EFFECT OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY:

A CASE OF NSSF TANGA CITY

EFFECT OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY:
A CASE OF NSSF TANGA CITY

By

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A Research Dissertation Submitted in Partial Fulfillment of the Requirements for the award of the Degree of Masters of Business Administration in Corporate Management (MBA – CM) of Mzumbe University

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CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a proposal entitled: **Effect of service quality and customer satisfaction on customer loyalty: A case of NSSF Tanga city** in partial fulfillment of the requirements for award of the degree of Master of Business Administration of Mzumbe University.

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I, Emmanuel Julian Masika**,** declare that this proposal is my own original work and that it has not been presented and will not be presented to any other university for a similar or any other degree award.

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Date_________________________________

DEDICATION

I dedicate this work to my loving and caring parents, the late Mr. Julian Masika and my beloved Mama Pauline as they are source of my success throughout my entire life following their caring, loving and prayers which bring happiness and success to my career.

To my beloved wife, Clara Madega and my children Macjulian and Sonia, their prayers gave me strength and comfort.

To my brothers, sisters and friends for their prayers, emotional support and encouragement that made my dreams come true, May our almighty God bless them all.

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ABSTRACT

At the present days in Social Industry scheme in Tanzania, Service quality is a vital competitive factor to keep customer support and build great base. The researcher intended to study the relations between service quality, customer satisfaction and loyalty taking NSSF as area of study. The main objective of the study was to assess customer satisfaction as mediating factor for the effect of quality services to customer loyalty of NSSF members in Tanga City.

The present study used the cross section survey design. The design was used because it enabled one to collect large amounts of data from a given sample size while minimizing data collection cost and time taken to collect data (Kothari, 2008). A total of 215 questionnaires were administrated to customers who visited NSSF.

Overall findings from this study suggest that there was significant relationship in between Service Quality, Customer Satisfaction and Customer Loyalty. Specifically, there was significant relationship between satisfaction and service quality. The regression test also found a positive direction, moderate relationship and significant relationship in between customer satisfaction on customer loyalty. Furthermore, using multivariate regression has found out that, customer satisfaction has mediating the relationship of service quality to customer loyalty. The study concluded that, for organisation to survive in the market should provide good service quality to its customers as the customers will be loyal to the organisation nevertheless is not satisfied.

LIST OF ACRONYMS

CRM	Customer Relation Management
GEPF	Government Employees Provident Fund
ILO	International Labor Organisation
LAPF	Local Authority Pension Fund
MBA	Master of Business Administration
NHIF	National Health Insurance Fund
NSSF	National Social Security Fund
PPF	Parastatal Pension Fund
PSPF	Public Service Pension Fund
SACCOS	Saving and credit cooperative Society
SPSS	Statistical Package for Social Sciences

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CHAPTER ONE

INTRODUCTION

1.1 Background information to the problem

Customers in social security firms expect to receive quality and timely services upon visiting NSSF office for their benefit. Contrary to their expectations, one can expect various complaints as an indicator of dissatisfaction. (Lupimo, 2006) defines customer satisfaction or dissatisfaction as an emotional experience a person undergoes after comparing perceived performance of goods or services consumed/used, with some standards commonly referred to as predetermined expectation.

Customer dissatisfaction has great impact in any business organisation as it can lead to loss of reputation of the scheme; hence, loss of customers. The current business environment is characterized by fierce competition where as the social security industry is not immune. Pension schemes have been experiencing notable competition unlike in early days where few pension schemes enjoyed monopoly thus employers and their employees were compelled by the law to join certain pension schemes (Mkulo, 1994).

Due to the movement of market economy, pension Funds have become victim of competition, they must understand that there is a challenge to outperform competitors through offering quality service to their members (Kulwa, 2009)

Before introduction of market economy, customers were willing to buy any product or service offered in the market because of lack of alternative and limited information. Marketing planning started with what the organisation will offer to the market and not what the customer wants, (Kottler & Keller, 2006). Thus organisations were forced to convince customers to buy their products.

However, in the current market situation where customers are more informed and more responsive to quality, they are less willing to settle for just anything they are persuaded to buy. The primary objective of service providers and marketers is to develop and provide offerings that satisfy consumer needs and expectations; thus ensuring their own economic survival (Kottler & Keller, 2006).

Social security scheme was introduced to ensure that people were covered from the various contingencies that may affect them during their life time and causes significant loss of income or poverty. To address these contingencies there must be some protection measures which society provides for its members, through a series of Public measures, against economic and social distress that would otherwise be caused by stoppage or substantial reduction of earning resulting from sickness, maternity, employment injury, unemployment, disability, old age, death, the provision of medical care subsidies for family with children (Social security policy, 2003). The National Social Security policy for the United Republic of Tanzania (Social Security policy, 2003), states that “Every human being is vulnerable to risks and uncertainties with respect to income as a means of life sustenance. To contain the risks, everyone needs some form of social security guaranteed by family, community or society as a whole. Such socio-economic risks and uncertainties in human life form the basis for the need of social security whose basic principle is risk pooling by society given that no individual can guarantee his or her own security.

It further explains the meaning of Social security as any kind of collective measure or activity designed to ensure that members within society meet their basic needs and they are protected from contingencies to enable them maintain a relatively decent standard of living. The concept of social security has been changing with time from the traditional ways of security to modern forms of protection. As societies became more industrialised and dependent on wage employment, it was no longer possible to rely upon the traditional system of social security. The negative impact of industrialisation and urbanisation attracted the attention of policy makers to formalise a social security system that addressed the emerging social issues (URT, 2003).

1.2 Social Security Schemes overview

Most of man’s actions are dictated by his quest of security for protection against the vagaries of a harsh world. Primitive man was protecting himself against wild animals, hunger and shelter, before the development of societies, primitive man wandered from place to place hunting for food. Security lay in his ability to overcome his prey and protect himself against any adversary. When he became too old and/or weak from ill health, he naturally fell prey to his adversaries. With the development of societies, came different community structures, namely village, clan, extended family and nuclear family. All these structures provided security for their members, but the one structure which covered an appreciable number of people, maintained intimate relations and provided most visible protection based on principles of solidarity, was the extended family. In the extended family sick people, old people and orphanage were given first priority on protection (Hauli, 1994).

The extended family system provided all kinds of protection including those which are provided by modern schemes. The benefits include old age, Invalidity, Sickness, Survivors, Maternity and family assistance. These societal structures were not limited to Africa as they were only varying in degree when compared to those existed in Europe, Asia, America and other places wherever there was a human existence (Mkullo, 1994)

After the Industrial Revolution which came as a result of introduction of machines, the competition between factory produced goods and family producers became very stiff whereby the factory goods were less expensive compared to those produced by the family; therefore, people were forced to abandoned their family business and forced to move to the city to search for Jobs, the situation weakened the economic base of the rural society and ultimately to the complete loss of contact between the urban migrant and their extended family. Eventually, the urban jobless had nowhere to turn to (Mkullo, 1994).

The growth of population on urban jobless in a country like England led to the enactment of the poor laws in the sixteenth century. These laws which were prosecuted by Parish Overseas, sought to provide relief for the aged, sick, and the infant poor. It also provided work for able bodied at the workhouse. However the laws did not bring any significant relief as they were dehumanising and humiliating people (Mkullo, 1994).

The poor laws were followed by the formation of Worker's associations and trade guilds which were aimed at providing protection and security through the principle of solidarity.

In all these movement, society made one fundamental error, there was an illusion that rational man would, of his own desire, save enough to take care of any contingencies that may befall him during or after his working life. This was not possible. To date salaries/wages have never been enough to enable workers put aside something on their own for the purpose of paying hospital bills or to cover substantial loss of income. The most important outcome of the series of events to date was the realisation of the need for community action in the provision of protection against the consequences of illness, old age, death of the bread winner and other misfortunes. This resulted in pressure being put on Governments, through those who could catch the ears of the authorities, to enact various laws catering for the social security protection of workers and citizens in general.

The late eighteenth century saw a rapid growth in voluntary and charitable help, example there were the charity organisation society for the relief of mendacity and prevention of crime (Mkullo, 1994).

The development of social security in Britain has been influenced by the findings of social research since the late nineteenth century. At this time, pioneering social researchers began to investigate the extent and causes of poverty. In 1886, Charles Booth estimated that about one third of those in East of London were living in poverty (Booth, 1889). He found that unemployment was the major cause of poverty, but the low-paid work was also an important factor.

English speaking African countries, particularly among the former British colonies there was a relatively uniform framework for the social security system. In countries like the United Republic of Tanzania one could typically find the following provisions which date from the colonial or immediate post-independence period together with their major weaknesses:

(i) A non-contributory defined benefit pension scheme for permanent public servants and members of the armed forces.

Weakness: The absence of a contributory fund combined with economic difficulties has resulted in a failure in most countries to maintain the real value of pensions.

(ii) A provident fund for private sector employees and non-pensionable public servants including employees of state owned enterprises which was effectively a compulsory savings scheme based on earnings related to contributions paid by members and their employers.

Weakness: Lump sum payments do not provide adequate long-term income security and contributions invested have often failed to produce a positive return.

(iii) A range of other benefits such as workers compensation, sick pay, maternity leave, severance payments were provided directly by employers under a legal obligation.

Weakness: This has tended to result in friction between employers and workers and in some instances of evasion or discrimination.

Many countries have in recent years undertaken reforms to address these weaknesses. In Tanzania, the Government has recognised the need for reform to take place within a national strategy to ensure coordination and consistency of social protection is correctly done. There are several strands to the reform process, during colonial period the following schemes were formed:

i) The Government Employees Provident Fund of 1942.
ii) The Local Authority Provident Fund of 1944.
iii) The Workman's compensation of 1949
iv) The Government Pension of 1954.

Hauli (1994) explains that after independence there were substantial reviews for those laws because they seemed to cover only certain categories of persons. The post–independence protection laws include: -

i) Severance Allowance Act of 1962;
ii) National Provident Fund Act of 1964, as amended in 1975 and extended in he National Social Security Fund in 1998;
iii) Parastatal Pension Fund Act No.14 of 1978;
iv) Political Leaders Pension Act of 1981;
v) Public Service Retirement Act of 1999; and
vi) National Health Insurance Fund Act No.8 of 1999.

By 2003, National social security policy provided five social security schemes, but currently there are seven mandatory social security institutions providing social security services in Tanzania and one provident fund as indicated below:

i) National Social Security Fund (NSSF) - covers employees of private sector and non pensionable parastatal and Government employees;

ii) Public Service Pension Fund (PSPF) - provides protection to employees of central Government and other executive agencies of the Government.

iii) Parastatal Pension Fund (PPF) - offers social protection to employees from the private and parastatal organisations

iv) Local Authority Pensions Fund (LAPF) - covers employees of local Government.

v) Government Employees Provident Fund (GEPF) - which offers provident fund benefits to non-pensionable Police and Prison officers.

vi) National Health Insurance (NHIF) - provides health insurance coverage to pensionable employees of the central and local Government.

vii) The Zanzibar Social Security Fund (ZSSF) - covers employees in both public and private sectors in Zanzibar.

All these movements are the concern of the Government to make sure that the Social Security schemes provides the best services and products to meet the purpose of social protection in the society (URT, 2003).

Provision of social protection to mankind began because societies are part and parcel of human existence. Since time immemorial social security has been provided in different forms depending on the environment of a given society, coverage was directed to the same category of people regardless of their environment. The groups covered were the elderly people, children, orphans, widows and sick people. The people were provided with the basic needs such as food, shelter, and medical care although the provision given was not sufficient (Mkulo, 1994). Customers in social security firms expected to receive quality and timely services when they visit Social security Fund.

Customer service is the provision of service to customers before, during and after a purchase. Everyone in the organisation is providing one or all of these- perhaps they recognise which ones perhaps not. (Kurtenbach, 2000) explains that those who are successful in customer service rank their customers experience as the top priority.
(Ettore, 2001) is of the view that, concentrating on current customer's information can and should be obtained to better understand their view of the service provided. The quality of service provided determines the level of satisfaction of the customer even though what is seen as quality by one customer may not necessarily be quality to another.

Customer satisfaction is a measure of how products and services are supplied by a company meet or surpass customer expectation. In a competitive marketplace where a business competes for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. Customer satisfaction is an asset that should be monitored and managed just like any physical asset. The relationship between customer service and customer satisfaction is a vital one.

In a competitive market place, understanding customer needs become crucial; therefore, companies in this case, have moved from product-centric to customer-centric positions. Customer satisfaction is influenced by the type of service provided. Satisfaction is a challenge particularly in the security funds based service as customers can easily switch from one security funds to another of a better service.

In today's fast-paced and increasingly competitive market, the bottom line of a firm's marketing strategies and tactics is to make profits and contribute to the growth of the company. Customer satisfaction, service quality and customer loyalty are global issues that affect all organisations, be it large or small, profit or non-profit, global or local. Many companies are interested in studying, evaluating and implementing marketing strategies that aim at improving services quality and maximising share of customers in view of the beneficial effects on the financial performance for the firm.

Service quality, customer satisfaction and loyalty have long been recognised as playing a crucial role for success and survival in today's competitive market. Not surprisingly, considerable research has been conducted on these three concepts. Notably, the service quality and customer satisfaction concepts have been linked to customer behavioral intentions like purchase and loyalty intention willingness to spread positive word of mouth, referral, and complaint intention by many researchers. The most commonly found studies were related to the 'antecedents, moderating, mediating and behavioral consequences' relationships among these variables – customer satisfaction, service quality, customer loyalty. However, there have been mixed results produced.

As many industry sectors mature, competitive advantage through high quality service is an increasingly important weapon in business survival. The NSSF has certainly not been exempted from increased competition or rising consumer expectations of quality. NSSF is undergoing a dramatic transformation and experiencing heightened competition. NSSF have been working harder to provide quality services purposely to satisfy its members, such efforts among others NSSF in its corporate plan objective has committed to improve members' benefits and improve customer services as stipulated to its vision and Mission.

The NSSF always tries to improve benefits offered to its members. The following strategies have been deployed:

i) adjusting/indexing the existing benefits; and
ii) Introducing supplementary benefits.

NSSF always planned and improving services offered to its customers by reducing registration period, payment processing period and time taken to update members' records. The following strategies have been used:

i) Improve process efficiency;
ii) Implement business continuity management; and
iii) Improve Management Information System (MIS)

The fact is that NSSF is regarded as a low credence service and the quality of the services are difficult to prove until customers patronise the NSSF. Moreover, the quality of the service that customers encounter may be different each time they re-visit that particular security fund, thus influencing the level of satisfaction and eventually affecting their customer loyalty.

Given these important issues that need to be addressed, the main purpose of this study was to examine the factors that affect service quality to customer loyalty in the NSSF context. Specifically, this study aims at examining the nature and strength of effects between customer satisfaction, service quality and customer's loyalty. The predictive ability of customer satisfaction and service quality on customer loyalty will also be analysed

1.3 Statement of the Problem

The concepts of service quality and service satisfaction have been highly considered and used in marketing texts and activities. Marketing researchers have praised the advantages of satisfaction and quality, and have mentioned them as indices of an organisation competitive benefit (Ruyter, 1997). On the other hand, service loyalty is one of the most important structures in service marketing, due to its effect on customers' repeated purchases, and in fact, those loyal customers who purchase repeatedly are considered as the base of any business (Caruana, 2002). Although these concepts have been used so many times in the marketing literature, but the relations between these three concepts still remain ambiguous Naeem & Saift (2009). Therefore, the researcher intends to study the relation of these three concepts taking NSSF as study area.

1.4 Main objective

The main objective of this study was to assess customer satisfaction as mediating factor for the effect of quality services to customer loyalty of NSSF members in Tanga City.

1.4.1. Specific Objectives

The specific objectives of the study were to:

- Determine the effect of service quality on customer satisfaction;
- Determine the effect of service quality on customer loyalty;
- Determine the effect of satisfaction on customer loyalty.

1.5. Research Questions

- What is the effect of service quality on customer loyalty?
- What is the effect of service quality on customer satisfaction?
- What is the effect of satisfaction on customer loyalty?

1.6. Significance of study

The study is expected to provide NSSF, government and other Pension Scheme with the valuable information regarding the importance of customer satisfaction improving service quality to its customers in Pension Funds.

The study specifically will help the NSSF Management to identify the key areas of improving so that the service quality continues to be enhanced. The purpose to make customer satisfied and eventually remain the member of NSSF. Moreover the study is useful for reviewing and establishing internal policy of the Management to improve the customer satisfaction and loyalty to organisational effectiveness and other necessary set up control thus maximising the organisational wealth. This helps the whole sector to explore and create new opportunities and therefore enhance efficiency and thereby provide a competitive advantage to the National social security Fund.

This study is also envisaged to add knowledge. The researcher is expected to add knowledge to the existing literature accumulated by the researchers and academicians. Study will be also valuable to the government, employers, pension Funds and governments institution at large on the importance of offering good services to customers.

The study also is expected to encourage other researchers to conduct further study on whether quality service background has significant influence on customer satisfaction to customer loyalty in other Social security industry in Tanzania.

1.7. Limitations of the Study

The Researcher faced some limitations in conducting this study. The limitations included, but not limited to financial constraints and time scarcity. Shortage of Fund was because the Researcher was under self-sponsorship; hence, difficult to meet all requirements of the study. On the other hand, Time was limited as the Researcher had other responsibilities like pressure of work and family assistance.

Furthermore, NSSF had office in all Regions and Districts in Tanzania Mainland which could not be easy to carry research to all of NSSF offices.

1.7.1 Delimitations of the Study

In order to overcome the stated limitations, the study concentrated only in Tanga City.

Under reasons that, the NSSF Tanga had all types of members from primary level to University level, from private sector, public sector and those self employed.

Efforts were done to make sure that available time and funds were efficiently and effectively utilised to accomplish the task.

1.8. Scope of the study

The study focuses on effects of service quality and customer satisfaction on customer loyalty: A case of NSSF Tanga city. The key assumption was to see the effect of quality services and customer satisfaction on customer loyalty. The study used both structured questionnaire and interview guide.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section is divided into three major parts, theoretical, empirical and conceptual literature review. The theoretical study looks at different theories as propounded by different authors regarding the research problem. Empirical studies are reviewed to understand what other researchers have said about the research problem and the last part is conceptual framework.

2.2 Definition of Concepts and Terms

This part of literature review provides explanations and meaning to key terms and concepts involved in the study i.e. quality service, customer satisfaction, customer loyalty, Relationship between service quality and customer service, relationship between customer satisfaction and customer loyalty and relationship between quality service and customer loyalty.

2.2.1 Customer Loyalty

Gremler & Brown (1996) defines loyalty as the degree to which a customer exhibits repeated purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider. Also the customer considers using only this provider when a need for this service exists. Oxford Dictionary defines loyalty as a state of true to allegiance. But the mere repeated purchase by customers has been mixed with the above mentioned definition of loyalty. In service domain, loyalty has been defined in an extensive form as “observed behaviors” (Bloemer *et al*., (1999). Caruana (2002) argues that behaviour is a full expression of loyalty to the brand and not just thoughts.

A customer, who continues to patronise the service, is a loyal customer. Customer loyalty has an effective or attitudinal component: it is about having an experience of the things that the customer feels are important (Morris, Barnes & Lynch, 1999). Customer loyalty is related to a service provider’s ability to maintain its customers’ loyalty and persuade them to recommend its services to potential customers (Zeithaml, 1996).

Six indicators are use to measure customer loyalty (Roberts, K., *et al.*, 2003) : share information, say positive things, recommend friend, continue purchasing, purchase additional service and test new service. Customer loyalty is a result of customer retention programmes that always give encouragement to remain active choosing their brand as exclusive brand. Customer loyalty is a strategy that creates mutual rewards to benefit firms and customers (Reichhed & Detrick, 2003). With loyal customers, companies can maximise their profit because loyal customers are willing to purchase more frequently, spend money on trying new products or services, recommend products and services to others, and give companies sincere suggestions (Reichheld & Sasser, 1990).

Loyalty is developed over a period of time from a consistent record of meeting, and sometimes even exceeding customer expectations (Teich, 1997). Kotler *et al.*, (1999) state that the cost of attracting a new customer may be five times the cost of keeping a current customer happy.

According to Bloemer & Kasper (1995), loyalty is interpreted as true loyalty rather than repeated purchasing behaviour, which is the actual re-buying of a brand, regardless of commitment. Zeithaml *et al*., (1996) state that loyalty is a multi-dimensional construct and includes both positive and negative responses. However, a loyal customer may not necessarily be a satisfied customer. Colgate *et al.*, (1996) also note that it is not always the case that customer defection is the inverse to loyalty while Levesque and Mc Dougall (1993) suggest that, "even if a problem is not solved, approximately half of the customers would remain with the firm". This may be due to switching costs, lack of perceived differentiation of alternatives, location constraints on choice, time or money constraints, habit or inertia which are not related to loyalty (Bitner, 1990; Ennew & Binks, 1996).

2.2.2 Service quality

Booms and Mohr (1994, p. 97) define service quality as 'the consumer's overall impression of the relative inferiority / superiority of the organisation and its services'. Parasuraman, Zeithaml and Berry (1985, p. 48) defined service quality as 'a function of the differences between expectation and performance along the quality dimensions'. Roest and Pieters' (1997) define that service quality is a relativistic and cognitive discrepancy between experience-based norms and performances concerning service benefits. Caruana, (2002) define Service quality as the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance. (Parasuraman *et al*., 1985). The definition of service quality was further developed as "the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform. While other researchers (e.g. Cronin and Taylor, 1994; Taylor & Cronin, 1994) view service quality as a form of attitude representing a long-run overall evaluation, Definitions of service quality hold that this is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Lehtinen & Lehtinen, 1982; Lewis & Booms, 1983, Gronroos, 1984; Parasuraman *et al.,* 1985; 1988)

Service quality is determined by the differences between customer's expectations of service provider's performance and their evaluation of the services they received (Lehtinen & Lehtinen, 1982; Lewis & Booms, 1983; Gronroos, 1984, 1990, 1998, 2001; Parasuraman *et al.,* 1985, 1988, 1994). Lehtinen and Lehtinen (1982) give a three dimensional view of service quality: interaction, physical and corporate quality. The other side, essentially from a customer's perspective consisting quality as being two dimensional: output and process quality. Lewis and Booms (1983) categorises service quality as measuring service provider with customer expectations. Thus, the influence of service quality: expected service factor and perceived service factor. In the perceived service quality model developed by Gronroos are functional and technical quality dimensions.

Christopher (1986) cites that service quality is customer interface and relationships by customer. And service quality focused on the customer's experience during the process of the transaction. Lewis (1993) also says that service quality is the focus on meeting customer's needs and requirements and also how well the service matches customer's expectations. In his research, Parasuraman, *et al.,* Zeithmal and Berry (1988) have developed an instrument called SERVQUAL to measure customer's perceptions and expectations of service quality five dimensions which stand as measurement of service quality. The five attributes that will be measured are:

- Tangibles: The appearance of the physical facilities, equipment, personnel and communication material, this is accessed through reception area if have sufficient seats for members waiting for services, level of staff neatness, cleanness of office every day, number of staff attending customers and availability of communication materials such as leaflets, brochures.
- Reliability: The ability to perform the promised service dependently and accurately. In this part, the assessment will be done on whether appointments given to customer are kept, if staffs have good communication skills, whether staff fulfill expectation of their customers, if NSSF services are easily accessible.
- Responsiveness: The willingness to help a customer and provide prompt service. The following attribute will be accessed; if customer records are retrieved promptly, if customers are educated time to time, if front desk staff are helpful to their customers, if services are given promptly.
- Assurance: Assurance refers to knowledge and courtesy of employees and their ability to inspire trust and confidence. Assessment will be directed to whether payment are made in time, willingness to help, whether staff are not too busy to respond customer requests, adequate staff, staff behaviour, staff courteous to help, staff knowledge, staff confidence and convincing power.
- Empathy: Empathy refers to caring, individualised attention the firm provides its customer. The assessment to be done is whether customer gets individual attention, if operating hours is convenient to all customers, staff is willing to assist customer, if staff have partnership with customers, if staff provide personal attention and treatment of customers in equity.

2.2.3 Customer Satisfaction

Many researchers (Oliver, 1981; Brady & Robertson, 2001; Lovelock, Patterson & Walker, 2001) conceptualise customer satisfaction as an individual's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations. Generally, there are two general conceptualisations of satisfaction, namely transaction-specific satisfaction and cumulative satisfaction (Boulding *et al.*, 1993; Jones &Suh, 2000; Yi & La, 2004). Transaction-specific satisfaction is a customer's evaluation of his or her experience and reactions to a particular service encounter (Cronin & Taylor, 1992; Boshoff & Gray, 2004), and cumulative satisfaction refers to the customer's overall evaluation of the consumption experience to date (Johnson, Anderson & Fornell, 1995). Furthermore Zeithaml and Bitner (2000) define that customer satisfaction is the customers' evaluation of a product or service in terms of whether that service has met their needs and expectations. The satisfied customer would remain loyal, required service more often, fewer price sensitive and shall talk favorable things about the company.

Measuring customer satisfaction could be very difficult at times because it is an attempt to measure human feelings. It was for this reason that some existing researchers presented that "the simplest way to know how customers feel, and what they want is to ask them" this applied to the informal measures (Levy, 2009, p. 6; NBRI, 2009). Levy (2009, p. 6) in his studies, suggested three ways of measuring customer satisfaction:

- A survey where customer feedback can be transformed into measurable quantitative data:
- Focus group or informal where discussions orchestrated by a trained moderator reveal what customers think.
- Informal measures like reading blocs, talking directly to customers.

Asking each and every customer is advantageous in as much as the company will know everyone's feelings, and disadvantageous because the company will have to collect this information from each customer (NBRI, 2009). The National Business Research Institute (NBRI) suggested possible dimensions that one can use in measuring customer satisfaction, the dimension are quality of service, Innocently, speed of service, pricing, complaints or problems, trust in your employees, the closeness of the relationship with contacts in your firm, other types of services needed and your positioning in clients' minds.

2.2.4 Relationship between Service Quality and Customer Loyalty

Various studies have examined the relationship between service quality and customer preference loyalty. For example in focusing on repurchase intentions as a measure of loyalty, Cronin,, and Taylor, (1994) observed that service quality does not have a significant (positive) effect on repurchase intentions (in contrast to the significant positive impact of satisfaction on repurchase intention). However, Boulding, Kalra, Staelin. and Zeithaml (1993), focusing on the elements of repurchasing as well as the willingness to recommend as measures of customer loyalty; they found positive relationships between service quality and repurchase intentions and willingness to recommend (Akbar, & Parvez, 2009). Nevertheless, some customers may remain loyal due to high switching barriers or the lack of real substitutes, while others will continue to be loyal because they are satisfied with the services provided (Lam, & Burton, 2006).

Service providers must avoid being complacent since the retained customers may not always be the satisfied ones and similarly not all satisfied customers may always be retained. Research has pointed out that perceived service quality has a positive impact on customer loyalty (Wong, 2005). This is because service quality has been found to relate to behavioural outcomes, especially in the form of word-of-mouth, complaint, recommendation and switching (Al-Rousan, Ramzi, & Mohamed, 2010).

2.2.5 Relationship between Customer satisfaction and service quality

Since customer satisfaction has been considered to be based on the customer's experience on a particular service encounter, (Cronin & Taylor, 1992) it is in line with the fact that service quality is a determinant of customer satisfaction. This is because service quality comes from outcome of the services from service providers in oranisations. Regarding the relationship between customer satisfaction and service quality, Oliver (1993) first suggests that service quality would be antecedent to customer satisfaction regardless of whether these constructs were cumulative or transaction-specific. Some researchers have found empirical supports for the view of the point mentioned above (Anderson & Sullivan, 1993; Fornell *et al.*, 1996; Spreng & Macky 1996) where customer satisfaction came as a result of service quality. In relating customer satisfaction and service quality, researchers have been more precise about the meaning and measurements of satisfaction and service quality. Satisfaction and service quality have certain things in common, but satisfaction generally is a broader concept whereas service quality focuses specifically on dimensions of service (Wilson *et al*., 2008, p. 78). Although it is stated that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml *et al*., 2006, p. 106-107).

It has been proven from past studies on service quality and customer satisfaction that customer satisfaction and service quality are related from their definitions to their relationships with other aspects in business, relating it to these authors' views, it is evident that the definition of customer satisfaction involves predicted and perceived service; since service quality acted as one of the factors that influence satisfaction.

2.2.6 Relationship between Customer Satisfaction and Loyalty

Customers are said to be satisfied because they have positive feelings which result from a process of evaluating what has been received against what was expected, including the purchase decision itself and the needs and wants associated with the purchase (Armstrong, & Kotler, 1996; Wiele, Boselie & Hesselink, 2002); Akbar & Parvez, 2009). Ehigie (2006) quoted Choi and Chou (2001) saying that there is a significant positive relationship between customer satisfaction and customer loyalty. This relationship is further strengthened as customers get "tremendously satisfied" or "delighted (Oliver, Rust & Varki, 1997); Lam, Shankar, & Murthy,2009). Wong. (2005) cites Clarke (2001) as mentioning that customer satisfaction, which has become nothing more than the price of entry to a category is therefore the starting point to build customer loyalty. However, customer satisfaction in itself does not guarantee loyalty because in some cases 65% to 85% percent of customers who defect to competitors brands say they are either satisfied or very satisfied with the product or service they left (Reichheld, & Sasser, 1990; Storbacka & Lehtinen, 2001; Sivadas & Baker-Prewitt, 2000). Therefore, in order to ensure that customers do not defect, Bowen and Brown (2001) are correct to say that customers must be extremely satisfied. Nevertheless, customers may change providers because of price, or because the competitor is offering new opportunities, or simply because they want some variation (Storbacka & Lehtinen, 2001). That notwithstanding, for satisfaction to be effective, it must be able to create loyalty amongst customers because building customer loyalty is not a choice any longer with businesses, it is the only way of building sustainable competitive advantage (Bansal, & Gupta, 2001). Yet not all loyal customers are necessarily satisfied customers, the level of service quality plays a role (Akbar and Parvez , 2011)

2.2.7 Empirical Literature Review

Mosahab *et al.*, (2010) carried out a study on Service Quality, Customer Satisfaction and Loyalty: A Test of mediation. The researcher was interested to determine the quality of services offered by Sepah Bank, and also to study the relationship between the service quality, satisfaction and loyalty. The research was categorised as descriptive research based on the method of obtaining the considered data. Since these data are made for studying the distribution of statistical population characteristics through sampling of population, the survey was done on the basis of cross sectional method. Results of this research show that in all aspects, customers' expectation is higher than their perceptions of the Bank's operation, and in fact the quality of offered services is low. The researcher concluded that there is a positive and meaningful relation among all fivefold dimensions of service quality with satisfaction and loyalty, which in both cases assurance and tangibles have the most and the least relation with satisfaction and loyalty.

Bontis (2007) studied the mediating effect of organisational reputation on customer loyalty and service recommendation in the banking industry. Objective of the research was to develop an understanding of the mediating effect of organisational reputation on service recommendation and customer loyalty in the banking industry. Four models were developed that were variations of the American Customer Satisfaction Model (ACSM). These models were then tested by using the Partial Least Squares (PLS) procedure on a data collected from a survey that yielded 8,098 respondents. Findings revealed that "customer satisfaction enhances reputation in the service environment. It was also discovered that reputation partially mediates the relationship between satisfaction and loyalty, and that reputation partially mediates the relationship between satisfaction and recommendation. And lastly the study concludes that "reputation serves as a partial mediator of two links: customer satisfaction and loyalty, and satisfaction and recommendation in the banking industry".

Owen (2001) conducted a study about customer satisfaction in Islamic Banks by using the service quality model. Their study used a survey of 360 customers selected by Systematic Random Sampling. Using CARTER model scale, their results suggested that customer satisfaction in Islamic banks "should be measured through the proposed 34 items instead of reducing it into the original number of SERVQUAL's five dimensions and their 22 items". Their results conclude that in Islamic banks, managers and practitioners should be aware of cultural or religious dimension.

Mohammad (2011) investigated Service Quality Perspectives and Customer Satisfaction in Commercial Banks Working in Jordan. His study used 260 questionnaires distributed randomly to customers of commercial banks branches located (thirteen commercial banks in Jordan) in IRBID (Acity of Jordan). Multiple regression analysis was employed to test the impact of service quality on customer satisfaction. The results of this study indicated that service quality is an important antecedent of customer satisfaction.

It is apparent from the present study that managers and decision makers in Jordanian commercial banks to seek and improve the elements of service quality that make the most significant contributions on customer satisfaction.

Lupimo (2006) conducted a study aiming at exploring importance of service quality and customer satisfaction as well as factors for improvement of service delivery by government executive agencies. The study aimed at investigating service quality factors that are of great concern to customers when evaluating service quality and customer satisfaction on services. Also the study aimed at investigating firm's awareness on important factors to customers and strategies that are placed to ensure improved service delivery, as well as strategies that the management can consider to improve the quality of services and increase customer satisfaction.

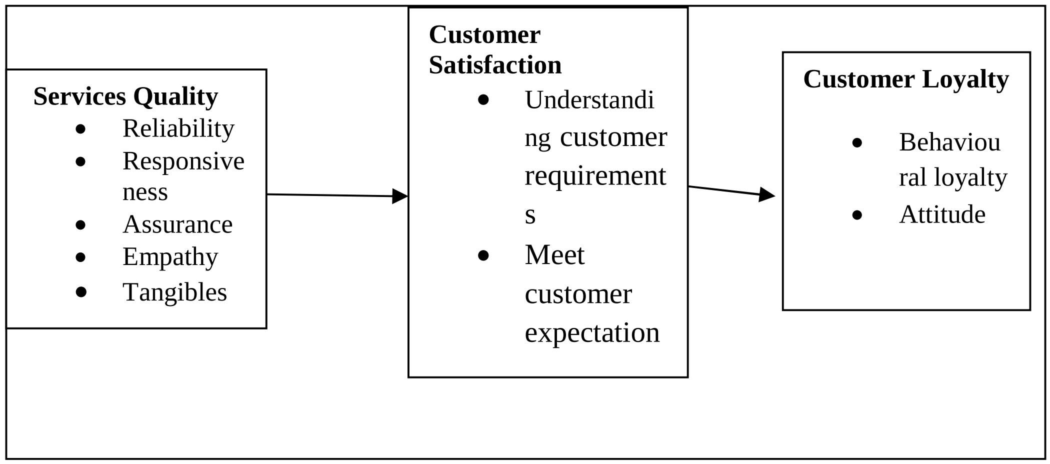
The study findings show that, when evaluating service quality, customers consider all service quality factors. However, some factors such as competence of employees, equipment and timeliness are given great consideration. Other factors are firms relationship with customers, customer income level and management culture. Researchers conclude that, management should build culture of conducting customer survey regularly so as to understand customer needs and hence narrow down the existing gap.

Kesuma et al., (2013) concentrated there study on Service Quality Influence on Patient Loyalty: Customer Relationship Management as Mediation Variable (Study on Private Hospital Industry in Denpasar. objective to identify and examine (1) service quality influence on patient loyalty; and (2) service quality influence on patient loyalty mediated by CRM. The population was patients of Private Hospitals accredited by minimum five standards, and had BOR (Bed Occupancy Rate) score of minimum 50% in Denpasar. Collecting sample of study used two levels of judgment sampling. The first level was purposive sampling to determine the means of choosing sample. The amount of sample was 100 respondents analyzed by Generalised Structured Component Analysis (GSCA). Results proved that Service Quality positively and significantly affected Customer Loyalty. It is presented empirical evidence not only on the direct relationship between Service Quality and Customer Loyalty, but also the role of Customer Relationship Management (CRM). The implementation of which was proven to play a positive role on Customer Loyalty. The researcher concludes that service quality positively and significantly affected customer loyalty. It indicated higher service quality could add to customer loyalty; (2) the implementation of Customer Relationship Management (CRM) mediated Service Quality influence on Customer Loyalty. It indicated the implementation of CRM could play a positive role in the relationship between Service Quality and Customer Loyalty.

2.2.8 Conceptual model of the research

This study investigated the level of Tanzania customer satisfaction of the NSSF services and explored the relationship between service quality, customer satisfaction and loyalty. Hence, this study employed these variables in its investigation.

Figure 1 presents the conceptual structure of the study



Source: The researcher's own Construction (2009)

From the above mentioned model the following main hypothesis are developed:

H1: There is a linear relationship between service quality and customer satisfaction;

H2: There is a linear relationship between service quality and customer Loyalty; and

H3: There is a linear relationship between Customer satisfaction and customer loyalty.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1. Introduction

The overall aim of this chapter is to presents research methodology to be used in the study. The chapter therefore comprises research methods, research design, description of study area, study population, sample size calculation and sampling procedures, data collection techniques, data management and data analysis.

The Researcher conducted a study by interviewing customers and members of the staff, on their ideas concerning customer satisfaction as a mediating factor for the effect of service quality to customer loyalty. The study focused on social security scheme and their opinions for improvements.

3.2. Research Design

The present study used the cross section survey design. The design was used because it enabled one to collect large amounts of data from a given sample size while minimising data collection cost and time taken to collect data (Kothari, 2008).

It used both qualitative and quantitative data collection. In quantitative part, structured questionnaires were administered to the NSSF and clients. The purposely of this was to get more insight of the respondents regarding the perception of the customers on service delivery. While on qualitative part we aimed to get more information from the services providers who offered the services to the customers and managerial staff regarding their personal experiences related to customer needs, satisfaction, loyalty and expectations associated with effective performance of NSSF Tanga City.

3.3. Area of the Study

The researcher carried out the study at NSSF organisation at Tanga branch (Tanga City). The selection of the scheme was because the NSSF reported be the only Fund in Africa and South of the Sahara, which provided seven benefits out of the nine stipulated by the ILO Convention, No. 102 of 1952. (Hifadhi News: January 2009 to June 2009), Furthermore, NSSF is among the largest scheme among National social security schemes in the country in terms of membership size and coverage.

The Fund comprises of 26 Region offices providing Fund's activities efficiently. However the Researcher conducted this study in Tanga city office only. The choice of Tanga city office was prudent due to the fact that it served institutions/organisations as it was located at the city; hence, it has varied type of customers in terms behaviour and other characteristics. This fact compelled the researcher to concentrate and take keen interest in the selected area. The selection also ensured coverage of each representative element characteristics and hence increased reliability. Proximity of location of the selected areas made easy and convenient for the researcher to effectively carry out thorough data collection and analysis to discover the main problem to be studied given the resource and time constraints.

3.4. Research variable and their Operationalisation

The Researcher examined the variables that influenced the customers' satisfactions in the organisations. The said variables included: Service delivery, customer satisfaction and customer loyalty. The variables and their indicators are summarised in Table 3.1.

Table3. 1 Definition of variables and their measurement

Variables	**definition and measurement of the variable**
A. Service quality	Degree of discrepancy between customers' normative expectation for service and their perceptions of service performance. Service Quality is measured using the five dimensions developed by Parasuraman which are Reliable services; item to be measured are: keeping promise, good communication skills, fulfill expectation of customers, services are easily accessible. Responsiveness; item to be measured are records are retrieved promptly, customer are educated time to time, staff are helpful to customers, services are given promptly. Assurance: item to be measured are payment are made in time, willingness to help, not too busy to respond customer request, adequate staff, staff behavior, staff courteous to help, staff knowledge, staff confidence and convincing power. Empathy:; item to be measured are individual attention, operating hours is convenient to all customers, willing to assist customer, partnership with customers, provision personal attention and treatment of customers in equity. Tangibles: item to be measured are sufficient area and seats for members waiting for services, staff neatness, office cleanness, number of staff attending customers and availability of communication materials.
B. Customer satisfaction	Customers' evaluation of a product or service in terms of whether that service has met their needs and expectations. Customer satisfaction will be measured using below dimensions; • quality of service • Innocently • speed of service • pricing • complaints or problems • trust in your employees • the closeness of the relationship with contacts in your firm • other types of services needed • your positioning in clients' minds
C. Customer loyalty	degree to which a customer exhibits repeat purchasing behaviour from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists . Customer loyalty will be measured using below dimensions; share information, say positive things, recommend friend, continue purchasing, purchase additional service and test new service.

Source: Researcher data

3.5. Study Population.

The study population comprises of NSSF members and staff in Tanga City. Target population was members joined NSSF with period of more than three years. However, the units of analysis were NSSF members who lodged claims at NSSF counter and those waiting for their benefit cheques.

The selected beneficiaries were asked to fill in questionnaires; however, for those who were not able to read and write, the researcher assisted to read for them the questionnaires and fill in their answers accordingly.

3.6 Sampling Techniques

Simple random sampling technique was adopted to select the study participants. This resulted in having equal probability for everyone to participate in the study (Kothari, 2004). Based on simple random selection a sample of two hundred (200) customers who came at the counter, lodging claims and those who waited for their benefit cheques were randomly selected using ballot. The ballot used was generated in advance and distributed to all the customers in the counter. Those customers who pick up the code for participation were requested to participate in the study after consenting.

3.7. Sample Size and Estimation

Sampling has been defined by Kothari as a process of selecting the items from the population which can be used to make the inferences of the entire population (Kothari, 2004). The items selected from the population constituted the sample. The sample of the participants involved in this research were drawn from NSSF Tanga City beneficiaries who visited counter purposely to lodge claim and those who follow up for their benefit cheques.

a) The estimated number of the customers required to be interviewed is calculated using

$$n=\frac{Z^2*p*(1-p)}{e^2}$$

Where n=sample size, z= 95% confidence interval (1.96), e= margin error (0.05) and p the proportion of the participants satisfied with social security from the study.
If proportion of the individuals in security funds p =0.15 then;

$$n = 1.952 * 0.15 * \frac{1-0.15}{0.05^2} = 195$$

Therefore the total participants required with 10% of non-responses is 215
b) Sample size for qualitative part

In-depth-interview was carried out to a managerial staff at NSSF Tanga city. All the staff engaged in attending the customers and the managerial leaders at different section were consulted for the in-depth interview.

3.8. Data Collection

In this study, data were collected through interviews and self administered. Semi-structured questionnaires were employed to gather information from customers and staff at NSSF. Also in depth interviews were conducted to managerial staff at NSSF.

3.8.1 Primary Data Collection

Primary data were collected from the individuals who were customers of NSSF for at least three years and the staff who dealt with customers daily. Questionnaire was the main tool used to collect data. In-depth interviews were used to complement questionnaire.

3.8.2 Questionnaires

Questionnaires were used to collect data. The questionnaire used the l form of fixed-response alternative questions that require the respondent to answer from a predetermined set of answers to every question as described by Malhotra and Birks (2003, pp. 224).). The questionnaires employed the Likert non-comparative scaling technique. It is a widely used rating scale which requires the respondents to indicate a degree of agreement or disagreement with each of a series of statements or questions (Albaum, 1997). This rating scale is easy to construct and administer and respondents readily understand how to use the scale (Malhotra & Birks, 2003, pp. 305). The likert scale used in this study were categorised between 1 and 4 where 1 represents strongly agree to 4 strongly disagree.

The questionnaire contained two sections, namely A and B. Section A has questions on demography (age, gender, education, occupation and marital status) while section B includes questions on customer satisfaction with the service quality and loyalty of the customer to NSSF. These included (rating of service quality (tangibility, responsiveness, empathy, reliability and assurance), customer care service (promptness, attitude and competence. In all these, the questionnaire contained questions and the answers such as "very satisfied", "satisfied", "dissatisfied", "very dissatisfied" or strongly disagree, disagree , agree and strongly agreed. The questionnaire was constructed entirely in English.

3.8.3 Documentary Review

Documents are any written or recorded materials which are not prepared at the request of the inquirer or for the purpose of evaluation (Ghuba & Lincolin, 1985). This study used both sources of information reports and books.

3.8.5 Secondary Data Collection

Secondary data were collected through reviewing documents. This involved reviewing of past documents on the service care delivery standards as stipulated by NSSF regulations and NSSF corporate plan.

3.8.6. Interviews

The in depth interview were conducted to the staff attending members because we're the ones who managed and controlled all the operations of the Fund.

3.8.7. Qualitative data collection

Qualitative data were recorded using tape recorder using the guideline with the leading questions. The tape was transcribed in the word document and analysis was done using thematic framework of which the data were organised per themes.

3.9 Pre-testing of data collection tools

Data collection tools were pre-tested and piloted before the actual data collection. This involved the process of administering questionnaire to targeted population to assess if all the important information would be captured by the tool. The correction was made to address all the issues noted during the pre-testing so as to improve data collection tool.

3.10 Data management

Data generated from the study were managed using Microsoft Access and Excel package. The data base was created and tested before data entry. Validation checks were implemented in a data to minimise errors. Daily data checking for missing information and correction were made before data entry into a computer. Data were double entry to reduce data entry errors. After data entry, data were transferred to statistical software for analysis.

3.11. Data analysis

The analysis of data was performed using SPSS package. This involved descriptive analysis. Data were cleaned before analysis to ensure that they were correctly captured from source documents. Regression analysis was used to assess the influence of the quality of services on customer satisfaction and customer satisfaction on customer loyalty. P value was considered significant at level 0.05. -value will be considered significant at level 0.05.

3.12. Validity and Reliability of Data

3.12.1 Validity testing

Validity refers to the extent to which an empirical measurement adequately reflects the real meaning of the concept under consideration (Babbie, 2004). A valid measures what it is intended to measure. Shadish, Cook and Campbell (2002) define validity as "the approximate truth of an inference" (p. 34). There are four types of validity: statistical conclusion validity, construct validity, internal validity and external validity. In the next paragraphs each type is explained and they are assessed for this study.

3.12.2 Reliability Test

Reliability is defined as fundamentally concerned with issues of consistency of measures (Bryman & Bell, 2003). In the literature, three main types of reliability have been identified by researchers. These are internal consistency, split half reliability and test-retest reliability. All the three method attempts to verify the reliability of the constructs of a scale but they rely on different methodologies. For the purposes of this study; however, internal consistency is the main focus. Thus, the study employed Cronbach’s alpha to verify the internal consistency of each construct in order to achieve reliability. The result of 0.91 implies an acceptable level of internal reliability.

CHAPTER FOUR
PRESENTATION OF RESULTS AND FINDINGS

4.1 Introduction

This chapter presents results and findings of the analysed data. The presentation is divided into three main sections The first section entails preliminary analysis of data, second section present descriptive statistics of the variables and the third section deals with the main results of the study using statistical techniques such as correlations and multiple linear regressions. The results and findings are presented as follows: **-**

4.2. Preliminary Analysis

The section presents the preliminary results on missing and normality. The results for each case are presented in following sub subsections.

4.2.1 Missing Data

The missing data was assessed to evaluate whether the questionnaires contain missing values for each variable of the study. The results of missing values assessment are presented in the Table 4.1.

Table 4.1 Missing data test

Item	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Service Quality	200	100.0%	0	0.0%	200	100.0%
Customer satisfaction	200	100.0%	0	0.0%	200	100.0%
Loyalty	200	100.0%	0	0.0%	200	100.0%

From the Table 4.1, a total of 200 questionnaires were collected from the field. From the results present in the table, it was revealed that there was no question containing missing values. Therefore the entered data were used for further analyses of the study.

4.2.2 Nomality test

The normality of data was assess to evaluate the distribution of collected data in this study. The normaality of data was tested by using sskewness amd kurtosis indeces The results of normality test are presented in table 4.2.

Table 4.2 Normality test

Item	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistics	Statistics	Statistics	Statistics	Statistics	Statistic	Std Error	Statistics	Std Error
Service quality	200	1	5	1.97	.464	-.117	.178	1.711	.355
Customer Satisfaction	200	1	5	1.85	.436	-.374	.175	3.536	.347
Loyalty	200	1	5	1.68	.500	-.398	.177	-.939	.352
Valid N(likewise)	200								

From Table 4.2, the skewness indeces for all variables of the study are in between -3 and 3. Also the Kurtosis indices are less that 10, in this case the data of the study are normaly distributed. Based on this finding; therefore, the study can use parametric formalus to assesses the relationships among variables.

4.3 Descriptive statistics

This section presents data on (age, sex, occupation, education and marital status)

This subdivision gives analysis of data that describe, show or summarise data in a meaningful way. The results of descriptive analyses in each case that is Age of the respondent, Sex, level of education, occupation and marital status are as presented in the following clause.

4.3.1 Age of the Respondents

In this study, age of respondents was assessed. The descriptive results of the assessment are presented in the Table 4.3.

Table 4.3 Distribution of respondents by age

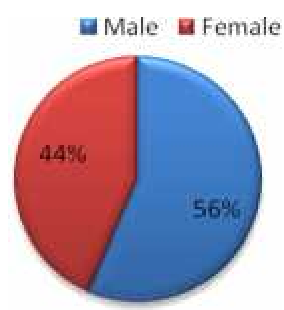
Age	Frequency	Percent
18-30	55	27.5
31-54	91	45.5
55 and above	54	27.0
Total	200	100.0

From the Table 4.3, most of respondents, (45.5%) were aged between 31 and 54 years. In this study most of respondents were in this age group because this is the group which is under service in different organisations. In other words, it is the group which is active and it can make follow up of their withdraw benefits after being disengaged from employment due to various reasons.

4.3.2. Distribution of respondents by Sex

Descriptive statistics regarding sex of the respondents was analysed and presented in Figure 1 as shown hereunder:

Figure 2 Distribution of respondents by Sex



From Figure 2 the results show that the female proportion was higher than male by 56%. This has been highly contributed by the fact that most of the NSSF members were from plastics and perfume industries in Tanga city which employed more women than men given the nature of the business carried out.

4.3.3 Distribution of respondents by education level

The study also assessed the education of respondents. The results of assessment the revealed the following as summarised in Table 4.4**.**

Table 4.4 Distribution of respondents by education level

Item	Frequency	Percent
Primary	80	40.0
Secondary (O-Level)	60	30.0
Secondary (A-Level)	7	3.5
College	39	19.5
University Level	14	7.0
Total	200	100

The findings from Table 4.4 explain that the big proportion of the respondents had attained Primary and Secondary education (70%). This is due to fact that most of members were from private sector which employ variety of people with different education backgrounds. Mostly were casual labours whose employment had high mobility.

4.3.4 Distribution of respondents by occupation

The study assessed the occupation of respondents. The results of descriptive statistics are as presented in Table 4.5.

Table 4.5 Distribution of respondents by occupation

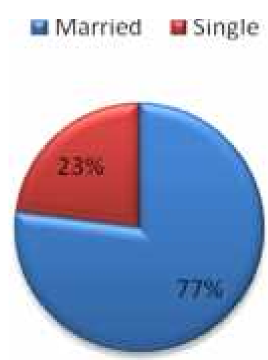
Item	Frequency	Percent
private employment	165	82.5
self employment	7	3.5
Student	3	1.5
Total	200	100.0

From the findings from Table 4.5, most of respondents, (82.5%) came from private sector. In this study most of respondents were in this category because of historical in nature as the laws previously required the NSSF to deal with employees of the private sector and small portion of public sector and voluntary members.

4.3.5 Marital Status of Respondents

Descriptive statistics regarding sex of the respondent was analysed and presented in Figure 2 as shown hereunder:

Figure 3: Pie chart of distribution of the marital status



From Figure 2, the study reveals that (77.0%) of total respondents were married. This results implies that large number of the respondents were married and worked on the short contract which forced them to access the NSSF offices regularly simply because the NSSF provides benefits, namely maternity benefits, employment injury, Funeral grants benefit and Medical benefit.

4.3.6 Respondent responses on tangibles

In the study, the Tangible as one of the five measurement of service quality was assessed. The frequency results of the assessment are presented in Table 4.6.

Table 4.6 Respondent responses on tangibles

Item	Frequency	Percent
strongly agree	48	24.0
Agree	128	64.0
Disagree	24	12.0
Total	200	100.0

From findings in table 4.6, the results depicted that 88% of the respondents on customer perception relating with the category of the tangibles agree with the set up of the office in terms of staff to be neat every day, good reception, cleanness, sufficient staff, and communication material. The results are compatible with the NSSF status as it has improved its services significantly because it has been ISO certified.

4.3.7 Response of the respondents on Responsiveness

The second assessment was made among the five measurement of service quality. The frequency results of the assessment are presented in Table 4.7.

Table 4.7 Respondent responses on responsiveness

Item	Frequency	Percent
Strongly agree	21	10.5
Agree	142	71.0
Disagree	28	14.0
Strongly Disagree	9	4.5
Total	200	98.5

Result IN table 4.7, indicate that (81.5)% of respondents agreed services offered by the NSSF in regards to promptly retrieving of records, education to customers, assistant from the front desk employees and prompt services to customers. The higher percentage has contributed to regular training done by the NSSF to its employees .

4.3.8. Respondent responses on reliability

The study also assessed the level of reliability of the NSSF. The descriptive results of the assessment are presented in Table 4.8.

Table 4.8 Respondent responses on reliability

Item	Frequency	Percentage
strongly agree	37	18.5
Agree	129	64.5
Disagree	25	12.5
strongly disagree	9	4.5
Total	200	100.0

The results in Table 4.8 indicate that 83.0% of respondents agree with service quality of the NSSF in terms of appointment to customers, channel of communication, fulfillment of the customers expectation and the easily accessibility of the services. Generally the findings of the study concluded that overall the customer at the NSSF perceive that service quality is reliable. On other hand from the qualitative part, one of the staff at the NSSF commented:

I have seen many efforts taking place in this organisation to improve service quality; this include establishing website where our customers can communicate with us, introduction of e-service where the customers can be updated on the status of the contribution" KI- NSSF staff

Also the offices of the NSSF in Tanga is located in a walkable distance so the customer from remote areas can reach us without problem, the distance from a bus terminal to NSSF office is a walking distance of about 1-2 km which I thought it can not hinder accessibility of the services to the customers or clients"

4.3.9 Respondent responses on Assurance

The study assessed the level of assurance of the NSSF. The results of the assessment are presented in Table 4.9.

Table 4.9 Respondent responses on Assurance

Item	Frequency	Percentage
strongly agree	47	23.5
Agree	141	70.5
Disagree	3	1.0
strongly disagree	9	5.0
Total	200	100.0

The findings from Table 4.9 indicate that 94.0% of respondents agree with service quality of NSSF. This conform with reality that NSSF provided assurance to its customers such as paying customers timely, operating business in customer's convenience, employees all the time are willing to help customers, the organisation had adequate staff with confidence, employees were consistently courteous with the customers, employees had knowledge to answer customers request as well as customers felt safe with NSSF. Also findings in this category indicate that most of the customers met with the Researcher give positive recommendation about assurance with the NSSF. "*NSSF are very fast in processing of the benefits payments for the customers whose contributions had no queries, in my experience it can take a day to processing the payments for those <3millions and for 10 millions can take not more than 24hours " KI-NSSF staff*

" We have adequate trained staff to take care of customers. We have some staffs trained on the customer care. The NSSF in general it has been hiring trainers from the UK to run the course on how to handle the customers where one of the staff from the NSSF Tanga branch was attended" KI-NSSF staff

4.3.10 Respondent responses on empathy

In this study, age of respondents was assessed. The descriptive results of the assessment were presented in Table 4.10.

Table 4.10 Respondent responses on empathy

Item	Frequency	Percent
Strong agree	33	16.5
Agree	151	75.5
Disagree	9	4.5
Strongly disagree	7	3.5

From Table 4.10, most of respondents, (92%) agreed in the category of empathy. In this study most of respondents were this category because the NSSF always paid individual attention to customers, operating business in customers' convenience, employees all the time were ready to provided assistance to customers, the NSSF employees built good relationship, employees gave personal attention to customers as well as treating all customers fairly. Moreover findings in this category indicate that most of the customers met with the Researcher gave positive comments about empathy with NSSF.

4.3.11 Respondent responses on overall quality services

In this study, age of respondents was assessed. The descriptive results of the assessment are presented in Table 4.11.

Table 4.11 Respondent responses on overall quality services

Item	Frequency	Percent
Strong agree	23	11.5
Agree	146	73.0
Disagree	17	8.5
Strongly disagree	14	7.0
Total	200	100.0

From the Table 4.11, most of respondents, (84.5%) agreed that the NSSF had good services. This result reflects on reality that NSSF had improved its services as per its corporate strategies of 2013/2016 to improve by 90% customer's satisfaction.

"In generally, the quality of the service offered by the NSSF is good; however, effort should be made to increase the lamp sum payment to our customers because most of the customers had been complaining on the amount which they received as the lamp sum which to be smaller as compared to other social security funds ". KI-NSSF-staff

4.3.12 Responses on respondent level of customer satisfaction

In this study, level of customer satisfaction was assessed. The results of the assessment are presented inTable 4.12.

Table 4.12 Responses on respondent level of customer satisfaction

Item	Frequency	Percent
Very satisfied	34	17
Satisfied	156	78
Dissatisfied	3	1.5
Strongly disaatsfied	7	3.5
Total	200	100.0

From the Table 4.12, Result shows that the most of respondents, (95%) mentioned to be satisfied with services offered by the NSSF at Tanga branch. The study also revealed that effort which was made to improve the quality of the services had significant contribution on the perception of the customers satisfaction.

4.3.13. Respondent responses on customer loyalty

The study assessed the level of customer loyalty to NSSF. The results of the assessment are presented in Table 4.13.

Table 4.13. Respondent responses on customer loyalty

Item	Frequency	Percentage
strongly agree	63	31.5
Agree	123	61.5
Disagree	3	1.5
strongly disagree	11	5.5
Total	200	100.0

The findings of table 4.13 reveal that 93.0% of the respondent agrees to be loyal to the NSSF. This is substantiated by the fact that the NSSF had tremendously improved its services offered to its members.

4.4. Pearson's correlation

In this section, the pair wise correlation was computed to assess the evidence of the relationship between the variables. Correlation coefficient measures the strength of associations between two variables. The correlation coefficient ranging between - 1 and +1 ; the smaller the value the weaker the degree of associations. The results of the pair wise correlation matrix and its explanation is presented in Table 4.14.

Table 4.14: Pair wise correlation of service quality, customer satisfaction and loyalty

Service quality	Pearson Correlation	1		
Customer satisfaction	Pearson Correlation	.480**	1	
Loyalty	Pearson Correlation	.29**	.410**	1

** Correlation is significant at the 0.01 level (2-tailed).

The results of this study above shows the highest correlation was observed between service quality and customer satisfaction (0.48) followed by the correlation between customer loyalty and customer satisfaction (0.41) . This implies that level of customer satisfaction increases with the level of the improvement of quality of the services. Also customer satisfaction is determinant factor of the loyalty of the customers to the organisation. This support literature that customer satisfaction is a mediating element of quality services to customer loyalty. The correlation between loyalty and quality services (0.29) it is the lowest among all (Table 15.) Though pair-wise correlations provides preliminary evidence that the relationship between variables are weak, the multivariate linear regression analysis was used to determine the effect of service quality on level of customer satisfaction (service quality $\rightarrow$customer satisfaction) and customer satisfaction on customer loyalty (customer satisfaction $\rightarrow$ customer loyalty) and then service quality on customer loyalty (service quality $\rightarrow$ customer loyalty)

4.5. Regression analysis

4.5.1 Service Quality and Customer satisfaction

To determine the effect of service quality on customer satisfaction was assessed. The results are presented in Table 4.15.

Table 4.15 Effect of Service Quality on Customer satisfaction

	Un standardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
(Constant)	0.954	0.125		7.655	0.00
Service quality	0.454	0.062	0.48	7.372	0.00

From Table 4.15 it was found that the regression results of customer satisfaction on Service Quality are presented. The findings show that, the coefficient of service quality was significant at 0.01 levels, suggesting that service quality has significant effect on the level of the customer satisfaction. The study confirms with the literature whereby improvements of service quality may be beneficial to the NSSF organisation as it helped to promote customer satisfaction. In univariate linear regression analysis it was noted that, unit increase in the scores of service quality increases the levels of customer satisfaction by 45% (Table 4.15) and the effect of the service quality on the model is significant ($p<0.001$). Overall model is presented by the equation below:

Customer satisfaction =0.954+0.454 x service quality ………………………4.1

4.5.2. Customer satisfaction and customer loyalty

To determine the effect of customer satisfaction on customer loyalty was assessed. The results are presented in Table 4.16.

Table 4.16: Regression analysis of Loyalty on customer satisfaction

Model		Un standardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.833	.143		5.806	.000
	Customer satisfaction	.462	.076	.410	6.105	.000
a. Dependent Variable: Loyalty						

The results from Table 4.16 are based on investigation of effect of the customer satisfaction on the customer loyalty, the findings showed that unit increase in the scores of the level of the customer satisfaction increased the scores of the customer loyalty by 41%. In hypothesis testing of the relationship between customer loyalty and customer satisfaction, it was founded that customer satisfaction was significantly influencing the level of customer loyalty ($F=37.2$, $p<0.001$)

The model was presented by equation below:

Loyalty=0.833+0.462 x customer satisfaction......................………………………4.2

4.5.3 Service Quality and customer loyalty

In this section, the specific objective which states that "*To determine the effect of customer satisfaction on customer loyalty*" was assessed. The results are presented in Table 4.17**.**

Table 4.17 Regression analysis of Service Quality and loyalty

Model		Un standardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.093	.153		7.153	.000
	Service quality	.306	.076	.290	4.044	.000
Dependent Variable: Loyalty						

a.Dependent Variable: Loyalty

The third model investigated the effect of service quality on customer loyalty. The above result showed that the unit increase in the scores of service quality increases the scores by 30% . (Table 4.17) and it was statistically significant ($p< 0.01$). Furthermore ANOVA showed that service quality significantly influenced the customers loyalty ($F=16.1$, $p<0.001$). This result confirms with literature that when the quality of the service is improved lead to increased loyalty of the customer to the organisation and hence accepting null hypothesis.

Loyalty=1.093+0.306 x service quality ....………………..4.3

4.5.4 Effect of Service quality and customer satisfaction on customer loyalty

Multivariate regression analysis was fitted to investigate the effect of the service quality and customer satisfaction on the customer loyalty. The results of the assessment were analysed and presented in Table 4.18a and Table 4.18b:

Table 4.18a Regression of Customer loyalty on Service quality and custome satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.714	.166		4.303	.000
	Servicequality	.124	.081	.119	1.527	.128
	Customersatisfaction	.401	.086	.362	4.657	.000

a. Dependent Variable: Loyalty

Table 4.18b Effect of service quality and customer satisfaction on customer loyalty

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.714	.166		4.303	.000
	Servicequality	.124	.081	.119	1.527	.128
	Customersatisfaction	.401	.086	.362	4.657	.000

a. Predictors: (Constant), Customer satisfaction, Service quality

b. Dependent Variable: Loyalty

From Table 4.18a and Table 4.18b, the finding of this study showed that adjusted for service quality, the unit increase of the level of the customer satisfaction increased the level of customer loyalty by 40%. The finding of this study revealed that the level customer satisfaction was the factor of the customer loyalty to the organisation. However, the service quality was not directly associated with the customer loyalty (p=0.128). Customer loyalty=0.714+0.124 x Service quality + 0.401 x Customer satisfaction.....4.4

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1. Introduction

In this chapter, discussion of the study, conclusions, recommendations and need for further research are covered. The main objective of the study was to examine the customer satisfaction as a mediating factor of service quality to customer loyalty of NSSF customers in Tanga city. The summary of the findings are presented according to the research objectives. Moreover, the chapter provides recommendations for action and recommendations for further study. The Discussion of the findings are presented according to the research objectives, namely effect of service quality on customer satisfaction, effect of customer satisfaction on customer loyalty and effect of service quality on customer loyalty.

5.2Effect of service quality on customer satisfaction

Results from the correlation analysis indicate a significantly positive relationship between service quality and customer satisfaction. From regression results of customer satisfaction on Service Quality the findings show that, the coefficient of service quality is significant at 0.01 level, suggesting that service quality has significant effect on the level of the customer satisfaction. In univariate linear regression analysis, it is noted that, unit increase in the scores of service quality increases the levels of customer satisfaction by 45% (Table 16a) and the effect of the service quality on the model is significant ($p<0.001$). These results confirm the study hypothesis (H1) that there is a linear relationship between service quality and customer satisfaction. This study is similar to the study done by Mohammad (2011) who investigated Service Quality Perspectives and Customer Satisfaction in Commercial Banks Working in Jordan. The results of his study indicated that service quality is an important antecedent of customer satisfaction.

Apparently from his study, he concludes that managers and decision makers in Jordanian commercial banks to seek and improve the elements of service quality that make the most significant contributions on customer satisfaction.

5.3. Effect of customer satisfaction on customer loyalty

Correlation analysis shows positive and significant relationships between overall customer satisfaction and customer loyalty. This evidence is supported by unit increase in the scores of the level of the customer satisfaction increases, the scores of the customer loyalty by 41%. In hypothesis testing of the relationship between customer loyalty and customer satisfaction, it is founded that customer satisfaction is significantly influenced by the level of customer loyalty ($F=37.2$, $p<0.001$). Therefore hypotheses H2 is confirmed that there is a linear relationship between Customer satisfaction and customer loyalty and eventually, this implies that, NSSF managements should continue to insist on maximum customer satisfaction that to be delivered in the promised time, and customers' problems should be solved in an appropriate way in order to deliver satisfactory service. Again the study is found to be similar to a study done by Bontis (2007) who studied the mediating effect of organisational reputation on customer loyalty and service recommendation in the banking industry. The objective of the study was to develop an understanding of the mediating effect of organisational reputation on service recommendation and customer loyalty in the banking industry. According to him, it was found that reputation partially mediates the relationship between satisfaction and loyalty, and that reputation partially mediates the relationship between satisfaction and recommendation. And lastly the study concludes that "reputation serves as a partial mediator of two links: customer satisfaction and loyalty, and satisfaction and recommendation in the banking industry"

5.4. Effect of service quality on customer loyalty

The third model investigated the effect of service quality on customer loyalty. The results illustrate that the unit increase in the scores of service quality increases the scores by 30%. (Table 4.17a) and it is statistically significant ($p< 0.01$). Furthermore, ANOVA showed that service quality is significantly influence the customers loyalty ($F=16.1, p<0.001$). These results confirm with literature that when the quality of the service is improved lead to increase loyalty of the customer to the organisation and hence accepting null hypothesis. The same study was done by Kesuma *et al.,* (2013) concentrated their study on Service Quality Influence on Patient Loyalty: Customer

Relationship Management as Mediation Variable (Study on Private Hospital Industry in Denpasar. objective to identify and examine (1) service quality influence on patient loyalty; and (2) service quality influence on patient loyalty mediated by CRM. The population was patients of Private Hospitals accredited by minimum five standards, and had BOR (Bed Occupancy Rate) score of minimum 50% in Denpasar. Collecting sample of study used two levels of judgment sampling. The first level was purposive sampling to determine the means of choosing sample. The amount of sample was 100 respondents analysed by Generalised Structured Component Analysis (GSCA). Results proved that Service Quality positively and significantly affected Customer Loyalty**.** it presented empirical evidence not only on the direct relationship between Service Quality and Customer Loyalty, but also the role of Customer Relationship Management (CRM). Implementation in which it was proven to play a positive role on Customer Loyalty. The researcher concludes that service quality positively and significantly affects customer loyalty. It indicated higher service quality could add to customer loyalty; (2) the implementation of Customer Relationship Management (CRM) mediated Service Quality influence on Customer Loyalty. It indicated the implementation of CRM could play a positive role in the relationship between Service Quality and Customer Loyalty

CHAPTER SIX
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

The aim of this chapter is to check if the research questions were answered; the objective was met and if the study has contributions. Thus the chapter begins with a summary of findings and conclusion and then it covers policy implications.

6.2 Summary of the findings

From the result section, the results showed that the research questions were answered. NSSF used four of the service quality dimensions (reliability, empathy, responsiveness, and assurance and tangibles) to answer the research questions in order to meet the objective. With regards to NSSF in Tanga city, service quality had significant relationships with customer satisfaction and loyalty, and as well customer satisfaction had significant relationship with customer loyalty.

6.3 Conclusion

This study aims to assess customer satisfaction of the NSSF, factors influencing quality services to customer loyalty of the NSSF members in Tanga City. Customer satisfaction is an experience-based assessment made by customers how far their expectations about the overall functionality of the services obtained from the NSSF have been fulfilled. With regard to customer satisfaction measurement, the results demonstrate that customers are satisfied with services offered by the NSSF. The interpretation of this result could be that NSSF members in Tanga City are truly satisfied with the service performance or their satisfaction results from lack of competing services or it could be that the customers are new to satisfaction measurement and may not be able to express their perceptions well. Also the study has found that service quality has a direct effect on customer loyalty. The implication of this finding is that customers place a high reliable on service quality

6.4 Recommendations

Based on the above conclusions, the following recommendations are suggested. First, NSSF as a whole should endeavor to improve service quality offered to customers if they are interested in achieving brand loyalty. This is because, service quality has been found to impact positively on Customer Loyalty.

Second, a part of existing strategies which has been practiced by organisation such as Quality Management System and 90 percent customer satisfaction strategy. The NSSF Managements should also adopt different appropriate strategies such as relationship marketing in order to promote customer satisfaction, thereby achieving customer loyalty.

6.5. Policy implication

This research seems to have contributed to the topic both on academic and business. The main objective of this study was to assess effects of customer satisfaction, quality services and customer loyalty of NSSF members in Tanga City. Therefore, the researcher aimed at placing theoretical foundations for further research on customer satisfaction, service quality and employee satisfaction. Using the SERVQUAL dimension to examine the effects between customer satisfaction, service quality and loyalty will help the management to better understand what these dimensions mean to the customers and to the organization. This present study tested the relationship among service quality dimensions, customer satisfaction, customer loyalty and service quality. It has found out that they had significant relationships. The SERVQUAL dimensions were significantly related to customer satisfaction and/or service quality. The findings show that relationship between SERVQUAL dimension and service quality and/or customer satisfaction do not matter in the relationship between customer satisfaction and service quality. This is because in a service sector whether or not some dimensions are related with customer satisfaction and/or service quality, the relationship between customer satisfaction and service quality are still significant. It also implies that service quality is not the only factor affecting customer satisfaction in service sectors because other factors are given by customers for reasons that lead to their satisfaction. Thus the outcome in this case, suggests that to provide quality service in order to satisfy customers with this aspect, the organisation in this kind of service sectors need to improve on the dimensions of service quality. Also, to provide total satisfaction to customers, the service sectors need to improve on the other factors that were given as reasons for satisfaction.

Hence the result of this research can be useful by managers of the NSSF organisations with respect to how to deal with customers, in order to maintain the organisation's sustainability. It provides results that could be useful to managers in business organisations for strategic planning. Management of organisations could examine those other factors apart of service quality that the customers selected as reasons for satisfaction or dissatisfaction. In this case, the management could always adjust on those other factors to provide its customers with the best values and also dictate the important dimension(s) to lay more emphasis in improving service quality, loyalty and/or customer satisfaction.

6.6 Further area of the study.

The researcher recommends that more studies should be conducted on effect of service quality and customer satisfaction on customer loyalty to other pension scheme in Tanzania.

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Appendices

Questionnaire

SECTION 1: CUSTOMERS'S PARTICULARS

1	1. Serial Number: …………………	**2**	2. Age: i) 18-30 ii) 31-54 iii)55 and above
3	3. Sex: i) Male ii) Female	4	4. Residence: ……………………..
5	5.Level of education (circle the appropriate answer): (I) primary (ii) secondary level (O-level) (iii) secondary level (A-level) (iv) college level (v) university level (iv) never attended school	6 7	Occupation: i) Public employment ii) Private employment iii) Self employed iv) Student Marital status (circle the appropriate answer) (i) married (ii) single

SECTION 2: QUALITY SERVICE QUESTIONS

The following are questions about your views of what NSSF organisation appears or perceive to appear in terms of its services quality to customers.

Please tick one appropriate response in the space provided for each question. The following are responses:

1-strongly agree,   2-agree, 3-disagree and 4-strongly disagree.

No	QUESTIONS	Strongly agree(1)	Agree-(2)	Disagree-(3)	Strongly Disagree (4)
	TANGIBLES				
1	NSSF staff appears neat every day.				
2	NSSF Office have good reception area (have sufficient seats to their waiting members).				
3	The NSSF Office appears clean every day.				
4	The NSSF have sufficient staff				
5	NSSF communication material				

No	QUESTIONS	Strongly agree(1)	Agree-(2)	Disagree-(3)	Strongly Disagree (4)
	RELIABILITY				
6	Does NSSF keep appointment given to their clients/customers?				
7	Does NSSF Staff have good communication and information skills?				
8	Does NSSF Staff fulfill the expectations of their clients/customers?				
9	Are NSSF services easily accessible?				

No	QUESTIONS	Strongly agree(1)	Agree-(2)	Disagree-(3)	Strongly Disagree (4)
	RESPONSIVENESS				
10	The employees of NSSF are always retrieving the client /customer records promptly whenever required.				
11	The employees of NSSF always educate customer whenever they want to introduce something new to them.				
12	The front desk NSSF employees are helpful to their clients.				
13	NSSF employees give prompt service to customers.				

No	QUESTIONS	Strongly agree(1)	Agree-(2)	Disagree-(3)	Strongly Disagree (4)
	ASSURANCE				
14	NSSF payments are made timely.				
15	Employees of NSSF are always willing to help you				
16	NSSF employees are not too busy to respond to your request				
17	The NSSF Tanga have adequate personnel to take care of its customer/ clients.				
18	The behaviour of NSSF employees instills confidence in you				
19	Employees in the NSSF are consistently courteous with their customer.				
20	Employees in the NSSF have the knowledge to answer clients' questions.				
21	You feel safe in your transactions with the NSSF				
22	NSSF make its customer convince other customer to come for the services.				

No	QUESTIONS	Strongly agree(1)	Agree-(2)	Disagree(3)	Strongly Disagree (4)
	EMPATHY				
23	The NSSF gives you individual attention				
24	The NSSF employees are ready to give assistance to their customer any time it is required.				
25	The Employees of NSSF build good partnership with their clients/customers.				
26	The NSSF has employees who give you personal attention				
27	The NSSF Employees treat their customer with equity.				

SECTION 3: CUSTOMER SATISFACTION QUESTIONS

The following are questions about your satisfaction of what you have actually received or seen from NSSF in terms of services quality.

Please tick one appropriate response of the space provided for each question. The following are responses;
1-Very satisfied, 2-satisfied, 3-Dissatisfaction and 4-Very dissatisfaction.

No	QUESTIONS	Very satisfied (1)	satisfied (2)	Dissatisfaction -(3)	Very dissatisfaction (4)
1	At NSSF there is good offices Accessibility.				
2	At NSSF there is reasonable Services delivery speed				
3	At NSSF, there is good overall customer care service				
4	At NSSF, I am able to get attendant quickly				
5	At NSSF attitude of the attendant is good				
6	Workers at NSSF are able to provide a solution				
7	In general, I am satisfied with the service at NSSF				

SECTION 4: LOYALTY QUESTIONS

The following are questions about being loyal to the NSSF after you have received services provided by the Organization

Please tick one appropriate response in the space provided for each question. The following are responses:

1-strongly agree,   2-agree, 3-disagree and 4-strongly disagree.

No	QUESTIONS	(1) strongly agree,	Agree(2)	Disagree - (3)	strongly disagree (4)
1	I encourage/ friends and relatives to use the services offered by the NSSF				
2	I will to continue to be a customer of the NSSF for rest of my life				
3	I say positive words about the NSSF to other people				
4	I will share information about NSSF to other people				
5	I will be ready to use new product/services from NSSF				