

**EFFECTIVENESS OF CUSTOMER CARE IN INFLUENCING PERFORMANCE
IN FINANCIAL INSTITUTIONS IN TANZANIA: A CASE OF NMB PLC WAMI
BRANCH MOROGORO**

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BRANCH MOROGORO**

**By
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**A Dissertation Submitted to School of Business (SOB) in Fulfillment of the
Requirement for the Award of Masters Degree in Business Corporate Management
(MBA-Corporate) of Mzumbe University**

2014

CERTIFICATION

We the undersigned, certify that they have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled **Effectiveness of customer care in influencing performance in financial institution in Tanzania: A case of National Microfinance Bank Ltd Morogoro, in** fulfillment of the requirements for award of master degree of Business Administration in Business Corporate Management (MBA-Cooperate Management) of Mzumbe University.

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DECLARATION

I, Esther .M. Mduma declare that this dissertation is my own original work and has not been presented and will not be presented to any other Higher Learning Institution for a similar or any other degree award.

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DEDICATION

This dissertation is dedicated to my parents, lovely husband, sisters, brothers and friends for their love, for their love, encouragement, spiritual and material support whenever I needed them during the course of my studies.

ABBREVIATIONS AND ACRONYMS

BFIA	Bank and Financial Institution Act
CM	Cooperate management
FBME	Federal Bank of the Middle East
NSSF	Nation Security Fund
ET AL	and Others
IT	Information Technology
NBC	National Bank of Commerce
NMB	National Microfinance bank
MSE	Micro and small enterprises
SACCO's	Savings and credit co operative society
SME	Small and medium enterprises
TIOB	Tanzania Institute of Bankers
SERVQUAL	Service Quality

ABSTRACT

This dissertation has assessed effectiveness of customer care in influencing performance in financial institution in Tanzania.

The study was specifically focused on three areas (i) Identify ways used to provide care to customers (ii) Determine the effectiveness of the methods/strategies used to implement customer care to ensure banking performance. (iii) Identify challenge facing the implementation of customer service in banking industry. The study used both qualitative and quantitative approaches and it adopted a case study research design where data were collected mainly through interview from a sample of 57 informants. The study was about to assess. Where by the case study was at National Microfinance Bank Ltd Wami branch Morogoro Tanzania which took place from January to June.

The study findings have indicated that due to the current prevailing competitive business environment there has been significant effectiveness in customer care services in banking institutions in Tanzania. The study has indicated different innovative measurable strategies adopted by NMB bank to improve its customer care services. These include the use of customers first track cards, use of business centre, Customer support and Customization, use of trained customer care staff, prioritized integration of customers and automated business process, and the strategy to improve customer retention and loyalty: customer stays longer, buys and buys more often. to name a few. The findings strongly indicate that use of these strategies has proved more effectiveness on presences of customer complaints mechanics, accessibility of NMB bank customer complaints system, responsiveness of NMB bank customer complaints system, presence of trained customer care staff, feedback and resolution of customer complaints, and customer loyalty to the organization and image of the organization. Furthermore the strategies identified are clearly communicated to the staff since the strategy were found to be well understood by almost all staff in the departments. And this strongly reflected that the strategies have been explained to staff through seminars and the means for staff to gain access to the strategy document.

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CHAPTER ONE

BACKGROUND AND PROBLEM SETTING

1.1 Background information to the problem

1.1.1 The history of Banking Business in Tanzania

The business of banking in Tanzania can be traced back to the 1900s, when a few private German and British commercial banks were opened in the country, by then Tanganyika. These banks continued to operate even after independence (1961), but were nationalized after the Arusha declaration of February 5, 1967 to form the Government-owned major players in the commercial banking business in Tanzania, the National Bank of Commerce or NBC (Kambanga, 2009). In the late 1980s Tanzania's financial sector was among the least developed in Africa. There was no capital or money markets. The main financial instrument was government, securities issued directly to the state-owned insurance company, pension funds, and the postal savings bank. State- owned banks dominated the banking system.

During this period banks in Tanzania took their customers for granted; customers had no or little alternative to their choices since banks were few and services offered were just as poor in quality even at the time customer base grew the banks didn't have to worry about fully satisfying their customers. Later on, other banks were formed, including the Cooperative and Rural Development Bank or CRDB, and they were all operated under the regulations of the Bank of Tanzania Act, 1965. This Act was amended in 1978 and later replaced by the Act of 1995 and now with the new Bank of Tanzania Act, 2006 Banks' performance was generally poor and hence necessitated the banking sector's liberalization in 1991 in line with the enactment of the Banking and Financial Institution Act (BFIA), 1991 to facilitate the process of consolidating the banking system to include licensing, harmonizing its operations as well as regulating credit operations and thus enhancing efficient mobilization of financial resources.

As a results in 1992 GOT allowed new commercial banks, Bureau De change, insurance companies, stock exchange and related financial units to be established. Tanzania today has more than 30 registered banks in the country and a number of financial institutions. Most of these banks are foreign owned, and they are not very diversified in terms of the products and services they offer, products are nearly identical.

1.1.2 The commercial banks

The popular view of a bank is that of the huge building where people keep their money and get it back when they want it. To some extent, this is partly correct but there is need to go beyond the popular view and look at the legal meaning: What is bank in the eyes people and the real meaning in the eyes of the law? This is necessary because there are principles and rules which regulate the business of banking. According to BFIA (2006), a bank is a financial institution authorized to receive money on current account subject to withdraw by cheque. Commercial banks are important to the economy of a country as they act as intermediaries in order to finance productive activities which are very crucial to the economy, Also provide a whole range of financial services to the public such as payment services, they make money available through money supply via credit extension which impacts directly the monetary policy of a country like Tanzania. According to Bank Supervision department of Bank of Tanzania reports (2010), there are about 29 commercial banks registered to run the business of banking in Tanzania. These banks include: Standard chartered Bank, Stanbic Bank, Citibank, FBME Bank, Bank of Africa (T) Ltd, Diamond Trust Bank, Exim bank (T) Ltd, NBC Ltd, NMB Plc, CRDB Plc, The Peoples Bank of Zanzibar Ltd, Akiba Commercial Bank, KCB Bank, International Bank, Habib African Bank Ltd, Barclays Bank, Banc ABC, Commercial Bank of Africa, I & M Bank (T) Ltd, NIC Bank (T) Ltd, Azania Bancorp, Bank of India (T) Ltd, United Bank of Africa, Mkombozi Commercial Bank and Advance Bank (T) Ltd.

1.1.3 The National Microfinance Bank

In 1997, the National Microfinance Bank Limited Incorporation Act established the NMB. Later in 2005, The Government of the United Republic of Tanzania started the privatization process and sold part of its shareholding (49%) to a consortium led by the Cooperative Central Raiffeisen- Boerenleenbank B.A. ('Rabobank Group'). In 2008, the

Government reduced its share to 30% through the sale of shares to the general public in an IPO (16%) and to the NMB staff (5%). NMB became listed on the Dar es Salaam Stock Exchange on 6th November, 2008. NMB is the largest bank in Tanzania, both when ranked by customer base and branch network. With over 139 branches NMB is located in more than 80% of Tanzania's districts. This broad branch network distinguishes NMB from other financial institutions in Tanzania.

Services offered by NMB are:-Loans, Savings account, Current account, Money transfer, Currency exchange and provision of information. NMB provides various products such as NMB Kilimo account, Agro dealer inputs credit, out growers Loan scheme, MSE Loan, NMB pesa fasta, Pensioners Loan, Personal Loan, Salaried Workers Loan, NMB salary alert, NMB ATM card, NMB Mobile, Currency exchange, foreign currency account, Student account, NMB junior account, School Savings account, NMB Bonus account and personal account.

Most models of customer evaluation of services focus on the comparative judgment of expectations versus perceived performance, resulting in the two major evaluative judgments of perceived service quality and customer satisfaction (Kassim, 2005).

In any business or service situation, highly satisfied customers are three times more likely to repurchase and four times more likely to recommend, compared to customers who are not very satisfied (Sung *et al.*, 2003). Furthermore, customers want to be completely satisfied. If they are not and have a choice, they can be easily lured away by the competition. These behaviors seem to reflect a kind of corporate culture in the banking business but the question is; Are they applicable and cross-functional among the commercial banks in Tanzania in the prevailing competitive business environment? Employees need to know who their customers are, why they come to their organization in the first place, and how they feel about the organizations from customer complaints, feedback, and satisfaction through surveys. Banks are committed to ensuring a positive customer experience for all their customers. This commitment is the reason banks offer a wide array of banking products and services designed to meet customers' needs.

1.2 Statement of the problem

Following the liberalization of banking sector in 1991 in the Tanzania banking industry likewise in other developing countries, customers has been most important aspect of a successfully business and it has been argued that customers must be looked after and managed properly. It is further suggested that financial institutions should believe that long-term relationships are a decisive source for competitive advantages, the outcomes for the customer of such long-term orientation. This being the case in most banks with outstanding performance today do not only consider customers as the destination point of their products but they also pay much attention to customer happiness especially customer satisfaction. As argued by Harris (2012), when services deteriorate, customers want the problem to be resolved as quickly as possible, with an appropriate response; otherwise customers may withdraw, not only by boycotting the service, but also by publicizing their dissatisfaction through social networking.

It is estimated that for every customer complaint received, there are at least 26 complaints that are never expressed and furthermore, a customer with a complaint is likely to tell 20-25 other customers and potential customers about his complaint (Albrecht & Karl, 1995). If complainants feel they are being ignored or not taken seriously, they may look for redress by seeking external review or by publicly exposing their experience, which could directly impact on an agency's reputation. There is much to lose by ignoring complaints and much to be gained by having an effective complaints management system.

In fact as the industry continue to face an increasingly competition, challenges, standardization of products and service, are inevitable due to the opening up of market for foreign banks. This impliedly means that as the industry continue to face difficulties in its operations and struggle for survival become also inevitable. However, for survival assurance difference techniques are to be used in service provision. Among the techniques included increased marketing activities especial in area of marketing communication mix, designing and coming up of new products and services to attracts and retain customers.

In view of the above the industry is likely to incur a lot of cost in running the sector with very limited success in absence or poor customer care services.

In economic perspectives; this also can significantly contribute to poor economic and social development, since the governments generate its revenue from collection of taxes.

Indeed many banks including NMB bank have expressed their intent to improve their relation with customers using variety of approaches including complaint management.

This commitment notwithstanding there continues to be lack of evidences and information on whether customer care is influencing performance of financial institution and how effectively financial institution responds to customer complaints and meet customer demands and expectation for services. According to researcher's observation in catchment area of study, customer complaints are not well managed.

There are number of studies conducted with regard to the problem under study; The study include (Zeithaml, Parasuraman, & Berry, 1990) considered the customer service and satisfaction based on modified service gap model or serviquial model and the five SERVIQUAL dimensions namely; reliability, responsiveness, assurance, empathy and tangible to find out the same, but most this studies focus on strategies on customer satisfaction ,leaving the gap to learn effectiveness of customer care in influencing performance in financial institution in Tanzania . Kassim (2005), considered customer access service quality by comparing their expectation prior to the their service encounter with bank, develop perceptions during the service delivery process and then compare their perceptions with the actual service received from the bank employee, both focused on strategies on customer satisfaction leaving the gap of effectiveness of customer service satisfaction in improving banking industry performance.

1.3 Research objectives

1.3.1 General Objective

The objective of this study was to assess the effectiveness of customer care in influencing performance in financial institutions. The emphasis of the study was to determine the extent to which NMB provides reliable and quality services that satisfies the customers.

1.3.2 Specific Objectives

The specific objectives include:

- (i) Identify ways used to provide care to customers

- (ii) Determine the effectiveness of the methods/strategies used to implement customer care to ensure banking performance.
- (iii) Identify challenge facing the implementation of customer service in banking industry.

1.4 Research Questions

The study questions involved;

- (i)What are techniques used in providing customer service in the banking industry?
- (ii)Are the techniques effective in improving organization performance?
- (iii)What are the challenges facing the implementation of customer service in the banking industry

1.5 Significance of the Study

The study is significant in view of the following

- i.The study form the basis for further studies in customer service and satisfaction levels in the banking industry and other service sectors here in Tanzania and elsewhere *since the problem, challenge facing customer service in financial institution will be analyzed.*
- ii.The findings will be used to solve the problems related to customer care and satisfaction at NMB. The findings of this study will help decision makers at NMB bank and other financial institutions to address setbacks on customer complaint services and enhance accountability and quality of services rendered to the public.
- iii.In addition findings will assist Banking and other financial institutions and other public agencies in efforts to develop responsive customer complaint management systems, and it may also serve as a resource for research teams developing new customer services guideline.
- iv.This research study will be used by other scholars as a reference material in literature review
- v.The study is an essential part for fulfillment of the requirement for the awards of muster Degree in Business Cooperate Management of Mzumbe University

1.6 Scope of the study

The focus of the study was to assess the effectiveness of customer care in influencing performance in financial institutions in Tanzania. The study was conducted in Morogoro Municipal Wami branch, the targeted population was nmb customers and nmb staffs. Therefore this study has dealt only with issues in customer care perspective, whose analysis provides directions and areas for study in the area of customer care services in financial institutions in Tanzania.

1.7 Research limitations

The main problems which researcher encountered while undertaking this study include , fund shortage, delay from the respondent to provide data timely, and pairing research with a limited time that did not gave investigator an ample time to deal with research activities. The challenges make the study to be difficult but a researcher used more than one method of data collection and extra time to obtain required data. However it might not possible to generalize the situation uncovered under this study since this study was limited to study the stated problem under investigation only in one NMB bank branch Morogoro.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents theoretical literature review as well as selected empirical literatures on customer services and customer care services which helped the researcher to understand various concepts, theories, studies of other scholars relating to customer service quality and customer satisfaction in service sector like the banking sector. The first part deals with\ theoretical literature review. The next part will review empirical literature.

2.2 Theoretical literature review

This section review theoretical literatures on customer services. The aspect covered includes overview of customer services.

2.2.1 Overview of customer services

A customer is any person who purchase or buy a commodity or service. Peels (1978) state that a customer is a person to whom you are delivering service depends upon the type of business. According to Mattila and Wirtz (2004), customer is called a client, a buyer, a customer, a patron or shopper. The authors added up that customer service is the process which deal with customer satisfaction that is taking and putting the customer first, anticipating need and problem, tailoring products, and services to meet need and hence developing the sense of care to customers in the service delivery. Kotler and Keller (2009) define service as any act or performance one part can offer the other that is essentially intangible and does not result into ownership of anything.

According to Johnston (2005) customer service is the series of activities designed to enhance the level of the customer satisfaction that is the feeling that a product or a service has met customer expectation. According to Wilson (1991), good customer service is all about bringing customers back. It is also about sending them away happy-happy enough to pass positive feedback about your business along to others who may then try the product or service you offer for themselves and in their turn become repeated customers.

According to Kolter and Armstrong (2003), a good customer service creates an emotion with service and product. Satisfied customers talk favorably to other about the organization or company and hence they remain loyal and continue purchasing product of an organization.

The essence of good customer service is forming a relationship with customers relationship that individual customer feels that he would like to pursue. Customer service is the provision of what customers want, when they want it at an acceptable cost within the operating constraints of the business and providing a better service than that the customers expect (Mbura, 2004). Customer service includes measuring customer satisfaction levels, improving institution-wide support and response times, as well as managing customer data to look at buying or complaint trends. As such, customer service is business requirement that impacts an organization at nearly every level. It is a special skill of listening carefully to the customer (Tegambwage, 2006).

According to Institute of customer service of UK (2007), Customer service is the sum of total of what an organization does to meet customer expectations and produce customer satisfaction; Thus it encompasses all activities and initiatives that an organization undertakes to facilitate service delivery and meet customer expectations.

Even in the technological world, Schulze (2000) maintains that customers will return based on how they were treated by the service provider and not on the quality of the product. Schulze's (2000) secrets to customer care focuses on how long a customer is kept waiting, whether employees are empowered to take authority and make decisions and whether the business is aware of and is addressing areas of potential error in the customer-employee interaction. At the end of the day the customer care programme should be constructed to maximize customer loyalty (Dorrian, 2001). Thompson (2000) furthermore maintains that as more customers adopt the Internet and customer expectations are created, so businesses will have to implement strategies to understand the market better in order to target the market more accurately and ultimately become closer to their intended customers. This correlates with Report and Jaworski's (2001) proposal that a well researched and designed web site should attract the targeted customer segment and repel the non targeted customer segment.

2.2.2 Customers Needs

Customers have needs which marketers need to assess in order to match the product or service to the customer's needs (Payne, 1997). The Chartered Institute of Management (2002) maintains that businesses should get close to their customers by identifying them and collecting facts and opinions as this will enable the business to respond better and tailor their offerings to meet their customers' needs. A further recommendation is that businesses should profile their customers as many factors influence customer needs such as gender, age, education and income group to name a few (Chartered Institute of Management, 2002).

In order for the bank to know the needs of the customers, marketing research should be conducted as marketing research provides information which can be used in making bank and marketing decisions. The extra information should reduce the risk involved in the decision and thus increase the chances of making the right choice. Areas which need marketing research are: market size, customer buying motives, trend market, customer satisfaction, customer wants, and customer expectations. Consequently this complicates matters for managers and creative marketing is required to attempt to meet these different types of needs. A framework of needs was developed by Kano (2003), to determine how customer needs affected buying behavior and how this impacted on the business. The framework grouped customer needs into three levels.

The bottom level contained "basic needs" which comprised fundamental expectations anticipated by the customer such as the telephone being answered in three rings. Kano (2003) suggests that, these needs have a one-way effect on the customer, because these needs are expected, fulfilling them will result in customer satisfaction while not fulfilling them will cause dissatisfaction. However, fulfilling these needs extremely well will not result in higher levels of customer satisfaction; therefore businesses should not over-invest in the ability to ensure these needs are met.

The middle level contained "satisfier needs" which represent those items that exceed expectations such as leather seats in a waiting room the greater customer satisfaction will be. However, meeting these needs will have little impact on the customer's future buying decisions. Therefore this category is the least important to businesses (Kano, 2003).

These needs have a one-way effect on the customer as, because they are not expected, if they are not provided dissatisfaction does not occur (Thompson, 2003). However, by providing these needs and delivering value to the customer, businesses will be able to differentiate themselves and increase market share by attracting customers away from competitors. Thus it is evident from both Kotler (2000,) and Thompson (2003) that customers exhibit many different kinds of needs. Furthermore, customers assign different levels of importance to the different needs. Therefore this complicates matters for businesses attempting to satisfy their customers' needs.

Employees need to know who their customers are, why they come to their organization in the first place, and how they feel about the organization from customer complaints, feedback, and satisfaction through surveys. Banks are committed to ensuring a positive customer experience for all their customers. This commitment is the reason banks offer a wide array of banking products and services designed to meet customers' needs.

2.2.3 Customer satisfaction

A Customer satisfaction is the ability that an organization possesses to meet the needs of their customers on a regular basis (Perera, 2005) Satisfaction is the state felt by a person who has experienced a performance or outcome that has fulfilled his or her expectations. Satisfaction is thus a function of relative levels of expectation and perceived performance. Satisfaction is the person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations (Kotler, 2000) According to Kotler (2004), the first task for any business-oriented institution is "to create customers". However, customers face a vast array of product and service choices, prices as well as suppliers. So, customers estimate which products or service offer will meet their needs thus enhancing repurchase probability. Thus customer satisfaction or dissatisfaction is subjective and dependent on perceived performance and expectations. Customer satisfaction is related to customer expectations.

Three outcomes can be anticipated, if the product or service meets customers' expectation, then customer satisfaction exists. If it exceeds customer expectation, then there is customer delight. If the product or service goes beyond customer delight, then the customer is surprised (Roberto *et al.*, 2006). Since marketing focuses on the needs and wants of the customers, one of the prime marketing objectives should be to maximize customer's satisfaction (Zeithaml and Bitner 2003).

According to Zeithaml and Bitner (2003), Factors that affect customer satisfaction are product and service features, customer emotions, attributions for service success or failure and perception of equity or fairness.

Customers have a set of expectations, and on experiencing a service they reflect on the service on the basis of the service features and draw favorable or unfavorable conclusions about the service provided.

The conclusion drawn is of prime importance to the service provider as it can provide important insights on how to improve their services (Swaddling and Miller, 2002). Customer satisfaction is a direct result of a customer's expectations having been met by the service provided by the organization. A customer may be content with one encounter with an organization but may find the next experience with the same organization unpleasant. Management cannot control customer's reaction while doing business with the organization, but it can develop consistent levels of customer service that all employees are trained in and adhere to. Thus consistent levels of customer service can lead to continued high levels of customer satisfaction, which can lead to repeat business, higher profits, and increased market share (Lovelock and Wright, 2004). According to Ho *et al.*, (2005), customer satisfaction is a good predictor for the likelihood of repeat purchases and revenue growth. In addition, customers are assets and their values can both grow and decline. However, customer satisfaction can be increased by investing in costly technology or productive processes. Kotler (2004) argued that, institutions or companies which believe the customer is the "profit center" must adopt the modern customer-oriented organization chart where customers are considered first or are at the top; next is front-line staff who meet and attend customers followed by intermediate managers who support the front-line staff.

According to Kotler (2000), companies seeking to grow their profits and sales have to spend considerable time and resources searching for the new customers. Customer acquisition requires substantial skills in lead generation, lead qualification and account conversion. Unfortunately, most marketing theories and practices center on the art of attracting new customers rather than retaining and satisfying the existing ones.

Traditionally, the emphasis has been on making sales rather than building relationship, on pre selling and selling rather than caring for the customer afterward. It is important for the banks to ensure that, they do not attract customers who are likely to turn but at the same ensuring that, it does not loose existing customers. The cost of losing a customer is very high because it is more costly to attract new customers than to retain the existing ones.

2.2.4 Quality of Services and Customer's expectations

It is important to study service quality as it impacts organizational profits because it is directly related to customers satisfaction, customer retention, and hence customer loyalty (Mohsin, 2005). Quality of service is what people want to have whenever they encounter a service providing institution. Smith (2000) viewed service quality in two ways. The first is the level of quality by which the regular service is delivered, for example, the bank teller's handling of a transaction. The second is the level of quality by which "exceptions" or "problems" are handled. However, maintaining quality is important for good customer relations regardless of the type of service. At the time of service delivery, customers interact closely with the service providers and get an inside knowledge of the service organization. This kind of knowledge gives them an opportunity to critically assess the service provided and the service provider. From the literature stated above, service quality plays an important role in adding value to the overall service experience. That means that, the best quality is that which adequately meet the needs of customers. According to Mbura (2004), quality of service is considered to yield the following advantages: Improved customer retention, High degree of customer loyalty, Attraction of new customers through positive word of mouth recommendations, can be used as a competitive tool especially where competitors cannot easily copy and employee morale can improve due to reduced customer complaints.

Quality can only be determined on the basis of reliability- the ability to deliver the promised services in a dependable and accurate manner; responsiveness- the willingness to help customers and provide a prompt service, for example, by avoid in keeping customers waiting for no apparent reason; assurance- the ability to inspire trust, and confidence such as being polite and showing respect to customers; empathy or caring- the attitude of being approachable or the degree to which customers are treated as individuals, for example, being a good listener; and tangibles- physical facilities, equipment, personnel and service-facilitating materials such as communication and cleanliness. Service quality is commonly noted as a critical prerequisite and determinant of competitiveness for establishing and sustaining satisfying relationships with customers. No business organization can survive without building its customer satisfaction and brand loyalty. Likewise no organization can make a healthy living without meeting the needs of its customers. That is what organizations do: they serve people's needs. Service quality helps in cementing the relationship between customers and the organization and it is a two-way flow of value. This means that customer derives real value from the relationship which translates into value for the organization in the form of enhanced profitability and sustainability over a long period of time.

Customer expectations are formed through past experience with the business, word of mouth and through the media (Kotler, 2000). Kotler further points out that, customer expectations are comprised of future benefits together with anticipated regret if a business relationship ends. Expectations are formed on the basis of past experiences with the same or similar situations, statements made by friends and other associates, and statements made by the supplying organization (Kotler, 2000). However, while this ability to delight customers may be profitable in some industries, it may not be possible to achieve in other industries, yet, customers will put businesses under pressure to perform and meet their expectations (Thompson, 2000). A further trait of customer expectations is that they can change frequently which makes it difficult for businesses to provide what the customer was expecting (Anderson, 2002). According to Corrigan (2004) maintains that customer expectations and buying behavior continually adjust the rules of competition.

Hence businesses that pursue innovation with regard to their products and services will be able to fulfill customer expectations and will, in turn, further contribute to the competition within their industry. Consequently, as Corrigan (2004) points out, businesses that adapt to the changing market place and innovate to meet customer expectations will become market leaders. Customer needs and expectations from the business' perspective: businesses need to monitor and recognize what their customer's value with respect to their needs and expectations and, furthermore, businesses need to align what they are capable of doing to what their customers value (Thompson, 2000).

2.2.5 Measuring Customer Service

Cheales (2001) emphasizes that if the business is not measuring the results of the customer care programmer, then the business will not know how successful it has been nor will it know how to manage the programmer. Both Dorian (1996) and Cheales (2001) emphasize that if the business is not measuring the results of the customer care programmer, then the business will not know how successful it has been nor will it know how to manage the programmer. The problem is that management are used to measuring tangibles such as accounting data, and not intangible elements such as service quality and customer feedback (Cohan, 2000). (Kotler, 2000) observed that customers evaluate and measure a business on ; reliability which refers to the business' ability to perform the service accurately and dependably; responsiveness which is the willingness to provide prompt assistance; assurance which refers to the employee's knowledge and ability to convey confidence and competence; empathy which is the ability to care for the customer and provide attention and tangibles which refers to the business' physical facilities and equipment. Consequently management should be measuring the same intangible factors internally and through requesting feedback from customers as, only then, would problem areas become evident and easier to manage (Cheales, 2001).

Furthermore Cheales (2001) suggests that the following should be implemented to improve the measurement of service received by customers: Measurement techniques should be visible to all staff as an indication of how the entire team is doing; barriers to customer complaints should be removed so that customers feel at ease to voice their opinions.

This will enhance customer loyalty and promote a long-term relationship; performance targets should be set with specific goals and deadlines so that progress can be monitored and the customer should be involved in the measurement process as this will make the customer feel special and strengthen the relationship.

Measuring should occur frequently as ongoing competition creates the challenge for business to continually raise their standards. Carson (1999) supports the notion that using purely quantitative methods to measure a business' success is bound to lead to failure. This is because quantitative methods ignore the psychological aspects of the customer's expectations and experience. It is accepted that various services can be implemented with rigid rules and procedures to adhere to strict standards such as the telephone being answered within three rings. However, where qualitative elements dominate the interaction, the psychological aspects will play an important role in the customer's evaluation of the product or service (Carson, 1999). As a result the evaluation of customer care programmes needs to include measurements of both the tangible, quantitative elements as well as the qualitative elements such as perceptions, attitudes and behaviors of both the customer and the frontline staff (Carson 1999).

Many business organizations including banks are frequently in a pressure caused by increasing business competition. Business entities are developing strategies aimed at retaining customers. An important strategy to retain customers is improving quality of services or products. Parasuraman et al., (1985) and Zeithaml et al (1990) suggest that the core strategy for the success and survival of any business institution is to deliver quality services to **customers**. Corrigan (2004) suggests that the quality of goods or services is an important determinant of customer satisfaction. But it should be noted that consumer perception on quality of goods or services is a complex process. With this regard, there are various ways to assess quality of goods or services which have been suggested by different authors.

This study discussed a SERVQUAL dimension documented by Parasuraman et al (1985, 1988). The SERVQUAL dimension was a help towards understanding of the nature of the linkages between the antecedents and consequences of satisfaction.

SERVQUAL is based on the perception gap between the received goods or service quality and the expected service quality.

It has been widely adopted for explaining consumer perception of service quality. Originally ten dimensions of service quality were proposed (reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the consumer, and tangibles). They were finally reduced to the following five dimensions: Reliability, Responsiveness, Empathy, Assurances, and Tangibles. The five dimensions have been debated by various authors but the researcher for this study feels that they are still useful and can support an understanding and evaluation of quality of goods or services. They are also capable to bring customers' perception of goods or services. When information generated from these dimensions they can be utilized to improve quality and hence meet customers' expectations. But because the study is on banking sector, the researcher also accepts another contribution by Sureshchandar et al., (2002). These authors say that in addition to reliability, responsiveness, empathy, assurances and tangibles bank services, there must be an attractive prices or charges for bank services to attract customers.

2.2.6 Value of the Customer

There is a strong relationship between providing excellent customer service and a business' profitability (Dorrian, 1996). However, while difficult to measure, intangible assets such as the brand and, more importantly, the customer should be included as additional determinants of the business' value (Gupta, 2005). Researches done by Gupta *et al.*, (2004) suggest that customer lifetime value provides a useful metric with which to value a business. Customer lifetime value is the expected future profit to be made from a customer less the costs of acquiring and maintaining the customer (Kotler, 2000,). Gupta *et al.*, (2004) research shows that businesses that invest in marketing strategies to enhance customer retention contribute to improving customer value and ultimately the overall value of the business. Consequently customers should be considered as valuable intangible assets and as such should be measured and managed as any tangible asset belonging to the business. Cohan (2000) maintains that other intangible assets surrounding a customer include customer relationships, customer preferences and customer feedback.

Therefore businesses need to put mechanisms in place to exploit the value of the customer and convert the intangible assets into increased shareholder value (Cohan, 2000). Thompson (2000) maintains that businesses should understand what their customer's value and then align the business to those values. The problem with this strategy is that values are unique and depend on individual perceptions (Thompson, 2000). Furthermore customer values change with daily interactions, however, as Thompson (2000) points out, if businesses focus on understanding and adapting to match customer values, they will improve customer loyalty and increase market share. The SERVQUAL dimension which helps to realize customers' perception on goods or services is not enough to bring what is needed by customers. Normally customers perceive performance in terms of the quality of goods or service delivered and the satisfaction level attained. Provision of quality service or production of quality products depend on company environment such as policies and level of technology and participation of company employees to improve such services or goods or through required level of customer care. But generally speaking by providing better quality service and customer satisfaction, the company will retain customers and avoiding price competition and reducing complaints (George, 2008).

The two terms, service quality and satisfaction; have been discussed as being the same. For example Zeithaml and Bitner (2000) argue that service quality and satisfaction are both evaluation variables relating to customers' perceptions of a given product or service. But actually the two terms are used differently. To Gronroos (2007), generally satisfaction is taken as a broader concept while service quality is a focused evaluation of specific dimensions of service. We can also say in other words that service quality is an essential part of customer satisfaction. Besides it, product quality, price, situational factors (e.g. weather conditions) and personal factors such as customer emotion may also influence customer satisfaction. The application of SERVQUAL dimension and improved service quality leads to customer satisfaction.

2.3 Empirical Literature Review

Different authors have a positive understanding on the relationship between customer service and organizational performance. As suggested by Kaynak and Kucukemiroglu (1992) in their study that in order to bank competes successfully in today's competitive

marketplace; it must focus on understanding the needs, attitudes, satisfactions and behavioral patterns of the market. Since consumers evaluate a number of criteria when choosing a bank. In study conducted in Canada suggests that most of Canadian customers found that convenience is the principal reason for bank selection, followed by parental influence with respect to the status of the bank. In contrast, the study conducted in Hong Kong China, indicate that Hong Kong banking market discovered that customers choose their banks because of convenience, long association, recommendations of friends and relatives, and accessibility to credit that guarantee them to remain more with more news (Laroche and Taylor, 1988).

In this era in order to remain in the business should make sure you do concentrate on making customer making more business with you not only because of quality but rather add value on them. Thus a customer retention strategy appears to be very important for any business today. Thus why some business offers coffee free when you visit their business, in case of banks there is special branch for corporate customer where there are treated differently compared to retail customers (Kaynak and Kucukemiroglu, 1992). Sherden (2002) says, customer retention refers to the percentage of customer relationships that, once established, business is able to maintain on a long-term basis. Continues saying it is a major contributing factor in the net growth rate of most businesses specifically starting business.

According to William (2002) in his report argues that "business profits should improve considerably when customers stay on board for longer periods of time. So the longer you keep customers, the more years over which these one-time costs can be spread. To remain competitive in today's global economy, there is an urgent need to strengthen customer relations for ways to extend market reach, improve quality and customer service so as to increase profitability.

This doctoral seminar is specially tailored to this need; it provides knowledge about customer relationship management and its main concepts, the technologies and the strategies for implementing customers.

Berry (1983) states that, customer relationship management (CRM) is a customer-focused business strategy that dynamically integrates marketing and customer care service in order to create and add value for the company and its customers.

However, Sherden (2002) states that, for CRM strategy to be useful for better result financial institutions should focus on employee retention and satisfaction. He argues that, a company with a high turnover rate may not be able to maintain strong personal relationships with its customers. Even if relationships are established, the customer may decide to take its business to a new bank when his contact person leaves. Further, he stated that bank must provide employees with career development opportunities and high degrees of involvement in the business in order to reduce turnover, for high turnover creates a negative environment and reduces the quality of service provided to customers.

Koska (1990) suggest that even in hospitals, good customer care and improved quality of services result in a hospital growth and high performance. Aaker and Jacobson (1994) see that a better sales turnover is linked to improved customer care and their quality perceptions on goods or services offered by the organization. Another researcher Gale (1992) explains that higher customer satisfaction translates into higher market share.

An improved customer care and customer satisfaction effort has the ability to charge a higher price. As a result, an organization will make higher profit while putting lower the transaction costs.

According to Reichheld (1996) it has been proved that customer satisfaction has strong correlation with customers' intention to purchase again. It is also an added advantage for customers to be willing to recommend the company to other customers. It is therefore important to note that improving customer service and quality of services or products account for business performance. Zemke and Bell (1990), suggest that customers are the key driving force for company success.

This means that survival of a business organization also depends on its customers. Consumers and customers are wise when selecting the right products to fulfill their needs and wants.

In addition, the intense competitions make them to switch products easily when they are dissatisfied. This scenario now applies to the banking industry in Malaysia (Chua, 2002).

Harris (2012), adopted a case study research design to assess energy suppliers' adherence to complaints handling standards by measuring customers' recollections of the process and satisfaction with the handling of their complaint it was found that where complaints have been resolved - both in the eyes of the customer and supplier - there have been significant satisfaction gains for all suppliers in relation to the resolution of complaints. Furthermore the other findings from that study showed that over two thirds of both Domestic and Micro Business customers are satisfied with the resolution of their complaint, a significantly higher proportion. Rothenberger and colleagues (2008) note that both '*the complaint and the complainant have to be taken seriously*'. This also requires the organization to identify and recruit individuals who are genuinely willing to help and to act on behalf of their complaining customers (Rothenberger, Grewal et al, 2008). Frontline staff should be able to identify when a complaint is being made so that appropriate action can be taken in accordance with the complaint handling procedures.

In their observation Albrecht and Zemke (1985) found that of the customers who register complaints, between 54% and 70% will do business again with the organization if their complaints are resolved. This figure increases to 95% if the customer feels that the complaint was resolved promptly. Customers who have complained to the organization and had their complaints satisfactorily resolved tell an average of five people about the good treatment they received.

Hart (1990) reported that when the service provider accepts responsibility and resolves the problem when customers complain, the customer becomes "bonded" to the organization. McNeale (1994) found out that about 5% of the dissatisfied customers actually complain to the appropriate authority but easily tell their friends, colleagues and acquaintances about their experiences.

Thus, the organizations ought to be aware or routinely investigate how well or badly their customers are treated. Ovenden (1995) in his book about studies conducted on several public organizations in the UK, argued that public organization need to be aware how well or badly its customers are treated and that customers rarely complain and when they

do, it might be too late to keep such customers. In investigations conducted by Levesque and McDougall (1996) and Nyer (2000).

Levesque and McDougall (1996) in their case study on retail banking found out that if a service problem or customer complaint is ill or not properly handled, it has a substantial impact on the customer's attitude towards the service provider. However, the study did not support the notion that good customer complaint management leads to increased customer satisfaction. They reported that *"at best, satisfactory problem recovery leads to the same level of customer satisfaction as if a problem had not occurred"*. Nyer (2000) expressed that encouraging customers to complain increased their satisfaction and especially the most dissatisfied customers and stated that *"the more a customer complains the greater the increases in satisfaction"*. Johnston (2001) reported that complaint management, not only results into increased customer satisfaction, but also leads to operational improvement and improved financial performance.

Milanzi(1999/2000) on his paper presented to Tanzania Port Authority recommended that for proper implementation of customer service the organization should train its employees towards customer care, establish more relationship commitment to customer service as well racing delay on service delivery and waiting time. Michael (2003) conducted research on service practice in public institution of National Social Security Fund (NSSF) Kinondoni branch at Dar es Salaam city .The finding noted that NSSF provide quality service to its customer due effective complaint management. On other hand the report pointed out some weakness which showed the insufficient customer service such as delay of processing and payment of benefit ,poor records management which most of them are manual kept as well as lack of prompt and reliable information to the general public concerning services provided by Nation Security Fund (NSSF).

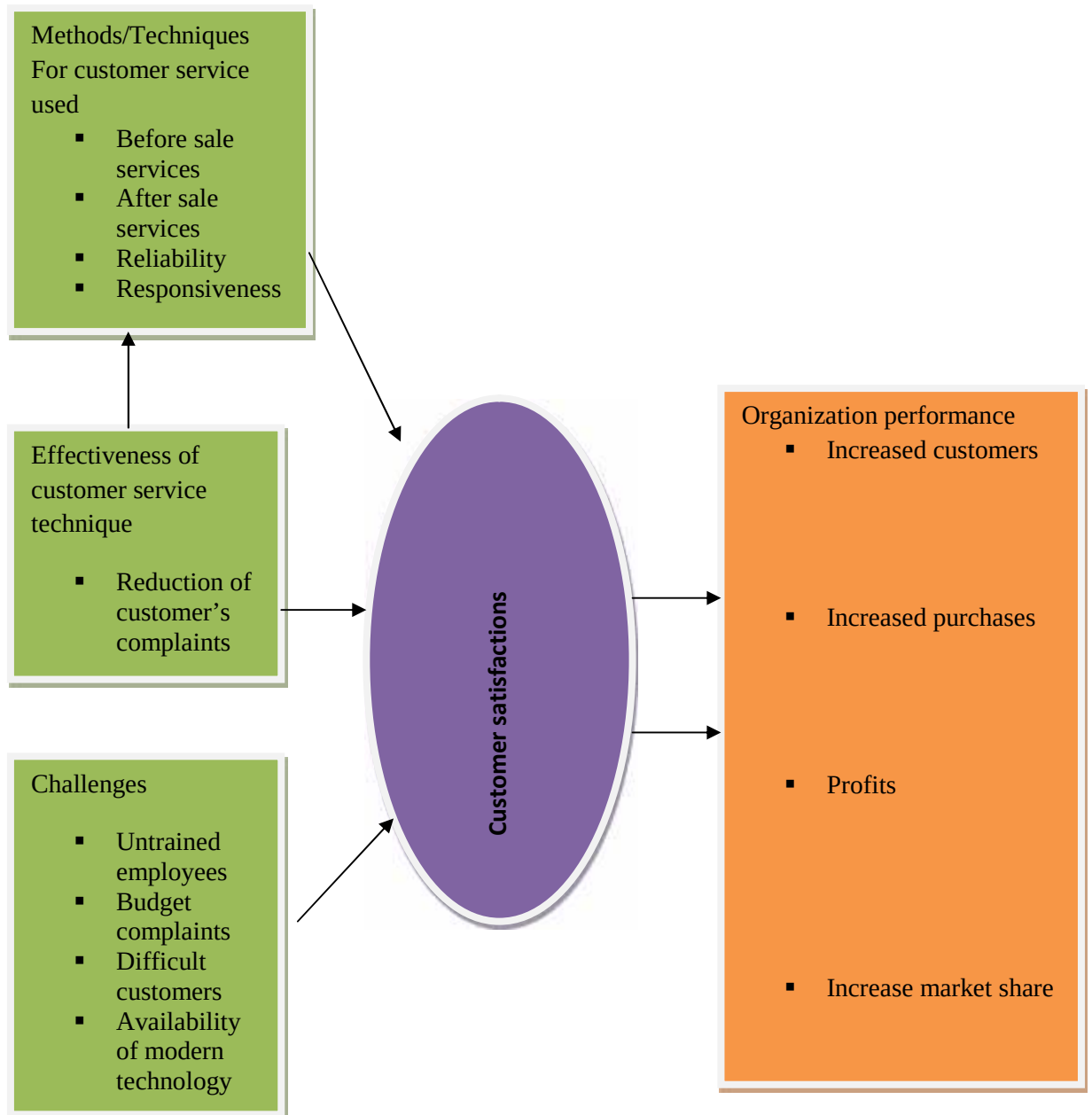
The research finally recommended the NSSF to invest much in information technology to make the public aware of its services to keep records effectively in software rather than in papers which can be destroyed easily and avoid unnecessary wastage of time

2.4 The conceptual framework

Based on theoretical and empirical literature reviewed the conceptual framework summarized in figure 2.1 below there are three variables; an independent variable (Methods/Techniques and For customer service used, Effectiveness of customer service technique as well as its associated Challenges), intermediate variable (Customer satisfactions) and the dependent variable (Indicators or Outcomes of effective customer care service on organization performance). These three variables under the study have been represented diagrammatically to show the relationship between them by illustrating the influence of the independent variable inter on the dependent variable in order to give coherence to study.

As it is illustrated through the model in figure 2.1 a crucial part of the effective customer care service requires effective customer care strategies and absence of challenges which if present can lead to complaints. To achieve this however, first, customer service providers within a system need to be a well trained staff who know how customer complaint are to be dealt effectively. Furthermore as Figure 2.1 summarizes the degree of effective customer care measured through customer number and trend of customer complaints is positively linked to customer satisfaction which in turn play a substantial role on determining Organization performance which in this particular line of thought it can be measured through Increase/decrease of customers or purchases, profits and market share

Figure 2.1: Conceptual framework



Source: Researcher own constructs (2014)

2.5 Chapter summary and research gap

2.5.1 Chapter summary

The chapter has reviewed theoretical literature and empirical evidence on effective customer care service. The review was guided by objectives and research questions set out in the introduction chapter.

The reviewed literatures have raised the following key issues;

- (i) Customer care service is all about dealing with customer need and expectations on the product or services as well as dealing with dissatisfaction of customers with service or product of an organization.
- (ii) Customer complaints are the signals from the customer about the level of dissatisfaction that can help the organization to improve service provision.
- (iii) There is a possibility of influencing customer satisfaction and organization performance through effective customer care services.

2.5.2 Research gap

Examining theoretical and empirical literature in this part it is obvious that a vast number of studies on customer care are based on business organizations and only few studies have been carried out in public financial institutions in Tanzania. Concluding from these observations it is the noticeable rareness of research on effectiveness and state of customer care in banking institutions in Tanzania. Thus, this study is proposed so as to bridge the existing gap.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology of the study. It selects and explains procedures which were followed in carrying out the study. Specifically, chapter is about research designs, study population, sampling design, and methods of collecting data and method of analyzing data as well as ethical issues to consider while operational zing the study. It is a very important section as it gives the design of the study, area of which the research is based on assessment of customer service quality and customer satisfaction in banking sector using SERVQUAL dimensions drawn from theoretical framework and the conceptual framework.

3.2 Research design

A research design is basically a chosen plan for achieving a particular study or research and it gives a detail on the type of the data collected and the techniques used in data collection .Research design is the advance planning of the methods to be adopted for collecting the relevant data and the technique to be used in their analysis (Kothari 2004). This research study employed a case study design as a model of assessment in nature due to the following reasons:

- (i) A case study design allowed investigator to carry out empirical investigation on aspects of the objective of the study within real context using multiple sources of evidences and in this sense this design significantly helped researcher to gain a rich understanding of the context of the study (Rwegoshora, 2006)
- (ii) The researcher preferred a case study design bearing into mind that case study design is a more cost efficient method compared to other research designs since it allowed the researcher to concentrate on a particular unit only, namely the Wami PLC NMB Bank branch. Along this reason it is the argument of Kombo (2006), who considered that the case study design involve both qualitative and quantitative approaches and is more suitable where there is time constraints to the extent that the researcher could not carry out the research over an extended period.

3.3 Area of the study

The study was carried out in NMB Bank in Morogoro specifically at Wami branch. NMB was picked because it is the most spread bank in Tanzania with branches in every district in the country and due to the fact that NMB Bank is one of the financial institutions in Tanzania with known persistent complaints history against its services provision. Wami branch was considered as a preferable site for the study due to accessibility of the information needed by investigator and this is also owing to the fact that customer care services can be studied in a more comprehensive way at centralized area where the overall complaint evaluative report and information is available and easily accessible. Therefore researcher is of opinion that NMB Wami branch was conducive for a proposed research study as a researcher was be able to get relevant data/information concerning the study as documentary review on the aspect of the study is likely to be more effective.

3.4 Study population

Collis and Hussey (2003) state that a population is any precisely defined set of people or collection of items which is under consideration. A population is a group of individuals, objects or items from which samples are taken for measurement. (Kombo, 2006). The target population of this study was the bank customers and NMB Bank staff particularly those involved in customer care service provision and head of departments and managerial staff. Table 3.1 presents these categories of population and type of data to be collected from each category. Bank staffs were selected purposively because they are the service providers and they handle customers. Bank customers were selected to participate in this study because they are the ones who receive bank services and they have experienced customer care from the NMB Bank.

Table 3.1 Categories of population and type of data to be collected

Category of target population	Type of information
Customers	- Opinions of customer on effectiveness of customer care - Satisfaction with service offered by NMB Bank
NMB Bank staff	-Procedures, approaches and processes on complaint management
Member of management of NMB Bank	Policy information on customer care services issues including customer complaint management

Source: Research design (2014)

Sample selection and sample size of each category was as presented in the following section:

3.5 Study sample and sampling techniques

(i) Customer sample

A sample is a smaller group of subjects drawn from the population in which the researcher is interested in gaining information and drawing conclusions about the universe if randomly selected (Kothari, 1990). A sample is a subset of a population and should represent the main interest of the study (Collis and Hussey, 2003).

According to Krishnaswami (1993), a sample is a part of the total collection of elements about which the inferences are made. Bank customers were categorized into two categories namely individuals and corporate customers.

In order to assure representativeness of study population, a sample of forty nine customers was drawn. Its sampling frame was comprised of 31 individual customers and 18 corporate customers who come at the office during the study period. The rationale for using 49 customers was the nature of the study that required deeply studying for few units. Table 3.2 below summarizes the customer population and sample

Table 3.2 Customer population and sample

Category of Customer	Estimated Population	Sampled Number	Percentage
Individuals customers	30	31	63.3
corporate customers	30	18	36.7
Total	60	49	100

Source: Research design (2014)

ii) A sample of staff and members of management of NMB Bank

In order to effectively address the study problem a sample of staff and members of management of NMB Wami branch was of a paramount. In this view a sample of eight individuals from the sampling unit under consideration among bank employees was selected.

Table 3.3 NMB Bank and population and sample

NMB Bank section	Estimated Population	Sampled Number	Percentage
Tellers section	4	2	25
Loan section	3	1	12.5
Individual customers section	3	1	12.5
Accounts	4	1	12.5
Corporate customers' section	2	1	12.5
Marketing & Customer care section	4	1	12.5
Administration	3	1	12.5
Total	23	8	100

Source: Research design (2014).

In the selected bank (NMB), there are about seven key sections, namely: Tellers section, Loan section, Individual customers section, Accounts, Corporate customers' section, Marketing & Customer care section and Administration. The researcher engaged employees from each section to participate in the study. At least one employee was drawn from each section to represent the whole section but involved two tellers because there are four teller windows that are always open, the other two windows are not open always as they are reserved for special task like during the school fees payments by students. Two tellers made 50 per cent of tellers available on daily basis and was a good representation. With this selection therefore, the researcher involved a total of eight bank employees. The proportionate of respondents from each category was kept the same to ensure equal representative.

Overall, the study sample size amounted to fifty seven (57) respondents which were drawn from estimated population of individuals under population units as tabulated in Table 3.2 and 3.3 above. Out of 57 respondents forty nine were customers who come at bank for services during the study time and these respondents were consequently requested to fill some questionnaires while the rest eight respondents emerge from NMB Bank staff and members of management of the NMB Wami branch. These eight informants from NMB bank office were consequently interviewed. Sampling techniques are presented next.

3.5.1 Sampling techniques

Due to nature of information needed the sampling process involved a non probability sampling procedures and probability sampling. Non probability sampling is a sampling procedure that does not involve the probability sampling logic (Yon, 2003). These aspects are described below.

(a) Convenient sampling

In this study simple random sampling which is one of the probability sampling was used to select a sample of forty nine customers from the sampling frame costumers who visited NMB bank during the study time. Convenient sampling is non- probability sampling technique where subjects are selected because of other convenient accessibility and proximity to the researcher. The customer with apple time to take part in the study was neglected with the more willing ones. The selected respondents were expected to provide information as customer care services with a focus on customer care services and its impact on bank performance.

(b) Purposive sampling procedure

In this study purposive sampling which is one of the non probability sampling was used to select a sample of 8 informants from NMBank staff. Purposive sampling procedure is a non probability sampling approach that involves selecting into sample respondents that because of their experience, profession or position may provide relevant data for the research (Mason, 1996). The staff attained inclusion criteria depending on the kind of information needed and the possibility of getting adequate and appropriate information from individual respondents. This was in line with Rwegoshora (2006) who stated that in purposive sampling researcher used Judgmental sampling to select only those who meet the objectives of the study Thus through this sampling pre selected respondents are expected to provide information as customer care services with a focus on complaint management through in-depth interview. The researcher used purposively in order to get relevant information depending on the position, experience and knowledge concerning the matter of customer care.

3.6 Data collection techniques

The study used both Secondary and Primary data. This section describe type of data used in the study and then presents the techniques that were used to collect data including interview, observation, questionnaire form and record review.

3.6.1 Type of data

(a) Primary Data

This is the first information obtained directly from the field; researcher expected to obtain these data using questionnaires. The data were collected afresh from the original source and for the first time therefore happen to be original in character. (Kothari, 2004).

(b) Secondary Data

Secondary data are those which have already been collected by someone else and which have already been passed through statistical processes (Kothari, 2004). The researcher consulted secondary data for this study from review of documentary sources in which books, journals, articles, government publications and reports both published and unpublished were reviewed; online sources were also consulted. The researchers review the following documents;

Documentary source-various documents in the organization such as files circular, complaint register, NMB website and various books related to customer care in influencing performance in financial institutions in Tanzania.

3.6.2 Data collection tools

(a) Questionnaires Design

The design of the questionnaires was an adoption of the SERVQUAL design (Parasuraman, 1991) but was modified to make the questionnaires suitable in the banking environment in order to assess customer service. Questionnaires for customers were designed to capture their views on the services provided by NMB, while those for NMB staff were designed to capture procedure, approaches and processes on complaint management.

For an easy understanding and reading, the questionnaires were designed had three parts. The first part of the questionnaire took consideration in the demographic factor of the respondents.

The questions incorporated multiple choice selections for convenience. The second part of the questionnaire required the respondent to rate the satisfaction level of the bank into a five pre-defined level scale - "*Strongly disagree*", "*Disagree*", "*No Comment*", "*Agree*" and "*Strongly agree*". Similarly, various scales were used to include dichotomous response ("Yes" or "No"), rating (providing distance between points), semantic rating (using words instead of numbers to measure strength of attitude), range, interval, and itemized scales. The final part of the questionnaire also applied the same concept used in the second part of the questionnaire. The aim was to collect the opinions of the respondents in respond to the importance of SERVQUAL in chosen a bank. The answer of the questionnaire was solely based on the respondents` experience and personal opinion, there were no exact answers. This type of questionnaire comprised of 18 structured questions or items to collect information on customers` assessment of the bank`s services.

For customers, it was not easy to find customers outside the bank unless those well known to the researcher. Therefore the researcher requested permission from the bank to engage customers in the study through giving those questionnaires to fill them as they come to the bank before they went out. The researcher also asked for support from bank officials to assist in identifying individual customers and corporate ones.

The researchers introduced him to customers and request them to fill in the questionnaires. The researcher waited and administered bank customers to complete questionnaires.

Some of the customers required additional guidance, so the researcher had to be around when customers were working on questionnaires. It was not possible to complete many questionnaires in one day because of time spent on bank employees introducing the researcher to the customers and identifying them as individual customers or corporate and time spent on self introduction to customers and waiting for a single customer to complete the questionnaire before looking for another customer. With this regard therefore, the researcher managed to get about 5 individual customers and 3-5 corporate customers a day to complete questionnaires.

Most of the non-individual NMB customers visited by researcher in their offices were co operative societies, units and registered enterprises. The researcher had arranged to be in the bank for data collection for one week for five days but it took longer because most of customers were not easily approached. This form of questionnaire used to collect data from 49 customers.

(b) Interview

Interview is a two way systematic conversation between the researcher and a respondent initiated for obtaining information relevant to a specific study (Krishnaswami, 2002). The interview method of collecting data involves presentation of oral-verbal stimuli and replies in terms of oral-verbal responses and is mainly used to gather qualitative data. Its main purpose is to gather information of interest from the interviewee (Yin, 1994). Face to face interviews was the main method that used to collect qualitative data under this study. These qualitative data were collected using face to face interview to get in-depth information from 8 informants. Interview guide was used to administer interview process and this guideline is attached as appendix. Structured interviews were held with senior managers at each unit. Discussions were wide-ranging but specifically covered: How NMB bank resolve complaints once they were received? Also, given that there may be many more customers who are unhappy and do not complain, how did they ensure that as many dissatisfied customers as possible voiced their concerns and therefore gave the organizations a chance to recover them?

Satisfaction of customers who complain—How did the organizations know that they were truly satisfying a customer who complained and not merely assuming that, because they had replied to a complaint, the customer must automatically be happy?

(c) Observation

In this study further to key informant interviews and questionnaires, observation was used at departmental level within at NMB bank office to see how customer complaints and other concerns are received and dealt about. In observation method, the information is sought by way of investigator's own eyes and ears without asking from the respondents (Silverman, 2006). Under the current investigation an investigator used a non- participant observation and was guided by observation kit (attached as appendix).

Key observations was noted down and transcribed after each day of data collection. While observation provides an opportunity to collect first hand information the investigator needs to be vigilant of the possibility of self-deception that may be manifested in documenting irrelevant observations. The researcher observed the customer complaint is not resolved on time.

(d) Documentary review

Under this study documentary review was undertaken with the purpose of envisaging some secondary information from complaint registers, policy and reports pertaining to research questions and objectives of the study. Documentary evidences were expected to be instrumental in complementing or challenging information gathered by means of other sources of evidence; interview, questionnaire and observation (Yin, 2003). Under this study the available records on customer complaint management were revisited so as to get the information which are required by the researcher, for example number complaint registered per each quarter.

3.7 Data analysis

According to Kombo and Tromp, (2006) identified the term data analysis as examining data that have been collected and making deductions and inferences in relation to research objectives and questions. The information that was collected were first coded by the researcher and then be edited to ensure completeness, consistency and reliability. All data collected were fed into the Microsoft Excel for analysis. It is imperative that all information collected was strictly for purpose of the research paper only. Likewise, all information and the identity of the respondent were strictly confidential and would not to be disclosed to any party. The researcher constructed frequencies distribution tables, and figures to draw some important conclusion of the study.

3.8 Ethical considerations

An investigator asked for the permission from respective departments at NMB bank office for conducting the study and during data collection investigator firstly sought for consent from the participant before commencing the study where informants were informed about the study and that participation was voluntary and the information provided will only be for the academic purposes and not otherwise.

CHAPTER FOUR

ANALYSIS OF DATA AND PRESENTATION OF RESEARCH FINDINGS

4.1 Introduction

This chapter deals with the presentation, analysis and discussion of research findings on effectiveness of customer care in influencing performance in financial institutions in Tanzania. In this part, the researchers attempt to analyse the data and interpret the results with respect to research objectives as listed below. Along observation and documentary review the study findings is mainly from eight NMB bank staff from Wami branch who were interviewed and forty nine customers who responded through questionnaires. The chapter starts by presenting demographic and socio-economic characteristics of the sample population.

- (i) Identify ways used to provide care to customers
- (ii) Determine the effectiveness of the methods/strategies used to implement customer care to ensure banking performance.
- (iii) Identify challenge facing the implementation of customer service in banking industry.

4.2 Background information of the respondents

Five demographic and socio-economic variables that are likely to influence behavior in decision making on utilization of resources at community level were examined. The explanatory variables were: age, gender, education level and marital status. Table 4.1 presents findings on this variable.

4.2.1 Age groups

Previous studies indicate that in Tanzania people below 36 years old are socially considered as young men and those above 59 years are too old to work effectively (BACAS, 2007). This impliedly means that age can influence customer behavior not only limited to investment decision but also services satisfaction. On this ground the current study has determined age of bank customers both internal and external customers to associate it with customer behavior and bank performance.

Results in Table 4.1 show most of the respondents 35 (61.4%) involved in the study were of 21 to 40 years old, 16 (28%) were in the age group 41 to 60 and only few respondents 6(10.53%) had 61 years and above.

This might imply that although the age group 18 to 60 years is considered as active bank customers, the results show that age was neither statistically significant associated with bank customer care services nor with performance of the bank as a results of customer practice.

Table 4.1: Characteristics of Respondents (N=57)

Variables	Category	Number of respondents	Percentage
Age	21 – 40	35	61.4%
	41 – 60	16	28%
	Above 60	6	10.53%
Gender	Male	35	61.4%
	Female	22	38.6%
Marital status	Single	24	42.1%
	Married	26	45.6%
	Divorced	6	10.53%
	Widowed	1	2
Educational level	Non formal education	17	29.8%
	Primary	23	40.4%
	Secondary	5	8.8%
	Other	12	21%
Total for each Category		57	100

Source: Research Data, (2014)

4.2.2 Marital status

Under normal circumstance married people perceived to have more of family obligations hence can concentrate more on production and influence the adoption of best production options to ensure food security as compared to single people.

In the same line of thought and bearing into mind that households headed by married people are more likely to be more responsible than single headed household's, researcher found it necessary to assess the influence of marital status on customer satisfaction with customer service and the likely impact on bank performance. Data tabulated in table 4.1 show that in this study majority of respondents 26(45.6%) were married, about 24(42.1%) of respondents were single, 6(10.53%) of respondents were divorced and 1(2%) of respondents were widowed.

Analysis of the study finding on marital status indicates that marital status of the head of household can influence the resource owned by a household along ability to own bank account and the access to family labor.

4.2.3 Education

Regarding education status, education empowers individuals in the adoption to the surroundings and it may have an influence in adapting to modern technology in daily life. Results from preliminary interviews suggested that these customers, though largely were illiterate, but were highly organized and engaged in a wide variety of social and economic activities. The present study also assessed the levels of education of respondents in the study area. Results in Table 4.1 show that about 17(29.8%) respondents involved in this study had no formal education, 23(40.4%) had attained primary education, and only 5(8.8%) of respondents have attained secondary education compared to 12(21%) respondent who maintained that they were having other specific education. Education is relevant for decision-making in the business. These findings are in line with Tai (2004) who argued that education background of a family determines the readiness to accept new ideas and innovations.

4.3 Key Results of the Study

4.3.1 Strategies/methods employed by NMB bank for effective customer care

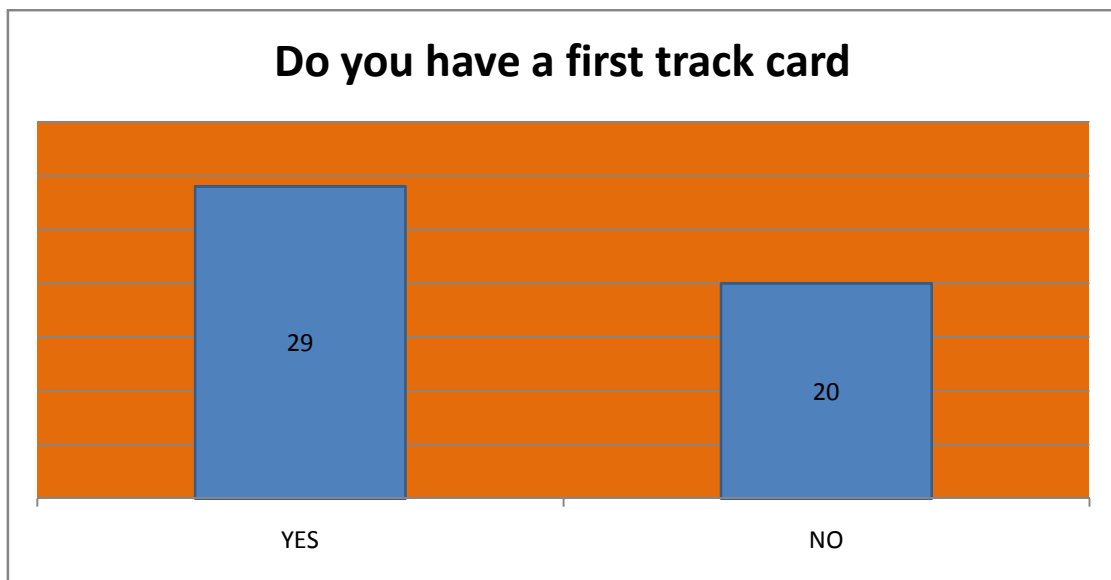
Research findings in previous studies indicate that customers looking for compensation opt for interactive channels such as face to face or telephone, whereas customers who want to express their frustration lean towards remote forms of communication like letters or e-mail messages (Mattila &Wirtz, 2004). In addition, findings in previous studies also show that best practice organizations also seek innovative ways to capture complaints for instance, through a wide array of channels, including customer text messaging. Under this study the first objective was to identify approaches employed by NMB bank to implement customer care. The study findings has indicated that the bank use a number of strategies/methods in implementing customer care but the most dominating strategies were the following

(i) Use of customers first track cards

Investigator was told by majority of staff that the bank has adopted the use of customers first track cards as a service strategy.

This is a strategy intending to capture those customers who have more than five million in their accounts, whereby through this cards these customer are given an opportunity to access any service from the bank such as making deposits, withdrawing money or asking for their balance fast with accurate from the NMB bank staff without waiting on a line as other customers.

Figure 4.1 Assessment on first tract NMB bank cards



Source: Research Data, (2014)

On the other hand finding in Figure 4.1 show that when customers asked as to whether he or she has a first track card and their comment on use of the cards, about 29(59.2%) declared the possession of the card compared to 20(40.82%) respondents who maintained that lack of first tract card. Regarding the comment on use of the cards most respondents a expresses a common view that by providing fast track cards to many customers will help the banking industry to increase big number of new customer within a bank and from outside the bank.

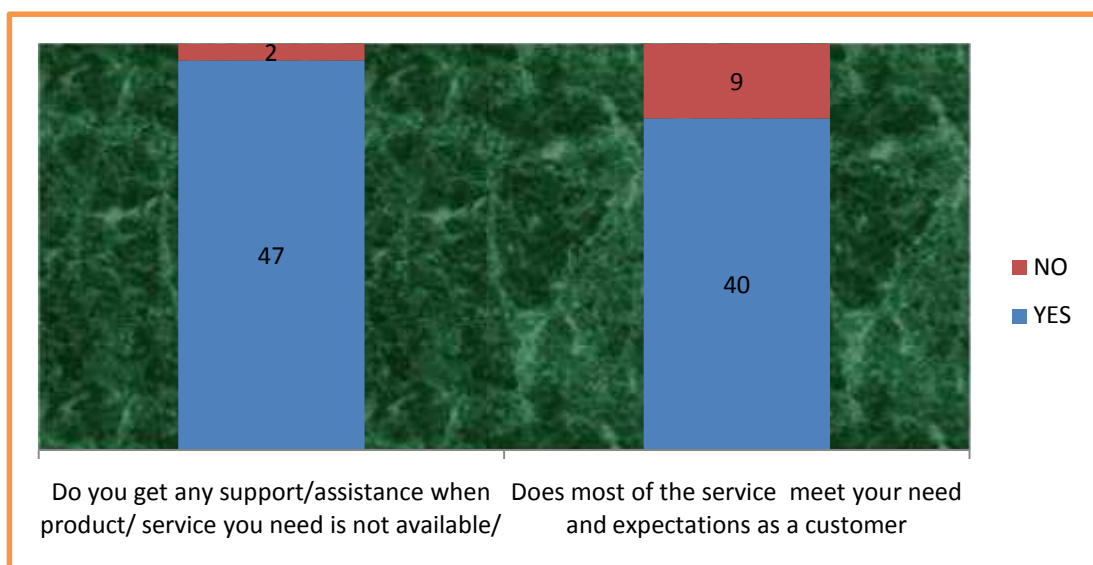
(ii) Use of business centre

Use of business centre was pointed out as another customer service strategy used by NMB bank. The bank is in last stage of establishing business centre a centre which will be saving as service point where customers mainly those who will need to draw more than five million can get service.

(iii) Customer support and Customization

Finding in figure 4.2 indicates majority of customer 47(95.9%) acknowledged the support or assistance they got from bank staff when a customer fail to access or get the service or products. When asked to mention any support or assistance they get almost all customer mentioned ATM service as a specific place where they often get help whenever facing any problem.

Figure 4.2 Assessment on customer support and customization



Source: Research Data, (2014)

Furthermore as Figure 4.2 show that while responding to a question as to whether the bank services and products has been changing in line with change in their needs and expectations, again majority's of respondent 40(81.63%) acknowledged that changes in services are taking place in line with their needs and expectations as customers. Since one of the element of caring for the customer involves customizing majority of customer the product or service to suit the customer's needs. This might imply that customization is one the strategy involved in customer services in banking industries.

Through documentary review researcher was able to establish that NMB bank furthermore believe that , the use of targeted and personalized communications l increase switching costs for the customer which ultimately contributes to the business' profitability.

These finding were positively supported by findings from interview NMB bank staff where it was emphasized that the bank had been choosing a customization strategy through undertaking careful investigations of its potential customers.

In one of interview session I (investigator) meet with one of the customer service section personnel who uttered the same emphasizing that the bank needs to understand what its customers regard as value and what they are willing to pay as successful customization will build customer loyalty but at the same time it is costly to customize products. These findings was in agreement with the finding of Thompson(2003) who found that a point worth noting is that a business should customize those product or service features that cannot be copied in order to maintain a competitive advantage over its rivals.

Table 4.2 Strategies for Effective customer care implementation

Strategies for Effective customer care implementation	Strongly agree	Agree	Neutral	disagree	Strongly disagree	Total
Timely, effective communication with customers and accurate information	18(45%)	14(35%)	8(20%)	- (0%)	- (0%)	40(100%)
Customized products and services to meet the changing needs of customers thus gain their loyalty	30(75%)	6(15%)	4(10%)	- (0%)	- (0%)	40(100%)
Prioritized integration of customers and automated business process	4(10%)	10(25%)	24(60%)	2(5%)	- (0%)	40(100%)

Source: Research Data, (2014)

The result in Table 4.2 demonstrates that 18(45%) informants strongly agreed that timely, effective communication with customers and provision of accurate information to customers is highly practiced, 14(35%) informants agreed that timely, effective communication with customers and provision of accurate information to customers is highly practiced and only 8(20%) subjects did not know whether timely, effective communication with customers and provision of accurate information to customers is highly practiced or not. Table 4.2 also shows that 30(75%) informants strongly agreed that customized products and services to meet the changing needs of customers thus gain their loyalty *is highly practiced*, while 6(15%) respondents agreed that customized products and services to meet the changing needs of customers thus gain their loyalty *is highly practiced* and only 4(10%) of respondents did not know whether customized products and services to meet the changing needs of customers thus gain their loyalty *is*

highly practiced or not. The Table 4.2 further signifies that the study captured 4(10%) respondents that strongly agreed that prioritized integration of customers and automated business process is highly practiced, 10(25%) agreed that prioritized integration of customers and automated business process is highly practiced.

Further outcomes from Table 4.2 suggests that 24(60%) subjects were undecided if prioritized integration of customers and automated business process is highly practiced or not, whereas 2(5%) survey subjects disagreed that prioritized integration of customers and automated business process is highly practiced. The finding in Table 4.2 implies that most respondents indicated a strong agreement to notion that customized products and services to meet the changing needs of customers thus gain their loyalty are highly practiced at NMB bank branches to retain customers

(iv) Use of trained customer care staff

In case of presence of trained customer care, it was found that one of the requirements of customer care service guideline at NMB bank is that complaints information should be recorded and handled in a way that satisfies data protection requirements. In line to this finding, interviews with staff showed majority staff respondents claiming to get specific trainings on customer care service and most of them stressed more on complaints handling procedures, in data protection law. In addition to these findings, it was maintained by one of bank teller that the bank has been offering customers care personnel trainings and seminars to ensure that in practice every staff should be aware of the expectations of the public in respect of their personal information.

(v) Customer complaint management

Findings of the study indicate the presence of a defined a departmental customer and service strategy where by customer complaint management was particularly referred to as one of the essential component of this strategy. Through documentary review investigator was able to establish that a comprehensive customer and service strategy exists and regular review of the strategy is performed. Investigator through observation found that a customer and service strategy document exists with clear directions and actions.

It was also disclosed through interview that since 2005 NMB bank started development of policies and procedures on complaint management and appropriate training for all staff involved in customer care and complaints handling and it has been introducing customer service departments/sections, and in addition it has established customer call centers in its service delivery points.

It was also stressed out that the bank has been inviting and encouraging customers to send suggestions to the office and that they had been receiving customer's suggestions and complaint concerning services and products through .

- Through letters
- Phone calls, hand messages (SMS)
- Through e-mail messages and NMB bank customer website
- Customer physical visits in service delivery points

In another interview emphasizing that those complaints may be received by different means such as a letter or email, over the telephone or in person. This interviewee added that all staff members who could potentially be the first point of contact for a service user wishing to raise a complaint have been equipped with relevant skills through trainings so as to attempt to resolve a complaint relevant to their area of service there and then, wherever possible. She also clarified that in a practical sense, this means all frontline staff should, as a minimum, be aware of the organization's complaint handling procedures and be empowered to deal with and resolve such complaints as they arise. She further justified that alternatively, in the event that they are unable to deal with the complaint, for example if they are unfamiliar with the issues or area of service involved, they should be in a position to signpost service users and/or complaints received to the appropriate point for "*frontline resolution*".

Their explanations were in agreement with documentary review where investigator found that according to the complaint handling guideline the clear focus of frontline resolution is on taking action to resolve complaints quickly where this is possible and this may take the form of a quick apology or explanation for a service failure where this is evident. Complaints resolved at the frontline of service provision are an effective tool in terms of minimizing costs as well as resolving customer dissatisfaction. The documentary review

also has stressed that the customer complaint management philosophy emphasize that *“the fewer people that are involved in responding to a complaint, and the quicker a response is given, the lower the cost of that complaint to the service provider in terms of resources and potential redress.”*

Interviews with some customer care providers in customer service department indicated that the aim of frontline resolution is to provide a quick, informed response to a complaint without the need for a detailed investigation of the points raised. In one interview the issues were by definition termed as those that can mostly be addressed ‘on-the-spot’ by staff responsible for a service. In this context it was found that it is likely such resolutions take place through face-to-face or on the telephone, and were to be achieved within a short period of time; 24 hours in the majority of cases reviewed.

The study also found that, NMB management ensured good customer care by providing suggestion boxes in the banking hall, so that the management can get the customers ‘complaints and suggestions. All posters, fliers, brochures, and website used both Swahili and English languages so that customers could understand with their language of preference. However, the study revealed that, NMB employees have the notion that, frontline office staffs were the ones who deal with customer and were the ones responsible for customer care.

NMB’s long term plan is to create a structural bonding with other banks financial companies and institutions like Visa, Master Card, Umoja Switch etc so that their customer can withdraw their money in other ATMs other than NMB ATMs. The strategies for NMB are: the introduction of mobile banking whereby a customer can make transaction without going to NMB banks premises. Also NMB introduced Internet banking whereby, authorized and registered customers could make an online transaction without going to NMB offices or branches physically. Lastly are the newly introduced Pesa fasta services where by a customer of NMB with NMB mobile facility can send money to non holders of NMB accounts.

4.3.2 The effectiveness of the methods/strategies used by NMB bank to implement customer care.

Effective customer care services can be an economical and efficient way of improving organization's public image and increasing client satisfaction, and can also enable the organization to review its own performance and identify and address systemic and service-related problems. Effective customer care is thus an important component of providing Superior Customer Performance.

In this direction recent studies (Kepner & Karl, 2013; Harris, 2012; Cosmo, 2012; NCC, 2008) argue that most organizations both in public and private sector are striving to develop wide ranging changes in their policy and service provision strategies to in three important aspects of the effective customer complaint management which cut across actively identifying customer needs as well as seeking customer complaints, recognizing the type of customer that is complaining, and responding appropriately based on customer needs and the type of complainer.

The second objective of this study was to assess effectiveness of methods/strategies used by NMB bank to implement customer care. And the assessment was of a particular focus on key indicators of effective customer care services on bank performance. For the purpose of this study as conceptual presented in the literature review aspects are; presences of customer complaints mechanics, accessibility of NMB bank customer complaints system, responsiveness of NMB bank customer complaints system, presence of trained customer care staff, feedback and resolution of customer complaints, and customer loyalty to the organization and image of the organization. Results on assessment on each of these aspects are presented herein below.

(a) Presences of customer complaints mechanics

During data collection investigator through documentary review and observation was able to see how complaint are recorded and reported. Through documentary review along observation investigator come with the conclusion that complaints data at all were recorded in customer complaint registers and compiled centrally, and regular reports (at least monthly) were circulated and discussed not just by bank managers and executives but they

also formed part of team briefings and sometime were published in staff newsletters and news paper.

All of the staff members interviewed was of a common opinion that communicating complaint data is a good thing as it promotes awareness in staff of the problems and issues that were being faced and how the organization was performing in tackling them. In the customer complaint reports and registers revisited completeness of the information was one of the key are of observation.

Through observation and review the study established that complaints were received by an organization in a number of ways reflecting strongly the methods mentioned by NMB bank staff and members of management in the previous part of this study. Furthermore the study has found that NMB has maintained complete and accurate records of all contact regarding complaints and ensure that this information is easily accessible, preferably in a single location. Through observation investigator found that all complaint files contained basic information such as the service user's details, the issues raised and the action taken. It also contained complaints correspondence, notes of meetings and telephone calls, email correspondence with the service user and all internal communications about the investigation. Not only that but also the information recorded about complaints received were sufficiently detailed to allow follow-up action to be taken to improve services and prevent a recurrence of any issues identified. Notwithstanding the time taken to complete each stage of the complaint resolution procedure were well recorded. This might had strongly reflected consorted efforts of will allow organizations to effectively monitor their own performance in meeting the requirements of the complaint management system in place.

(b) Accessibility of NMB bank customer complaints system

Receiving few complaints can lead organizations into a false sense of security, believing that customers are largely happy. I meet with several customers who had different opinions on the effectiveness of customer complaint management procedures at NMB bank. On interview session Information about how and where to complain are well publicized to customers.

One of the customer insisted that information on complaints is made available in its details of making and resolving complaints and it has been easy to understand and use since the information in most cases is written in Kiswahili. These findings might have reflected high visibility and accessibility of the complaint procedures and complaint management in general which impliedly may indicate high effectiveness of customer care that NMB bank . Procedures should be easy for *the complainant and the staff to understand*. Complainants should clearly understand what they should do to register a complaint, and staff should clearly understand what they should do to respond.

(c) Responsiveness of NMB bank customer complaints system

Another attribute of effective customer complaint management included in this study was responsiveness of the customer complaint management system where investigator intended to see whether there was timely and fairly processed complaint information. Majority of customer's interviewee admitted that receipt of their complaints had been acknowledged to them immediately. They also commented that in most cases their complaints had been dealt promptly and accordingly in accordance with their urgency. These findings might have strongly reflected that complainants are treated courteously and most complaints kept informed of the steps forward of their complaint through the complaints management system.

(d) Customer satisfaction with complain management at NMB bank

Customer service is the series of activities designed to enhance the level of the customer satisfaction that is the feeling that a product or a service has met customer expectation. The study has found that dissatisfaction levels for NMB bank customers who were interviewed under this investigation was slightly higher than satisfaction levels, however documentary review on annual customer care services reports between 2011 and 2013 showed that there have been improvements in overall satisfaction since 2010, and satisfaction has increased year on year since 2012.

(e) Influence of customer care strategies on organization performance

(i) Influences of care on profitability

Donaldson and O'Toole (2002) highlight one of the benefits of CRM as its ability to identify individual customer's profitability and the identification of customer needs so as to tailor products to individual customer requirements to help retain customer longer. Table 4.6 below represents the findings on the influential context of Customer Relationship Management on profitability.

Table 4.3 Influences of care strategies on Profitability

Influences of customer care strategies on Profitability	Strongly agree	Agree	neutral	disagree	Strongly disagree	Total
The strategies improve customer retention and loyalty: customer stays longer, buys and buys more often.	30(75%)	10(25 %)	- (0%)	- (0%)	- (0%)	40(100 %)
Customers develop a sense of familiarity: they are less likely to switch though a competitor might have better quality service,	36(90%)	4(10%)	- (0%)	- (0%)	- (0%)	40(100 %)
Increased ability to identify individual customer's needs so as to tailor products to individual customer requirements	5(12%)	26(65 %)	9(23%)	- (0%)	- (0%)	40(100 %)

Source: Research Data, (2014)

Information on the influence of customer care strategies on the institutional profitability is reported in Table 4.3. The result in Table 4.3 demonstrates that 30(75%) subjects strongly agreed that customer care improves customer retention and loyalty: customer stays longer, buys and buys more often thus increased profitability and 10(25%) subjects agreed that the strategies improves customer retention and loyalty: customer stays longer, buys and buys more often thus increased profitability.

The Table 4.3 shows that 36(90%) subjects strongly agreed that Customers develop a sense of familiarity thus increased profitability: they are less likely to switch though a competitor might have better quality service, product or a lower price, **while 4(10%) subjects** agreed that Customers develop a sense of familiarity thus increased profitability: they are less likely to switch though a competitor might have better quality service, product or a lower price.

Further findings in Table 4.3 signifies that the study captured 5(12%) respondents who strongly agreed that Increased ability to identify individual customer's needs so as to tailor products to individual customer requirements increases profitability, 26(65%) respondents agreed that Increased ability to identify individual customer's needs so as to tailor products to individual customer requirements increases profitability, whereas 9(23%) of the respondents were undecided if Increased ability to identify individual customer's needs so as to tailor products to individual customer requirements increases profitability or not.

The finding in Table 4.3 implies that most respondents indicated a strong agreement to the notion that Customers develop a sense of familiarity thus increased profitability: they are less likely to switch though a competitor might have better quality service, product or a lower price.

(ii) Customer loyalty to the organization and image of the organization

Customer loyalty can be viewed in two distinct ways (Jacoby & Kyner, 1973). The first views loyalty as an attitude mainly on different feelings created by an individual overall attachment to a product, service, or organization (Fornier, 1994) and the second view of loyalty is behavioural. Examples of loyalty behavior include continuing to purchase services from the same supplier, increasing the scale and or scope of a relationship or the act of recommendation (Yi, 1990). According to Wilson (1991), good customer service is all about bringing customers back. Under the current study most customers interviewed seemed not to be happy-happy enough to pass positive feedback banking service in Tanzania and services provided by NMB bank to others. When asked to explain what and how they can tell their fellow businessman about the pace and procedures of NMB bank on attending customer complaints most customer interviewed were seemingly not in the position to talk favorably to other about NMB bank. The essence of these findings is that good customer service and effective customers complaint management is a base of relationship with customers relationship that individual customer feels that he would to pursue.

4.2.3 Challenge facing NMB bank in implementation of customer service

The study also involved assessment of challenging issues facing the bank in implementation of customer care. However, the key challenges as identified by informant were as presented herein below

(i) Stiff competition on products development

Most of the staff interviewed expressed a common concern on stiff competition on products development. Their views were mainly that most of financial institution do adopt new technology by developing new products like new types of accounts in which late on they looks the same as one bank to another like NMB and CRDB banks, example junior accounts in NMB, while the same accounts in CRDB is called Junior Jumbo accounts, this became difficult in terms of products developing which hindering much the level of customer care within financial institutions.

(ii) Conducive environment for working

It was also pointed out by majority staff interviewed that most of employees do look the place where there's good environment for their job, such environment is like good security about their benefits as well as rights of working, once the employers wants to empower the level of good customer care within the institutions, they must start with staff first then after seen that staff have already being happy and feel comfortable with their job also the level of good customer care will be high too.

(iii) Availability of good compensation to staff

The other challenging issue mentioned was about availability of good compensation to staff. Expressing their concern on this particular challenge some employee staff stressed out that if all staff will be well compensated with their needs like good salaries, money for their house rent, money for their transport if possible ensuring them good care in terms of good treatment once they are seek, also the level of good customer care will be developing.

But if there's no such thing also there were no good effectiveness care to customers within financial institutions, simply because the staff will be not happy obviously the services towards customers will be poor.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter deals with summary of the key findings of the study, conclusion, recommendation and area for further studies.

5.2 Summary of key findings

The study findings has indicated that due to the current prevailing competitive business environment there has been significant effectiveness in customer care services in banking intuitions in Tanzania. The study has indicated different innovative measurable strategies adopted by NMB Bank to improve its customer care services. These includes the use of customers first track cards, use of business centre, Customer support and Customization, use of trained customer care staff, prioritized integration of customers and automated business process, and the strategy to improve customer retention and loyalty: customer stays longer, buys and buys more often. to name a few. The findings strongly indicate that use of these strategies has prove more effectiveness on presences of customer complaints mechanics, accessibility of NMB Bank customer complaints system, responsiveness of NMB Bank customer complaints system, presence of trained customer care staff, feedback and resolution of customer complaints, and customer loyalty to the organization and image of the organization.

Generally the study findings indicate that from the identified strategies of customer care are embedded in attributes of service quality like reliability, responsiveness, assurance, empathy and tangible and that customers rely on to form their judgment of perceived service quality that also make them stay with bank. Furthermore the strategies identified are clearly communicated to the staff since the strategy were found to be well understood by almost all staff in the departments. And this strongly reflected that the strategies have been explained to staff through seminars and the means for staff to gain access to the strategy document.

The finding has indicated that effectiveness of customer care at NMB Bank headquarter office has to large extent come as the outcome of more proactive top-level involvement in complaint management.

On the one hand, this study has attenuated some challenges facing the bank in achieving coherence implementation of customer care service. Some of these challenges are stiff competition on products development, conducive environment for working and availability of good compensation to staff.

5.3 Conclusion

Overall, findings of the study reveal that NMB Bank is a good example among the public organizations Tanzania which is committed to managing customer care and follow good administrative practices in its day to day service delivery process. The study has showed that since 2005 the bank started development of policies and procedures on complaint management and appropriate training for staff involved in complaints handling and it has been introducing customer service departments/sections and in addition it has established customer call centers in its service delivery points throughout the country and has been inviting and encouraging customers to send suggestions via letters, phone calls, hand set messages or through e-mail messages and sometimes visiting their service delivery points so as to let the bank know what their needs are in relation to problems confronting customers to get quality services and in relation to developing and maintaining effective customer care system. Customers use the call centre for general enquiries, requests and complaints. All NMB Bank customers are encouraged to use this service from wherever they are. Calls from Tanzania are made free and the call centre work from 8.00 am to 5.00 pm Tanzania time, Monday to Friday except public holiday. Along these call services, in each regional there are emails designed specific for customer service through NMB Bank website and according to customer handling policy, all enquiries or complaints received by email shall be responded to within seven working days of receipt.

5.4 Recommendations

The study has raised three top tier recommendations as dished below here

- Given that there was some customers who expressed of dissatisfaction, NMB Bank need to implement alternative mechanisms to capture information about customer dissatisfaction. Based on findings of this study, best practice is to develop more

complaints systems whereby its customers are to be encouraged to submit information about issues encountered and/or suggest improvements.

➤ It is well accepted that speed of response is vital. Therefore NMB Bank and other public organizations should use rapid responses as an opportunity to demonstrate the human face of the organization through personal contact rather than pro formal acknowledgments.

➤ NMB Bank already accept that complaints are the tip of the iceberg but some public organizations are reluctant to look below the surface. It is critical that organizations should not only encourage complaints but also choose appropriate methods of doing so.

5.5 Issue for future studies

The following are the areas for future and further research:

- The researcher suggests that the future research in this area should attempt to extend the study on relationship between cities/towns and remote places in term of culture issues, banking environment, education level and demographic factors which are missing in this study.
- Further research should be conducted to determine the factors that actually contribute to the differences in customer satisfaction between cities/towns and remote places. Coverage on a wider geographical area or city could also be considered for future study in order to enhance the generalization of the findings and to further investigate potential differences in customer satisfaction between these two areas.
- Furthermore, the study on whether the recommendations recommended by researchers to improve customer satisfaction are implemented in the banking sector

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APPENDICES

APPENDIX I:

QUESTIONNAIRES FOR NMB STAFF

PLEASE ANSWER ALL QUESTIONS.

PART A: Characteristics of Respondents

1. Branch Name.....
2. Job title/position.....
3. Sex
3. For how long have you been working for your organization.....
4. Your education (a) Certificate (b) Diploma (c) 1st Degree (d) Masters
(e) Other please Specify
5. Age: 30 years and below. ☐ Between 31-50 ☐
Above 50 years. ☐
6. Are you satisfied with the current duties in your section/department?
 1. Yes ()
 2. No ()
 3. Don't no ()
7. Does your Bank/Branch organize customer care courses?
 1. Yes ()
 2. No ()
 3. Don't no ()

PART B: Identification ways used to provide care to Customers

1. How do you view the bank's efforts to ensure good customer care?
 1. Good ()
 2. Excellence ()
 3. Don't no ()
2. How do you feel about your organization?

- a) Comfortable ()
 - b) Bad ()
 - c) I don't know ()
3. What obstacles do stop you performing to your best level?
- a) Poor salary ()
 - b) Poor knowledge ()
 - c) I don't know ()
4. How do you handle customer's complaints?
- a) Good ()
 - b) Normal ()
 - c) Poor ()
5. How do you attend service failure?
- a) Normal ()
 - b) Bad ()
 - c) I don't no ()
6. Do you think the saving rates offered by your bank satisfy all the customers?
- Yes () No ()
7. Do you think the new computerized banking system operation is all reliable than the old manual system? Yes () No ()
8. How many numbers of customer you serve per day
- A}50 ()
 - b) 100 ()
 - c) Above ()

PART C: Effective methods used to implement customer care

Please indicate whether you agree or disagree with the statements as it applies to your organization by indicating the appropriate response;

The responses are as follows

- a) Disagree ()
- b) Agree ()
- c) Strongly agree ()

Write your answer in the end of each statement.

There is no right or wrong answer, BE HONEST

1. Do you think the customers are enjoying and satisfied with the services they get from bank staff.....
 - a) Disagree ()
 - b) Agree ()
 - c) Strongly agree ()
2. I have the authority to deal with customer complains as they occur
 - a) Disagree ()
 - b) Agree ()
 - c) Strongly agree ()
3. Is there any strategic plan concerning provision of excellent customer care
 - a) Disagree ()
 - b) Agree ()
 - c) Strongly agree ()
4. Policies and procedures are communicated to customers adequately
 - a) Disagree ()
 - b) Agree ()
 - c) Strongly agree ()
5. Customers are respected and treated equally
 - a) Disagree ()
 - b) Agree ()
 - c) Strongly agree ()

6. Bank practices what it preaches
- a) Disagree ()
 - b) Agree ()
 - c) Strongly agree ()
7. Customers with special needs (disadvantageous group) are given priority
- a) Disagree ()
 - b) Agree ()
 - c) Strongly agree ()
8. Trust to Bank staff by customers is high.....
- a) Disagree ()
 - b) Agree ()
 - c) Strongly agree ()

QUESTIONNAIRES FOR NMB CUSTOMERS

PLEASE ANSWER ALL QUESTIONS.

PART A

1. Branch Name.....
2. What type of Account are you operating?.....
3. How long have you been using NMB services?.....
4. How do you feel about NMB services?.....
5. How do you rate the performance of employees?.....
6. Do NMB employees provide services accurately and efficiently?.....
7. Have you ever experienced service failure?.....
8. How would you recommend NMB to your friends or relative? If she/he want to be e new customer of NMB?.....
9. The process of receiving services is favorable to all group?
 - a) Yes ()
 - b) No
10. Which Department/Section do you frequently visit at NMB.....

PART B

1. What made you open an account with NMB?.....
.....
2. What do you like best about NMB services?
.....
.....
3. Have you ever experienced poor service? If YES What was it and what was the response from the Bank?
.....
.....
.....

4. How and in which areas should NMB Bank improve customer service?

.....
.....
.....

5. How do you find the current NMB service?

(a) Very Poor

(b) Poor

(c) Netral []

(d) Good

(e) Very good

6. How much time do you normally spend in waiting for services

(a) Less than 5 minutes

(b) 5-10 minutes

(c) 10-20 minutes []

(d) 20-30 minutes

(e) More than 30 minutes

7. How do you rank NMB staff in listening and caring for customers?

(a) Very poor

(b) Average

(c) Neutral []

(d) Good

(e) Excellent

8. What do you say about physical facilities and environment?

(a) Very attractive

(b) Attractive

(c) Unattractive []

(d) Very poor

PART C: Effective methods used to implement customer care

9. What made you open an account with NMB?
- a}good service ()
 - b) Hospitality ()
 - c) I don't no ()
10. What do you like best about NMB services?
- a}available service ()
 - b)good skills of customer care ()
 - c)I don't no ()
11. Have you ever experienced poor service from NMB Bank?
- a}yes ()
 - b) no ()
 - c)I don't no ()
12. How and in which areas should NMB Bank improve customer service?
- a}Customer service ()
 - b) Loan department ()
 - c)I don't no ()
13. How do you find the current NMB service?
- (f) Poor
 - (g) Neutral
 - (h) Good
14. How much time do you normally spend in waiting for services?
- (f) 10-20 minutes
 - (g) 20-30 minutes
 - (h) More than 30 minutes
15. How do you rank NMB staff in listening and caring for customers?
- (f) Very poor
 - (g) Average
 - (h) Neutral
 - (i) Good

16. What do you say about physical facilities and environment?

- (e) Very attractive
- (f) Attractive
- (g) Unattractive
- (h) Very poor

PART D: Challenges facing the implementation of customer service in banking industry

1.0 Are you happy with NMB bank?

a) Yes

b) No ()

If no explain

.....
.....
.....

1.1 Is there any challenge facing you towards NMB banking?

a) Yes

b) No ()

If Yes please mention them;

- i).....
- ii).....
- iii).....
- iv).....
- v).....

THANK YOU FOR YOUR COOPERATION