FACTORS AFFECTING CUSTOMER LOYALTY IN BANKING SECTOR IN TANZANIA: THE CASE OF CRDB, AZIKIWE BRANCH, DAR ES SALAAM

By

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A Dissertation Submitted in Partial Fulfillment of the Requirements for the Award of the Degree of Master of Business Administration – Corporate Management (MBA - CM) of Mzumbe University

December, 2020

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the University of Mzumbe a dissertation entitled "***Factors Affecting Customer Loyalty in Banking Sector in Tanzania: The case of CRDB, Azikiwe Branch, Dar es Salaam***" In Partial Fulfillment of the Requirements for the Award of the Degree of Master of Master of Business Administration of Mzumbe University .

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I,Magreth Gadiel**,** declare that this thesis 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 …………………………………………

ACKNOWLEDGEMENTS

I indebted to almighty God, the Word and the Holy Spirit, thank you alone does not seem enough, but thank you.Many people have contributed towards successful completion of this work. However, it is appropriate to mention a few whose contribution is appreciable. My thanks are due to my mother Apaisaria Makundi for bringing me into this world and taking lead role to raising me.

To my husband (Simon Assenga) and children (Jaden& Jadiana) thank for the love and encouragement you have accorded me even when did not deserve. Thank you for letting me be that allowed me to purse and seek out for my purpose in life.

I am indebted to Mr Julius A. Makundi and Charles Kimei, who has given me an excellent foundation and a name that has opened doors I never thought I would cross. likewise Makundi family, julieth, julius for been encouraging for such venture.

Greatly I express my sincere thanks my boss Pendo kitula and Azikiwe premier team and enlightened me with all the information shared regarding our companies during the engagement. Without your help this work would not be what it is today.

Equally important, thank you to my supervisor Dr Seif Muba for giving his precious time and thought while minutely going through my work and making all appropriate and valuable suggestions.

This acknowledgements would be incomplete without acknowledging my very good friends and my wonderful goup members for their tremendous support which cannot be quantified in words nothing was impossible during the discussion.Abdul-latif Yussuf, Andrew Peter, Agness Kazimoto,Deo chalamila, Deo shayo and Wilson Magembe for all you have contributed, May God bless you all.

DEDICATION

This work is dedicated to my wonderful family, whose desire for attainment of the highest level of education has pushed me this far. I always remember inspirations gave to me, your financial and moral support counts a lot. The success of this venture is equally yours.

LIST OF ABBREVIATIONS

ATM	-	Automated Teller Machine
CRDB	-	Cooperative Rural Development Bank
DTB	-	Diamond Trust Bank
SPSS	-	Statistical Package for Social Science

ABSTRACT

Globally, the banking industry is very important for both developing and developed economies. Therefore, customer loyalty must be valued as an effective tool that banks can use to gain a strategic advantage and survive in today's ever increasing banking competitive environment. This study assessed the factors affecting customer loyalty in banking sectors in Tanzania, using the case of CRDB Plc Azikiwe Dar es Salaam. Specifically, the study was guided by the following specific objectives: to determine how perceived service quality affect customer loyalty at CRDB bank Azikiwe branch; to assess how trust affects customer loyalty at the CRDB Azikiwe branch; to investigate how brand awareness influence client loyalty at the CRDB Azikiwe branch; to find out how customer satisfaction affects customer loyalty at the CRDB Azikiwe branch. The study employed a case study design while including 70 respondents as the sample of the study. The purposive and sampling procedures were used to draw the sample. The questionnaires, interview and documentary review were used as data collection techniques. Analysis of information was done through substance examination which for subjective information while quantitative data was analyzed through descriptive analysis with the aid of SPSS. The study findings revealed that, perceived service quality, trust, brand image and customer satisfaction have a greater influence on customer loyalty, as majority of respondents did agree. The study concludes that, trust and brand image influence customer loyalty. The study recommends that, customer satisfaction, perceived service quality should be emphasized on customer loyalty regarding the excellence of the services from the entity. Therefore, customer loyalty arises when customers choose to use a specific shop or purchase a particular product.

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CHAPTER ONE
PROBLEM SETTING

1.1 Introduction

This chapter presents the problem setting on the factors affecting customer loyalty in banking sector in Tanzania. It includes background to the study, statement of the problem, research objectives, research questions, significance of the study and scope of the study.

1.1 Background to the study

Globally, the banking industry is very important for both developing and developed economies. The industry is operating in a very competitive environment. Banking industry is highly competitive with banks, not only competing among each other, but also with non-bank and other financial institutions (Abdollahi, 2017). Therefore, customer loyalty must be valued as an effective tool that banks can use to gain a strategic advantage and survive in today's ever increasing banking competitive environment (Megdadi, 2015). Banks have to keep reinvent their business processes, procedures, policies, and their market niche, as a way of staying relevant and sustainable (Afsar, 2015). To remain sustainable, banks have to be profitable, and equally, have to gain sizeable control of their market in terms of the products and services they are offering on the market (Efre, 2015).

In addition to that, as the competitive environment increasingly becomes fierce, the most important issue the sellers face is no longer to provide excellent, good quality products or services, but also to keep loyal customers who will contribute long-term profit to organizations (Khan, 2013). The idea of customer's loyalty has been rooted around many years. It has become more important undergoing brisk change in banking sector. Customer loyalty is an important area to research in services study (Hassan et al, 2015). The vital issue for the continued success of an organization is its potential to retain its current customers and make them loyal to its brands (Pratminingsih, 2013).

In African countries, particularly in Sub Saharan countries, customer loyalty is potentially considered as an effective tool that banks can use to gain a strategic advantage and survive in today's ever-increasing banking competitive environment (Mohamed et al, 2015). This is because the banking industry is significantly proven to be able to contribute on economic growth, both at local and national levels (Kabira, 2015). As customer loyalty is considered a vital objective for a firm's survival and growth, building a loyal customer base has not only become a major marketing goal, but it is also an important basis for developing a sustainable competitive advantage (Aydin and Ozer., 2015).

In Tanzania's banking sector, understanding loyalty cultivation or retention is thus taken into consideration to be a key element in delivering long-term corporate profitability, as profits can be increased over the lifetime of a customer through his/her retention (Tarimo., 2015). Although several researches have been done on customer loyalty, practitioners and researchers have not identified factors affecting customer loyalty at CRDB bank Azikiwe branch, Tanzania. Therefore, it is in this argument, this study sought to assess factors affecting customer loyalty in banking sector with respect to CRDB bank Azikiwe branch in Tanzania.

1.2 Statement of the problem

The ultimate aim of all marketing activities in today's corporate world is to acquire and retain profitable customers. In practice, it is believed that it is six times cheaper to retain existing customers than to acquire new customers in today's intensive competitive business environment (Tarimo, 2015). Therefore, since retaining existing customers is much cheaper than acquiring new once, perceived services quality, customer satisfaction, price and brand image are crucial success factors for every business organization in order to ensure customer loyalty (Magasi, 2016). Also, since there is no empirical evidence that shows how these identified factors such as perceived service quality, customer satisfaction, price and brand image affect customer loyalty at CRDB bank Azikiwe branch in Tanzania, hence, this study was necessary to be conducted so as to ascertain the level on how these factors affect customer loyalty.

1.3 Research objectives

1.3.1 General objective

The general objective of the study was to investigate factors affecting customer loyalty in banking sector in Tanzania

1.3.2 Specific objectives

Specifically, this study intended to achieve the following objectives:-

i. To determine how perceived service quality affect customer loyalty at CRDB bank Azikiwe branch
ii. To assess how trust affects customer loyalty at CRDB bank Azikiwe branch
iii. To explore how brand image affect customer loyalty at CRDB bank Azikiwe branch
iv. To find out how customer satisfaction affects customer loyalty at CRDB bank Azikiwe branch To examine how switching cost affects customer loyalty at CRDB bank Azikiwe branch

1.4 Research questions

The following were research questions of the study:-

i. How does perceived service quality affect customer loyalty at CRDB bank Azikiwe branch?
ii. How does trust affect customer loyalty at CRDB bank Azikiwe branch?
iii. How does brand image affect customer loyalty at CRDB bank Azikiwe branch?
iv. How does customer satisfaction affect customer loyalty at CRDB bank Azikiwe branch?

1.5 Significance and justification of the study

The importance of this study lies on the fact that it will provide empirical information to the stakeholders of banks, marketing professionals, and policy makers of the banking industry of Tanzania with regard to the factors affecting customer loyalty in banking sector. Secondly, the study will add to the body of knowledge on what service industries should do to satisfaction and keep customers. Lastly, the study will have personal benefits as it will enable the student undertaking the study to understand better the subject in question and thereby qualify for the award of a master's degree of Mzumbe University.

1.6 Scope of the study

This study entailed to investigate factors affecting customer loyalty in banking sector in Tanzania. The study is restricted to CRDB bank Azikiwe branch located at Ilala municipal, Dar Es Salaam. In addition to that, the study only focused on perceived service quality, customer satisfaction, price and brand image.

CHAPTER TWO
LITERATURE REVIEW

2.0 Introduction

This chapter presents literature review on the factors affecting customer loyalty in banking sector in Tanzania. It includes concept and definitions of key terms, theoretical literature review which gives detailed information on the relevant theory to the study, empirical literature review which reviews various studies similar to the current study, research gap and conceptual framework.

2.1 Concept and definition of key terms

2.1.1 Customer loyalty

Customer loyalty can be said to have occurred if people choose to use a particular shop or buy one particular product, rather than use other shops or buy products made by other companies (Mandhachitara and Poolthong, 2012). On the other hand, Oliver (2017) defines customer loyalty as a deeply held commitment to re-buy or repatronize a preferred product or service consistently in the future; causing repetitive same brand or same brand set purchasing, despite situational influences and marketing efforts.

2.1.2 Perceived service quality

This is defined as the consumer's judgment about an entity's (service) overall excellence or superiority. This is the gap between customers' expectation and real performance of a service (Zeithaml et al, 1988).

2.1.3 Perceived price

Price is the medium of exchange which may allow us to get a product or a service. Price is one of those essentials that can entice or reject customers (Rao & Monroe, 2016). Price is an important factor in consumers' purchases; therefore, it has a large effect on consumers' judgments concerning service (Herrmann, Xia, Monroe, & Huber, 2017). Perceived price is essentially a qualitative estimate by the customer regarding the competitive price for same product or service (Chen, Gupta, & Rom, 2014).

2.1.4 Brand image

This refers to the impression in the mind of consumers regarding a brand's total personality variables like real and imaginary qualities and shortcomings (Anwar et al, 2011). It is developed over time through advertising campaigns with a consistent theme, and is authenticated through the consumers' direct experience.

2.1.5 Customer satisfaction

Zeithaml, Bitner, and Gremler (1996) state that customer satisfaction as customer’s response to the product/services they obtain in relation to the fulfillment of his requirements and expectations. The loyalty is affected by the satisfaction over the satisfaction level we can forecast the purchase purposes and behavior of consumer towards the brand product.

2.1.6 Switching cost

Switching cost is defined as the cost involved in changing from one service provider to another (Porter, 2000). Consumers incur one-time costs when switching from one supplier or marketplace to another. These costs are called switching costs (Porter, 1980). Switching cost is a main reason why buyers stay with or switch a seller. Most researchers agree that switching costs reduce switching because they make customers more difficult or costly to change providers (Jones et al., 2015).

2.1.7 Banking sector

According to Tarimo (2015), the banking sector on the other hand is a category of business containing firms that provide financial services to commercial and retail customers. This sector includes banks and other microfinance institutions. The banking sector is a group of financial institutions which accept money from the public for the purpose of lending or investment repayable on demand or otherwise with draw able by cheques, drafts or order or otherwise.

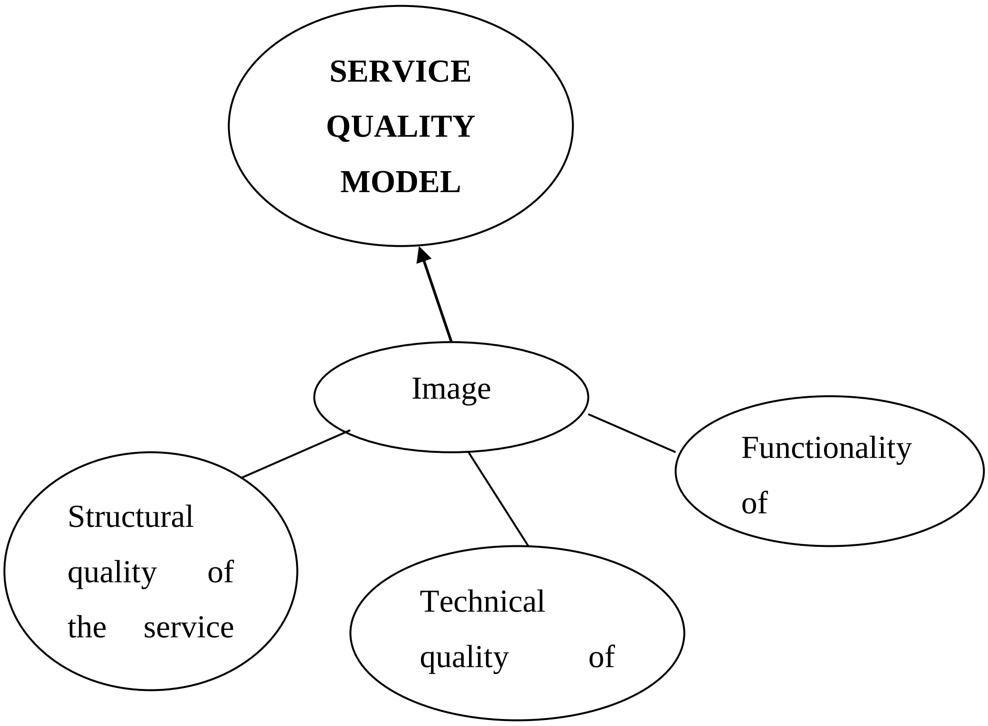
2.2 Theoretical literature review

2.2.1 Guiding theories/models

2.2.1.1 Gronroos service quality model

Grönroos (2000) contends that conceptualization of the term service quality should be client-orientated. An important element of service quality model is client orientation. In terms of this model, service quality depends on equation of two variables, namely, the service that customer expects and perception of service actually delivered. The result of this equation shows the perception of quality of service delivered. Figure 2.1 below shows the model.

Figure 2.1 Gronroos Service Quality Model



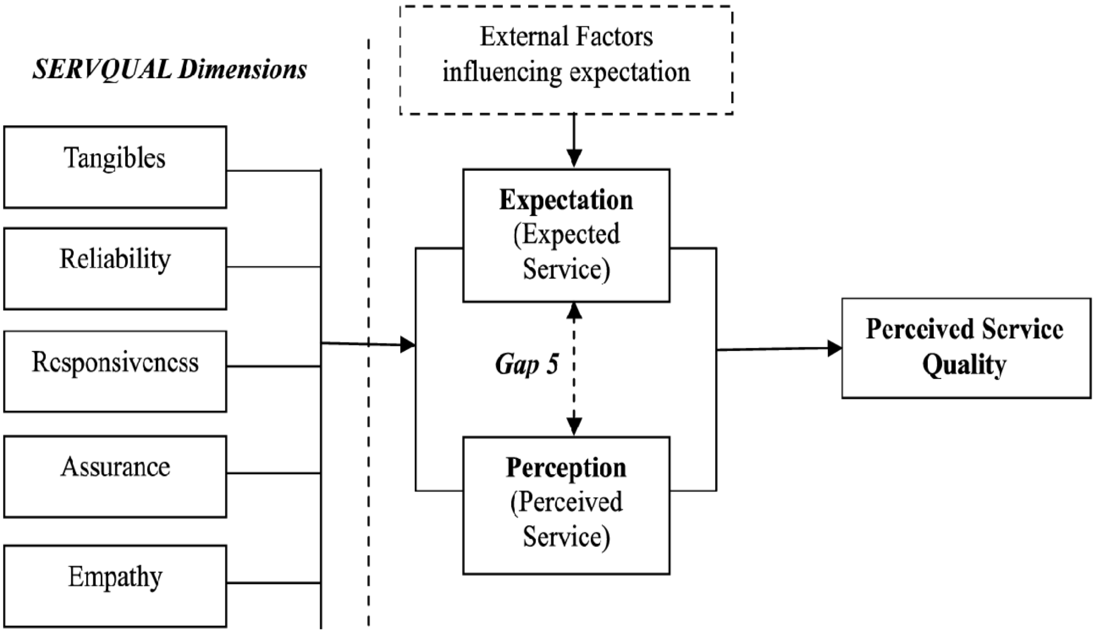
Source: Grönroos, (2000)

2.2.1.2 Servqual model

The SERVQUAL scale is the principal instrument widely utilized to assess service quality for a variety of services. Parasuraman et al., (1988) have conceptualized a five dimensional model of service quality such as: reliability, responsiveness, empathy, assurance and tangibility. Their measurement instrument is known as SERVQUAL, which has become almost the standard way of measuring service quality. Further, each item of SERVQUAL has been used twice: to measure expectations and perceptions of service quality. The central idea in this model is that service quality is a function of difference scores or gap between expectations and perceptions. The five dimensions of SERVQUAL Includes: **Tangibles:** Physical facilities, equipment and appearance of personnel. **Reliability:** Ability to perform the promised service dependably and accurately. **Responsiveness**: Willingness to help customers and provide prompt service. **Assurance:** Knowledge and courtesy of employees and their ability to inspire trust and confidence. **Empathy:** Caring and individualized attention that the firm provides to its customers.

The use of perceived as opposed to actual service received makes the SERVQUAL measure an attitude measure that is related to, but not the same as, satisfaction (Parasuraman et. al., 1988). The difference between expectations and perceptions is called the gap which is the determinant of customers' perception of service quality as shown on Figure 2.2 below:-

Figure 2.2: Measuring service quality using SERVQUAL model



Source: Kumar (2009)

In explaining the criteria of the servqual model, tangible or tangibility represents physical facilities, equipment and appearance of personnel. Examples of the tangible factor related to banks include comfortable store designs, up-to-date equipment for customer use and sufficient staff to provide service. These aspects are important for retail banks, because there are extensive face-to-face contacts between a customer and an employee. Therefore, maintaining a professional and comfortable store environment can increase customer satisfaction. The next dimension is reliability. Reliability means the ability to perform the promised service dependably and accurately (Adeoye, 2012). The major reason for customers to choose banks for investment funds is because of the dependability and reputation of banks. Banks always promise customers a high level of security during transactions. Banking service can increase customers' confidence and trust if employees are able to provide appropriate service to each customer. For instance, understanding the needs of each individual customer, such as knowing the customers' expected retirement age, annual income, and hobbies are required to help provide a good match of insurance and fund products for customers. Another dimension is responsiveness, which represents the willingness to help customers and provide prompt service (ibid).

Assurance is the knowledge and courtesy of employees and their ability to inspire trust and confidence. Bank commitments are important, as customers may save a large sum of money in banks. For complicated products such as insurance, funds, and margins, employees must provide a clear explanation of each product to customers, so that customers can feel confident about the services provided by banks. The final dimension is empathy, which represents the individualized attention that firms provide to its customers. Employees who show understanding of customer needs and are knowledgeable to solve customer problems are success factors for the service industry. Friendly customer service pleases customers when they walk into a bank. The purpose of this dimension is to retain customers to keep using the bank service (Adeoye, 2012).

2.2.2 Factors affecting customer loyalty in banking sector

2.2.2.1 Perceived service quality

A concept which is very closely related with satisfaction and loyalty is perceived quality, and the differences between these have not always been very clearly defined. In this study, perceived quality is defined as an overall judgment and the generally excellent or the superiority evaluated by customer on the services quality (Zeithaml et al., 1988). It is pointed out that balancing customer expectation in delivering services quality influenced customer satisfaction towards services providers (Zeithaml et al.,1996). However, (Zeithaml et al.,1996) stated that perceived services quality is the difference or comparison of customer expectation with their perceptions of performance. Recently, researchers have investigated a variety of approaches to measure perceived quality. However, the implementations of such strategies have been compounded by the mysterious nature of service quality construct, making it extremely difficult to be defined and measured (Anadol, 2016). It has also been found that when the perceived value was low, customers would be more inclined to switch to competing businesses in order to increase perceived value, thus contributing to a decline in loyalty (Malik, 2015). Further studies indicate that all the dimensions of service quality have a positive and significant influence on customer loyalty banking industry (Auka, 2015).

2.2.2.2 Perceived price

Zhang and Feng (2009) suggest that "price is the monetary cost for a customer to buy products or services." Therefore, price is an important determinant that will reflect the customers purchasing decision. Price competition in the mobile phone sector is becoming very intense, whereby it plays a vital role particularly for mobile phone service providers (Kollmann, 2000; Reena, 2014). Price is determined by various factors including, willingness of the buyer to pay and accept markups, the legal environment, intensity of competition, etc. Due to the importance of cost and service charges, customers are most likely to commit to a company that provides cheaper services (Mokhtar et al., 2011). Haque et al. (2017) also suggest that, generally, a price dominated mass market leads to customers having more choice and the chance to compare price packages of different providers.

2.2.2.3 Brand image

Consumers are more inclined to trust familiar brands. A good brand image perception of the quality of service makes a brand more attractive. Brand image is an important factor which impacts customer loyalty and is considered a vital factor for creating, building and maintaining relationships (Das, 2012). Ismail (2009) defined brand as "a name, term, sign, symbol, or design, or a combination of these that identifies the maker or seller of a product or service." The definition of image given by Shahzad and Sobia (2013) is the perceptions about a brand as reflected by the brand association held in consumer memory. Moreover, brand image usually indicates to the set or bundle of beliefs which a customer holds concerning a particular brand. It conveys the overall image or impression of a brand in a customers' mind developed from diverse sources. That is, brand image reflects the overall brand content which includes brand name, reputation, functionality and overall value. Brand image creates importance and helps the consumer in collecting information, differentiate the brand, create reason to purchase, and creates constructive feelings extension. Brand image is among the most complex factors that influence the brand loyalty. Lazarevic (2011) noted that one of the significant steps to reach brand loyalty is through brand image.

2.2.2.4 Customer satisfaction

The satisfaction is yet another important trait which must be taken in to account when shaping the overall loyalty of the customers towards their service providers. In banks, the customers ask themselves about the level of the services and decide about the lack of importance given to them and decide about repurchase behavior after using the services. The level of satisfaction is always high when the customer gives minimum price and gets maximum of usage and profit (Jamal and Kamal, 2014). Dissatisfaction usually occurs when the pricing issues are not suiting the needs of the customers. In banking industry also, the interest rates on loans and charges on the usage of online services such as ATM machines and the processing fee is a major bone of contention between the bank and its customers. If the customer thinks that the charges are more than the needs he churns. The customer initially tries to compromise with the bank but at a certain point he decides to defect. Nowadays, it has become too easy to open an account in any other bank so the switching cost is also minimal. These all factors help customers to switch from the current bank. The response of customer plays a pivot role in the overall satisfaction graph of the provider. If a customer is satisfied, the loyalty injects automatically and the customer remains with the current providers for a longer and longer period of time (Fox and Poje, 2012).

2.2.2.5 Switching Cost

Consumers incur one-time costs when switching from one supplier or marketplace to another. These costs are called switching costs (Porter, 1980). Switching cost is a main reason why buyers stay with or switch a seller. Most researchers agree that switching costs reduce switching because they make customers more difficult or costly to change providers (Jones et al., 2015). Switching costs include not only economic costs but also search costs, transaction costs, learning costs, loyal customer discounts, customer habit, and emotional cost (Claes, 2012). Another researcher Lee et al., (2015) identified three types of switching costs: procedural, financial and relational switching costs. Antecedents of switching costs include three components: market characteristics, consumer investments and domain expertise.

2.3 Empirical literature review

Afsar (2014) conducted the study on the determinants of customer loyalty in banking sector where it was revealed that perceived quality, satisfaction, trust, switching cost and commitment are the factors which influence the loyalty of the customers. These factors also influence each other as well.

The finding of the study by Ali (2014) on the factors influencing customer loyalty of banking industry in Pakistan indicated that service quality, trust and reputation are positively influences customer's loyalty. Also there is strong, positive and significant correlation among all three factors of customer's loyalty. There are mixed trend observed as far as bank type is concerned, greater part of the respondents showed their trust toward private banks, also they believed among all three types of banks, private banks have good reputation in Pakistan existing banking sector. On the other hand, a high percentage of respondents believed that service quality of foreign bank is much better than public and private banks

The research done by Kabira (2015) on the factors influencing customer loyalty at Family Bank Kenya Limited unveiled that, the ability of the bank to provide services as promised meets customers' expectation of service affected their loyalty to a great extent. Further, the diverse financial products availed to customers by the Bank improved their intention to continue banking with Family Bank to a great extent. Good knowledge and understanding of family banks operations among staff improves customer loyalty to a great extent. On brand loyalty on customer satisfaction, the findings show that the respondents viewed Family Bank as a bank established to support people seeking individual growth opportunities. Regarding brand loyalty and customer satisfaction, the findings show that the respondents viewed Family Bank as a bank established to support people seeking individual growth opportunities. They noted that continued partnership with customers in their financial needs had promoted their loyalty levels to a great extent

The study by Tarimo (2015) on the impact of service quality and customer satisfaction in banking sector in Tanzania with reference to Diamond Trust Bank Ltd Tanga found that DTB bank applies most of the attributes of service quality whereas some of the attributes have got weaknesses in them which need to be addressed as a matter of fact. Some of the weaknesses are cost of opening and operating account is high, competence of workers, lack of tangible facilities and equipment. The level of customer satisfaction in DTB bank is moderate according to results since the greatest numbers of customer's expectation are met. Also the results show that there are also moderate customers who are loyal to the bank. Basing on the study findings, it was recommended that emphasis should be put on service quality without neglecting the other factors that may affect customer satisfaction in DTB bank. This can be done by improving on quality, studying customer needs, managerial planning and many more.

Meanwhile Rutta (2015) assessed factors influencing customer satisfaction in Tanzania banking sectors with reference to Tanzania Postal Bank in Dodoma where it was found that effective customer care influencing customer satisfaction and they add that availability of products influencing customer satisfaction at high extent. Moreover most of them agreed that banking environment influencing customer's satisfaction while most of them add that knowledge of employees influencing customer satisfaction at high extent and most of them suggested that other factors influencing customer satisfaction in the study area is availability of quality products. Furthermore; most of the respondents agreed that customer satisfaction in the banking sectors increasing customer retention, improve marketing sector, increasing number of customers in the study areas well as increasing customer loyalty and increase availability of new products in the study area. Basing on the findings from this study it was recommended that; in order to ensure customer satisfaction in banking sector there should be provision of training concerning to customer care. Also there should be increasing of quality products as well as visitation of customer so as to identify their collateral and progresses of their business were of the most important.

The study by Magasi (2016) on determinants on customer loyalty in Sub-Saharan African bank where it was revealed that perceived quality, customer satisfaction, and trust are the major determinants of Customer Loyalty in Sub-Saharan African Banking Industry. The implication is that banking industry needs to focus on perceived quality, customer satisfaction and trust in order to improve customer loyalty. The study recommends that measures should be taken by policy makers to improve the service quality dimensions which in turn can influence positively customer satisfaction and trust in banking industry.

The study by Mwikwabhi (2013) intended to assess the influence of service quality on customer retention revealed that overall, service quality provided by CRDB bank influences customer retention. Tangibles of CRDB bank were found to be the variable which influences customer retention the most, followed by responsiveness, empathy, reliability, and lastly assurance. The study recommended as follows: CRDB bank should maintain tangibles of the bank since they were found to be the most important variable which make customers remain loyal to the bank. For responsiveness of bank employees it is recommended that the management of CRDB bank should make sure that employees should respond to customer needs and queries efficiently.

The study by Mfangavo (2019) investigated factors influencing customer loyalty in telecommunication industry. The study found that all the price, service quality, brand image and trends had a direct effect on customer loyalty of service provider. It was further revealed that customer satisfaction, perceived quality, customer value, switching cost and corporate image are important to customers in influencing organizational performance. It was therefore recommended that it is essential that service quality of mobile phone users be evaluated on regular basis to identify weaknesses and emerging trends in the industry. Finally, the study recommends that, another study should be undertaken based on the influence of telecommunication industry on improving people’s living standard.

2.4 Research gap

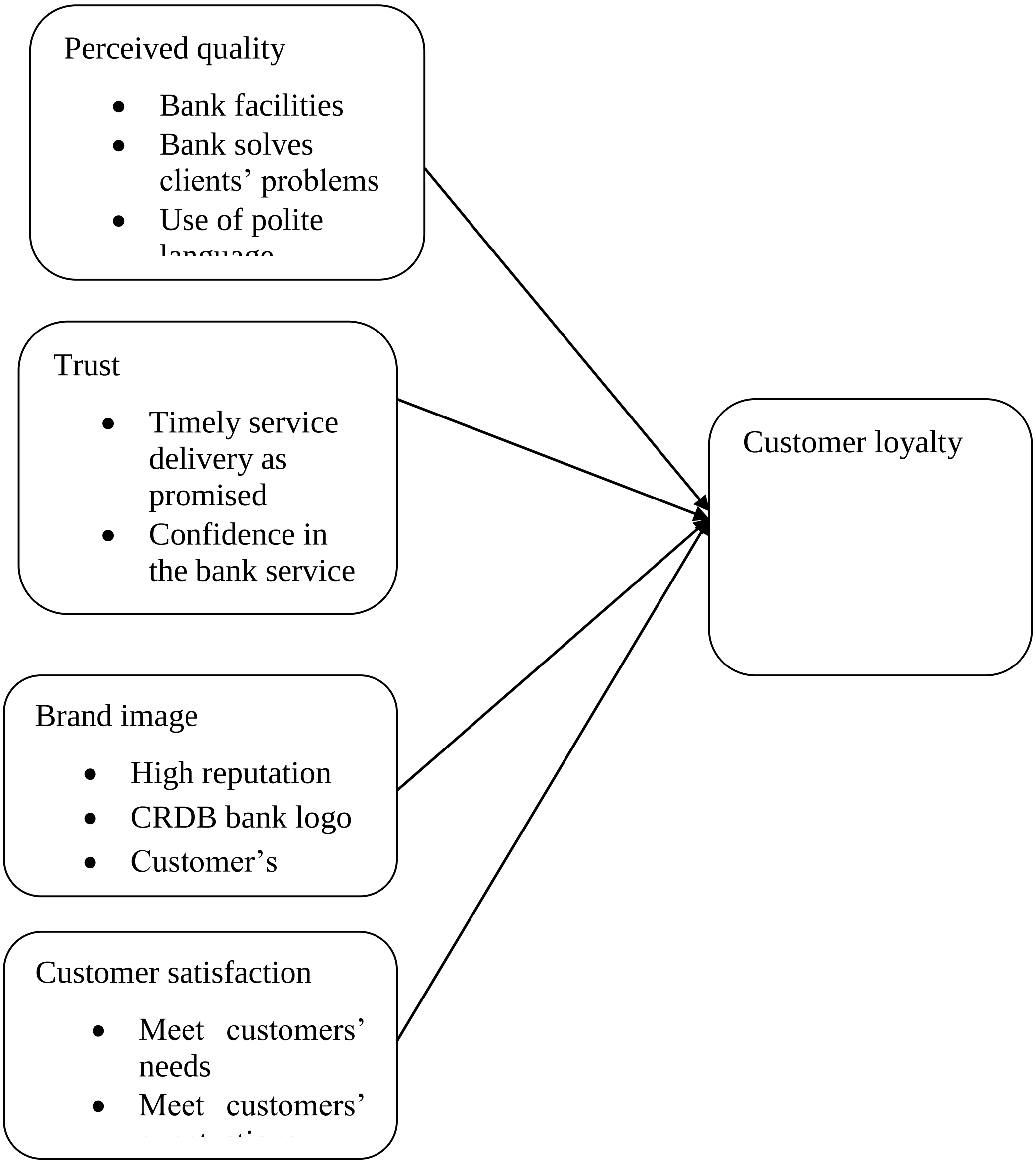
Since there is no empirical evidence that shows how these identified factors such as perceived service quality, customer satisfaction, price and brand image affect customer loyalty at CRDB bank Azikiwe branch, hence, this study is necessary to be conducted so as to ascertain the level on how these factors affect customer loyalty in order to fill the identified gap.

2.5 Conceptual framework

Conceptual framework involves the relationship of the variables mainly independent variable and dependent variable. In this study, customer loyalty is highly affected with perceived service quality, perceived price, brand image, customer satisfaction and switching cost. These are independent variables and therefore they influence the dependent variable which is customer loyalty.

2.3 Conceptual framework

Independent variables **Dependent variable**



Source: Constructed by author (2020)

CHAPTER THREE
RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents research methodology based on the factors affecting customer loyalty in banking sector in Tanzania. Therefore, it involves research design, area of the study, population of the study, sample and sampling techniques, types of data, data collection methods, data validity and data reliability, data analysis and ethical issues.

3.1 Research design

Kothari (2004) defines research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure; it constitutes a blue print for the collection, measurement and analysis of data. There are three types of research design; descriptive design, exploratory design and experimental design. For the purpose of this research, case study research design was adopted.

The researcher used a case study research designbecause it places more emphasis on a full contextual analysis of few elements and conditions and their interrelations. Also it enables the researcher to get more detailed information on issue at hand which is factors affecting customer loyalty in banking sector in Tanzania.

3.2 Area of the study

The study was carried out at CRDB bank Azikiwe branch. This is among of the commercial banks providing bank services in Tanzania. The justification for opting CRDB bank Azikiwe branch was based on the data accessibility, convenience and reliability of the information that were gathered from the respondents. Moreover, the justification for opting CRDB Azikiwe branch was based on the fact CRDB bank is among of the commercial banks with high number of customers, hence based on this reason, the researcher wanted to ascertain on how these factors namely perceived service quality, trust, brand image and customer loyalty affect customer loyalty at CRDB.

3.3 Population of the study

A research population is a collection of individuals or objects in relation to the study or scientific query (Kombo and Tromp, 2003). It is a big number of people compared to the sampled number. In most cases, the researcher uses sample size to obtain information so as to avoid wastage of time and hence minimize expenses as well (Kothari, 2014). In this study, the study population was CRDB staff and the customers as well.

3.4 Sample and sampling techniques

3.4.1 Sample

A sample is simply a subset of the population. The concept of sample arises from the inability of the researchers to test all the individuals in a given population. The sample must be representative of the population from which it was drawn and it must have good size to warrant statistical analysis (Kothari, 2014). The sample size of the study was 75 respondents. The justification for the selection of 75 respondents was determined by Mugenda and Mugenda (2003) that for the research sample, about 15%-30% of the total population may be taken as the sample. Hence, the researcher took 30% of the target population which is 250 people and got 75 respondents.

Table 3.1 Sample size, technique and data collection tools/methods

Category	Sample size	Percentage %	Sampling techniques	Data collection methods/tools
Managerial positions	**5**	**6.7**	**Purposive sampling**	**Interview**
Bank staff	**20**	**26.7**	**Simple random sampling**	**Questionnaire**
Bank customers	**50**	**66.7**	**Simple random sampling**	**Questionnaire**
Total	75	100		

Source: Researcher's own construction (2020)

3.4.2 Sampling techniques

Sampling is the process of obtaining data about the entire population by examining only part of it (Kothari, 2006). The advantages of using sampling techniques helped to improve the quality of data and its accuracy also through these techniques the cost was low.

This study employed purposive and simple random sampling techniques to select 75 respondents. Purposive sampling technique was used to select respondents who are in managerial positions and the reason behind is that the researcher wants to have the key informants who could provide information that are not available to other staff who are not in managerial position. In addition to that, simple random technique was used to select bank staff and bank customers and the reason behind was that the researcher wants to ensure that every member gets equal chance to be selected and make a sample.

3.5 Types of data

This study involved both primary data and secondary data that were used for data collection methods. In that sense, it can be said that, both types of data helped the researcher to get adequate data that enabled to assess factors affecting customer loyalty in banking sector in Tanzania.

3.5.1 Primary data

According to Gall *et al* (2005), a primary data source is an original data source, that is one in which the data are collected firsthand by the researcher for a specific research purpose or project. Primary data can be collected in a number of ways. However, the most common techniques are self-administered surveys, interviews, field observation, and experiments. Primary data collection is quite expensive and time consuming compared to secondary data collection. The advantage of primary data is that, it provides original source of information. Therefore, this study used both questionnaire and interview.

3.5.2 Secondary data

According to Kothari (2014), secondary data is the data that have been already collected by and readily available from other sources. Such data are cheaper and more quickly obtainable than the primary data and also may be available when primary data and also may be available when primary data cannot be obtained at all. Secondary data was used to gather information related to the factors affecting customer loyalty in banking sector in Tanzania.

3.6 Data collection methods

According to Kombo and Tromp (2006), research method is the method that the researcher uses in performing research operations. In a simple way, research methods refer to the all methods that researcher use to collect data in his/her research study. The different methods of data collection helped to collect more information from different groups of respondent. In this study, questionnaire and documentary review were used to gather information related to the factors affecting customer loyalty in banking sector in Tanzania.

3.6.1 Questionnaire

Leedy and Ormrod (2013) defined questionnaires are one of the most popular methods of conducting scholarly research. They provide a convenient way of gathering information from a target population.

In this study, the questionnaire was employed to bank staff and bank customers and the task was done during the working days. However, before doing anything, the researcher made an effort to make an appointment to the respondents who participated in the study. The questionnaire is very important since it helped the researcher to get detailed information based on the subject matter. In addition to that, questionnaire also reduces chance of evaluator bias because the same questions were be used to ask all participants. The information that were gathered through questionnaire included to determine how perceived service quality affect customer loyalty at CRDB bank Azikiwe branch, to assess how trust affects customer loyalty at CRDB bank Azikiwe branch, to explore how brand image affect customer loyalty at CRDB bank Azikiwe branch, to find out how customer satisfaction affects customer loyalty at CRDB bank Azikiwe branch and to examine how switching cost affect customer loyalty at CRDB bank Azikiwe branch (See Appendix I).

The study used likert of 5 scale whereas 1= Strongly disagree, 2= Disagree, 3=Nuetral, 4= Agree, 5= Strongly agree

3.6.2 Documentary review

Documentary review is a social research method and is an important tool in its own right and is an invaluable part of most schemes of triangulation (Kothari, 2008). It refers to the various procedures involved in analyzing and interpreting data generated from the examination of documents and records relevant to a particular study (Kothari, 2004). For the purpose of this study, the published and unpublished documents, records were applied from inside and outside of the CRDB bank Azikiwe branch.

3.7 Data validity and data reliability

3.7.1 Data validity

Validity is defined as the extent to which the instrument measures what it is supposed to measure (Saunders, 2000). According to Janny (2005), validity as refers to whether the index/instrument is describing what was intended to be described or measured. It is the ability to which the results of a study can be verified against the stated objectives. To establish the validity of the research instruments the researcher sought the opinions of experts in the field of study especially the researcher's supervisors. This facilitated the necessary revision and modification of the research instruments thereby enhancing validity.

3.7.2 Data reliability

Reliability is defined as the quality of consistency or reliability of a study or measurement. Measuring instrument is reliable if it provides consistent results (Kumar, 2014). To insure reliability, the measuring instrument (questionnaire) was pilot tested to thirty (30) respondents. The responses and comments of these thirty (30) respondents were used to modify questionnaire to ensure that there was no problem in recording data. This enabled the researcher to obtain some assessment of the validity of questions and the likely reliability of data that was collected. In addition to that, , reliability test was performed with the results shown in table 3.1 below.

Table 3.2 Cronbanch's Alpha Reliability Coefficient

Variables	Cronbach's Alpha
Perceived Quality	0.832
Trust	0.755
Brand image	0.763
Customer Satisfaction	0.744
Customer loyalty	0.855

Source: Researcher (2020)

3.8 Data analysis

According to Pandey and Pandey (2015), data analysis is a process used to inspect, clean, transform and remodel data with a view to reach to a certain conclusion for a given situation. The analysis approach used was quantitative. Data were analyzed using descriptive and inferential analysis with the aid of Statistical Package for Social Science (SPSS).

3.9 Ethical issues

Permission to conduct this study was obtained from relevant authorities. These included written permission from Mzumbe University after submitting the full proposal and the permission from CRDB bank Azikiwe branch which permited the researcher to meet with the respondents in their area. In addition to that, the respondents were assured confidentiality of the information that they provided to the researcher.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF FINDINGS

4.1 Introduction

The section entails data analysis to reflect the factors affecting customer loyalty in the banking sector at CRDB Azikiwe branch, Dar es Salaam-Tanzania.

The chapter covers the presentation of findings, analysis of the data, and interpretation of data (primary and secondary data). Here, the data means the information obtained from questions provided through questionnaires and interviews instruments. All the questions within the survey were quantitatively analyzed with the help of the Measurable Bundle for Social Sciences (SPSS) and afterwards, the comes about were deciphered.

The research study was centred on the key objectives or purposes whereby the basis for findings are presented for discussion: Specifically, the study sought:

- **i.** To determine how perceived service quality affect customer loyalty at CRDB Azikiwe branch**;**
- **ii.** To assess how trust affects customer loyalty at CRDB Azikiwe branch**,**
- iii. To explore how brand image affect customer loyalty at CRDB Azikiwe branch and
- iv. To find out how customer satisfaction affects customer loyalty at CRDB Azikiwe branch.

4.2 Demographic profiel of respondents

4.2.1 Categories of respondents

The study included three categories of respondents, specifically, at managerial position, CRDB staff Azikiwe Branch and customers of CRDB Azikiwe in Dar Es Salaam, Tanzania. The researcher disseminated in total 75 questionnaires to CRDB office as per plan. Out of 75 only 70 were reverted with valuable information which enabled to make an analysis. This represents 93.3% as a good response, which, in line with Mugenda (1999) is a good response rate to aid analysis and for providing true outcomes for the problem being studied.

Table 4.1 Categories of respondents

Respondents	Number of questionnaires	Percentage
Return and usable	70	93.3%
Non Return	5	6.7%

Source: Field Finidngs (2020)

4.2.2 Gender of respondents

The male participants were 64.3% whereas the female participants accounted for 35.7%. Male respondents form the majority compared to female respondents. The implication is that, there was high number of male in the study than women. However, both genders participated in the study to investigate factors affecting customer loyalty in banking sector in Tanzania.

Table 4.2 Gender of respondents

Respondents	Frequency	Percentage
Male	45	64.3%
Female	25	35.7%
Total	**70**	**100%**

Source: Field Finidngs (2020)

4.2.3 Age of respondents

The age of participants range between 25-30 which is 8.5%, followed by age group of 31-35 which is 50%, followed by age group 36-45 which is 35.7%, followed by age group 46-50 which is 5.7%, followed by age group 51-55 which is 0% and age group 56 and above which is represented by 0%. This implies that majority of particants are still young and therefore were capable to participate in the study on the factors affecting customer loyalty in banking sector in Tanzania.

Table 4.3 Age of respondents

Respondents	Frequency	Percentage
25-30 years	6	8.5%
31-35 years	35	50%
36-45 years	25	35.7%
46-50 years	4	5.7%
51-55 years	0	0%
56- above	0	0%
Total	**70**	**100%**

Source: Field Finidngs (2020)

4.2.4 Education of respondents

About out 70 participants (71.4%) were degree holders, 15.7% were diploma holders and 12.8% were Master's Degree holders. There is no PhD holder as shown in Table 4.4. Hence, majority of respondents had adequate education, thus capable to understand various questions related to the factors affecting customer loyalty in banking sector in Tanzania.

Table 4.4 Level of Education

Respondents	Frequency	Percentage
Diploma	11	15.7%
Degree	50	71.4%
Master's Degree	9	12.8%
PhD	0	0%
Total	**70**	**100%**

Source: Field Finidngs (2020)

4.2.5 Working experience

The results show that, out of 70 respondents, 52.8% have a working experience between 0-5 years followed by 38.5% with working experience between 6-10years;5.7% with working experience between 11-15years, and 4.2% with working experience between 16 years and above, as summarized in Table 4.5. Hence, majority had adequate experience and thus capable to understand various questions related to the factors affecting customer loyalty in banking sector in Tanzania.

Table 4.5 Working experience

Respondents	**Frequency**	**Percentage**
0 – 5 years	37	52.8%
6 – 10 years	27	38.5%
11 – 15 years	4	5.7%
16 - above	2	2.8%
Total	**70**	**100%**

Source: Field Finidngs (2020)

4.3 Effects of perceived service quality on customer loyalty at CRDB Azikiwe branch

Respondents were inquired whether or not the bank offices are alluring and advanced such as web, and mobile money. The discoveries in this investigation demonstrated that, 36% of the respondents emphatically concurred that on the bank offices are alluring and present-day such as web, phone managing an account whereas 20% oppose this idea; 17% emphatically oppose this idea, 17% concurred and 10% were unbiased. The larger part of respondents unequivocally concurred.

4.3.1 The bank facilities are attractive and modern

Respondents were inquired to state whether or not the bank offices are alluring and advanced such as web, phone keeping money. The discoveries in this investigation, demonstrated that 36% of the respondents emphatically concurred that on the bank offices are alluring and present-day such as web, phone managing an account whereas 20% oppose this idea, 17% emphatically oppose this idea, 17% concurred and 10% were unbiased. The larger part of respondents unequivocally concurred

.

Table 4.6 The bank facilities are attractive and modern

Level of agreement	Frequency	Percentage
Strongly disagree	12	17%
Disagree	14	20%
Neutral	7	10%
Agree	12	17%
Strongly agree	25	36%
Total	**70**	**100%**

Source: Field Finidngs (2020)

4.3.2 Materials associated with the services

Respondents were asked to indicate whether or not resources related to the services are visually clear, neat, complete and sufficient. The findings indicate that, 50% of the respondents strongly agree that resources related with the services are visually clear, neat, complete and sufficient in this bank; while 28.8% agreed, 14.2% were neutral, 4.2% strongly disagreed, and 2.8% disagreed. As such, majority of respondents strongly agreed.

Table 4.7 Materials associated with the services

Level of agreement	Frequency	Percentage
Strongly disagree	3	4.2%
Disagree	2	2.8%
Neutral	10	14.2%
Agree	20	28.8%
Strongly agree	35	50%
Total	**70**	**100%**

Source: Field data (2020)

4.3.3 Employees of this bank solve problems as promised

Respondents were asked whether or not their staffs tackle the difficulties when they promise to do so. The findings in this research indicate that, 54.2% of the participants strongly agreed that staffs tackle the difficulties; while 17.1 agreed, 14.2% disagreed, 7.1% were neutral and 7.1% e strongly disagreed. Hence, the majority of respondents strongly agreed on the assertion.

Table 4.8 Employees of this bank solve problems as promised

Level of agreement	Frequency	Percentage
Strongly disagree	5	7.1%
Disagree	10	14.2%
Neutral	5	7.1%
Agree	12	17.1%
Strongly agree	38	54.2%
Total	**70**	**100%**

Source: Field data (2020)

4.3.4 There is the use of polite language in communicating with customers

Respondents were asked to indicate whether or not there is the use of polite language in communicating with customers. The findings in this research indicate that, 48.5% of the respondents strongly agreed that there is the use polite language in communicating with customers; while 21.4% strongly disagreed, 14.2% agreed, 8.5% were neutral and 7.1% disagreed. This means that, majority of participants strongly agreed.

Table 4.9 Use of polite language

Level of agreement	Frequency	Percentage
Strongly disagree	15	21.4%
Disagree	5	7.1%
Neutral	6	8.5%
Agree	10	14.2%
Strongly agree	34	48.5%
Total	70	100%

Source: Field data (2020)

4.3.5 There is a willingness to help the customers

Respondents were asked to state whether or not there is a willingness to help the customers**.** The findings in this research indicate that, 47.1% of the respondents strongly agreed that there is a willingness to help the customers; while 31.4% agreed, 7.1% were neutral, 7.1% were strongly disagreed, and 7.1% have disagreed. Hence, the majority of participants strongly agreed with the fact.

Table 4.10 There is a willingness to help the customers

Level of agreement	**Frequency**	**Percentage**
Strongly disagree	5	7.1%
Disagree	5	7.1%
Neutral	5	7.1%
Agree	22	31.4%
Strongly agree	33	47.1%
Total	**70**	**100%**

Source: Field data (2020)

4.3.6 There is timely service delivery

Respondents were asked to say whether or not there is timely service delivery. The findings in this research indicate that, 51.4% of the respondents strongly agreed that there is timely service delivery while 38.5% agreed, 7.1% were neutral, 2.8% strongly disagreed, 0% disagreed. Majority of participants strongly agreed with the fact.

Table 4.11. There is timely service delivery

Level of agreement	Frequency	Percentage
Strongly disagree	2	2.8%
Disagree	0	0%
Neutral	5	7.1%
Agree	27	38.5%
Strongly agree	36	51.4%
Total	**70**	**100%**

Source: Field data (2020)

4.3.7 There is effective and reliable of handling a customer complaint

Respondents were asked whether or not there is effective and reliable of handling a customer complaint. The findings in this research indicate that, 60% of the respondents strongly agreed and agreed that there is effective and reliable of handling customer complaint while 17.1% agreed, 11% strongly disagree, 7.1% were neutral, and 4.2% disagreed. This implies that participants strongly agreed.

Table 4.12 There is effective and reliable of handling a customer complaint

Level of agreement	Frequency	Percentage
Strongly disagree	8	11%
Disagree	3	4.2%
Neutral	5	7.1%
Agree	12	17.1%
Strongly agree	42	60%
Total	**70**	**100%**

Source: Field data (2020)

4.3.8 The bank employees are fast enough in providing the service

Respondents were asked whether or not the bank representatives are quick sufficient in giving the benefit. The discoveries in this study, as they appear in the Table 4.13 demonstrate that, 54.2% of the respondents emphatically concurred the bank workers are quick sufficient in giving the benefit whereas 21.4% concurred, 20% were impartial, 2.8% oppose this idea, 1.4% emphatically oppose this idea. The larger part of the respondents unequivocally agreed.

Table 4.13 The bank employees are fast enough in providing the service

Level of agreement	Frequency	Percentage
Strongly disagree	1	1.4%
Disagree	2	2.8%
Neutral	14	20%
Agree	15	21.4%
Strongly agree	38	54.2%
Total	**70**	**100%**

Source: Field data (2020)

4.4 Effects of trust on customer loyalty at CRDB bank Azikiwe branch

This was the second objective of the study. at the aim was to assess ways in which trust affects customer loyalty at CRDB Azikiwe branch. The respondents were asked to indicate how trust affects customer loyalty at CRDB Azikiwe Branch on statements on a five-point Likert scale (where 1-. Strongly Disagree 2- Disagree 3- Neutral 4-Agree, 5- Strongly agree).

4.4.1 This bank provides its service at the time it promises to do

Respondents were asked to state whether or not his bank gives its benefit at the time it guarantees to do so. The discoveries in this study, as they appear in the Table 4.14 demonstrate that, 40% of the respondents unequivocally concurred that this bank gives its benefit at the time it guarantees to do whereas 28.5% concurred, 14.2% emphatically oppose this idea, 11% were unbiased, and 5.7% oppose this idea.

Table 4.14 This bank provides its service at the time it promises to do

Level of agreement	Frequency	Percentage
Strongly disagree	10	14.2%
Disagree	4	5.7%
Neutral	8	11%
Agree	20	28.5%
Strongly agree	28	40%
Total	**70**	**100%**

Source: Field data (2020)

4.4.2 Bank's policies and practised activities worthy of mutual trust and respect toward customers

Respondents were inquired whether or not the bank's approaches and polished exercises are commendable of common beliefs and regard toward clients. The discoveries in this study, as they appear within the Table 4.15 show that 57.1% of the respondents unequivocally concurred bank's arrangements and polished exercises commendable of shared beliefs and regard toward clients whereas 25.7% concurred, 14.2% emphatically oppose this idea, 1.4% oppose this idea and 1.4% were unbiased.

Table 4.15 Bank's policies and practised activities

Level of agreement	Frequency	Percentage
Strongly disagree	10	14.2%
Disagree	1	1.4%
Neutral	1	1.4%
Agree	18	25.7%
Strongly agree	40	57.1%
Total	**70**	**100%**

Source: Field data (2020)

4.4.3 This bank can be trusted completely

Respondents were asked whether or not this bank can be trusted. The findings in this research indicated that, 60% of the respondents strongly agreed that the bank can be trusted completely; while 25.7% agreed, 14.2% disagreed, 0% strongly disagreed, and 0% were neutral. High parcentage of participants strongly agreed with the statement.

Table 4.16 This bank can be trusted completely

Level of agreement	Frequency	Percentage
Strongly disagree	0	0%
Disagree	10	14.2%
Neutral	0	0%
Agree	18	25.7%
Strongly agree	42	60%
Total	**70**	**100%**

Source: Field data (2020)

4.4.4 This bank has honest employees

Respondents were asked whether or not this bank has honest employees. The findings in this research indicate that, 57.1% of the respondents strongly agreed that a bank has honest employees while 15.7% were neutral, 14.2% agreed, 7.1% disagreed and 5.7% strongly disagreed. Therefore, high percentage of participants strongly agreed with the assertion.

Table 4.17 This bank has honest employee

Level of agreement	Frequency	Percentage
Strongly disagree	4	5.7%
Disagree	5	7.1%
Neutral	11	15.7%
Agree	10	14.2%
Strongly agree	40	57.1%
Total	**70**	**100%**

Source: Field data (2020)

4.4.5 Banking services renders safety

Respondents were asked whether or not banking services renders safety. The findings in this research indicated that 48.5% of the respondents strongly agree that banking services rendered safe while 20.0% agree, 14.2% disagreed, 12.8% were neutral, and 3% strongly disagreed. High percentage of participants strongly agreed..

Table 4.18 Banking services rendered safe

Level of agreement	Frequency	Percentage
Strongly disagree	3	4.2%
Disagree	10	14.2%
Neutral	9	12.8%
Agree	14	20.0%
Strongly agree	34	48.5%
Total	**70**	**100%**

Source: Field data (2020)

4.4.6 Confidence in the bank service

Respondents were asked whether or not they have confidence in the bank service. The findings in this research indicated that 42.8% of the respondents strongly agreed I have confidence in the bank service while 20.0% strongly disagreed, 17.1% disagreed, and 12.8% were neutral. High percentage of participants strongly agreed with the fact.

Table 4.19 Confidence in the bank service

Level of agreement	Frequency	Percentage
Strongly disagree	14	20.0%
Disagree	12	17.1%
Neutral	9	12.8%
Agree	5	7.1%
Strongly agree	30	42.8%
Total	**70**	**100%**

Source: Field data (2020)

4.5 Effects of brand image on customer loyalty at CRDB Bank Azikiwe Branch

The third objective of the study intended to explore how brand image affects customer loyalty at CRDB bank Azikiwe branch. The respondents were asked to indicate their perspective on how the brand image affect customer loyalty at CRDB Bank Azikiwe Branch, using a five-point Likert scale (1-. Strongly Disagree 2-Disagree 3-Neutral 4-Agree, 5- Strongly agree).

4.5.1 This operator's reputation is high

The analyst inquired respondents whether or not this operator's reputation is high. The discoveries in this study, as as presented in Table 4.20 demonstrate that, 42.8% of the respondents concur on this operator's notoriety is tall whereas 28.5% of the respondents unequivocally concurred, 14.2% disagreed and some were neutral.

Table 4.20 This operator's reputation is high

Level of agreement	Frequency	Percentage
Strongly disagree	0	0%
Disagree	10	14.2%
Neutral	10	14.2%
Agree	30	42.8%
Strongly agree	20	28.5%
Total	**70**	**100%**

Source: Field data (2020)

4.5.2 Customers have a good feeling about the operator's social responsibility

The analyst inquired respondents whether or not clients have a great feeling about the operator's social duty. The discoveries in this investigation demonstrate that, 28.5% of the respondents emphatically concurred clients have a great feeling almost operator's social obligation whereas 22.8% oppose this idea, 21.4% concurred, 18.5% were unbiased, and 8.5% emphatically oppose this idea.

Table 4.21 Customers have good feeling about operator's social responsibility

Level of agreement	Frequency	Percentage
Strongly disagree	6	8.5%
Disagree	16	22.8%
Neutral	13	18.5%
Agree	15	21.4%
Strongly agree	20	28.5%
Total	**70**	**100%**

Source: Field data (2020)

4.5.3 CRDB Bank's positive reputation has improved my loyalty in the bank

The researcher asked respondents to acknowledge whether or not CRDB bank's positive reputation has improved the loyalty in the bank. The findings in this research, as shown in the Table 4.22 indicate that 28.5% of the respondents strongly agreed on CRDB bank's positive reputation has improved loyalty in the bank while 21.4% agreed and neutral respectively; 14.2% strongly disagreed and disagreed respectively. High percentage of the participants agreed with the statement.

Table 4.22 CRDB Bank's positive reputation

Level of agreement	Frequency	Percentage
Strongly disagree	10	14.2%
Disagree	10	14.2%
Neutral	15	21.4%
Agree	15	21.4%
Strongly agree	20	28.5%
Total	**70**	**100%**

Source: Field data (2020)

4.5.4 The operator delivers a good brand image to its customers

The analyst asked the respondents to confirm whether or not the administrator conveys a great brand picture to its clients. The discoveries in this investigation, as presented in Table 4.23 show that, 28.5% of the respondents unequivocally concurred the administrator conveys a great brand picture to its clients whereas

21.4% oppose this idea; 18.5% were unbiased, 17.1% concurred, and 14.2% emphatically oppose this idea.

Table 4.23 The operator delivers a good brand image to its customers

Level of agreement	Frequency	Percentage
Strongly disagree	10	14.2%
Disagree	15	21.4%
Neutral	13	18.5%
Agree	12	17.1%
Strongly agree	20	28.5%
Total	**70**	**100%**

Source: Field data (2020)

4.5.5 CRDB bank's logo motivates me to continue banking with them

The researcher asked respondents to indicate whether or not CRDB bank's logo motivates them to continue banking with CRDB. The findings in this research, as shown in the Table 4.24 indicate that, 45.6% of the respondents strongly agreed and agreed that CRDB bank's logo motivates the to continue banking with the bank while 21.4% were neutral, 17.1% disagreed, and 15.7% strongly disagreed. This suggests that, high percentage of participants agreed with the statement.

Table 4.24 CRDB bank's logo motivates me to continue banking with them

Level of agreement	Frequency	Percentage
Strongly disagree	11	15.7%
Disagree	12	17.1%
Neutral	15	21.4%
Agree	16	22.8%
Strongly agree	16	22.8%
Total	**70**	**100%**

Source: Field data (2020)

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4.6 Effects of customer satisfaction on customer loyalty at CRDB bank Azikiwe branch

The fourth objective of the study was to find out how client fulfilment influences client dependability at CRDB bank Azikiwe branch. The respondents were asked to show on how client fulfilment influences client dependability at CRDB bank Azikiwe branch. With regard to the responses,scale 1= Strongly disagree, 2=Disagree, 3= Neutral, 4= Agree, 5= Strongly disagree

4.6.1 This bank meets customers' needs

The researcher asked respondents whether or not the bank meets customers' needs. The findings in this research, as shown in the Table 4.25 indicate that, 24.2% of the respondents agreed that the bank meets customers' needs; while 22.8% strongly agreed, 21.4% were neutral, 17.1% disagreed and 14.2% strongly disagreed. As such, majority of participants agreed with the statement.

Table 4.25 This bank meets customers' needs

Response	**Frequency**	**Percentage**
Strongly disagree	10	14.2%
Disagree	12	17.1%
Neutral	15	21.4%
Agree	17	24.2%
Strongly agree	16	22.8%
Total	**70**	**100%**

Source: Field data (2020)

4.6.2 The bank I work with is like my expectations of an ideal bank

The researcher asked respondents' opinion on whether or not the bank they work with appreciates their expectations of an ideal bank. The findings in this research, as shown in the Table 4.26 indicated that, 28.5% of the respondents strongly agreed that the bank they work with apreciate their expectations of an ideal bank; while 21.4% were neutral, 18.5% strongly disagreed, 17.1% agree, 14.2% disagreed. This means, majority of the participants agreed with the statement.

Table 4.26 The bank I work honor my expectations of an ideal bank

Response	**Frequency**	**Percentage**
Strongly disagree	13	18.5%
Disagree	10	14.2%
Neutral	15	21.4%
Agree	12	17.1%
Strongly agree	20	28.5%
Total	**70**	**100%**

Source: Field data (2020)

4.6.3 The bank and its services are successful

The researcher asked the respondents to compare their bank with other banksin terms of benefit and effectiveness. The discoveries in this study as appeared within the Table 4.27 demonstrated that 34.2% of the respondents concurred in that, they consider this bank as effective whereas 28.7% emphatically concur, 15.7% emphatically oppose this idea, 14.2% oppose this idea, and 7.1% are impartial.

Table 4.27 The bank and its services are successful

Response	**Frequency**	**Percentage**
Strongly disagree	11	15.7%
Disagree	10	14.2%
Neutral	5	7.1%
Agree	24	34.2%
Strongly agree	20	28.7%
Total	**70**	**100%**

Source: Field data (2020)

4.6.4 Banks meets customers' financial needs

The researcher asked respondents to state the extent to which the services meet their financial needs to improve the chances of their continued banking with CRDB bank. The findings in this investigation, as as presented in Table 4.28 demonstrated that, 35.7% of the respondents emphatically concurred that = the administrations meet their budgetary needs to move forward the chances to managing an account at CRDB bank; while 18.5% agreed, 17.1% were neutral, 14.2% strongly agreed and agreed respectively. As such, high percentage of participants agreed with the statement.

Table 4.28 The Banks meets customers' financial needs

Response	Frequency	Percentage
Strongly disagree	10	14.2%
Disagree	10	14.2%
Neutral	12	17.1%
Agree	13	18.5%
Strongly agree	25	35.7%
Total	**70**	**100%**

Source: Field data (2020)

4.6.5 Continuing to bank with CRDB bank

The researcher asked respondents whether bank services matches their expectations to improve the chances of continued banking. The findings in this research, as shown in the Table 4.29 indicate that 53.2% of the respondents strongly agreed on the match of bank services with expectations to improve the chances of continued banking with CRDB bank while; 31.4% agreed, 14.2% were neutral and strongly disagreed respectively and 7.1% disagreed. High percentage of participants strongly agreed with the statement.

Table 4.29 Continue to bank with CRDB bank

Response	Frequency	Percentage
Strongly disagree	10	14.2%
Disagree	5	7.1%
Neutral	10	14.2%
Agree	22	31.4%
Strongly agree	23	32.8%
Total	**70**	**100%**

Source: Field data (2020)

4.6.6 Easy accessibility with CRDB bank

The researcher asked respondents whether or not the accessibility to CRDB Bank has improved the chances of continued transacting with them. The findings in this research, as shown in the table 4.30 indicate that, 42.8% of the respondents strongly agreed that, easy accessibility to CRDB bank has improved the chances of continued transacting with them while; 17.1% strongly disagreed, 17.1 were neutral, and 12.8% disagreed. This suggsests a high percentage of participants who agreed with the statement.

Table 4.30 Easy accessibility of CRDB bank

Response	Frequency	Percentage
Strongly disagree	12	17.1%
Disagree	9	12.8%
Neutral	12	17.1%
Agree	10	14.2%
Strongly agree	30	42.8%
Total	**150**	**100%**

Source: Field data (2020)

4.6.7 Continuing to transact with the CRDB bank

The researcher sought to know from the respondents whether or not the friendliness of CRDB bank staff has improved the chances of continued transacting with them. The findings in this research, as shown in the Table 4.31 indicate that, 42.8% of the respondents agreed that the friendliness of CRDB bank staff has improved the chances of continued transacting with them while; 41.4% strongly agreed, 7.1% were neutral, 5..7% disagreed and 2.8% strongly disagree. As such, majority of participants agreed with the statement.

Table 4.31 Continued transactions with the CRDB bank

Response	Frequency	Percentage
Strongly disagree	2	2.8%
Disagree	4	5.7%
Neutral	5	7.1%
Agree	30	42.8%
Strongly agree	29	41.4%
Total	**150**	**100%**

Source: Field data (2020)

4.7 Multiple linear regression analysis

Regression analysis is a tool to investigate the cause and effect relationship between variables. In this study, the researcher was used multiple linear Regression Analysis for model prediction purposes.

R^2 and Adjusted R^2Coefficients: Whenever an explanatory variable is added to the model, the value of R^2increases. This increase is regardless of the contribution of the newly added explanatory variable.

Therefore, an adjusted value of R^2 is defined, which is called as adjusted R Square and defined as; R^2_{adj}=1- SSE(n-k-1)/SST/(n-1).

In Multiple Straight Relapse Investigation, F-test is utilized to test the general legitimacy of the demonstration or to test if any of the informative factors have a direct relationship with the reaction variable.

The Model tested; CL_i= 4.790 - 0.128PSQ - 0.12TR + 0.531BRE - 0.43CS+ $\mathcal{E}_{it}$
Whereas; CL, is the Customer Loyalty, and the study variables are: PSQ is the perceived service quality, TR is trust, BRE is the brand image and CS is the customer satisfaction at 5% level of confidence.

Multiple Regression-Output from SPSS

Table 4.32: Model Summary.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.757[a]	.548	.251	.959

a. Predictors: (Constant), PSQ, TR, BRE, CS

b. Dependent Variable: Customer Loyalty

It is seen from Table 4.32 above that, the explained variance R^2 is 0.548 and adjusted to 0.251.R^2 shows how much of the variance in CL is accounted for by the regression model from the sample; the adjusted value (0.251), shows how much variance in CL is accounted for the model which had been derived from the population; which the sample was taken.

Or in short, the coefficient of determination is 54% of the variation that has been explained by independent variables to the dependent variable. Thus, the model seems to be good, the overall validity of the model. It has to be noted that, the remaining percentage of 46 can be explained by other factors not applied in the model.

Table 4.33: ANOVA.

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.814	5	.763	.903	.479[b]
	Residual	34.654	41	.845		
	Total	38.468	46			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), PSQ, TR, BRE, CS

By inspecting the significance level in Table 4.33 above, it shows that, the value of 0.479 is greater than the 0.05. Therefore this implies that the Null hypothesis is accepted and the Alternative hypothesis is rejected.

Table 4.34: Results of the regression model (coefficients).

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	4.790	.882		7.433	.000		
PSQ	-.128	.244	-.109	-.526	.602	.514	1.946
TR	.125	.207	.123	.606	.548	.534	1.872
BRE	.531	.524	.431	1.013	.317	.122	8.226
CS	-.436	.495	-.364	-.879	.384	.129	7.779

a. Dependent Variable: Customer Loyalty

By inspecting the significance level in Table 4.34 above, TR and BRE have the positive association of 0.548 and 0.317 respectively which satisfies the model, while the other two variables which are PSQ and CS concluded that, they are insignificance with the model. Therefore, there is an indication of multicollinearity, whereby all the explanatory variables are greater than one (VIF).

4.8 Reliability analysis

Reliability investigation is the truth that a scale has to dependably reflect the construct it is measuring and Cronbach's alpha is the first common degree of internal consistency. Other than being exact, the information must fulfil certain proof checks. In this regard, the unwavering quality was reinforced within the prepare of information investigation. This guaranteed the accessibility of related data from different sources. The data which appears clear and non-controversial will be respected as dependable (Struwig and Stead, 2001).

Table 4.35 Cronbanch's Alpha Reliability Coefficient

Variables	Cronbach's Alpha
Perceived Quality	0.832
Trust	0.755
Brand image	0.763
Customer Satisfaction	0.744
Customer loyalty	0.855

Source: Researcher (2020)

According to Nunnally (1978), 0.7 is recommended as the agreed benchmark for the alpha by Cronback. If the alpha coefficient is too small, this means that the objects calculating the scale have very little in common. The researcher has run Cronbach's Alpha to see to what degree a scale is free of arbitrary blunders and hence yields solid ponder comes about.

CHAPTER FIVE
DISCUSSION OF THE FINDINGS

5.1 Introduction

This chapter presents the discussion of findings relating to study objective as clarified in Chapter Four (4). Conclusions are drawn based on the findings. The chapter moreover closes by proposing the further researches as a result of the gaps in the current study.

5.2 Effects of perceived service quality on customer loyalty at CRDB Azikiwe branch

Using a five-point Likert scale questions, respondents were inquired to indicate their level of seen benefit quality influences client dependability at CRDB Azikiwe Department. The key for items, 1-. 2- Disagree 3-Neutral 4-Agree, 5- Strongly agree.

The results in this study, as shown in Table 4.6, show that, 36 percent of respondents strongly agreed that at the bank facilities such as the internet, telephone banking is attractive and new. The results in this study, as shown in Table 4.7, showed that, 50 % of respondents strongly agreed that the services-related materials in this bank are visually safe, clean, intact and appropriate.

The findings in this study, as shown in Table 4.8, showed that 54.2 per cent of respondents strongly agreed that when they pledge to do so, employees of this bank would solve problems. The findings in this study, as seen in Table 4.9, showed that 48.5 percent of respondents strongly accepted that the use of respectful language in customer interactions exists. The results in this study, as shown in Table 4.10, indicate that 47.1% of the respondents strongly agreed that there is a desire to support the clients.

Furthermore, the findings in this study, as seen in Table 4.11, showed that, 51.4 percent of the respondents strongly accepted that timely service delivery is in operation. The findings in this study, as shown in Table 4.12, showed that 60 per cent of the respondents strongly agreed and accepted that customer complaint handling is efficient and accurate. As presented in table 4.13, the results in this study show that 54.2 percent of respondents unequivocally concur that, bank workers are fast sufficient to supply the benefit. Besides, the relapse shown in Table 4.34 appears that there is a relationship between variables where the noteworthiness level surpasses 0.005.

Perceived service quality is characterized as the judgment of the client concerning the general greatness or predominance of a substance (service). This is the difference between the expectations of consumers and the actual performance of a company (Zeithaml et al., 1988). On the other hand, the customer loyalty can be said to have arisen when customers chose to use a specific shop or purchase a particular product instead of using other shops or purchasing other companies' goods (Mandhachitara and Poolthong, 2012).

Some studies conducted by Zeithaml et al. (1996) claimed that, perceived quality of services is the discrepancy or distinction between consumer expectations and their performance perceptions. Researchers have recently studied several methods for the calculation of perceived efficiency. However, the execution of these approaches was complicated by the enigmatic existence of the construct of service quality, making it exceedingly difficult to identify and quantify (Anadol, 2016).

It has also been found that when the perceived value is low, customers are more likely to turn to rival businesses to increase the perceived value, leading to a decrease in loyalty (Malik, 2015). More evidence appear that all the measurements of benefit quality affect the client dependability in managing an account industry unequivocally and significantly (Auka, 2015). Afsar (2014) conducted a study on client devotion determinants within the bank sector where it was unveiled that, seen quality, fulfilment, believe, take a toll exchanging and commitment are variables that impact client loyalty.

Ali's (2014) study finding on the factors affecting banking industry’s customer loyalty in Pakistan suggested that, quality of service, confidence, and reputation positively affect customer loyalty. Kabira's (2015) research on the factors affecting customer loyalty at Family Bank Kenya Limited showed that the bank's ability to provide services as promised met the expectations of customers for service significantly influenced their loyalty. Mfangavo's research (2019) examined factors affecting consumer satisfaction in the telecom industry. The study showed that, all of the price, quality of service, brand identity and patterns had a significant impact on service provider customer loyalty.

5.3 Effects of trust on customer loyalty at CRDB Azikiwe branch

The respondents were asked to indicate their level of trust and how that affects customer loyalty at CRDB Azikiwe Branch, using a five-point Likert scale (where 1-. Strongly Disagree 2- Disagree 3-Neutral 4-Agree, 5- Strongly agree.

The findings in this study, as shown in Table 4.14, showed that, 40 percent of the respondents agreed strongly that this bank should provide its service at the time it promises to do so. The results in this study, as shown in Table 4.15, showed that 57.1 percent of respondents strongly agreed with the policies of the bank and performed practices deserving of mutual trust and consumer interest. The results in this study, as shown in Table 4.16, showed that, 60 per cent of the respondents strongly agreed that the bank can be completely trusted.

Furthermore, the findings in this research, as shown in Table 4.17 indicated that 57.1% of the respondents strongly agreed that a bank has honest employee. The findings in this investigation, as appeared in Table 4.18 demonstrated that 48.5% of the respondents unequivocally concurred that banking services rendered secure. The discoveries in this investigation, as appearing in Table 4.19 demonstrated that 42.8% of the respondents emphatically had certainty within the bank service. Also, in Table 4.34 multiple regression model shows there is a relationship between trust and customer loyalty whereby the level of significance is 0.548 which is above 0.005.

Some studies, such as Magasi's (2016) about customer loyalty determinants in Sub-Saharan African bank indicated that, perceived performance, customer satisfaction, and trust are major determinants of customer loyalty in Sub-Saharan African banking. The theory is that, the banking sector needs to concentrate on perceived quality, consumer satisfaction and confidence to improve customer loyalty. The study recommends that policymakers take measures to boost the quality of service dimensions which will have a positive impact on consumer satisfaction and trust in the banking industry.

Mwikwabhi's study (2013) aimed at evaluating the effect of service quality on customer retention revealed that, overall, the quality of service offered by CRDB bank influences customer retention. The study observed that, CRDB bank tangibles are the aspect most affecting customer retention, followed by sensitivity, empathy, efficiency and last but not least security. The study suggested that, CRDB bank should hold bank tangibles because they are the most significant element that keeps customers loyal to the bank. For bank employees ' responsiveness, it is recommended that the CRDB bank management must ensure that employees respond to customers' needs and queries efficiently.

5.4 Effects of the brand image on customer loyalty at CRDB Azikiwe branch

The respondents were asked to indicate their level of understanding on how brand image affect customer loyalty at CRDB Azikiwe Branch on statements on a five-point Likert scale, where 1-. Strongly Disagree 2- Disagree 3-Neutral 4-Agree, 5-Strongly agree.

Therefore, as shown in Table 4.20, the results in this research indicate that, 42.8 per cent of respondents agreed that the credibility of this operator is high. The findings in this study, as shown in Table 4.21, showed that, 28.5 per cent of respondents strongly agree that customers have a positive sense of social responsibility for the operator. The findings in this study, as shown in Table 4.22, showed that 28.5 percent of respondents strongly agreed on the positive image of the CRDB bank has strengthened my bank loyalty. Similarly, the findings in this study, as seen in Table 4.23, showed that 28.5 per cent of respondents strongly agreed that the company provides its customers with a positive brand identity. The results in this study, as shown in Table 4.24, showed that 45.6 per cent of respondents agreed strongly and agreed that the logo of CRDB Bank motivates me to continue banking with them. The regression model in Table 4.34 indicates that there is a relationship between brand identity and consumer loyalty where 0.317 is above 0.05 by the point of significance.

The study conducted by Mfangavo's research (2019) examined factors affecting consumer satisfaction in the telecom industry. The study showed that all of the price, quality of service, brand identity and patterns had a significant impact on service provider customer loyalty. It was further revealed that, they affect the organizational efficiency, customer loyalty, perceived quality, consumer value, switching costs and corporate image which are essential to customers.

Kabira's (2015) research on the factors affecting customer loyalty at Family Bank Kenya Limited showed that, the bank's ability to provide services as promised met the expectations of customers for service significantly influenced their loyalty. The Bank's varied financial offerings have strengthened its plan to continue banking with Family Bank to a large degree. Strong awareness and comprehension of family bank operations among the employees greatly enhance customer loyalty. On brand loyalty regarding customer satisfaction, the findings showed that, the respondents viewed Family Banking as a bank founded to help individuals seeking growth opportunities.

5.5 Effects of customer satisfaction affects customer loyalty at CRDB Azikiwe branch

The respondents were asked to indicate on how customer satisfaction affects customer loyalty at CRDB Azikiwe branch (whereas 1= Strongly disagree, 2=Disagree, 3= Neutral, 4= Agree, 5= Strongly disagree).

The study findings, as appearing in Table 4.25 show that, 24.2% of the respondents acknowledge that, the bank met their needs. The study findings, as appearing in Table 4.26 demonstrate that, 28.5% of the respondents unequivocally concurred that the bank they work with appreciate their desires.

The findings in this study, as shown in Table 4.27 showed that, 34.2 per cent of respondents considered the bank and its service to be good in comparison with other banks. The results in this study, as presented in Table 4.28, indicated that, 35.7 percent of respondents unequivocally concurred that the degree to which the services met the financial needs increments and thus provides the chances for continued banking at the CRDB bank.

The findings in this research, as shown in the Table 4.29 indicated that 53.2% of the respondents strongly agreed on the match of bank services to their expectations to improve the chances of continued banking with CRDB Bank. The findings in this research, as presented in Table 4.30 demonstrate that, 42.8% of the respondents unequivocally concurred that simple accessibility to CRDB bank improved the chances of continued transacting with them. The findings in this research, as shown in Table 4.31 indicated that, 42.8% of the respondents agreed that, the friendliness of CRDB Bank staff has improved the chances of continued transacting with them. In the Table 4.34, regression model shows that, there is a relationship between customer satisfaction and customer loyalty, whereby the level of significance is 0.384 which is higher than 0.05.

Studies conducted by Kabira's (2015) on the factors affecting customer loyalty at Family Bank Kenya Limited showed that, the bank's ability to provide services as per the expectations of customers for service significantly influenced their loyalty. The bank's varied financial offerings have strengthened its plan to continue banking with the family bank to a large degree for customers. Strong awareness and comprehension of family bank operations among the employees greatly enhanced customer loyalty. On brand loyalty and customer satisfaction, the findings show that, the respondents viewed Family Banking as a bank founded to help individuals seeking growth opportunities. Concerning brand loyalty and customer satisfaction, the findings showed that, the respondents regarded Family Bank as a bank founded to help individuals seeking growth opportunities. Meanwhile, Rutta (2015) assessed factors influencing customer satisfaction in Tanzania banking sectors at Tanzania Postal Bank in Dodoma. The study found that, effective customer care influence customer satisfaction and that availability of products influence customer satisfaction at greater extent. Moreover, most of them agreed that, banking environment influence customer’s satisfaction while most of them add that knowledge of employees influence customer satisfaction at the high extent. Most of them further suggested that, other factors influencing customer satisfaction in the study relate to the availability of quality products.

Magasi's research (2016) on customer loyalty determinants in Sub-Saharan African bank observed that, perceived performance, customer satisfaction, and trust are the main determinants of customer loyalty in Sub-Saharan African banking. The theory is that, the banking sector needs to concentrate on perceived quality, consumer satisfaction and confidence to improve customer loyalty. Research by Mfangavo (2019) looked at factors impacting customer loyalty in the telecom industry. The study found that, all the costs, quality of service, brand identity and trends had a major effect on consumer loyalty to service providers. It was further revealed that, customer loyalty, perceived quality, market value, switching costs and corporate image are important for customers when it comes to organizational efficiency.

CHAPTER SIX

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter presents summary, conclusions and recommendations on the factors affecting customer loyalty in the banking sector, drawing from CRDB Azikiwe Branch in Dar es Salaam. It also includes areas for further research.

6.2 Summary of the findings

The purpose of this study was to assess factors affecting customer loyalty in the banking sector, drawing from CRDB Azikiwe Branch in Dar es Salaam. Specifically, the study intended to achieve the following specific research objectives:-

i. To determine ways in which perceived service quality affect customer loyalty at CRDB bank Azikiwe branch

ii. To assess the effects of trust on customer loyalty at CRDB bank Azikiwe branch

iii. To explore the effects of brand image on customer loyalty at CRDB bank Azikiwe branch

iv. To find out the influence of client fulfilment on client loyalty at CRDB bank Azikiwe branch

A case study research strategy was utilized by the analyst to put more accentuation on a total hypothetical examination of the few components and circumstances and their interrelations. The purposive and straightforward arbitrary examination strategies were utilized.

The essential information in this study was collected utilizing the survey with closed-ended questions. Data were analyzed by both a quantitative and a qualitative methods.

With regard to the specific objective one, findings indicated that, the respondents strongly agree that resources related with the services are visually clear, neat, complete and sufficient in this bank, majority of respondents strongly agreed that staffs tackle the difficulties, majority of respondents strongly agreed that there is the use polite language in communicating with customers and majority of respodnents strongly agreed that there is a willingness to help the customers.

With regard to the specific research objective two, majority of respondents strongly agreed that the bank can be trusted completely, majority of the respondents strongly agreed that a bank has honest employees and majority of the respondents strongly agreed I have confidence in the bank service.

With regard to the specific research objective three, it was revealed that majority of respondents strongly agreed that clients have a great feeling about the operator's social duty, majority of the respondents strongly agreed on CRDB bank's positive reputation has improved loyalty in the bank and majority of respondents strongly agreed that CRDB bank's logo motivates them to continue banking with CRDB.

With regard to the specific research objective four, majority of respondents strongly agreed that the bank meets customers' needs, majority of the respondents strongly agreed that the bank they work with apreciate their expectations of an ideal bank and majority of the respondents strongly agreed on the match of bank services with expectations to improve the chances of continued banking with CRDB bank.

6.3 Conclusions

The aim of the study was to assess factors that affect customer loyalty in banking sectors in Tanzania, drawing evidence fromCRDB Azikiwe branch in Dar es Salaam. The results have shown that, trust and brand image is mostly related to customer loyalty. Hence, the four independent variable items on dependent variable have been shown in multiple regressions model in Table 4.34. The results show that, all variables have a positive relationship on the dependent variable.

6.4 Recommendations

The study was conducted to assess factors affecting customer loyalty in the banking sector at CRDB Azikiwe Branch in Dar Es Salaam-Tanzania. Recommendations are shown below:

i. The study recommends consumer loyalty as a profound commitment to frequently re-buy or patronize a craved item or service within the future; activating rehashed buys of the same or the same brand, in situational weights and showcasing efforts.

ii. The study observed that, bank-related tangible factors include comfortable store designs, up-to-date facilities for customer use and adequate workers to provide service. These aspects are critical for retail banks since a customer and an employee has extensive face-to-face contacts. Maintaining a professional and enjoyable atmosphere in the store will also improve customer satisfaction.

iii. Banks also promise a high level of protection for customers during transactions. Banking service will improve the faith and trust of customers if the employees can provide each customer with adequate service.

iv. Perceived quality should characterize the overall judgment and the usually excellent or superiority assessed by the customer on the quality of the services.

v. The service quality dimension should be emphasized to have a strong and important effect on consumer loyalty banking industry.

vi. Consumers have a stronger tendency to trust popular brands. A strong understanding of the brand identity and the standard of service makes a brand more appealing.

vii. Satisfaction is another basic perspective that must be taken into account when as it affects consumers overall loyalty to their service providers.

6.5 Areas for further research

This research focused on the assessment of factors affecting customer loyalty in banking sectors at CRDB Azikiwe Branch in Dar es Salaam. Since the sample was drawn from the study, the generalization of the findings may be limited.

Different strategies ought to be connected to the same range of subject and ought to be conducted in numerous cities, town or districts for generalization purposes, conjointly take off a crevice which other analysts may conduct research.

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APPENDICES

Appendix I Questionnaire to the CRDB Staff

Dear respondent

I am the student of Mzumbe University Dar Es Salaam Campus College and this study attempts to assess "*Factors Affecting Customer Loyalty in Banking Sector in Tanzania: A Case of CRDB, Azikiwe Branch, Dar Es Salaam*". You are humbly requested to participate in this study by filling in the questionnaire administered to you by the researcher. Remember, your responses are confidential and solely for academic purpose.

PART A: Personal profile

Please provide your personal information by putting a tick where necessary

1. Gender
   - i) Male ( )
   - ii) Female ( )

2. Age
   - i) 25-30 ( )
   - ii) 31-35 ( )
   - iii) 36-40 ( )
   - iv) 41-45 ( )
   - v) 46-50 ( )
   - vi) 51-55 ( )
   - vii) 56-above ( )

3. Education background
   - i) Primary ( )
   - ii) Secondary ( )
   - iii) Certificate ( )

iv) Diploma ( )

v) Degree ( )

vi) Master’s degree ( )

vii) PhD ( )

4. Working experience
   i) 0-5 years ( )
   ii) 6-10 years ( )
   iii) 11-15 years ( )
   iv) 16-above years ( )

PART B: To determine how perceived service quality affects customer loyalty at CRDB bank Azikiwe branch

Please indicate your opinion on how perceived service quality affects customer loyalty at CRDB bank Azikiwe branch whereas **1= Strongly disagree, 2=Disagree, 3= Neutral, 4= Agree, 5= Strongly disagree**

1. The bank facilities are attractive and modern such as internet, telephone banking
   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

   Briefly explain………………………………………………..
   ………………………………………………………………...
   ………………………………………………………………..
   ………………………………………………………………..

2. Materials associated with the services are visually clean, tidy, intact and enough in this bank

   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

Briefly explain……………………………………………..
………………………………………………………………...
……………………………………………………………..
……………………………………………………………..

3 Employees of this bank solve your problems when they promise to do so

   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

Briefly explain……………………………………………..
………………………………………………………………...
……………………………………………………………..
……………………………………………………………..

3. There is the use polite language in communicating with customers

   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

Briefly explain……………………………………………..

………………………………………………………………...

……………………………………………………………..

……………………………………………………………..

4. There is the use polite language in communicating with customers

   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

Briefly explain……………………………………………..

………………………………………………………………...

……………………………………………………………..

……………………………………………………………..

5. There is a willingness to help the customers

   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

Briefly explain……………………………………………..

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6. There is timely service delivery

i. Strongly disagree ( )

ii. Disagree ( )

iii. Neutral ( )

iv. Agree ( )

v. Strongly agree ( )

Briefly explain……………………………………………..

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7. There is effective and reliable of handling customer complaint

i. Strongly disagree ( )

ii. Disagree ( )

iii. Neutral ( )

iv. Agree ( )

v. Strongly agree ( )

Briefly explain……………………………………………..

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8. The bank employees are fast enough in providing the service

i. Strongly disagree ( )

ii. Disagree ( )

iii. Neutral ( )

iv. Agree ( )

v. Strongly agree ( )

Briefly explain……………………………………………..
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PART C: To assess how trust affects customer loyalty at CRDB bank Azikiwe branch

Please indicate your opinion on how trust affects customer loyalty at CRDB bank Azikiwe branch whereas **1= Strongly disagree, 2=Disagree, 3= Neutral, 4= Agree, 5= Strongly disagree**

9. This bank provides its service at the time it promises to do

i.	Strongly disagree	( )
ii.	Disagree	( )
iii.	Neutral	( )
iv.	Agree	( )
v.	Strongly agree	( )

Briefly explain……………………………………………..
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10. I have confidence in the bank service

i.	Strongly disagree	( )
ii.	Disagree	( )
iii.	Neutral	( )
iv.	Agree	( )
v.	Strongly agree	( )

Briefly explain……………………………………………..

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11. According to my experience, the bank can be trusted completely

    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain……………………………………………….
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12. This bank have honest employee

    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain……………………………………………….
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13. Banking services rendered safe

    i. Strongly disagree ( )

ii. Disagree ( )

iii. Neutral ( )

iv. Agree ( )

v. Strongly agree ( )

Briefly explain……………………………………………..

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14. Bank's policies and practiced activities worthy of mutual trust and respect toward customers

    i. Strongly disagree ( )

    ii. Disagree ( )

    iii. Neutral ( )

    iv. Agree ( )

    v. Strongly agree ( )

Briefly explain……………………………………………..

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PART D: To explore how brand image affect customer loyalty at CRDB bank Azikiwe branch

Please indicate your opinion on how brand image affects customer loyalty at CRDB bank Azikiwe branch whereas **1= Strongly disagree, 2=Disagree, 3= Neutral, 4= Agree, 5= Strongly disagree**

15. This operator's reputation is high

    i. Strongly disagree ( )

ii. Disagree ( )
iii. Neutral ( )
iv. Agree ( )
v. Strongly agree ( )

Briefly explain……………………………………………..
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16. Customers have good feeling about operator’s social responsibility

i. Strongly disagree ( )
ii. Disagree ( )
iii. Neutral ( )
iv. Agree ( )
v. Strongly agree ( )

Briefly explain……………………………………………..
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17. The operator delivers a good brand image to its customers

i. Strongly disagree ( )
ii. Disagree ( )
iii. Neutral ( )
iv. Agree ( )
v. Strongly agree ( )

Briefly explain……………………………………………..
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18. CRDB Bank's logo motivates me to continue banking with them

i.	Strongly disagree	( )
ii.	Disagree	( )
iii.	Neutral	( )
iv.	Agree	( )
v.	Strongly agree	( )

Briefly explain……………………………………………..
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19. CRDB Bank's positive reputation has improved my loyalty in the Bank

i.	Strongly disagree	( )
ii.	Disagree	( )
iii.	Neutral	( )
iv.	Agree	( )
v.	Strongly agree	( )

Briefly explain……………………………………………..
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PART E: To find out how customer satisfaction affects customer loyalty at CRDB bank Azikiwe branch

Please indicate your opinion on how customer satisfaction affects customer loyalty at CRDB bank Azikiwe branch whereas **1= Strongly disagree, 2=Disagree, 3= Neutral, 4= Agree, 5= Strongly disagree**

20. This bank meet my needs

   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

   Briefly explain……………………………………………..
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21. The bank I work with is like my expectations of an ideal bank

   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

   Briefly explain……………………………………………..
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22. In comparison to other banks, I consider this bank and its service successful

   i. Strongly disagree ( )
   ii. Disagree ( )

iii. Neutral ( )

iv. Agree ( )

v. Strongly agree ( )

Briefly explain……………………………………………..

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23. The extent to which the services meet my financial needs improve the chances of my continued banking at CRDB Bank

i. Strongly disagree ( )

ii. Disagree ( )

iii. Neutral ( )

iv. Agree ( )

v. Strongly agree ( )

Briefly explain……………………………………………..

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24. The match of bank services to my expectations improve the chances of my continued banking with CRDB Bank

i. Strongly disagree ( )

ii. Disagree ( )

iii. Neutral ( )

iv. Agree ( )

v. Strongly agree ( )

Briefly explain……………………………………………..
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25. Easy accessibility to CRDB Bank has improved the chances of my continued transacting with them
    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain……………………………………………..
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26. The friendliness of CRDB Bank staff has improved the chances of my continued transacting with them
    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain……………………………………………..
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THANK YOU

Appendix II to the heads of departments

1. Employees of this bank solve customers' problems when they promise to do so? Explain
2. Do staff use polite language in communicating with customers? Explain
3. Are employees willing to help customers? Explain
4. Is there timely service delivery? Explain
5. Is there effective and reliable of handling customer complaint? Explain
6. Do the customers have confidence in the bank service? Explain
7. Does the bank have honest employees? Explain
8. Are the banking services rendered safe? Explain
9. Are the bank's policies and practiced activities worthy of mutual trust and respect toward customers? Explain
10. Do the customers have good feeling about operator's social responsibility? Explain
11. Does the operator deliver a good brand image to its customers? Explain
12. Does this bank meet customer needs? Explain

THANK YOU

APPENDICES

Appendix III Questionnaire to the Customers

Dear respondent

I am the student of Mzumbe University Dar Es Salaam Campus College and this study attempts to assess "*Factors Affecting Customer Loyalty in Banking Sector in Tanzania: A Case of CRDB, Azikiwe Branch, Dar Es Salaam*". You are humbly requested to participate in this study by filling in the questionnaire administered to you by the researcher. Remember, your responses are confidential and solely for academic purpose.

PART A: Personal profile

Please provide your personal information by putting a tick where necessary

1. Gender
   - i. Male ( )
   - ii. Female ( )

2. Age
   - i. 25-30 ( )
   - ii. 31-35 ( )
   - iii. 36-40 ( )
   - iv. 41-45 ( )
   - v. 46-50 ( )
   - vi. 51-55 ( )
   - vii. 56-above ( )

3. Education background
   - i. Primary ( )
   - ii. Secondary ( )
   - iii. Certificate ( )

iv. Diploma ( )
v. Degree ( )
vi. Master’s degree ( )
vii. PhD ( )

PART B: To determine how perceived service quality affects customer loyalty at CRDB bank Azikiwe branch

Please indicate your opinion on how perceived service quality affects customer loyalty at CRDB bank Azikiwe branch whereas **1= Strongly disagree, 2=Disagree, 3= Neutral, 4= Agree, 5= Strongly disagree**

1. The bank facilities are attractive and modern such as internet, telephone banking
   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

   Briefly explain……………………………………………………..
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2. Materials associated with the services are visually clean, tidy, intact and enough in this bank
   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )

v. Strongly agree ( )

Briefly explain……………………………………………………..
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3. Employees of this bank solve your problems when they promise to do so
   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

Briefly explain……………………………………………………..
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4. There is the use polite language in communicating with customers
   i. Strongly disagree ( )
   ii. Disagree ( )
   iii. Neutral ( )
   iv. Agree ( )
   v. Strongly agree ( )

Briefly explain……………………………………………………..
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5. There is the use polite language in communicating with customers

    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain……………………………………………..

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6. There is a willingness to help the customers

    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain……………………………………………..

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7. There is timely service delivery

    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain……………………………………………..
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8. There is effective and reliable of handling customer complaint

i.	Strongly disagree	( )
ii.	Disagree	( )
iii.	Neutral	( )
iv.	Agree	( )
v.	Strongly agree	( )

Briefly explain……………………………………………..
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9. The bank employees are fast enough in providing the service

i.	Strongly disagree	( )
ii.	Disagree	( )
iii.	Neutral	( )
iv.	Agree	( )
v.	Strongly agree	( )

Briefly explain……………………………………………..
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PART C: To assess how trust affects customer loyalty at CRDB bank Azikiwe branch

Please indicate your opinion on how trust affects customer loyalty at CRDB bank Azikiwe branch whereas **1= Strongly disagree, 2=Disagree, 3= Neutral, 4= Agree, 5= Strongly disagree**

10. This bank provides its service at the time it promises to do

i.	Strongly disagree	( )
ii.	Disagree	( )
iii.	Neutral	( )
iv.	Agree	( )
v.	Strongly agree	( )

Briefly explain……………………………………………..
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11. I have confidence in the bank service

iii.	Strongly disagree	( )
iv.	Disagree	( )
v.	Neutral	( )
vi.	Agree	( )
vii.	Strongly agree	( )

Briefly explain……………………………………………..
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12. According to my experience, the bank can be trusted completely

i.	Strongly disagree	( )

ii. Disagree ( )
iii. Neutral ( )
iv. Agree ( )
v. Strongly agree ( )

Briefly explain……………………………………………..
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13. This bank have honest employee
i. Strongly disagree ( )
ii. Disagree ( )
iii. Neutral ( )
iv. Agree ( )
v. Strongly agree ( )

Briefly explain……………………………………………..
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14. Banking services rendered safe
i. Strongly disagree ( )
ii. Disagree ( )
iii. Neutral ( )
iv. Agree ( )
v. Strongly agree ( )

Briefly explain……………………………………………..
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15. Bank's policies and practiced activities worthy of mutual trust and respect toward customers
    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain………………………………………………………..
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PART D: To explore how brand image affect customer loyalty at CRDB bank Azikiwe branch

Please indicate your opinion on how brand image affects customer loyalty at CRDB bank Azikiwe branch whereas **1= Strongly disagree, 2=Disagree, 3= Neutral, 4= Agree, 5= Strongly disagree**

16. This operator's reputation is high
    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain………………………………………………………..
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17. Customers have good feeling about operator's social responsibility

    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain………………………………………………..

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18. The operator delivers a good brand image to its customers

    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain………………………………………………..

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19. CRDB Bank's logo motivates me to continue banking with them

    i. Strongly disagree ( )

ii. Disagree ( )
iii. Neutral ( )
iv. Agree ( )
v. Strongly agree ( )

Briefly explain……………………………………………..
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20. CRDB Bank's positive reputation has improved my loyalty in the Bank

i. Strongly disagree ( )
ii. Disagree ( )
iii. Neutral ( )
iv. Agree ( )
v. Strongly agree ( )

Briefly explain……………………………………………..
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PART E: To find out how customer satisfaction affects customer loyalty at CRDB bank Azikiwe branch

Please indicate your opinion on how customer satisfaction affects customer loyalty at CRDB bank Azikiwe branch whereas **1= Strongly disagree, 2=Disagree, 3= Neutral, 4= Agree, 5= Strongly disagree**

21. This bank meet my needs

i. Strongly disagree ( )
ii. Disagree ( )
iii. Neutral ( )
iv. Agree ( )
v. Strongly agree ( )

Briefly explain……………………………………………..
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vi. The bank I work with is like my expectations of an ideal bank
vi. Strongly disagree ( )
vii. Disagree ( )
viii. Neutral ( )
ix. Agree ( )
x. Strongly agree ( )

Briefly explain……………………………………………..
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22. In comparison to other banks, I consider this bank and its service successful
i. Strongly disagree ( )
ii. Disagree ( )
iii. Neutral ( )
iv. Agree ( )
v. Strongly agree ( )

Briefly explain……………………………………………..

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23. The extent to which the services meet my financial needs improve the chances of my continued banking at CRDB Bank

    i. Strongly disagree ( )
    ii. Disagree ( )
    iii. Neutral ( )
    iv. Agree ( )
    v. Strongly agree ( )

Briefly explain………………………………………………………..
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    vi. The match of bank services to my expectations improve the chances of my continued banking with CRDB Bank
    vi. Strongly disagree ( )
    vii. Disagree ( )
    viii. Neutral ( )
    ix. Agree ( )
    x. Strongly agree ( )

Briefly explain………………………………………………………..
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24. Easy accessibility to CRDB Bank has improved the chances of my continued transacting with them

i.	Strongly disagree	( )
vi.	Disagree	( )
vii.	Neutral	( )
viii.	Agree	( )
ix.	Strongly agree	( )

Briefly explain………………………………………………..
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25. The friendliness of CRDB Bank staff has improved the chances of my continued transacting with them

i.	Strongly disagree	( )
ii.	Disagree	( )
iii.	Neutral	( )
iv.	Agree	( )
v.	Strongly agree	( )

Briefly explain………………………………………………..
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