

**INVESTIGATION ON THE FACTORS INFLUENCING
CUSTOMER SATISFACTION
A CASE OF CRDB MBEYA REGION**

**INVESTIGATION ON THE FACTORS INFLUENCING ON
CUSTOMER SATISFACTION
A CASE OF CRDB MBEYA REGION**

By

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**A Dissertation Submitted to Mzumbe University, Mbeya Campus College in
Partial Fulfillment of the Requirements for the Award of Masters' Degree in
Business Management (MBA_CM) of Mzumbe University**

2018

CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by Mzumbe University, a dissertation entitled; *Investigation on the factors influencing Customer Satisfaction. A Case of CRDB Mbeya Region*, in partial fulfillment of the requirements for award of Master Degree in Business Management (MBA_CM) of Mzumbe University.

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DEDICATION

This research project is dedicated to my loving mother Safa Shaweji for her continuous support, encouragement and prayers during my entire course. Special mention goes to my siblings for their support throughout the entire period of study and everything that concern about this paper. God bless them abundantly.

ABSTRACT

The study is assessing the factors influence in customer satisfaction Tanzanian banking industry a case of CRDB due to the environmental forces in term of planning, controlling, organizing, coordinating and staffing so as to increase efficiency for successful operation of business organization. The specific objective includes assess the influence of customer complaints management on customer satisfaction, determine the influence of communication on customer satisfaction and assessment of product and services have an influence on customer satisfaction. The studies adopt quantitative techniques in data collection. Questionnaire, observation and interview were used in data collection and sample size of 100 respondents was used in the study. Data were analyzed using SPSS software. The findings of the study reveal that, customer complaints management in order to reduce dissatisfaction they have operate 24/7 in order attempt problem immediately and also give the assurance of CRDB staff to help customer to use the product and services offered effectively since they have been providing all required information to their customer, also the finding reveal that among of the strategies to improve service quality and customer loyalty was to reduce the average time spend in service provider and also the strategy applied in managing customer queue. the study conclude that machine break down, long time sitting on the queue and protecting customers privacy and data, these are factors that hinder the convenience, security, and reliability to use CRDB services and get customer satisfaction. the study recommends that, immediately measure should be implemented by management of CRDB to solve the problem in order to make sure that CRDB services are more unique so as to meet expected need of the customers.

LIST OF ABBREVIATION

AfDB	-	African Development Bank
ATMs	-	Automated Teller Machine
BOT	-	Bank of Tanzania
CRDB	-	Cooperative and Rural Development Bank
DFIs	-	Development Financial Institution
EIB	-	European Investment Bank
IFC	-	International Financial Corporation
SERVPERF	-	Service Perform Model
SERVQUAL	-	Service Quality Model
Sig	-	Significance Level
SME	-	Small and Medium Enterprises
SPSS	-	Statistical Package for Social Service
Std Dev	-	Standard Deviation
TSA	-	Treasury Single Account

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CHAPTER ONE

INTRODUCTON

1.0 Introduction

This chapter present back ground of the problem, statement of the problem, objective of the study, significance of the study, research question.

1.1 Back Ground of the Study

The business environment has changed in a sense that it has experience a paradigm shift from monopolist umbrella to a more competitive business environment. For competitive viability, business enterprises have to produce goods and services which are in line and requirement of customers, banking has to identify the need of customer through the getting right information from the customer that take information and convert it into profitable goods and services.

In business customer satisfaction is a tactic of making money and this money can only be generated by having a satisfied and loyal customer base.

According to kotler (2000), the success of the product offering depends upon the value and satisfaction it deriver to the target customer. Hence it is the fulfillment of the expected need of the customer after the consumption of the delivered of the product or services as a result of cluster of integrated activities focused on customer.

From the view of operation management, it's obviously that customer play important roles in the organization process (Lee and Ritzman, 2005). Before the placement of strategic and organization structure, customer is the first aspect considered by management to show their importance in business and importance in satisfying them. Customers are always aiming at getting maximum satisfaction from the product or services that they buy.

Day and Moorman (2010) assert that management of organization should implement effective philosophies of managerial economics in order to increase customer satisfaction. By doing so, the number of customers for the organizational product and services will increase leading to increase revenue and also the profit. They further point

that management of an organization should be carefully analyze and respond to complaints of customer which will enable the management to analyze the behavior of their employee and identify which behavior of employee reduce or increase their customer satisfaction. When the smaller number of customers complaints are given attention by management, an organization will increasingly face higher number of falling customer satisfaction which will significantly make the organization face higher losses.

This customer satisfaction in an organization due to customer complaints, it helps to increase selling and profit performance of an organization, enable an organization to be in good position to expand and grow faster.

Tanzanian banking industry is faced with tightened regulatory requirement due to the decision made by the government on 2016 which announced the commercial bank to transfer deposit of public corporation to BOT which is treasury single account (TSA) this can lead to the bank to experience a level on non performing loan that reflecting the economic challenges that were experienced by borrowers that affect their ability to repay their obligation and also lead Tanzanian banking industry to faced with combined difficulties of increasing national and international competition , slower industry growth rate and mature market. . As a result of fewer customers that being persuade by increasing number of service provider , the large share of the firm resources is being developed to the present customer base in order to make them satisfied and retain them, the significance of customer satisfaction it's to close relationship to the company continue to survival and future strong growth.

Tanzanian banking industry experience increase in competition, due to the increase number of service provider the bank has strive to satisfied the existing customer is more important than aggressive ones, which expand the size of overall market by inducing potential customer it become necessary for the provider to look at how to satisfy and retain their customer so that they not lose them to their competitor.

1.2. Statement of the Problem

Banking industry recognized as a global industry, customer satisfaction is important that affects general production, selling and profit performance of an organization, Tanzanian banking industry has experienced most significance growth in global sales over a long period of time

It appeal that customer satisfaction in Tanzanian banking industry using more than one network, which bring out the question whether they are not satisfied since the changes introduced by fifth phase government, this changes can lead to the bank to experience a level on non performing loan that reflecting the economic challenges that were experienced by borrowers that affect their ability to repay their obligation and also lead Tanzanian banking industry to faced with combined difficulties of increasing national and international competition , slower industry growth rate and mature market, due to the changes introduced by the government lead the bank to have an increase the level of customer dissatisfaction with regard to quality of product and services. The increasing level of dissatisfaction has been manifested in term of increasing number of customer complaints, the bank taking all customers complaints very seriously by finding out the root causes for our customers' dissatisfaction so as to find an effective solution to reduce and to deals with these day to day customer complaints in times, bank has operating 24/7 for service delivery so as to ensure customer satisfaction where things go wrong; their team work together to put them right as quickly.

Despite of all these efforts is still an increasing dissatisfaction among the most customer of CRDB, the most of these complaints concerned with premium banking services, loan product, saving product, treasury product, agency banking services and E-banking product.

As regards to the introducing strategies to ensure customer satisfaction in term of customers trend and competition, there are also the delaying of provision of service due to the various reasons such as shortage of some required material, employee and relationship management.

Just, as in the case with product and services, also customer satisfaction are affected by combination of different factors. CRDB required to have effective strategic plan and cope with changing in nature of business operation, also(CRM) customer relationship management, these customer relationship management is vital important and it help to analyze and to Identify the potential customer so as to meet their need due to the customer historical, experiential information that personalize the customer.

The study attempted to assess the factors that influencing customer satisfaction on banking industry the case being CRDB Mbeya. The motivation for undertaking these study was the fact that there are the study which has assessed the topic under this study specifically in bank but, other they say there is a positive relationship between customer satisfaction with customer relationship management, communication, customer complaints management, product and service offered, service quality and customer loyalty and other they say it has a negative relationship, this inspire me to conduct information on this study to determine the factors influence customer satisfaction.

1.4 Objectives of the Study

1.4.1 General Objective

The purpose of the study is to determine the factors influence customer satisfaction due to the environment forces in term of planning, controlling, organizing, coordinating and staffing so as to increase efficiency for success full operation of business organization in order to attain common objectives.

1.4.2 Specific Objectives

The specific objectives of the study are as follows

- i. To assess the influence customer complaints management on customer satisfaction
- ii. To determine the influence of communication and product/service towards customer satisfaction

- iii. To assess the influence of quality service and customer loyalty on customer satisfaction

1.6 Research Question

- i. Does customer complaints management have an influence on customer satisfaction?
- ii. What are the influences of communication and product or services toward customer satisfaction?
- iii. Does the service quality and customer loyalty have an influence on customer satisfaction?

1.5 Significance of the Study

The significance of this study is to investigate the factors that influence customer satisfaction in Tanzanian banking industry, it expected that the findings of the study benefits for management of banks to understand what customer expect in term of service quality, also it is expected that the findings of this study will contribute in academic avenue as there is a paucity of literature on topic under study, also the study offer additional material for decision making to regulatory organization, that can assist the government of Tanzania to know the factor that affect the performance of commercial banks in their day to day operation; this study enable the government to set up or to put an arrangement of strategic planning and new policies and regulation that can enhance suitable improvement and performance of commercial banks in Tanzania.

The findings help the management, especially commercial bank in Tanzanian to have a clear understanding on the environmental forces which has impact on performance and also in business operation in term of perception beneficiaries, service provider and customer retention, effective strategic planning for the best practice that enable these commercial banks to cope with changes due to credit environmental risk management, liquidity management, profitability management, role of manager, strategic planning and changing the nature of business operation that can enhance reformation of commercial banks in their day to day operation.

1.6 Scope and Limitation of the Study

The study conducted at Tanzania banking industry and it is on CRDB only and in all commercial banks that are provides services with the bank, the study is limited only to these services which provided in banks. Other bias is including data scarcity from staffs due to fact that to the fear of revealing out their weakness, and also the other constraints is cost.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

These chapters cover the literature review of empirical evidence of the variables, these provide general literal on customer satisfaction

2.1 Definition of the Key Concept

2.1.1 Customer

Staton (2007) define customer as the most important visitor of human premises. He or she is no dependent of other, people depend on him.

Kotler (2007) define customer as a person who bring his/her wants, it is human job to handle them profitably to him/her and to ourselves, this study uses the same explanation in discussing about customer.

2.2.2 Customer Satisfaction

Some scholar has defined customer satisfaction as the overall impression of customer about the supplier and the product and services delivered by the supplier. Muzammil et al (2010), have adopted the definition by Tse and Wilton (1998), and Oliver (1999) that customer satisfaction is an evolution of the perceived discrepancy between prior expectation and the actual performance of the product. Gustaffson et al (2005), define customer satisfaction as the actually how customer evaluate the ongoing performance. Haghghi et al (2012), argue that customer loyalty which is a result of customer satisfaction is an important factor in the customer strategy of an organization, another point is that, customer satisfaction lead to the purchase of goods and services by the customer and ones the attribute that influence customer satisfaction are understood, it is possible to satisfy customers expectation and prevent their defection, leading to plentiful profit of the company. In this study, we express the meaning customer satisfaction and give insights on its measurement and also to describe the importance of customer satisfaction in relationship with customer retentions and customer loyalty. Customer satisfaction can be analyzed as a major analyzing judgment that a customer

makes after consuming a product or a service. (Lendrevie and Lindon1997, Merouane, 2008/2009) analyze Customer satisfaction is perceived as psychological state that can be experienced after buying and consuming a product or service that are needed by customer. Thus, customer satisfaction are reflected by the level of pressure that consumer have resulting from consuming a product or services (Oliver 1997) ,(Anderson et al.,1994,Verhoef, 2003) also analyze that customer satisfaction as the emotional feeling that can occur when customer satisfied with product and services as a result of customer interact the most with the firm overtime. Also (Bhattacharjee, 2001, Swaid and Wigand 2007). In their study analyze that customer satisfaction leading consumers to feel satisfactory and dissatisfactory or feeling in differences from consuming that product and services. Recently in today's business environment and marketing that they operate customers are usually comparing the product or services received from the firm to their own expectations over time. If the product must fit, suit, cover, fulfill, and performs to meet and exceed expectations, customers will be more satisfied with that product or services (Conchonnet al., 2006, Parassuraman et al., 1985, 1988, 1991).

Customer satisfaction is a psychological matter that involves the state consumer wellbeing and consumer pleasure that results from obtaining what are necessary for and expects from an appealing product and/or service (Kotler and Keller, 2006). Lovelock (2004) analyzes that customer satisfaction as an individual's feeling of pleasure that resulting from comparing the outcome in relation to the expectation. According to Lovelock and Wirtz (2007), analyze that, customer satisfaction can be determined by subjective factors which are customer needs, emotions and objective factors which are product and service features.

Customer satisfaction is an important element that drives customer retention, loyalty and post-purchase behavior of customers (Kotler and Keller, 2006). In order to ensure customer satisfaction several measurements scale have been developed and introduced so as to assessing customer satisfaction and service quality in the domain of goods and services. The ServQual scale is considered as the pioneer scale. Developed by

Parasuraman et al. (1985, 1988), this scale analyzes that, in order to measure customer satisfaction service quality is a function of the difference scores or gaps between expectations and perceptions. ServQual scale contains 22 pairs of Likert scale statements structured around five service quality dimensions in order to measure service quality (Cronin and Taylor, 1992): (Bloemer et al.1999) categorize service quality dimension in term of Reliability, Responsiveness, Assurance, Empathy and Tangibles .

The ServPerf was developed by Cronin and Taylor (1992) as an alternative measurement to compensate the deficiencies from ServQual scale mainly related to its gap scores (P-E) (Teas, 1994). The ServPerf scale suggests that, customer satisfaction with service is based only on performance rather than a gap between performance and expectations, with the performance only scale termed SERVPERF (Cronin and Taylor, 1992, 1994; Lowndes, 2001). (Lee et al.,2000Buttle, 1996; Johnson and Fornell;199; Gustafsson et al.,2005), analyze the, SERVPERF scale also have 22 perception of items that included in SEVQUAL but it excluding any consideration of expectation.

Today, Servual and ServPerf scales are adapted from marketing to the finance sector and have led to a rapid development of alternative scale measurements. The PakServ scale is using ServQual dimensions of tangibility, reliability and assurance but replaced the responsiveness and empathy dimensions with three new dimensions Sincerity, formality, and personalization (Saunders, 2008). The BankServ scale may adopts a perception and expectation approach to measure service quality in the banking sector with considering four main factors that include staff conduct, credibility, communication, and access to Teller Services (Pont and McQuilken, 2002).

In order to assessing customer satisfaction in the banking sector basically in Australia. The Carter scale includes all SERVQUAL five dimensions plus a one specific dimension to capture the compliance with Islamic law and principles (Othman and Owen, 2001; Alhemoud, 2010,).The big interest attached to the development of customer satisfaction scale measurements are explained by the advantages that satisfied

customers after consuming the product that can bring to a firm in terms of loyalty and retention.

2.2.3 Service Quality

Crosby (1979) defined quality as conformance to requirements. According to Lewis and Booms (1983), in order to have customer satisfaction, by providing a quality service implies meeting the requirements to customer expectations effectively and efficiency.

According to Kurniawan (2010), service quality is the result of an evolution process in which customer compares their perception of service delivery and its outcome against what they expect. Parasuraman et al (1998), have identified five service quality dimensions as follows

- i. Tangible, refers to appearance of physical facilities, equipment, personnel and communication materials, it includes physical all products that are involved in service delivery and even other customer
- ii. Reliability, refers to ability to perform the promised service dependably and accurately
- iii. Responsiveness, refers to willingness to help customers, provide prompt service and how fast the service is provided
- iv. Assurance, refers to knowledge and courtesy of employee and their ability to convey trust and confidence
- v. Empathy, refers to company providing care and individualized attention to its customer

Rekettey and Pinter (2005) argue that service quality is the key to satisfaction; a view based on the assumption that increasing satisfaction leads to customer loyalty.

Parasuraman et al (1985) defined service quality as the scope, degree and direction of discrepancy between consumer's perceptions and expectations in terms of different but relatively important dimensions of the service quality, which can affect their future purchasing behavior, this study uses the same explanation in discussing about service quality.

2.2.4 Customer Loyalty

Customer loyalty is the certain attitude and behavior that customers show (Szűts & Tóth; 2008). Customer loyalty can be obtained if the business organization listen to their clients and understand customer needs and preference and to make right decisions in this regard to please them (Buttle; 2009). In order to meet and exceed customer satisfaction Banks should offer to customers more than their expectations and anticipate their needs and fulfill them (Malfa 2007). According to Winer (2001), analyze that in order to reach customer loyalty, new and modern tools and mindset are required. Today's competitive market and business environments require the ability to understand and analyze the customer need and an effectively to deliver the products to the hand of customer immediately (Ghahfarokhi and Zakaria 2009). This study uses the same explanation in discussing about customer loyalty.

2.2.5 Communication

Communication is the process of transmitting information and communication understanding from one person to another (keyton 2011), also analyze that the element of communication process which include sender, receiver, encode, message, decode and feedback to determine the quality of communication.

Richard Nodquist (2019), analyze that communication is the process of coding and receiving message through verbal or non verbal means, include speech or oral communication, writing and graphical presentation such as graphic, chart and map, and sign, signal and behavior.

2.2.6 Service

There is no precise definition of service; service only defined fr.om the distinction of service from good. However, the distinction is not always perfect, most of things are composed of product and services; there are not match pure good. Instead of having the precise definition of service can easily recognize through its four characteristics, namely intangible, inseparability, heterogeneity and perish ability. (Hoffmna and Bateson, 2007) in this study. Service is used in same context

2.2.7 (CRM) customer Relationship Management

is defined as the core business strategy that integrate internal process and functions, and external network to create and deliver value to target customer at a profit. Customer relationship management is a business strategy to identify, cultivate and maintain long-term profitable customer relationship. It require developing a method to select your most profitable customer relationship and working to provide those customer with service quality that exceed their expectation (Mc Donard, 2002). This study uses the same explanation in discussing about customer relationship management

2.3 Theoretical Review

The following are four theoretical approaches have been advanced under the umbrella of consistency theory: Assimilation theory; Contrast theory; Assimilation-Contrast theory; and Negativity theory

2.3.1 Assimilation Theory

Assimilation theory is based on Festinger's (1957) dissonance theory. This Dissonance theory states that consumers are willing to make some kind of cognitive comparison between expectations about the product or services and the perceived product performance. This view of the consumer post-usage evaluation was introduced into the satisfaction.

According to Anderson (1973), consumers seek to avoid dissonance by adjusting perceptions about a given product or services to bring it more in line with expectations. Consumers can also reduce the tension resulting from a discrepancy between expectations and product performance either by distorting expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing the relative importance of the disconfirmation experienced.

2.3.2 Criticism

Payton et al (2003) argues that Assimilation theory has a number of shortcomings. First, the approach assumes that there is a relationship between expectation and satisfaction but does not specify how disconfirmation of an expectation leads to either satisfaction or dissatisfaction.

Second, the theory also assumes that consumers are motivated enough to adjust either their expectations or their perceptions about the performance of the product.

A large number of researchers have found that in order to enhance customer satisfaction, they supposed to ensure controlling for actual product performance that can lead to a positive relationship between expectation and satisfaction. Therefore, it would appear that dissatisfaction could never occur unless the evaluative processes were to begin with negative consumer expectations. This theory has relevant to the current study because, the customer of CRDB bank has also a perceive performance assimilated towards the product and perceived performance constructed against the expectation of the product and services experience. The gap is that, this theory assumes there is a relationship between expectation and satisfaction but does not specify how confirmation or disconfirmation lead to satisfaction or dissatisfaction.

2.3.3 Contrast Theory

Contrast theory was first introduced by Hovland, Harvey and Sherif (1987). Dawes et al (1972) define contrast theory as the tendency to magnify the discrepancy between one's own attitudes and the attitudes represented by opinion statements.

Contrast theory presents an alternative view of the consumer post-usage evaluation Process than was presented in assimilation theory in that post-usage evaluations lead to results in opposite predictions for the effects of expectations on satisfaction While assimilation theory posits that consumers will seek to minimize the discrepancy between expectation and performance, contrast theory holds that a surprise effect occurs leading to the discrepancy being magnified or exaggerated.

According to the contrast theory, any discrepancy of experience from expectations will be exaggerated in the direction of discrepancy. If the firm raises expectations in his advertising, and then a customer's experience is only slightly less than that promised, the product/service would be rejected as totally un-satisfactory. Conversely, under-promising in advertising and over-delivering will cause positive disconfirmation also to be exaggerated. This theory has relevant to current study because it analyze that customer of CRDB bank has consider in product and services experience offered by the bank by discrepancy by shifting the evolution away from the expectation due to the effort made by trying to minimize the discrepancy between their previous expectation on the actual product/service performance. The gap is that, these theories of customer satisfaction predict only on customer reaction instead of reducing dissonance, the consumer will magnify the differences between expectation and the performance of product/service.

i. Criticism

Several studies in the marketing literature have offered some support for this theory. The contrast theory of customer satisfaction predicts customer reaction instead of reducing dissonance; the consumer will magnify the difference between expectation and the performance of the product/service.

ii. Assimilation-Contrast Theory

Assimilation-contrast theory was introduced by Anderson (1973) in the context of post-exposure product performance based on Sherif and Hovland's (1961) of assimilation and contrast effect.

Assimilation-contrast theory suggests that if performance is within a customer's latitude (range) of acceptance, even though it may fall short of expectation, the discrepancy will be disregarded.

Assimilation will operate and the performance will be deemed as acceptable. If performance falls within the latitude of rejection, contrast will prevail and the difference

will be exaggerated, the Product/service deemed unacceptable. The assimilation-contrast theory has been proposed as yet another way to explain the relationships among the variables in the disconfirmation model.

This theory is a combination of both the assimilation and the contrast theories. “This paradigm posits that satisfaction is a function of the magnitude of the discrepancy between expected and perceived performance. As with assimilation theory, the consumers will tend to assimilate or adjust differences in perceptions about product Performance to bring it in line with prior expectations but only if the discrepancy is relatively small.

Assimilation-contrast theory attempts illustrate that both the assimilation and the contrast theory paradigms have applicability in the study of customer satisfaction. Hypothesize variables other than the magnitude of the discrepancy that might also influence whether the assimilation effect or the contrast effect would be observed when product performance is difficult to judge, expectations may dominate and assimilation effects will be observed contrast effect would result in high involvement circumstances. The strength of the expectations may also affect whether assimilation or contrast effects are observed.

Mattila, A & O’Neill, J.W. (2003) discuss that “Amongst the most popular satisfaction theories is the disconfirmation theory, which argues that satisfaction is related to the size and direction of the disconfirmation experience that occurs as a result of comparing service performance against expectations. Basically, satisfaction is the result of direct experiences with products or services, and it occurs by comparing perceptions against a standard (e.g. expectations). Research also indicates that how the service was delivered is more important than the outcome of the service process, and dissatisfaction towards the service often simply occurs when guest’s perceptions do not meet their expectations. The gap of this theory of customer satisfaction tries to illustrate that, generally both assimilation and constant theory paradigms have applicability to this study of customer

satisfaction but there is another fact that support these theories as there were perceptual differences between disconfirmation or satisfied.

iii. Hypothesis Testing Theory

A two-step model for satisfaction generation was suggested by Deighton (1983). First, Deighton hypothesizes, pre-purchase information (largely advertising) plays a substantial role in creating expectations about the products customers will acquire and use. Customers use their experience with product/service to test their expectations. Second, Deighton believes, customers will tend to attempt to confirm (rather than disconfirm) their expectations. Vavra, T.G. (1997) argues that this theory suggests customers are biased to positively confirm their product/service experiences, which is an admittedly optimistic view of customers, but it makes the management of evidence an extremely important marketing tool.

iv. Negativity Theory

This theory developed by Carlsmith and Aronson (1963) suggests that any discrepancy of performance from expectations will disrupt the individual, producing negative energy, Negative theory has its foundations in the disconfirmation process. Negative theory states that when expectations are strongly held, consumers will respond negatively to any disconfirmation. Accordingly, dissatisfaction will occur if perceived performance is less than expectations or if perceived performance exceeds expectations.

This theory developed by Carlsmith and Aronson (1963) suggests that any discrepancy of performance from expectations will disrupt the individual, producing negative energy. Affective feelings toward a product or service will be inversely related to the magnitude of the discrepancy.

This theory is like another theory, it also based on disconfirmation and not confirmation of the product/services due to the perceived performance modified to fit with performance.

2.4 Empirical Review

This section examines the impact that principle of management, theory and practice has impact on commercial bank since the inception of fifth phase government by looking on customer loyalty and service quality.

2.4.1 Customer Loyalty

Customer loyalty is the certain attitude and behavior that customers show (Szűts & Tóth; 2008). Customer loyalty can be obtained if the business organization listen to their clients and understand customer needs and preference and to make right decisions in this regard to please them (Buttle; 2009). In order to meet and exceed customer satisfaction Banks should offer to customers more than their expectations and anticipate their needs and fulfill them (Malfa 2007). According to Winer (2001), analyze that in order to reach customer loyalty, new and modern tools and mindset are required. Today's competitive market and business environments require the ability to understand and analyze the customer need and an effectively to deliver the products to the hand of customer immediately (Ghahfarokhi and Zakaria 2009).

There are several factors of customer royalty in banking industry, according to (Beerli, Martin & Quintana, 2004) the factors which have influenced the customer loyalty in banking industry are perceived quality, satisfaction and switching cost. According to Lauren & Lin, 2003; Lin & Wang, 2006 analyze that, two more factors which were mentioned in the loyalty model and could be considered in banking industry are trust and commitment. So Perceived Quality, Satisfaction, Switching cost, Commitment and Trust are the factors which we have selected for our research after analyzing the cultural and socio economic.

According to Lauren & Lin, 2003; Lin and Wang, 2006; they proposed model that has five factors which are commitment, trust, switching cost, perceived quality and satisfaction, they analyze the impact of these factors on the loyalty of the customers towards their respective banks and we will also analyze their impact on each other. In the highly dynamic and complex banking industry, the very slight differences which exist in financial services and products together with an increasingly demanding

customer have led to a great transformation in the industry. The banking industry is becoming more customer-oriented, which states that the main goal and objectives of any relationship marketing in business environment would always be to build customer loyalty.

Gilmore (2001) considers and analyze that constant customer-oriented behavior is a requisite for improving the implementation of quality in services marketing. Loyalty to a bank can be thought of as continuing patronage over time. The degree of loyalty can be influenced by tracking customer accounts over defined time periods and noting the degree of continuity in patronage (Yi & Jeon, 2003). During the past decade, the financial service sector has undergone drastic changes, resulting in a market place which is characterized by intense competition, little growth in primary demand and increased deregulation (Bloemer, Ruyter & Peeters ,1998).

2.4.2 Service Quality

Crosby (1979) defined quality as conformance to requirements. According to Lewis and Booms (1983), in order to have customer satisfaction, by providing a quality service implies meeting the requirements to customer expectations effectively and efficiency.

Parasuraman et al (1985) defined service quality as the scope, degree and direction of discrepancy between consumer's perceptions and expectations in terms of different but relatively important dimensions of the service quality, which can affect their future purchasing behavior.

Also, quality means suiting or covering for use and meeting customer satisfaction. Service quality is important aspect that affects the competitiveness of business. Banks should increase the quality of service constantly since there is no assurance that the current outstanding service is also suitable for future.

Recently in order to have service quality in banking sector, banks should introduce and develop new strategy which help to satisfy their customer and should provide quality

service to distinguish themselves from rivalries (Siddiqi; 2011). Quality evaluations derive from the service process as well as the service outcome. According to (Gronroos, 1982), there are two types of service quality; these are technical quality and functional quality. Technical quality is expressed as the outcome while functional quality expressed as process.

Models have been developed to measure service quality and they include: Nordic model (Gronroos 1984), SERVQUAL model (Parasuraman et al 1985), Multilevel model (Dabholkar et al 1996) and Hierarchical model (Brady and Cronin (2001).

According to Markovic and Jankovic (2013), service quality is measured using SERVQUAL Instrument which consists of 22 items which measure five service quality dimensions, namely, Tangibles (physical facilities, equipment, and appearance of employees), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help Customers and provide prompt service), assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence), and empathy (caring and individualized attention the firm provides its customer.

2.5 Conceptual Frame Work

Research variables are the factors or characteristics of interest that the researcher would like to handle, observe, investigate or manipulate in the research process in order to establish a relationship

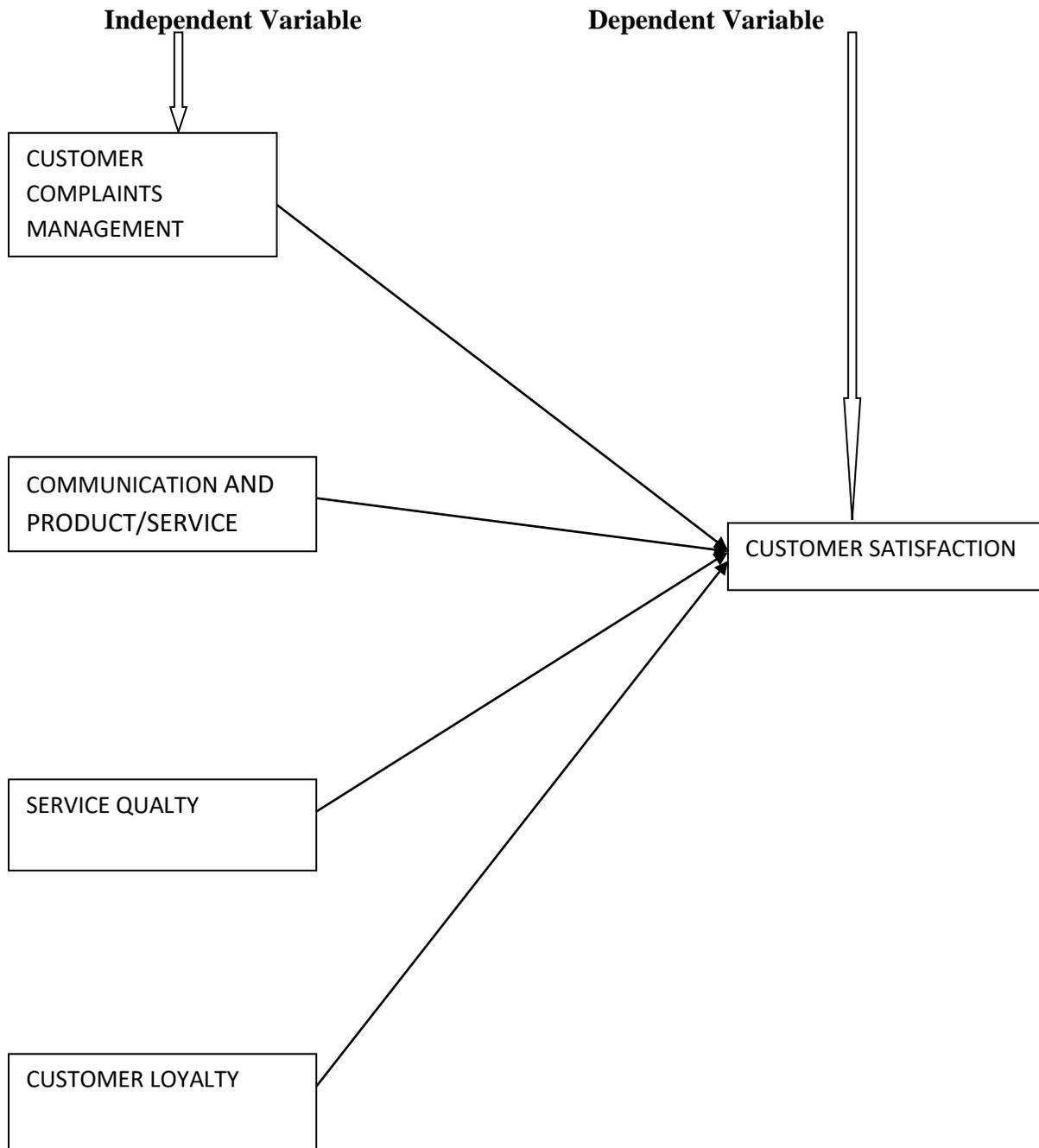
Adam (2004) define variables as a characteristics or a factor of interest that a researcher wishes to investigate in an attempt to explore the existing relationship between variables, in his view analyze that variable may be things like age, sex, educational level, culture, business performance, political situation, or interest rate which associated with the research problem.

Russell (1962) define variable as a characteristic that take on two or more variable, it is characteristics that is common to a number of individuals, groups, events and objects.

Dependent variable, are variables that researcher measure in order to establish the change or effect created on them, due to the conceptual frame work below, dependent variables are customer satisfaction

Independent variable, are the factors whose effect we would like to establish the study, this is a variables that you can handle or manipulate in order to ascertain whether or not the result you obtain is due, relate to the study the factors influencing customer satisfaction are customer complaints management, product and services, communication, customer loyalty and service quality.

Figure 2. 1 Conceptual of Framework



Source, researcher (2018)

2.6 Knowledge and Research Gap

According to findings for this study in Tanzanian banking industry (CRDB) we analyze and determine that, also service quality and customer loyalty, customer complaints management, communication and product/services are the factors that influence customer satisfaction, but the gaps are as follows,

Gap 1 was the gap between customer expectations and management's perception of those expectations

Gap 2 was the gap between management perception of what the customer wants and specification of service quality

Gap 3 was the gap between service quality specification and delivery of service.

Gap 4 was the gap between customer's service expectation and their perception of service performance

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter aim to explain the methods that were used in this study, this chapter describe the research design, area of study, population, sample population, sampling technique, instrument for data collection, questionnaire and administration of the instrument, and the method of data analysis.

3.1 Research Design

According to Aaker et al (2002) define research design as the detailed blueprint used to guide a research study towards its objectives, according to this definition a research design is detail plan of work to be done to archive the research objectives. According to Kothari (2004) research design it consists the blueprint for the collection, measurement and analysis of data. According to Ramachandran (2002) there are four specific research design to be considered when developing research strategy, these methods are research design, sample design, analysis design, organizational design.

The study used Quantitative technique in data collection. the reason to use Quantitative is to analyze and to convert data into numerical form so as statistical calculation be made and conclusion was drawn. Also Quantitative used in data collection because the study used secondary data, survey, observation, interview and questionnaire which help for reporting the result, the questionnaire design to give the insights of the service quality and customer loyalty, communication, product and services and also customer complaints management on customer satisfaction in CRDB bank branches tat located at Mwanjelwa, Uhindini, Uyole and Mbalizi.

3.2 Study Area

The presented study was conducted in four branches at Mbeya city, these are Mwanjelwa, Uhindini, Uyole and Mbalizi. Mbeya region is located in south western corner of southern highland of Tanzania mainland, the other region in southern highland zone include Rukwa, Katavi, Iringa, Njombe and Ruvuma. The presented study was carried out in Mbeya region because its among of commercial cities of Tanzania with the with the biggest number of banks such as CRDB, NMB, STANBIC, NBC, EXIM, TPB AND EQUITY. The reason for choosing CRDB Mbeya region it's because I believe the population its large enough to obtain data and accurate information that are relevant to the study, this study compromises of several manager, customer and employees of commercial banks and other micro finance institution in order to determine how this environmental forces have an impact on the performance of commercial banks and micro finance institution and also is the area were CRDB customer have been complaining regard to service offered.

3.4 Sample Size

In this study, the population may be small enough to warrant to the inclusion of them in the study.

The study selected a total number of 100 respondents in total to be studied, this help in reaching efficiency of the data to be collected. As a sample size of 100 respondents is selected because it's sufficient number for getting enough information from the respondents.

The following table represent the key information that guide sample size for the study

STUDY AREA	No. OF RESPONDENTS
Mbalizi branch	25
Uyole branch	25
Uhindin branch	25
Mwanjelwa branch	25
TOTAL	100

Source, own construction 2018

3.5 Sampling Technique / Procedures

Sampling technique is defined plan for obtaining sample from a given population. Kothari (2004) refers to sampling technique as a procedure that a researcher would adopt to select items for sample, this study employs purposive sampling and simple random sampling, the choice of the technique based on the fact that it caters for specific purpose

Purposive sampling and simple random sampling are be used to select the sample size. Purposive sampling, procedures were used to selected participant of the studs which include manager, treasury and capital management officer, human resources officer, centralized operation officer, credit officer, information and communication network officers, finance officer. This technique was employed to ensure a fairly equal presentation of the study. Stratification is based on commercial bank, micro financial institution and government.

The following table shows the presented sample of customer for key information of the study

CUSTOMER CATEGORY	NUMBERS
EMPLOYERS	50
SELF EMPLOYED	30
EMPLOYEE (commercial banks and several institution)	20
TOTAL	100

Source; Own Construction 2018

3.6 Data Collection Tools

The study used both primary and secondary data, employ questionnaire for all customers. And interview of officers, employee, managers and all leader of the organization department mentioned above and also the documentary review.

3.6.1 Questionnaires

The method of collecting data through a number of questions printed or typed in a definite order (Kothari 2004; 100). The questionnaire is essentially a structured technique for collecting primary data. It generally a series of written question for which the respondent has provided the answer (Gay, 1981) the question comprises both closed and open-ended questions. The main instrument that was used to collect primary data was the questionnaire the reason of using this open and closed ended questions is to enable coding process of data in the SPSS programmers. This was distributed to the branch and the follow up was made

3.6.2 Interviews

According to Cohen (2001), an interview is regarded as an interchange of views between two or more people on a topic of mutual interest and emphasizes the social situation of research data. According to (Kothari 2004; 97), this are the method of collecting data that involves the presentation of verbal stimuli and reply in term of oral-verbal response. In this study semi structured interview were used to collect data from the customer and it was a major means of obtaining deeper information. This technique was purposely selected because it is normally providing opportunity to probe further issues that need more information.

3.7 Data Analysis

In this study, the questionnaire and interview data were analyzed by using SPSS programme. Before the detailed data analysis, questionnaire and interview where thoroughly examined, variable coded and then imported into the SPSS software package, process was done to all questionnaire and interview guide question that were used during the field. This means the information in the questionnaire and interview

were coded, that is concerted into numerical codes and organized in systematic and machine-readable manner. Therefore, the coding process helped to analyze the data into more details.

CHAPTER FOUR FINDINGS AND RESULT

4.0 Introduction

This chapter represents discussion on the data found from the research done; out of 100 respondent that are used to collect information and data needed on this study on the role of management principles towards customer satisfaction for successful operation of business organization on CRDB, the following are the presented findings, result and outcome

Table 4.1. Table represents the attribute of age out of 100 people that interviewed

Table 4. 1 respondent age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid below 30	28	26.9	28.0	28.0
31-40	35	29.8	31.0	59.0
41-50	26	28.9	26.0	85.0
Above	11	14.4	15.0	100.0
Total	100	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

From the findings that conducted from these study on the role of management principle have impact on customer satisfaction , The above analysis out of 100 people interviewed on this study, the output are as follows 28% their age were below 30yrs, 31% between 31yrs and 40yrs, 26% were between 41yrs and 50yrs and 15% were above 50yrs of age.

Table represent attribute of sex out of 100 respondents

Table 4.2 Respondent Sex

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	54	55.7	54.0	54.0
	female	46	44.3	46.0	100.0
	Total	100	96.2	100.0	
Total		100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of sex, out of 100 responded that interviewed in this study, the output expressed as follows 54% o represent male that are interviewed for these study, 44% represent female that are interviewed in this study.

Table 4.3 table represent attribute of educational level out of 100 respondents

Table 4. 3 respondent Educational Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	11	10.6	11.0	11.0
	Secondary	20	19.2	20.0	31.0
	Certificate	10	9.6	10.0	41.0
	Diploma	14	13.5	14.0	55.0
	Degree	17	16.3	17.0	72.0
	master's degree	23	22.1	23.0	95.0
	PhDs	5	8.6	5.0	100.0
Total		100	100.0	100.0	
Total		100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of educational level, out of 100 responded that interviewed in this study,

The output expressed as follows, 11% represent all respondent that have a primary level of education,20% represent all respondent that have a secondary level of education,10% represent all respondent that have certificate level of education,14% represent all respondent that have diploma level of education,17% represent all respondent that have degree level of education,23%represent all respondent that have masters degree level of education.5% represent all respondent that have PhDs level.

Table 4.4 table represent the output of occupation out of 100 respondents

Table 4.4 Respondent Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employed	32	30.8	32.0
	Business	47	45.2	79.0
	None	21	24.0	100.0
	Total	100	96.2	100.0
Total	100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondent that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction, the following express the output that analyzing from the study, 32% represent all respondent all who are employed, 47% represent all respondent who are in business,215 represent respondent who have none.

Table 4.5 *table represent output of experience out of 100 respondents*

Table 4. 5 Respondent Experience

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2 years	22	20.2	21.2	21.2
4 years	23	26.9	23.2	44.4
6 years	26	25.0	26.3	70.7
Above	29	27.9	29.3	100.0
Total	100	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent experience in using CRDB services, Out of 100 responded that interviewed in this study. Output is expressed as follows, 21.2% represent all respondent that have an experience with 2yrs, 23% of all respondent represent that have an experience with 4yrs, 26% represents all respondent that have an experience with 6yrs, and 29% represent all respondent that have above 6yrs.

Table 4.6 *Table represent the output of strategy that apply in managing customer queue out of 100 respondents*

Table 4. 6 The Strategy Apply in Managing Customer Queue

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid sitting in the queue	100	100.0	100.0	100.0
Total	100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondent that are interviewed on the role of general management principle, theory and practice have an impact on customer

satisfaction, the following express the output that analyzing from the study 100% of the respondent analyze sitting in the queue are the strategy of managing customer queue.

Table 4.7 table represent the output of average of time that a customer spends on service provide by the bank out of 100 respondents

Table 4. 7 Average of time do you spend for services provided by CRDB

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0-5 minutes	48	46.2	48.0	48.0
5-10 minutes	32	30.8	32.0	80.0
10-15 minutes	11	10.6	11.0	91.0
15-20	9	12.5	9.0	100.0
Total	100	100	100.0	
Total	100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on the average of time spend on CRDB services, Out of 100 responded that interviewed in this study. Output is expressed as follows, 48% represent all respondent analyze that, 0-5 minutes are used in service provided,32% represent all respondent analyze that, 5-10 minutes are used to provide service, 11% of all respondent analyze that, 10-15 minutes are used to provide service, 95 of all respondent analyze that 15-20 minutes are used to provide services.

Table 4.8 *Table represent the output of banking network that depend apart from CRDB bank out of 100 respondents*

Table 4. 8 Banking network depend apart from CRDB bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	44	46.2	44.0	44.0
Valid No	56	53.8	56.0	100.0
Total	100	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction. The outputs are expressed as 44% represent all respondent who are agree that, they have another bank that are depend apart from CRDB bank, 56% represent the respondent who are not agree to depend on another bank, because CRDB bank suit everything.

Table 4.9 *table represent the output of difficulties in using bank services out of 100 respondents*

Table 4. 9 Difficulties in using CRDB Services

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	27	29.8	27.0	27.0
Valid No	73	70.2	73.0	100.0
Total	100	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on if there is

a difficult in using CRDB services, Out of 100 responded that interviewed in this study. Output is expressed as follows, 27% represent respondent who say yes, 73% represent all respondent who say no.

Table 4.10 *table represent the output of satisfaction of saving product offered out Of 100 respondents*

Table 4. 10 Satisfied with saving product offered by bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Satisfied	40	38.5	40.0	40.0
Valid very satisfied	45	43.3	45.0	85.0
not satisfied	15	14.4	15.0	100.0
Total	100	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction. The output are expressed as 40% represent respondent that has satisfied with saving product, 45% represent respondent that have very satisfied with saving product and 15% represent respondent that have not satisfied with saving product.

Table 4.11 *table represent the output of satisfaction of loan product offered out of 100 respondents*

Table 4. 11 Satisfied with loan product offered by bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	48	46.2	48.0	48.0
	very satisfied	21	24.0	21.0	69.0
	not satisfied	31	29.8	31.0	100.0
	Total	100	100	100.0	
Total		100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on satisfaction with loan product offered by the bank, Out of 100 responded that interviewed in this study.

Output is expressed as follows, 48% represent the respondent that have satisfied with loan product, 21% represent the respondent that have very satisfied with loan product, and 31% represent respondent that have not satisfied with loan product.

Table 4.12 *table represent output of satisfaction of trade product offered out of 100 respondents*

Table 4. 12 Satisfied with trade financial product offered by the bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	46	44.2	46.0	46.0
	very satisfied	27	29.8	27.0	73.0
	not satisfied	23	22.1	23.0	96.0
	4	4	3.8	4.0	100.0
	Total	100	100.0	100.0	
Total		100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on satisfaction with financial product offered, out of 100 responded that interviewed in this study.

Output is expressed as follows as 46% represent the respondent who have satisfied with financial product, 27% represent respondent who have very satisfied with financial product, 23% represent respondent who have not satisfied with financial product.

Table 4.13 *Table represent output of satisfaction of treasury product offered out of 100 respondents*

Table 4. 13 Satisfied with treasury product offered by the bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	25	27.9	25.0	25.0
	very satisfied	31	29.8	31.0	56.0
	not satisfied	44	42.3	44.0	100.0
	Total	100	100.0	100.0	
Total		100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on satisfaction with treasury product offered by the bank, Out of 100 responded that interviewed in this study.

Output is expressed as follows, 25% represent respondent who have satisfied with treasury product, 315 represent respondent that have very satisfied with treasury product and 44% represent respondent who have not satisfied with treasury product.

Table 4.14 tables represent the output on satisfaction of premium banking service offered out of 100 respondents

Table 4. 14 Satisfied with premium banking services offered by bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	53	51.0	53.0	53.0
	very satisfied	7	11.5	7.0	60.0
	not satisfied	40	38.5	40.0	100.0
	Total	100	100	100.0	
Total		100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on satisfaction with premium banking services offered by the bank , Out of 100 responded that interviewed in this study.

Output is expressed as follows, 53% represent the respondent that are satisfied with premium banking services, 7% represents respondent who are very satisfied with premium banking services, 405 represent respondent who are not satisfied with premium banking.

Table 4.15 *table represents the output on satisfaction of agency banking services offered out of 100 respondents*

Table 4. 15 Satisfied with agency Banking Services Offered By Bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	32	30.8	32.0	32.0
	very satisfied	9	12.5	9.0	41.0
	not satisfied	59	56.7	59.0	100.0
	Total	100	100	100.0	
Total		100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction. The output are expressed as, 32% represent respondent who are satisfied with agency banking services, 9% represent respondent who are very satisfied with agency banking services and 59% represent respondent who are not satisfied with agency banking services.

Table 4.16 *table represent the output on satisfaction of E-banking product offered Out Of 100 respondents*

Table 4. 16 Satisfied With E-Banking Services Offered By The Bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	satisfied	37	39.4	37.0	37.0
	very satisfied	63	64.4	63.0	100.0
	Total	100	100.0	100.0	
Total		100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on satisfaction with E- banking services offered by the bank, Out of 100 responded that interviewed in this study are expressed as 37% represent respondent who have satisfied with E- banking services, 63% represent respondent who have very satisfied with E-banking services .

Table 4.17 table represent the output of satisfaction of SME product offered out of 100 respondents

Table 4. 17 Satisfied with SME product offered by bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	satisfied	45	43.3	45.5
	very satisfied	36	39.4	81.8
	not satisfied	19	22.1	100.0
	Total	100	100	100.0
Total		100	100.0	

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction. The output are expressed as follows, 45% represent respondent who have satisfied with SME product, 36.5 represent respondent who have very satisfied with SME product, 18.5 represent respondent who have not satisfied with SME product.

Table 4.18 *table represent the output on satisfaction of insurance services offered out of 100 respondents*

Table 4. 18 Satisfied with Insurance Service Offered by Bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Satisfied	36	34.6	36.0	36.0
Valid not satisfied	64	65.3	64.0	100.0
Total	100	100	100.0	
Total	104	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on satisfaction with insurance services offered by the bank.

Out of 100 responded that interviewed in this study, outputs are expressed as 36% represent respondent who have satisfied with insurance services, 64% represent respondent who are very satisfied with insurance services.

Table 4.19 *table represent the output on satisfaction of adequacy of care towards customer out of 100 respondents*

Table 4. 19 Consider Adequacy of Care toward Customer

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Satisfied	50	48.1	50.0	50.0
Valid very satisfied	50	51.9	50.0	100.0
Total	100	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer

satisfaction. The output is expressed as follows, 50% represent the respondent who are satisfied with customer care and 50% represent respondent who are very satisfied with customer care

Table 4.20 *table represent the output of adequacy of complaints towards customer out of 100 respondents*

Table 4. 20 Consider Adequacy of Complaints toward Customer

	Frequency	Percent	Valid Percent	Cumulative Percent
Satisfied	45	43.3	45.0	45.0
Valid very satisfied	40	38.5	40.0	85.0
not satisfied	15	18.2	15.0	100.0
Total	100	100	100.0	
Total	104	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on the adequacy of complaints toward customer.

Out of 100 responded that interviewed in this study, output are expressed as, 45% represent respondent who analyze that, there are satisfied on adequacy toward customer complaints, 40% represent the respondent who analyze that, there are very satisfied on adequacy towards customer complaints,15% represent the respondent who analyze that, there are not satisfied on adequacy toward customer complaints.

Table 4.21 *table represent the output on adequacy of communication towards customer out of 100 respondents*

Table 4. 21 Consider Adequacy of Communication toward Customer

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	24	23.1	24.0
	very satisfied	72	69.2	72.0
	not satisfied	4	7.6	4.0
	Total	100	100	100.0
Total	100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on adequacy of communication toward customer ,Out of 100 responded that interviewed in this study, output are expressed as 24% represent respondent who are satisfied with adequacy of communication towards customer, 72% represent respondent who are very satisfied with an adequacy towards customer, 4% represent respondent who have not satisfied with an adequacy towards customer.

Table 4.22 table represent the output on adequacy of approachability towards customer out of 100 respondents

Table 4. 22 Consider Adequacy of Approachability towards Customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	54	51.9	54.0	54.0
	very satisfied	37	35.6	37.0	91.0
	not satisfied	9	12.5	9.0	100.0
	Total	100	100.0	100.0	
Total		104	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction. The output are expressed as follows, 54% represent the respondent that are satisfied with an adequacy of approachability toward customer, 37% represent the respondent who are very satisfied with an adequacy of approachability towards customer.

Table 4.2 table represent adequacy of queue towards customer out of 100 respondents

Table 4. 23 Consider Adequacy of Queue towards Customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	24	26.9	24.0	24.0
	very satisfied	76	73.1	76.0	100.0
	Total	100	100	100.0	
Total		100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on adequacy of queue the output are expressed as 24% represent respondent that are satisfied with customer queue, 76% represent respondent that are very satisfied with customer queue.

Table 4.24 *table represent the output on the adequacy of ventilation toward customer out of 100 respondents*

Table 4. 24 Consider Adequacy of Ventilation toward Customer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	39	37.5	39.0	39.0
	very satisfied	51	49.0	51.0	90.0
	not satisfied	10	13.4	10.0	100.0
	Total	100	100.0	100.0	
Total		100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction. The output are expressed as follows, 39% represent respondent who are satisfied with an adequacy of ventilation towards customer, 51% represent respondent who are very satisfied with an adequacy of ventilation towards customer, 10% represent respondent not satisfied with an adequacy of ventilation towards customer.

Table 4.25 table represent output on the adequacy of sitting facilities towards customer out of 100 respondents

Table 4. 25 Consider Adequacy of Sitting Facilities toward Customer

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	32	30.8	32.3
	very satisfied	62	59.6	62.6
	not satisfied	6	9.6	5.1
	Total	100	100.0	100.0
Total	104	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on adequacy of sitting facilities toward customer, Out of 100 responded that interviewed in this study, output are expressed as, 32% represent respondent who are satisfied with an adequacy of sitting facilities toward customer,62% represent respondent that are very satisfied with an adequacy of sitting facilities towards customer, 5% represent respondent who are not satisfied with sitting facilities towards customer.

Table 4.26 table represent the output on the adequacy of lighting towards customer out of 100 respondents

Table 4. 26 Consider Adequacy of Lighting toward Customer

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Satisfied	32	34.6	32.0	32.0
Valid very satisfied	68	65.4	68.0	100.0
Total	100	100	100.0	
Total	100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on adequacy of lighting toward customer , Out of 100 responded that interviewed in this study, output are expressed as, 32% represents respondent who are satisfied with an adequacy of lighting towards customer, 68% represent respondent who are very satisfied with n adequacy of lighting towards customer.

Table 4.27 table represent the output on the adequacy of parking toward customer out of 100 respondents

Table 4. 27 Consider Adequacy of Parking toward Customer

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Satisfied	38	36.5	38.0	38.0
Valid very satisfied	22	25	22.0	60.0
Valid not satisfied	40	38.5	40.0	100.0
Total	100	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction. The output are expressed as follows, 38% represent respondent who are satisfied with an adequacy of parking towards customer, 22% represent respondent who are very satisfied with an adequacy of parking towards costomer,40% represent respondent who are not satisfied with an adequacy of parking towards customer.

Table 4.28 *table represent the output of employee customer course towards customer out of 100 respondents*

Table 4. 28 Branch Organize Customer Course

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	36	34.6	36.0
	No	58	55.8	94.0
	3	6	9.6	100.0
	Total	100	100.0	100.0
Total		100	100.0	

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on adequacy of lighting toward customer , the output are expressed as 36% represents the respondent who are satisfied on the effort made by management organizing customer course, 56% represent respondent who are very satisfied on the effort made by management on organizing customer course, 6% represent respondent who are not satisfied on the effort made by management on organizing customer course.

Table 4.29 *table represent the output of management and employee relationship in organizing employee welfare out of 100 respondents*

Table 4.29 Satisfied with Management and Employee Relationship in Organizing Employee Welfare

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	27	26.0	27.0	27.0
	very satisfied	73	74.0	73.0	100.0
	Total	100	100.0	100.0	
Total		100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction. The output are expressed as follows, 27% represent the respondent who are satisfied with management and employee relationship in organizing employee welfare, 73 represent the respondent who are very satisfied with management and employee relationship in organizing employee welfare.

Table 4.30 *table represent the output of satisfaction of training facilities in organizing employee welfare out of 100 respondents*

Table 4. 30 Satisfied with Training Facilities in Organizing Employee Welfare

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	34	35.5	33.3	33.3
	very satisfied	66	63.5	66.7	100.0
	Total	100	100.0	100.0	
Total		100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on satisfaction with training facilities in organizing employee welfare, the output are expressed as, 33.7% represented respondent who are satisfied with training facilities in organizing employee welfare, 63.7% represent respondent who are very satisfied with training facilities in organizing employee welfare.

Table 4.31 *table represent the output on satisfaction on employee well being initiatives in organizing employee welfare out of 100 respondents*

Table 4.31 Satisfied with Employee Wellbeing Initiative in Organizing Employee Welfare

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Satisfied	33	35.5	33.0	33.0
Valid very satisfied	67	64.4	67.0	100.0
Total	100	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction. The output are expressed as follows, 33% represent the output of respondents who are satisfied with employee well being initiatives in organizing employee welfare, 67% are very satisfied with employee wellbeing initiatives in organizing employee welfare.

Table 4.32 table represent satisfaction on health and safety in organizing employee welfare out of 100 respondents

Table 4. 32 Satisfied with Health and Safety in Organizing Employee Welfare

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Satisfied	34	36.5	34.0	34.0
Valid very satisfied	66	63.5	66.0	100.0
Total	100	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on satisfaction with health and safety in organizing employee welfare, the output are expressed as, 34% represent the respondent who are satisfied with health and safety in organizing employee welfare, 66% represent the respondent who are very satisfied with health and safety in organizing employee welfare.

Table 4.33 table represent satisfaction of staffing in organizing employee welfare out of 100 respondents

Table 4. 33 Satisfied with Staffing In Organizing Employee Welfare

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Satisfied	54	55.7	54.0	54.0
Valid very satisfied	46	44.3	46.0	100.0
Total	100	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

From the above analysis out of 100 respondents that are interviewed on the role of general management principle, theory and practice have an impact on customer satisfaction. The output is expressed as follows, 54% represent respondent who are satisfied staffing in organizing employee welfare, 46% represent the respondent of employee who are very satisfied with staffing in organizing employee welfare

Table 4.34 *table represent the output on employee benefits plan in organizing employee welfare out of 100 respondents*

Table 4.34 Satisfied with Employee Benefit Plan in Organizing Employee Welfare

	Frequency	Percent	Valid Percent	Cumulative Percent
Satisfied	45	47.1	45.5	45.5
Valid very satisfied	54	51.9	54.5	100.0
Total	99	100.0	100.0	
Total	100	100.0		

Source; Own Construction 2018

The represented findings on the study of the role of general principle of management theory and practice to have impact on customer satisfaction, from the above analysis, in order to have sufficient information about the study in term of respondent on satisfaction with employee benefits plan in organizing employee welfare, the output are expressed as, 45% represent respondent who are satisfied with employee benefit plan in organizing employee welfare, 545 represent the respondent who are very satisfied with employee benefits plan in organizing employee welfare

Table 4. 35 Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	<p>how satisfied with staffing in organizing employee welfare, how do you satisfied with E-banking services offered by the bank, how do you satisfied with saving product offered by bank, what average of time do you spend for services provided by CRDB, how do you satisfied with SME product offered by bank , how do you satisfied with treasury product offered by the bank, how do you consider adequacy of complaints toward customer, how do you satisfied with trade financial product offered by the bank, what is your experience , how do you satisfied with loan product offered by bank, how do you satisfied with premium banking services offered by bank, how do you satisfied with insurance service offered by bank, how do you satisfied with agency banking services offered by bank^s</p>		Enter

Source; Own Construction 2018

- a. Dependent Variable: As a customer, is there any satisfaction on product and services offered by the bank
- b. All requested variables entered.

Table 4. 36 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.746 ^a	.557	.489	.358

Source; Own Construction 2018

- a. Predictors: (Constant), how satisfied with staffing in organizing employee welfare, how do you satisfied with E-banking services offered by the bank, how do you satisfied with saving product offered by bank, what average of time do you spend for services provided by CRDB, how do you satisfied with SME product offered by bank , how do you satisfied with treasury product offered by the bank, how do you consider adequacy of complaints toward customer, how do you satisfied with trade financial product offered by the bank, what is your experience , how do you satisfied with loan product offered by bank, how do you satisfied with premium banking services offered by bank, how do you satisfied with insurance service offered by bank, how do you satisfied with agency banking services offered by bank

The above table express the output of 100 respondent that are used in data collection on the an investigation on the role of general principle of management theory and practice to have impact on customer satisfaction for successful operation of business organization, R square are determined by 55.7% due to several factors that contain the variables that occur in my findings which are product and services, customer care, customer complaints, operating environment, time and staffing, communication. Education and training, employee health and safety, management and employee relationship, etc, and another 44.3% it must be for another factors or variable that are not occur in may finding. So this can allow another researcher to conduct another research on this topic so as to determine the other variable that may not occur in may findings

Table 4.37 table represent the output of variables out of 100 respondents

Table 4. 37 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	13.506	13	1.039	8.126	.000 ^b
	Residual	10.739	84	.128		
	Total	24.245	97			

Source; Own Construction 2018

a. Dependent Variable: As a customer, is there any satisfaction on product and services offered by the bank

Predictors: (Constant), how satisfied with staffing in organizing employee welfare, how do you satisfied with E-banking services offered by the bank, how do you satisfied with saving product offered by bank, what average of time do you spend for services provided by CRDB, how do you satisfied with SME product offered by bank , how do you satisfied with treasury product offered by the bank, how do you consider adequacy of complaints toward customer, how do you satisfied with trade financial product offered by the bank, what is your experience , how do you satisfied with loan product offered by bank, how do you satisfied with premium banking services offered by bank, how do you satisfied with insurance service offered by bank, how do you satisfied with agency banking services offered by bank

Table 4.6 table represent the output of variable out Of 100 respondents

Table 3. 1 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.814	.363		5.000	.000
what is your experience	.110	.039	.246	2.843	.006
what average of time do you spend for services provided by CRDB	-.069	.045	-.135	-1.534	.129
how do you satisfied with saving product offered by bank	.097	.060	.138	1.628	.107
how do you satisfied with loan product offered by bank	.043	.052	.075	.821	.414
how do you satisfied with trade financial product offered by the bank	-.093	.048	-.171	-1.961	.053
how do you satisfied with treasury product offered by the bank	.070	.055	.113	1.274	.206
how do you satisfied with premium banking services offered by bank	-.103	.049	-.197	-2.082	.040
how do you satisfied with agency banking services offered by bank	.011	.056	.019	.188	.852
how do you satisfied with E-banking services offered by the bank	-.053	.085	-.051	-.631	.530
how do you satisfied with SME product offered by bank	-.262	.061	-.395	-4.304	.000
how do you satisfied with insurance service offered by bank	-.079	.049	-.153	-1.603	.113
how do you consider adequacy of complaints toward customer	.093	.057	.135	1.642	.104
how satisfied with staffing in organizing employee welfare	.049	.094	.049	.520	.604

Source; Own Construction 2018

- a. Dependent Variable: As a customer, is there any satisfaction on product and services offered by the bank

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 introduction

This chapter presents the summary of the findings, conclusions and recommendation made with regard to the study findings and objectives. The chapter also provides a suggestion for the further researcher at the end.

5.2 Summary of Findings

The study aimed at assessing factors influencing customer satisfaction on CRDB, specific objective of the study include to assess the influence customer complaints management on customer satisfaction, secondly to determine the influence of communication towards customer satisfaction, thirdly to assess the influence of product and services on customer satisfaction. All variables pertaining to customer complaint management, communication, product and services offered were measured on a liker scale ranging from 1-3 representing satisfied, very satisfied not satisfied.

From the first objective of the study, to assess the influence of customer complaints management on customer satisfaction. Findings reveal that, 45% of the respondents are satisfied on the bank dealing with customer complaints, 40% very satisfied on the bank dealing with customer complaints and 15% are not satisfied on the bank dealing with customer complaints.

Second objective of the study was to determine the influence of communication and product/service towards customer satisfaction. The findings reveal that, 24% are satisfied with communication between customer and employees, 72% are very satisfied with communication between customer and employees, 4% are not satisfied with communication between customer and employees.

Also, the findings reveal that, on saving product 40% are satisfied with product offered by the bank, 45% are very satisfied with product offered by the bank, 15% are not satisfied with product offered by the bank. On loan product offered 48% are satisfied, 21% are very satisfied and 21% are not satisfied. On financial product, 46% are satisfied, 27% are very satisfied and 23% are not satisfied. On treasury product offered, 25% are satisfied, 31% are very satisfied and 44% are not satisfied. On SME product, 45% are satisfied, 36% are very satisfied and 18% are not satisfied. On premium banking service offered, 53% are satisfied, 7% are very satisfied and 40% are not satisfied. On agency banking services, 32% are satisfied, 9% are very satisfied and 59% are not satisfied. On E- banking services offered, 37% are satisfied, 63% are very satisfied. on insurance service offered, 36% are satisfied, 64 are very satisfied

5.3 Conclusion

Product and service business have been growing rapidly in recent decade, while the demand for high quality services is increasing in order to meet and exceed the desired need of the customer, to remain competitive, CRDB has to analyze customer expectation and perception toward product and service offered, communication, customer loyalty and service quality and customer complaints management.

The study conclude that, customer complaints due to machine breakdown, strategy in managing customer queue, time spending on services provider long time in dispensing to large extent are the factors that cause challenges for CRDB customer to use service provided, also the protection and customer privacy and data are the factors that lead to customer satisfaction. Hence immediately measure should be implemented by CRDB to solve the problem in order ensure that, CRDB has produce quality service so as to meet expected needs of the customer.

5.4 Recommendation

5.4.1 Recommendation for the Findings

Based on finding of the study on the factors influencing customer satisfaction for successful operation of business organization, the following recommendation were proposed

Based on the objectives, the recommendation is that

Bank management have o take immediately measure that must be implemented in term of strategies and policies to solve the problem in order to make sure service provided are realistic and unique so as to meet and exceed need of the customer

This study provide guideline for further researcher, the researcher findings reveal that, customer of CRDB bank should focus on the main attribute that contribute towards customer satisfaction

CRDB bank management should analyze customer need and expectation and with this practice, more customers will be attracted and enjoy product and service that will be provided.

5.2.2 Recommendation for the Further Study

This study focused on selected salient attribute on customer satisfaction on Tanzanian banking industry on CRDB bank, moreover further studies should be conducted to assess the outcome of the factors influencing customer satisfaction to explore the other factors apart from customer complaints management, communication, customer loyalty and service quality and also the product and services and I believe that there are several factors that are not mentioned in this study that also can influence customer satisfaction for successful operation of business organization that help to meet and exceed customer expectation. Also future study could be geared towards testing these same variables in manufacturing sector.

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APPENDICES

QUESTIONNAIRE FOR CUSTOMER

- 1. Age**
 - a) Below 30
 - b) 31-41
 - c) 41-50
 - d) above 50

- 2. Sex**
 - a) Male
 - b) Female

- 3. Educational level**
 - a) Primary level
 - b) Secondary level
 - c) Certificate
 - d) Diploma
 - e) Degree
 - f) Masters degree
 - g) Phd

- 4. Occupation**
 - a) Employed
 - b) Business
 - c) None

- 5. Experience with the bank services**
 - a) 2 years
 - b) 4 years
 - c) 6 years
 - d) Above

6. What the strategy does the bank apply in managing customer queue
 - a) Sitting in queue
 - b) Standing in line

7. What average the time do you spend in service provided by the bank
 - a) 0-5 minutes
 - b) 5-10 minutes
 - c) 10-15 minutes
 - d) 15-20 minutes

8. Do you have and difficulties in using bank services.
 - a) yes
 - b) no

9. Is there any banking network you depend on apart from CRDB
 - a) Yes
 - b) No

10. What type of product and services do you like?
 - a) Saving product
 - b) Loan product
 - c) Trade financial product
 - d) Treasury product
 - e) Premium banking service
 - f) Agency banking service
 - g) E- banking product
 - h) SME product
 - i) Micro finance product
 - j) Insurance service

Please indicate these product and services by indicating an appropriate response

- a) Satisfied
- b) Very satisfied

c) Not satisfied

11. How do you satisfied with product and services offered and provided by CRDB

Product/service	Satisfied	Very satisfied	Not satisfied
Saving product			
Loan product			
Trade finance product			
Treasury product			
Premium banking services			
Agency banking service			
E- banking services			
SME product			
Micro finance product			
Insurance services			

12. How do you consider adequacy the aspect of CRDB services towards customer

Service attribute	satisfied	Very satisfied	not satisfied
Customer Care			
Customer complaints			
Communication			
Approachability			
customer queue			
ventilation			
Sitting facilities			
Lighting			
Parking			

INTERVIEW GUIDE FOR CRDB MANAGEMENT

13. Officers

Name.....

14. Job

title/position.....

15. Sex.....

16. Age

- a) Below 18
- b) 18-29
- c) 30-39
- d) Above 40

17. Does your branch organize customer course

YES

NO

18. How do you view the bank effort to ensure good customer care?

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19. How do you feel about the position of your organization now compared to another that provides the same service?

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20. How do you handle customer complaints?

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21. Which strategy, policies, rules, procedure and programs, to ensure the reliable and effective customer services

Strategy

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Policies

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Which of your organization planning, staffing toward achieving common objective since the change introduced after the inception of fifth phase government

Planning

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Staffing

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22. Which initiatives taken by the bank to enhance credit risk management?

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How satisfied of these aspect of your bank in organizing employee welfare?

Aspect	Satisfied	Very satisfied	Not satisfied
Management and employee relationship			
Training facilities			
Employee well being initiatives			
Health and safety			
staffing			
Person with disability			
Financial assistant to staff			
Employee benefits plan			

26 As a customer are you satisfied with product and services offered by the bank

- a) Yes
- b) NO