks can adopt innovative ways to integrate their business in line with rapid change in technology particularly information communication technology as revealed by 32% of the interviewed customers but also this resulted to staff turnover where by employees were looking for the better rewarding and working environment as revealed by 9% of the interviewed customers.

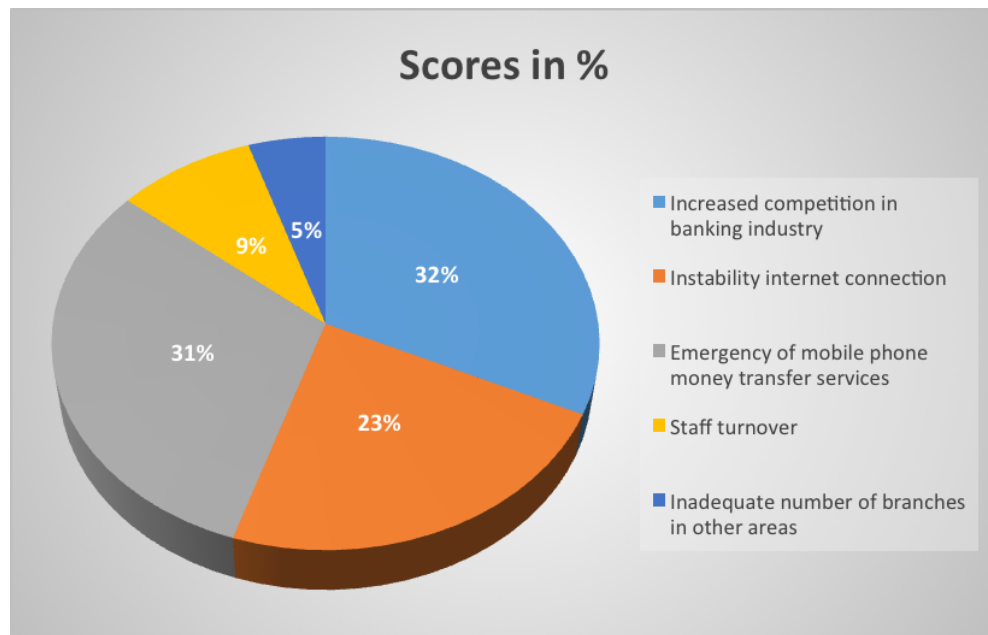


Figure 4.4: Challenges Affecting Customer Satisfaction and Retention as a Results of Business Sustainability in CRDB Bank PLC

In other side the emergency of mobile phone money transfer service has jeopardized the banking sector where people now save and transfer money through mobile phone network as revealed by 31% of the interviewed customers but also 23% of the interviewed customers complained about the instability network connections where by service provided by the banks depend much in the stability of network connectivity. Figure 4.4 represent challenges affecting customer satisfaction and retention as a results of business sustainability in CRDB Bank PLC.

4.7.2 Proposed Solutions to the Challenges

The proposed solutions are in accordance with the customer views resulting from the interviews conducted. Measures have been proposed to be undertaken for service provision improvement. Among the proposed solutions are;

Bank can adopt innovative ways to integrate its business in line with rapid change in technology especially information communication technology, this will help them in two sides, the first one capturing the market under the very high competitive banking sector but also will attract customers in using banking services than mobile phone money transfer services as revealed by 68% of the interviewed customers.

Increasing number of employees proposed by 22% of the customers who suggested that it is important to employ more staff since customers complained that workers were not enough to serve the increasing number of customers. Among the departments that need more employees are customer care services and credit officers considering that these are the key departments which meat with banking customers. This should be in line with attractive rewarding to employees as well as working environment.

Since the services, provided by the banking sector depends much in internet connection it was suggested that bank should consider alternative way of having a stable network connection that will enable customer to have better and reliable services as revealed by 10% of the interviewed customers. Figure 4.5 represent proposed solutions to the challenges facing CRDB Bank PLC.

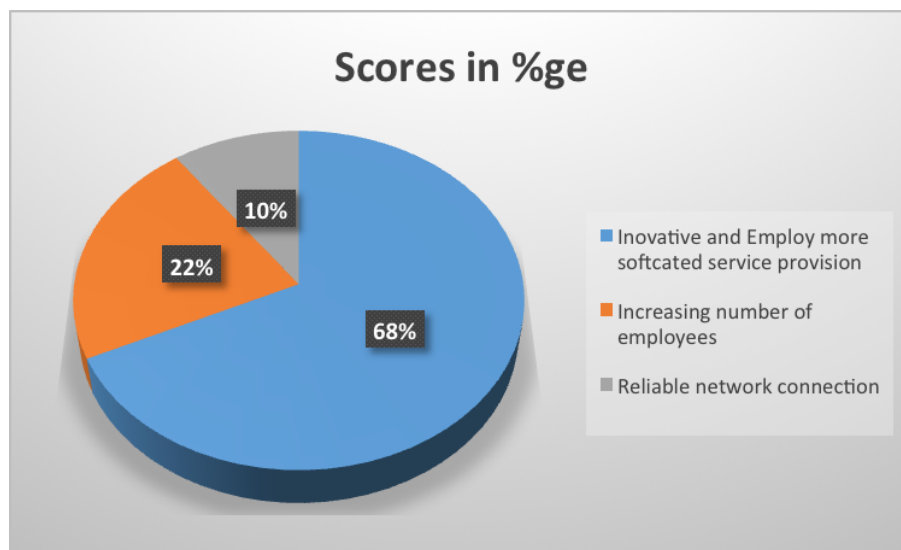


Figure 4.5: Proposed Solutions to the Challenges Facing CRDB Bank PLC

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This Chapter presents the summary, conclusion, recommendations and areas for further study. The main objective of the study was to identify factors influencing customer satisfaction and these being the source of business sustainability, a case study of CRDB Bank PLC, Morogoro Branch in Morogoro Municipality. The study shows that business sustainability depends on how customers are satisfied with the services provided in the market.

5.2 Conclusion

CRDB Bank PLC offers a variety of services to its customers and it observed to be one of the most performing bank in banking sector in Tanzania with a very big number of customers. Also it has been revealed that the services provided by CRDB Bank PLC includes savings products, loans products, funds transfers, technical advices, fahari huduma wakala and CRDB bank plc insurance broker limited. These services were provided in a friendly, very professional and state of the art commercial banking services. The quality of services provides the basis for the most service satisfaction to customers. Potential customers of the bank includes workers from various sectors (both formal and informal), various institutions, SACCOS, farmers and business organizations.

The level of customer satisfaction in CRDB Bank PLC measured using service quality dimensions and attributes of customer satisfaction as presented in conceptual

framework in figure 2.1. The study revealed that customer satisfaction in CRDB Bank PLC is at satisfactory level as affirmed by test results in one sample T-test, independent sample T-test and One Way ANOVA that resulted in gradual increase of customers and business sustainability within the firm. Different factors have been revealed to contribute to customer satisfaction and significantly includes; timeliness (ability to deliver service timely), reliability (performance of service facilities, goods and staff), staff competence (skills, expertise and professionalism with which the service is executed), staff attitude (politeness and friendliness), look and feel (appearance, comfort of environment, facilities and staff). On top of the above, the test shows that there is no significant difference between perception of different groups in terms of customer satisfaction as determined by one way ANOVA test results and post-hoc analysis.

The study provided insight into the effect of service offered by the bank on overall customer satisfaction. It gives evidence that the provision of service that meets customers' needs and expectations is an important factor that could influence their satisfaction with banking services as a results the bank will enjoy increased number of customers as well as more profit which could also results to going concern of the firm within banking sector.

5.3 Recommendations

Due to the fact that business sustainability depends on the penetration of the firm in the market, on the basis of the findings of this study, the following recommendations would help to improve customer satisfaction and customers retention in banking sector:

- (i) Applications of more sophisticated and modern technology can help improve service excellence, by improving operating processes and helping to gain and collate more information for the customers' satisfaction and improve delivery to customers and maintain customer satisfaction levels.
- (ii) Areas for further research are recommended in aspects related to building competitive advantage over other banking institutions to strengthen customer satisfaction in banking institutions.
- (iii) Banking institution should invest more in improving reliability (Performance of service facilities, goods and staff) of service provision facilities particularly coverage of ATM's in areas where there are no branches and this is recommended to consider rural areas rather than focusing only in urban areas. Currently most of the banks are focusing in providing their services to urban areas, which should not be the case.

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APPENDICES

Appendix 1: Questionnaire to Customers:

QUESTIONNAIRE FOR CRDB BANK PLC, MOROGORO BRANCH

CUSTOMERS:

The questionnaire is the tool designed to support in data collection from CRDB Bank PLC, Morogoro Branch customers in Morogoro Municipality that will be used for academic reasons only. The data collected will not be shared for any other reasons and will be treated confidential. May you please provide your time and cooperation to give valuable data?

A: Respondent's Characteristics

1. Gender
 - (i) Male ()
 - (ii) Female ()
2. Please mention category of your age.
 - (i) Within 20 years and below ()
 - (ii) Within 21 – 30 years ()
 - (iii) Within 31 – 40 years ()
 - (iv) Within 41 – 50 years ()
 - (v) Within 51 – 60 years ()
 - (vi) Within 61 years and above ()
3. Please select category of your education.
 - (i) Primary education ()
 - (ii) Secondary education ()
 - (iii) Tertiary ()

4. Please select category of your occupation from the options below

- (i) Peasant ()
- (ii) Civil servant ()
- (iii) Business man/woman ()
- (iv) Self-employed ()
- (v) Others (please specify)

5. How can you judge the service provided by CRDB Bank PLC? (Please tick only one option)

- (i) Very satisfied ()
- (ii) Satisfied ()
- (iii) Very dissatisfied ()
- (iv) Dissatisfied ()
- (v) Neither satisfied nor dissatisfied ()

B: Please indicate your service satisfaction level in regard to the following service satisfaction indicators

6. Timeliness – Ability to deliver service timely:

	Very satisfied	Satisfied	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied
Staff provides the services at the time their required to do so					
Staff consistently respond within promised timeframe					
Staff responds promptly to customers' requests					
Staffs responds minimal waiting and queuing time					

7. Reliability – Performance of service facilities, goods and staff:

	Very satisfied	Satisfied	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied
Staffs consistently perform their services					
Staffs show sincere interest in solving customers problems					
Consistency of performance of services facilities e.g. ATM					
Staff are consistency in performing their duties					

8. Staff competence – Skills, expertise and professionalism with which the service is provided

	Very satisfied	Satisfied	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied
Staff are correct in providing instructions to customers					
Staff provides sound advice to customers					
Staff's apparent commitment and carefulness to their work					
Staff's ability to do a good job					

9. Staff attitude – Politeness and friendliness:

	Very satisfied	Satisfied	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied
The politeness, respect and propriety shown by customer care service providers					
Personal approachability and cheerful of customer care service providers					
The concern, considerations and patience shown to the customer					
The extent to which the staff provides help to the customers and willingness to serve					

10. Look and feel – Appearance, comfort of environment, facilities and staff:

	Very satisfied	Satisfied	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied
The clean and tidy appearance of the service environment and staff					
The physical comfort of the service facilities (e.g. ATMs)					
The personal safety and confidentiality while receiving the service					
Ease of obtaining product or services					
The degree to which customers perceive the product or service as worth the expense					

11. Please provide the factors influence your satisfaction with banking services in CRDB Bank PLC.

- (i)
.....
- (ii)
.....
- (iii)
.....

12. If you're not satisfied with the banking services, what are the reasons for your dissatisfaction?

- (i)
.....
- (ii)
.....
- (iii)
.....

13. What are the efforts of CRDB bank PLC in ensuring service satisfaction to customers are retained?

- (i)
.....
- (ii)
.....
- (iii)
.....

14. What do you think are the challenges in ensuring service satisfaction to customers are retained?

(i)
.....

(ii)
.....

(iii)
.....

15. How can these challenges be dealt with by bank to enhance service satisfaction to customer and retention for the performance of CRDB bank PLC?

(i)
.....

(ii)
.....

(iii)
.....