CONTRIBUTION OF PRODUCT DIFFERENTIATION STRATEGY ON SALES PERFORMANCE IN BANKING INDUSTRY IN TANZANIA

CASE STUDY OF NMB Plc

SONGEA

By

Felista Ndumbaro

A Dissertation submitted in Partial/Fulfilment of the

Requirements for Award of Master of Business Administration Corporate

Management (MBA-CM) of Mzumbe University

2013

CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled **Contribution of Product Differentiation Strategy on Sales Performance in Banking Industry in Tanzania: The Case Study of NMB Plc-Songea,** in partial/fulfilment of the requirements for award of the **Master of Business Administration Corporate Management (MBA-CM) of Mzumbe University**

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I, Felista Ndumbaro, declare that this thesis is my own original work and that it has not been presented and will not be presented to any other University for similar or any other degree award.

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DEDICATION

This work is dedicated to my husband Jacob James Dominick for his care and material support. It is also dedicated to my lovely daughter Nancy Jacob James, as well as my mother Anamaria Paul Ndumbaro who missed me a lot during my study absence.

ABBREVIATIONS

ATM	Automatic Teller Machine
IPO	Initial Public Offering
MBA(CM)	Master of Business Administration (Corporate Management)
MFI	MicroFinance Institutions
NBC	National Bank of Commerce
NMB Plc	National Microfinace Bank Public limited company
PLC	Product Life Cycle
SACCOS	Savings And Credit Cooperatives
SME	Small and Medium Entreprises

ABSTRACT

Banking Industry is the growing Industry in Tanzania which has stiff competition. Telecommunication Industry is also entering the market. For the long run survival of the Banking industry, strategies on how to operate in this dynamic environment are of vital important. Taking the Idea of Michael Porter (who is considered the father of marketing) suggested three generic strategies for a firm to sustain in the competitive environment. Product differentiation strategy is among of the three generic. NMB Plc is practicing Product differentiation strategy despite of all risk associated to it. Risks associated with product differentiation strategy are like imitation of the competitors, change of customer preference and cost. The research is assessing the contribution of Product differentiation strategy on Sales Performance, the Case of NMB Plc. - Songea Branch.

The Researcher used sample of 24 out of 30 NMB personnel and 250 out of 2500 NMB customers where by different techniques were employed including questioners, interview and observation. Data were analyzed to find out the relationship between variables (product knowledge, perception, preference and cost of differentiated products) and sales performance to reflect the topic of study and different figures and tables were used for simple understanding of the findings.

Findings show that, there is significance relationship between variables (preference, product knowledge perception and cost of differentiating products) to sales performance, hence product differentiation strategy has a positive contribution to sales performance.

Some of the recommendation made by the researcher to NMB management, NMB Management must put consideration to network problems, pensioners customers, security to customers’ accounts and consistence is service provision. The researcher went further to call other Researcher to different angles like contribution of specific product to sales performance, the same topic to different areas and research on other Porter’s strategies to different business sectors.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Problem

In the globalized World everything is changing, business environment is changing, so strong efforts must be used by business people to cope with these changes. Strength, Weakness, Opportunity and Challenges (SWOC) analysis is of vital important in the process of coping different changes. Due to development of technology, information about the products is easily accessed by consumers which make simply customers to access to wide knowledge of different products, their similarities and differences. For organizations to sustain in these dynamic situations and increase sales level, they must be very strategic in each and every step through the life of the business. The business people should not fear competing in the market or seeing the changing environment threat to the business otherwise take the same in their business.

Michael Porter (who is considered as the father of Strategic Management) proposed three generic strategies that provide a good starting point for strategic thinking. Overall cost leadership, differentiation and focus. Michael Porter argued that to be successful over the long-term, a firm must select only one of these three generic strategies. Otherwise, with more than one single generic strategy the firm will be "stuck in the middle" and will not achieve a competitive advantage. Porter argued that firms that are able to succeed at multiple strategies often do so by creating separate business units for each strategy. By separating the strategies into different units having different policies and even different cultures, a corporation is less likely to become "stuck in the middle." Kotler, (2009)

NMB is practicing product differentiation strategy, but with product differentiation there are some risks which are associated with, and those risks can make the dream of the business man not to be met. For example competitors imitation, costs associated with too much products differentiation and change of customers' test and preference due to many factors including technology, Rao, (2011) that is why research calls for the assessment on contribution of product differentiation strategy to the level of sales performance. The researcher conducted the research in NMB Bank, the bank which has extensive coverage in Tanzania almost to every district and the first bank to launch many new different services like Mobile Financial Service, NMB salary Alert, Pensioners Loan and others. NMB has many different products to enhance satisfaction to different categories of customers, for instance NMB Junior account for children under 18 years, School Savings for students, Salaried worker loan special for government employees, Pensioners Loan special for pensioners, Agro dealers credit, Government accounts, Wisdom Account, Foreign Currency Account and others. (www.bnmtz.com).

The research focused on one group of product which is **Personal Banking** comprising of**:**

- Personal account
- NMB Bonus account
- School Savings
- NMB Junior account
- Foreign Currency Account
- Currency Exchange
- NMB Mobile
- NMB ATM Card
- NMB salary Alert
- Salaried worker loan
- Personal loan
- Pensioners Loan
- NMB Pesa Fasta

Source, (www.nmbtz.com)

Corporate Profile

Background Information to the NMB Plc

NMB Bank formerly was known as National Bank of Commerce (NBC) it was owned by the Government of United republic of Tanzania, in 2005 its shareholding (49%) sold to a consortium led by the Cooperative Centrale 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. (http://www.nmbtz.com/index.php?option=com_content&view=category&layout=blog&id=60&Itemid=228)

NMB is the largest bank in Tanzania, both when ranked by customer base and branch network. With over 139 branches NMB located in more than 80% of Tanzania's districts. This broad branch network distinguishes NMB from other financial institutions in Tanzania. NMB is looking forward to sustaining and enhancing branch network in order to provide access to capital to citizens in all areas of Tanzania, including the most remote.

Mission of NMB

Through innovative distribution, and its extensive branch network, NMB offers affordable, customer focused, financial services to the Tanzanian community, in order to realize sustainable benefits for all its stakeholders.

Vision of NMB

To be the preferred financial services partner in Tanzania.

NMB Activities

Personal Banking

- Personal account

- NMB Bonus account
- School Savings
- NMB Junior account
- Foreign Currency Account
- Currency Exchange
- NMB Mobile
- NMB ATM Card
- NMB salary Alert
- Salaried worker loan
- Personal loan
- Pensioners Loan
- NMB Pesa Fasta

Business

- SME
- Corporate
- MFI & Saccos

Agriculture

- Agro dealers credit
- Warehouse receipt financing
- Out grower loans

Government

- Government accounts
- Government servants Personal Account
- Wisdom Account

1.2 Statement of the Problem

NMB banking financial reports show that since 2009 NMB remains the most profitable bank, Dhow Financial analysis have shown that NMB has been flourishing in Banking Industry. (*www.dailynews.co.tz › Business*)

NMB has many products and additional services and extensive coverage in Tanzania almost in every district and it is the first bank to adopt many new different services like Mobile Financial Services, NMB Pesa Fasta, NMB Mobile, NMB salary Alert. (www.nmbtz.com). NMB is practicing product differentiation strategy to increase sales hence expands the market. However excessive product differentiation can be a cost full, and sometimes product can be seen as a new product in the market where new initiative strategy for new products in the market must be applied which is another new task for the organization, on the other hand, competitors may find it easy to copy it and hence differentiation may not lead to increase sales and affect the industry as a whole. Also customer's preference may change due to change in technology and other factors. Many Researchers in Tanzania have tried to explore different strategies used by different organization to overcome intensity competition in the market for their survival. Therefore there is a need to conduct a research on the assessment on contribution of product differentiation strategy to the sales performance in the Banking Industry, Case study of NMB Plc

1.3 Research Objectives

1.3.1 General Objective

To assess the contribution of product differentiation strategy on the sales performance in the Banking Industry in Tanzania.

1.3.2 Specific Objectives

1. To assess contribution of customer preference on differentiated products in sales performance.

2. To assess contribution of product knowledge of employees and customers on product differentiated in sales performance.

3. To identify effect of perception of the customers on the differentiated products in sales performance.

4. To identify effect of costs associated with products differentiated in sales performance.

1.4 Research Questions

1. What is the contribution of customer preference on differentiated products in sales performance?

2. What is the level of knowledge do customers and employees have on differentiated products and its contribution in sales performance?

3. What is the effect of perception of the customers on the differentiated products in sales performance?

4. What is the effect of costs associated with product differentiated in sales performance?

1.5 Significance of the Study

The study is expected to have the following significance

- Help bank to understand contribution of differentiated products in sales performance which will help to discover the areas of improvement where needed.
- Help improve competitive advantages of banks, expand market and survival in the market.
- Can stimulate other research and act as a guideline/base document.

- As a Partial fulfilment of the requirements for award of Master of Business Administration Corporate Management (MBA-CM) of Mzumbe University.

1.6 Scope and Delimitation of the Study

The study focuses on contribution of product differentiation strategy on sales performance in the Banking Industry, the case study of NMB Plc Songea Branch. The choice of the NMB Plc Songea Brach based on three factors which are; NMB is the largest bank in Tanzania, both ranked by customer base and branch network (www.nmbtz.com), Dhow Financial analysis have shown that NMB has been flourishing in Banking Industry. (*www.dailynews.co.tz › Business*) and Songea is the domicile area of the Research, so it was beneficial to the researcher since some costs was reduced.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Literature review should state what previous researchers say about the topic. The researcher took time to go through different authors on how they say about the subject matter. The literature review is divided into two parts; those are theoretical and empirical literature review.

2.2 Theoretical Literature Review

Concept of product differentiation strategy

Michael porter has proposed three generic strategies that provide a good starting point for strategic thinking. Overall cost leadership, differentiation and focus. The most important and difficult area in any business is planning process; this means which strategy to adopt. (Kotler, 2009). (Strickland) stated “If you fail to Plan you have planned to fail”

Differentiation Strategy

In differentiation strategy, the business concentrates achieving superior performance in an important customer benefit area valued by a large part of the market. Thus the firm seeking quality leadership, for example must make product with the best components, put them together expertly, inspect them carefully, effectively communicate their quality (Kotler, 2009)

Differentiation strategies are based on offering buyers something **unique or different** that makes the firm’s product or service distinct from that of rivals. The important assumption behind differentiation strategies is that customers are ready to pay premium price for a product that a distinct in some important way, like better service and superior quality and special appeal. (Kotler, 2009) “strategy is about selling yourself apart from the competition. It’s not just a matter of being better at what you do- its matter of being different at what you do” (Kotler, 2009)

Rao, (2011) Differentiation strategy can be pursued by firm when:-

- The market is too large to be served by a few firms offering standardized products/services.
- The customer needs and preferences are too diversified to be met through standardized products/services
- The firm is able to charge a premium for an advantage that is valued by customers.
- The product is such that customer loyalty can be obtained and sustained

Differentiation builds competitive advantage by making customers more loyal, less price sensitive and less willing to consider other product alternatives.

According to Rao, (2011), the firm pursuing a high differentiation strategy along some key product’s attribute or buyer need, can earmark its own strategic group within the industry in such a scenario, destructive price war can be avoided. Product quality helps the firm build its own reputation and demand that often gets translated into higher market share as well.

Rao, (2011), there are some risks which are associated with differentiation which are:-

- A customer group’s decisions that the difference between the differentiated products and the cost leader’s good or service are no longer worth a premium price. As a product becomes more mature, customers become smarter about what they want, what genuine value is and what they are willing to pay. Price premium become difficult to justify as customers gain more knowledge about the product.

- Unless the differentiation is based on some unique proprietary knowledge, skills, expertise or patent, a firm faces the threat of being outmanoeuvred by rivals, who can stuff the product or service offering with similar features at a lesser lost

- Excessive differentiation can seriously affect the competitive advantage and profitability of firms as rising operating costs eat into price premium that customers are willing to pay.

- Anything a company can do to create value for buyers represents a potential basis for differenciation.

Jaquier, (2010) “Anything a company can do to create value for buyers represents a potential basis for differenciation”.

Differentiation arises and competition increasingly occurs on the bases of **product augumentation** which also leads the marketer to look at the user’s total consumption system, the way the users performs the tasks of getting and using products and related services. Each augumented adds cost, however and augumented benefits soon become expected benefits and neccessary points of panty. For example today’s hotel guests expect cable, satellite television with a remote control and hig speed interent acccess or two phone llines, this means competitors must search for these other features and benefits. Jaquier, (2010)

As competition intensifies, design offers a potential way to differentiate and position a company’s products and services. Increasingly fast paced markets, price and technology are not enough. Design is the factor that will often give a company its competitive edge. Design is the totality of features that affect how a product looks, feels and functions in terms of customer requirements. Design is particularly important in making and marketing retail services, apparel, packaged goods and durable equipment. The designer must figure out how much to invest in form, feature development, performance, durability, reliability, reparability and style. Jaquier, (2010) To the company a well-designed product is one that is pleasant to look at and easy to open, install, use, repair and dispose of.

The arguments for good design are particularly compelling for smaller consumer products companies and startups that don't have big adverting dollars.

According to Kotler, (2009), Sellers may face abundance of diffentiation possibilities including form, features, customization, performance quality, conformance quality, durability, reliability, reparabilty and style and When a physical product cannot easily be differentiated, the key to competition success may lie in adding valued services and improving their quality. The main service differentiation is ordering, ease delivery, installation, customer training, customer consulting, maintenance and repair.

Product Concept

Product concept proposes that consumers favor products that offer the most quality performance or innovative features. A new or improved product will not necessarily be successful unless its' priced, distributed, advertised and sold properly.

Kotler, (2009) defined a product as anything that can be offered to a market for attention, acquisition, use or consumption.

Product can include physical goods, services, experiences, events, persons, places, properties, organizations, information and ideas

The knowledge of product levels is very useful to the business Companies when they need to differentiate products. A product is complex entity and there are different levels of product that can be distinguished or described. According to Kazmi, (2011), there are five levels of products

1. **Core level/benefit of product**. This is the heart of the product. It refers to the fundamental value the buyer is really buying e.g. core benefit for a car is *mobility,* for a bank service is *security,* for a hotel is *sleeping*. Kazmi, (2011)

2. **Basic/tangible/generic level or benefit.** These are the necessary properties or characteristics of a product that are important to address the core level/benefit of a product. E.g. brand name, packaging, design/style etc. Kazmi, (2011)

3. **Expected level/benefits of a product**. This consists of a set of characteristics or attributes that buyers normally expect in a product and which persuade buyers to buy. Kazmi, (2011)

4. **Augmented benefits/product**. This refers to the deliberate added features or benefits offered in a product in order to meet or exceed customer's expectations. E.g. after sale services, installation, guarantee, payment options etc. Kazmi, (2011)

5. **Potential level of a product**. This level refers to all the possible augmentation and changes that a product can undergo. Kazmi, (2011)

So when analysing the set of all products that a particular seller offers for sale to buyers in the market is what known as **Product Mix (assortment).** According to Kazmi, (2011) product mix consists of the following:-

Width: Number of different product lines (a group of products that are closely related) carried., **Length:** Total number of product items (is a specific version of a product that can be designated as a distinct offering among an organization's products.) in the product mix, **Depth:** Number of variants of each product in the line and **Consistency:** Closeness of various product lines in end use, production requirements, distribution channels or some other way. Kazmi, (2011)

PRODUCT LIFE CYCLE (PLC) Model also has gives an idea about the product life. Knowing the knowledge of PLC model helps in the differentiation strategy since according to Jaquier, (2010) “among of risks associated with differentiation is buyers become more sophisticated and need for differentiation falls”, so product life cyle model can predict at what time buyers become more sophisticated and differentiation falls and what strategy to be applied.

So this concept is correlated to the Living organisms life cycle stages beginning at birth and ending at death, likewise is the product life cycle which has four stages from the introduction stage, growth stage, maturity stage and decline stage as explained below;

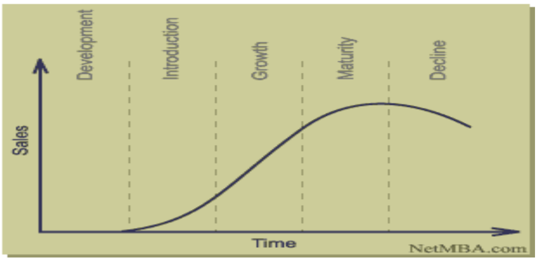
Introduction Stage; the primary goal in introduction stage is to establish a market and build primary demand for the product class; here sales will tend to be low until customers become aware of the product and its benefits. At this stage the firm is likely to incur additional costs associated with the initial distribution of the product and a low sales volume that makes it yield negative profits. Products are also few and relatively undifferentiated, price is generally high, assuming a skim pricing strategy; distribution is selective and scattered as the firm commences implementation of the distribution plan and promotion is aimed at building brand awareness (www.NetMBA.com, 2002-2010)

Growth Stage; this stage’s goal is to gain consumer preference and increase sales with rapid revenue growth. Sales increase as more customers become aware of the product and its benefits. Additional market segments are targeted and characterized by new product features and packaging alongside product quality. Price is maintained at high level if demand is high or reduced to capture additional customers and distribution becomes more intensive. (www.NetMBA.com, 2002-2010)

Maturity Stage; the primary goal is to maintain market share and extend the product life cycle. It’s the most profitable stage. Brand awareness is strong, advertising expenditures are reduced. A stiff Competition may result into decreased market share and/or prices. The competing products may be very similar at this point with difficulty in differentiating products. The firm places effort into encouraging competitors' customers to switch to increasing usage per customer, and converting non-users into customers. Sales promotions may be offered to encourage retailers to give the product more shelf space over competing products. Products modifications are made and features are added in order to differentiate the product from competing products that may have been introduced. (www.NetMBA.com, 2002-2010)

Decline Stage; eventually sales begin to decline as the market becomes saturated, the product becomes technologically obsolete, or customer tastes change. Profitability may be maintained longer if the product has developed brand loyalty. Unit costs may increase with the declining production volumes and eventually no more profit can be made. A firm may opt to maintain product, expecting competitors to exit market or to reduce costs, find new customers or harvest. (www.NetMBA.com, 2002-2010)

Figure 2.2.1: PLC Model



Source (www.NetMBA.com, 2002-2010)

Services differentiation

When a physical product cannot easily be differentiated, the key to competition success may lie in adding valued services and improving their quality.

According to (Lancaster, 2003), The main service differentiation is ordering, ease delivery, installation, customer training, customer consulting, maintenance and repair.

- Ordering ease

How easy it is for the customer to place an order with the company. Many financial service institutions offer service online sites to help customers get information and do transaction more efficiently. (Lancaster, 2003)

- Delivery

How well the product/service is brought to the customer includes speed, accuracy and care through the process. (Lancaster, 2003)

- Installation

Refers to the work done to make a product operational in its planned location

Buyers of heavy equipment expect good installation service. Differentiation at this point in the consumption chair is particularly important for companies with complex products. Ease of installation becomes a true selling point especially when the target market is technology novices. (Lancaster, 2003)

- Customer training

Refers to training the customer's employees to use the vendor's equipment properly and efficiently. Example McDonald's requires its new franchisees to attend Hamburger University in Oak Brook, Illinois, for two weeks, to learn how to manage the franchise properly. (Lancaster, 2003)

- Customer consulting

Refers to data, information system and device services that the seller offers to buyers

- Maintenance and repair

Describes the service program for helping customers keep purchased products in good working order. (Lancaster, 2003)

- Returns

Although product returns are undoubtedly a nuisance to customers, manufactures, retailers and distributors alike, they are also an unavoidable reality of doing business, especially with online purchases. (Lancaster, 2003)

Sales Performance Concept

Sales performance can be measured quantitatively and/or qualitatively.

Quantitave measures of performance

According to Lancaster, (2003) there are two fundamental groups of performance measures quantitavely. Input measures and output measures.

Specific output measures are sales revenue achieved, profit generated, percentage gross profit margin achieved, sales per active account, sales revenue as a percentage of sales potential, number of orders, sales to new customers, number of new customers.

And those relate to input are number of calls made, calls per potential account, calls per active account and number of calls on prospects.

Qualitative measures of performance

According to Lancaster, (2003) qualitative measures of performance are sales skills, customer relationship, self organisation, product knowledge, co-opearation and attitudes.

2.3 Empirical Literature Review

Product/Service Offering Differentiation

Titens, (2011) **"***How much you are able to differentiate your product or service offering will vary based on your market or type of product or service.* ***The key to success*** *is to know and understand your customers. Talk to them often, and you will know their concerns, interests, needs and willingness to pay.*

Communicate your product or service by emphasizing: A feature or benefit that allows you to be set a notch above your competitors. For instance, use quality by creating a product or service that is exceptional in one or more ways: Longer lasting, Easier to install, service, use. Use features/benefits by offering choices, combinations, or solutions in a way no one else does or be the first one to offer something in your location/field. If you are able to more easily handle special orders than big, mass-market competitors, then let the customer know about it. It can be a differentiation factor."

Research done by Shayo, (2009) gives an idea on the contribution of the strategy for the survival of the firms. Shayo, (2009) **"**Product differentiation strategy is considered as a key factor for attaining sustainable competitive advantage for telecommunication industry in Tanzania'. The Researcher of this work has referred Shayo's findings in reference to the topic since sustainability can be brought due to increase in the sales level.

According to Shayo, (2009) differentiation strategy has played a big part in evolution of telecom business in Tanzania. It also helps in developing an emotional bond between customers and products of Zain Tanzania due to the pressure of competition among mobile telephone companies; also it provides insulation against competitive rivalry because of brand loyalty from customers and resulting lower sensitivity to price. As the technology in communication industry is changing day after day, Zain need product differentiation in order to have a better coverage than others, to have the right price to the products, quality of service, by becoming the best quality provider in the market and lastly to build an emotional bond between the customers and the products.

Research done by Ndumbaro (2008) gives an idea of Applicability of Marketing Strategies to Overcome Intensity of Competition in Telecommunication Services.

Strategies were explored by the Researcher which made them to survive in the competitive market like Government share, low tariff, wide coverage and others but the work did not show specific contribution of any strategy to sales performance.

The Researcher of this work dealt with specific strategy which is product differentiation strategy and its contribution to sales performance which is seen to be a knowledge gap.

2.4 Conceptual Framework

Conceptual Framework for this study is based on the Porter's generic strategies that provide a good starting point for strategic thinking: Overall cost leadership, differentiation and focus. And Rao, (2011) suggested risks associated with differentiating products which then draw attention to four factors variables which contribute to sales performance which are costs of differentiating products, products knowledge of differentiated products, preference of differentiated products and perception of differentiated products.

In the context of this study, sales performance is the dependent variable while the independent variables comprised of costs, preference, perception and product knowledge.

- **Cost of differentiating the product** means expenses incurred in making the product unique or different that makes the firm's product or service distinct from that of rivals. Costs may be direct to the products like innovation expenses on the products and other indirect costs like training to service provider on the products and costs of informing customers on differentiated products. (www.thefreedictionary.com/**costs)**
- **Perception of differentiated products** means the process by which individuals organize and interpret their sensory impressions in order to give meaning to their environment in which output of it are attitude, opinions and feelings. (http://en.wikipedia.org/wiki/Perception)

- **Preference of differentiated products**

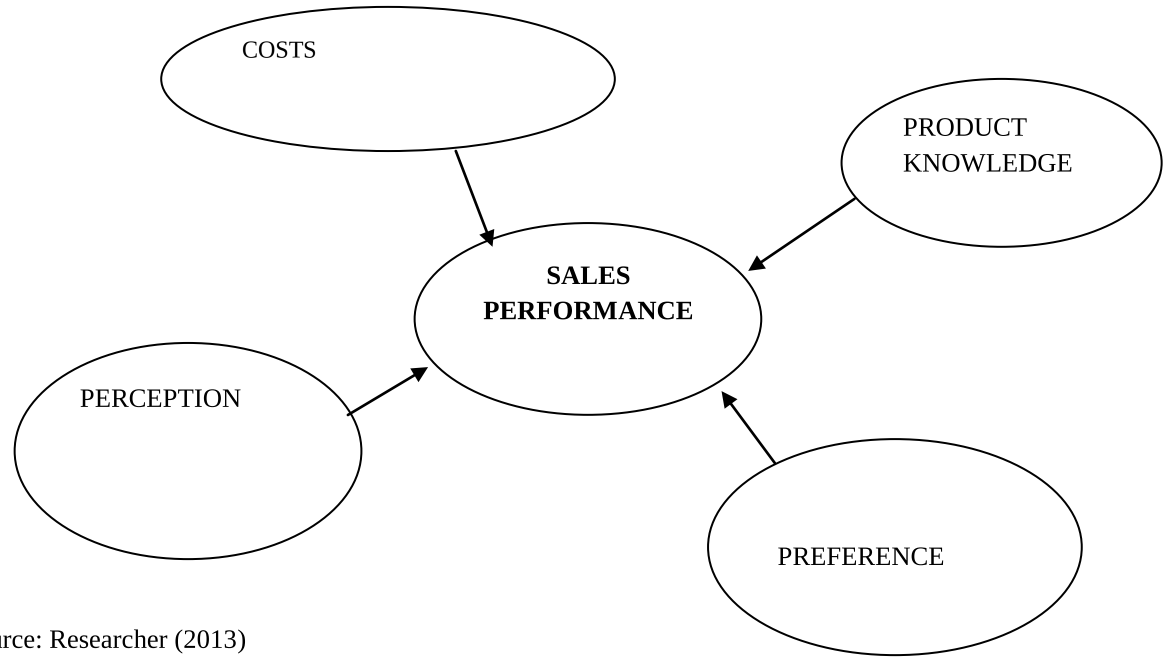
  Means selection of something over another or the right/ chance to choose. (http://www.thefreedictionary.com/preference).

  Preference can be brought by many factors internal factors and external factors of individuals. Core benefits, basic benefits, expected benefits, augmented benefits and potential benefits are good examples which can create individual preference on products.

- **Product knowledge** is power which means more sales; it is difficult to effectively sell to a customer if we cannot show how a particular product will address a shopper's needs. Product knowledge can bring confidence and help service provider to use different techniques and methods to present product to customers. Marketing literature, training sessions, role playing and testimonials can help service provider to gain product knowledge. (http://retail.about.com/od/marketingsalespromotion/qt/product_knowldg.)

Arrows indicate the relationship between variables basing on Porter's idea and (Rao, 2011) suggestions

Figure 2.4.1: Conceptual Framework



Source: Researcher (2013)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter, methodology that used by the researcher to collect and analyze data have been spelled out. It also indicated the area of the study, research design, population and sample.

3.2 Research Design

Case study design was used by the researcher in the explanatory research where by both qualitative and quantitative methodological framework was employed. The case study design had enabled the researcher to collect useful information for the study. Explanatory research had enabled variables independent and dependent to be assessed in their degree of correlation.

3.3 Area of the Study

The study was conducted at NMB bank Songea branch, the choice over which being the familiarity of the area and good communication network which enabled a researcher to get respondents easily. Furthermore, the researcher chose NMB Songea branch which is the only branch found in Songea district, the oldest one and is having large number of customers.

3.4 Population

Due to the demand of the researcher, the population for this study comprised of NMB employees and customers of Songea Branch. NMB employees involved Managers, Supervisors and other offices.

NMB managers and supervisors-These deals with organization policies, and administrative issues, they are of vital important in providing information about their subordinates for instance employees differentiated products knowledge and cost associated with product differentiated.

NMB officers- This category was very important of getting some researcher's information because they are the ones dealing with customers, extracting a lot of information from floor, their day to day operation help them to understand their customers.

NMB customers- These are also dependent category in exploring some information. Consumer test and preference change over time since in this Globalized World they are exposed to the dynamic environment.

3.5 Sample and Sampling Procedures

3.5.1 Sample

The sample for this study included 24 out of 30 NMB staff including 4 managers and 250 out of 2500 customers.

3.5.2 Sampling Procedure

Sample of 20 staff were used from different departments namely loan, customer service, back office and teller department using stratified random sampling, whereby 5 staff from each department were selected to avoid biasness which might mislead the research results.

Additionally, 4 managers (branch manager, commercial manager, back office manager and customer care supervisor) were obtained using judgmental sampling. This type of sampling technique was the most appropriate since some members were thought to be more knowledgeable and willing than others to interview.

Also 250 customers were selected using simple random sampling due to the reason that every customer of NMB Songea Branch had an equal chance to be included in the sample.

3.6 Data Collection Sources

The types of data that were required by the researcher were primary data (those observed or collected directly from first-hand experience) and secondary data (those collected by someone other than the researcher)

3.7 Data Collection Methods

Documentary review, interview, questionnaires and observation methods were used in both primary and secondary sources of data.

3.7.1 Documentary Review

Researcher used different documents which were available and accessed at the organization relating to the study which are books and different reports. Documentary review helped to extract information like financial report which is an indicator of input output relationship and organization sales performance. This impliedly reduced cost in data collection and on the other hand NMB historical trends were identified easily.

3.7.2 Questionnaire

The researcher used questionnaire for NMB customers, where both close and open ended questions were framed due to the reasons that the researcher wanted to get comments and recommendations from various respondents as some felt more willing to express their reaction in absence of researchers for stance product knowledge, preference, perception and sales performance. It was also beneficial to busy people, where by chance were given to have space part of the leisure time to respond to the questions with less interaction of the working hour.

3.7.3 Personal Interview

Personal interview were administered for managers and other NMB offices.

Through this face to face interactors between the researcher and the respondents were conducted, data which were inaccessible through observation and questionnaire were collected using this technique. Inner feeling of the respondent and depth explanation on various issues relevant to the study were also discovered. On the other hand, the technique was flexible, once the questions were not properly understood by the respondents, the interviewer modified those questions and make them simpler focusing on the nature of the study.

Managers who deals with organization policies and administrative issues provided information on administrative information regarding their employees in relation to product differentiated. NMB officers gave their view on customers' perception, and preference on NMB differentiated products as well as their own knowledge on NMB products.

3.7.4 Observation Schedule

The researcher spent some times in this method observing and participating in various activities. Observation check list through frequency count were used to collect information. The researcher learnt many things through full participation in various activities in different departments and observing customers in products usage for example ATM usage, how customers are conversant in using it, sometimes comparing the performance of different products and how officers are conversant in serving customers.

3.8 Variables and their Measurement

Data were collected aimed at answering the research questions, among them is the relationship between output and costs of differentiating product. Research questions were answered using questionnaire filled by staff and customers, personal interview and observation. The researcher had pointed out that there is one independent variables and has four measurements which are preference, costs, product knowledge and perception and sales performance is dependent variable. In this section the researcher explained how this variable identified in conceptual framework were measured. The description on how these variables were measured has been discussed in the table below together with their measurement.

Table 3.8.1: Variables and Measurements

Variable	Measurement indicators	Sources			
		Questionnaire	Interview	Documentary Review	Observation
Product differentiation strategy	Perception	V	V		
	Costs	V	V	V	
	Preference	V	V		
	Product knowledge	V	V	V	V

Source: Researcher**,** Survey Data (2013)

3.9 Data Analysis and Presentation

This part explains the appropriate techniques used to analyze collected data and the justification of the same.

Primary data were collected using interview, questionnaires, and observation while secondary data were obtained using documentation method to identify facts and historical trend were then summarized, coded and processed by using statistical package for social science (SPSS for Windows version 16.0). Both quantitative and qualitative methods of data analysis were used in analyzing the data collected. The methods included frequencies and percentages to facilitate description of the characteristics of the sample. They both reflected on the topic of study. Finally, both findings were processed, analyzed and presented in the form of figures and tables.

CHAPTER FOUR

PRESENTATION OF FINDINGS AND ANALYSIS

4.1 Introduction

The pronouncements in this chapter are described in details and entails how the current study answers the research questions. Statistics were presented and analysed by SPSS based on the research objectives and research questions

4.2 Demographic Respondents Distinctiveness

The section below summarizes the demographic distinctiveness of the respondents in the sample. The demographic respondents distinctiveness did not answer the research questions but it has been presented to justify that there was no biasness in data collection.

4.2.1 Gender

Table 4.2.1: Gender of Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	82	33.9	33.9	33.9
	Female	160	66.1	66.1	100.0
	Total	242	100.0	100.0	

Source: *Researcher**,** Survey Data (2013)*

As evidenced from Table 4.2.1 there was higher percentage of Female 160 (66.1%) respondents than Male 82 (33.9%). There were no respondents who did not specify their gender.

4.2.2 Age

Table 4.2.2: Age Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24	6	2.5	2.5	2.5
	25-34	84	34.7	34.7	37.2
	35-44	70	28.9	28.9	66.1
	45-54	62	25.6	25.6	91.7
	55+	20	8.3	8.3	100.0
	Total	242	100.0	100.0	

Source: *Researcher**,** Survey Data (2013)*

Data indicate that the respondents in the age group between 18 and 24 years were 6 (2.5%), 25years – 34years 84 (34.7%), 35years – 44years 70(28.9%), 45years – 54years 62 (25.6%), 55 and above years 20 (8.3%).This shows the majority of respondents were in active age, and can work and operate the banking account efficiently. NMB management must take this as an opportunity to increase sales performance. The rest of the age group comprises of small number of respondents.

4.2.3 Education level

Table 4.2.3: Highest Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary school	63	26.0	26.0	26.0
	Certificate/ Diploma	141	58.3	58.3	84.3
	Degree/Advance Diploma	32	13.2	13.2	97.5
	Master Degree	6	2.5	2.5	100.0
	Total	242	100.0	100.0	

Source: *Researcher**,** Survey Data (2013)*

The judgment also shows that none of respondents are primary school level, 63 (26.0%) of total respondents are secondary school level, 141 (58.3%) are Certificate / Diploma graduate, 32 (13.2%) are bachelor / Adv. Diploma graduate. The rest 6 (2.5%) hold Master's Degree and none Doctorate Degree. This shows NMB management that their customers are able to read and write hence they can easily access information about other products form other banking institutions and change their preferences on products also to those who know to read and write is an indicator of product knowledge and different banking information.

4.2.4 Status of respondents

Table 4.2.4: Occupation Categories

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	7	2.9	2.9	2.9
	Professionals	32	13.2	13.2	16.1
	Academic	158	65.3	65.3	81.4
	Self-employed	33	13.6	13.6	95.0
	Retired/housewife	6	2.5	2.5	97.5
	Others (specify)	6	2.5	2.5	100.0
	Total	242	100.0	100.0	

Source: *Researcher***,** *Survey Data (2013)*

More than 60% of the respondents were academicians. The second highest group was professional and followed by self-employed. Only 5% of the populations were retired and others unspecified. This shows the NMB management that, they have many academicians' customers, is also an indicator of customers who can be knowledgeable about Company's products and easy to access information about other products outside the Company.

4.3 Perception of products differentiated and its impact to sales Performance

Six elements had been used to measure perception of customers towards NMB products and the findings have been obtained showing significance relationship between perception of products differentiated and sales performance. (See appendix 6). These elements are security assurance, environment of NMB offices, treatment of customers friendly, consistence and general good customer care.

4.3.1 Security Assurance

Data collected using questionnaire show that the majority of respondents (147) agreed that there is assurance of security for NMB products they chose, Figure 4.3.1 illustrate the findings, also from the analysis done security assurance is highly related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5%. (see appendix 6)

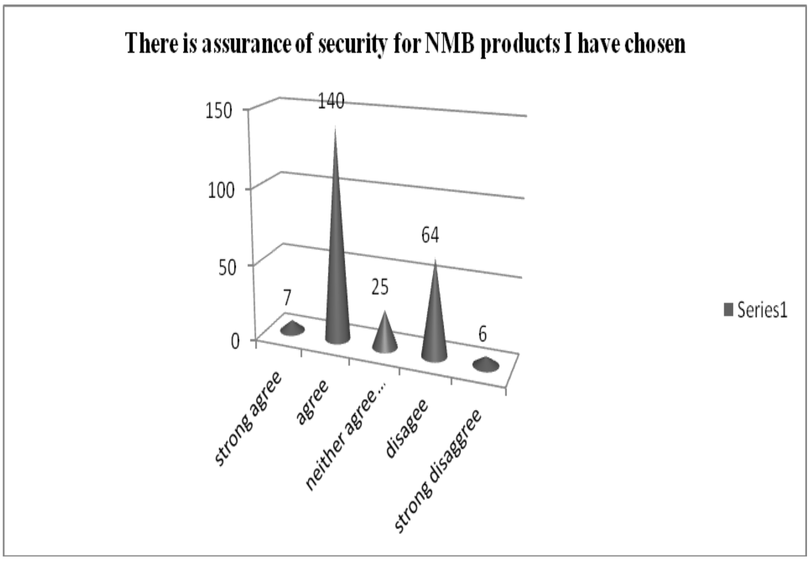
Table 4.3.1: Security Assurance

There is assurance of security for NMB products I have chosen

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	7	2.9	2.9	2.9
	Agree	140	57.9	57.9	60.7
	Neither agree nor disagree	25	10.3	10.3	71.1
	Disagree	64	26.4	26.4	97.5
	Strongly Disagree	6	2.5	2.5	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.3.1: Security Assurance



Source: *Researcher**,** Survey Data (2013)*

4.3.2 Environment of NMB offices

191 respondents have positive perception on NMB environment, the offices environment are attractive for services they deserve, and this element is highly

significance related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5%. . (See appendix 6)

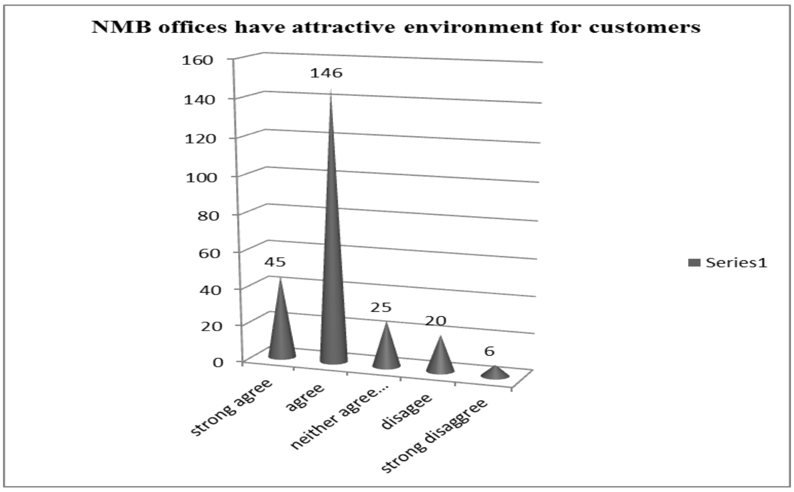
Table 4.3.2: Environment of NMB Offices

NMB offices have attractive environment for customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	45	18.6	18.6	18.6
	Agree	146	60.3	60.3	78.9
	Neither agree nor disagree	25	10.3	10.3	89.3
	Disagree	20	8.3	8.3	97.5
	Strongly Disagree	6	2.5	2.5	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.3.2:Attractive NMB Environment



Source: *Researcher**, **Survey Data (2013)***

4.3.3 Treating customers friendly

Furthermore, 165 respondents agreed that NMB personnel are treating customer's friendly, having positive perception on how treatment do customers receive contribute much to sales performance. This element is also highly significance related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5%. (See appendix 6)

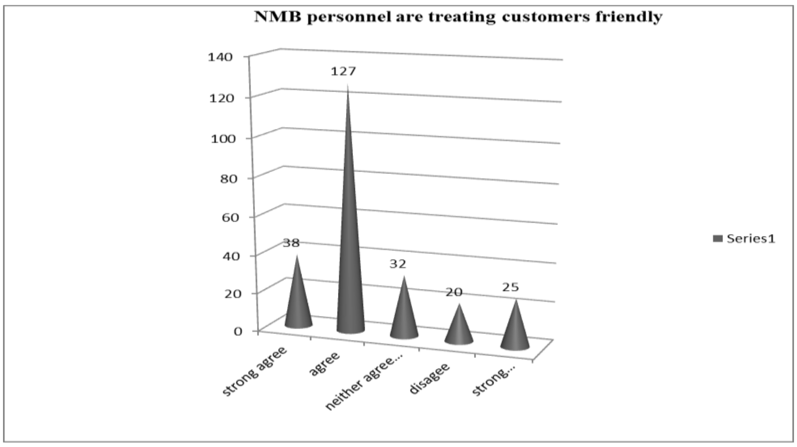
Table 4.3.3:Treating Customers Friendly

NMB personnel are treating customers friendly

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	38	15.7	15.7	15.7
	Agree	127	52.5	52.5	68.2
	Neither agree nor disagree	32	13.2	13.2	81.4
	Disagree	20	8.3	8.3	89.7
	Strongly Disagree	25	10.3	10.3	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.3.3: Treating Customers Friendly



Source: *Researcher, Survey Data (2013)*

4.3.4 Consistance

Consistence is a vital element in any organization to maintain positive perception of customers and increase sales, 151 respondent agreed that different NMB personnel give the same solution to similar problem, this shows consistence, but 34 respondents neither agree nor disagree while 57 respondents disagree. This element is highly significance related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5%.. (See appendix 6)

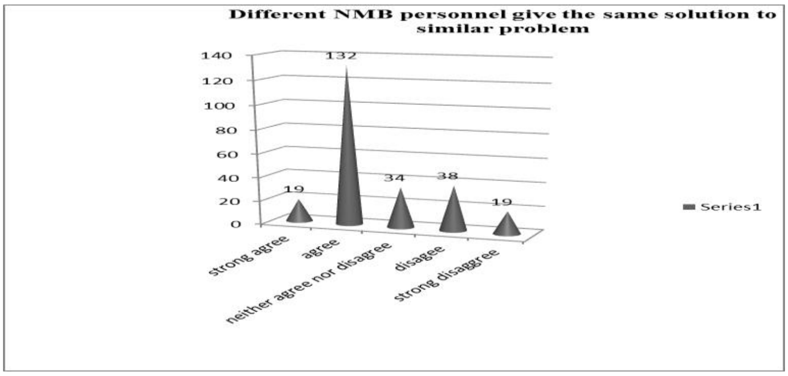
Table 4.3.4: Consistence

Different NMB personnel give the same solution to similar problem

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	19	7.9	7.9	7.9
	Agree	132	54.5	54.5	62.4
	Neither agree nor disagree	34	14.0	14.0	76.4
	Disagree	38	15.7	15.7	92.1
	Strongly Disagree	19	7.9	7.9	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.3.4: Consistence



Source: *Researcher**,** Survey Data (2013)*

4.3.5 Customer care

165 respondents agreed that NMB personnel treat customers with great care, 20 respondents neither agree nor disagree, 57 disagree, A good customer care is highly related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5%. (see appendix 6)

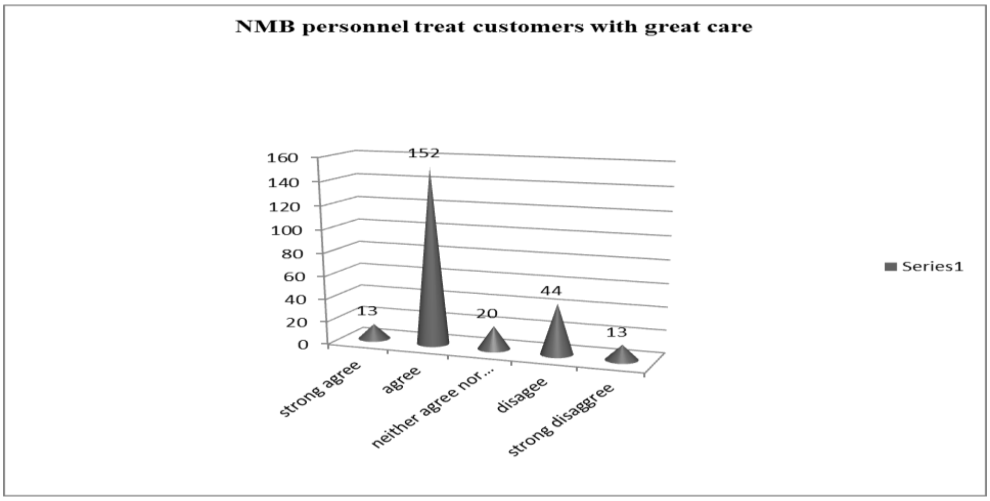
Table 4.3.5: Customer Care

NMB personnel treat customers with great care

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	13	5.4	5.4	5.4
	Agree	152	62.8	62.8	68.2
	Neither agree nor disagree	20	8.3	8.3	76.4
	Disagree	44	18.2	18.2	94.6
	Strongly Disagree	13	5.4	5.4	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.3.5: Care to Customers



Source: *Researcher, Survey Data (2013)*

4.4 Preference of the differentiated Products and its impact on Sales Performance

Preference have been measured using benefits acquired by customers, products opted and used by customers, time being with NMB, and networking among customers in getting NMB information. Part 11 of questionnaire to customers do indicate levels of NMB product preference.

4.4.1 Benefits acquired by customers in using NMB products and its impact to sales performance

The table 4.4.1 do indicate the relationship between benefits acquired by customers and its impact to sales performance. Assurance of security for NMB products that a customer have chosen ($p<0.001$) were highly significance related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5%. Other variables did not show significance relationship with sales performance as the p-value based on Pearson Chi square are greater than the significance level of 5%.

Table 4.4.1: Benefits acquired by customers in using NMB products and its impact to Sales Performance

Variable	How can you describe the level of output at different NMB products				P-value**
	Positive	Negative	Don't know	Chi-Square value	
What benefits have you acquired in choosing the selected products?					
Security					
Yes	141(73.8%)	6(15.8%)	8(61.5%)		
No	50(26.2%)	32(84.2%)	5(38.5%)	46.393[a]	.000
Time saving					
Yes	162(84.8%)	29(76.3%)	11(84.6%)		
No	29(15.2%)	9(23.7%)	2(15.4%)	1.673[a]	.433
Easy transaction of money					
Yes	86(45.0%)	15(39.5%)	3(23.1%)		
No	105(55.0%)	23(60.5%)	10(76.9%)	2.618[a]	.270
Cost saving					
Yes	164(85.9%)	29(76.3%)	11(84.6%)		
No	27(14.1%)	9(23.7%)	2(15.4%)	2.184[a]	.336
Interest					
Yes	32(16.8%)	7(18.4%)	2(15.4%)		
No	159(83.2%)	31(81.6%)	11(84.6%)	.086[a]	.958
Identity card					
Yes	45(23.6%)	11(28.9%)	3(23.1%)		
No	146(76.4%)	27(71.1%)	10(76.9%)	5.598[a]	.231

** Based on Pearson Chi-square test, *Significant at 5% level of significance, Ns-Not significant, a-some cells has Expected count is less than 5

Source: *Researcher**,** Survey Data (2013)*

4.4.2 NMB products joined for by customers and its impact to sales performance

Customers were asked on how they can describe the level of output at different NMB products. The results indicated that only pensioners loan (p=0.002) and personal loan (p=0.040) showed statistically significance relationships with sales performance. Others did not show significance relationship with sales performance as the p-value based on Pearson Chi square are greater than the significance level of 5%. The table 4.4.2 shows the relationship between products joined by customers and its impact to sales performance.

Table 4.4.2: NMB products joined for by customers and Its Impact to Sales Perforance

Variable	How can you describe the level of output at different NMB products				P-value**
	Positive	Negative	Don't know	Chi-Square value	
Which NMB product(s) have you joined for?					
Personal account					
Yes	173 (90.6%)	37 (97.4%)	13 (100%)		
No	18 (9.4%)	1 (2.6%)	0 (0%)	3.192[a]	.203 [NS]
NMB bonus account					
Yes	33(17.3%)	7(18.4%)	2 (15.4%)		
No	158(82.7%)	31 (81.6%)	11(84.6%)	0.066[a]	0.967
NMB Junior account					
Yes	6 (3.1%)	0 (0%)	0 (0%)		
No	185 (96.9%)	38(100.0%)	13(100.0%)	1.643[a]	0.440
Foreign Current Account					
Yes	0 (0%)	0 (0%)	0 (0%)		
No	191 (100.0%)	38 (100.0%)	13 (100.0%)		
School savings					
Yes	2 (1.0%)	00 (0%)	0 (0%)		
No	189 (99.0%)	38(100.0%)	13(100.0%)	0.538[a]	0.764
Currency exchange					
Yes	0 (0%)	0 (0%)	0 (0%)		
No	191 (100.0%)	38 (100.0%)	13 (100.0%)	No	No
Pensioners Loan					
Yes	13 (6.8%)	9(23.7%)	3(23.1%)		
No	178(93.2%)	29 (76.3%)	10(76.9%)	12.156[a]	0.002
NMB Pesa Fasta					
Yes	41(21.5%)	7(18.4%)	3(23.1%)		
No	150 (78.5%)	31(81.6%)	10(76.9%)	0.210[a]	0.900
NMB ATM					
Yes	176(92.1%)	37(97.4%)	13 (100%)		
No	15(7.9%)	1(2.6%)	0(0%)	2.372[a]	0.305
NMB salary alert (messaging)					
Yes	58 (30.4%)	14(36.8%)	3(23.1%)		
No	133(69.6%)	24(63.2%)	10(76.9%)	1.024[a]	0.599
Salaried worker loan					
Yes	108(56.5%)	23(60.5%)	7(53.8%)		
No	83(43.5%)	15(39.5%)	6(46.2%)	0.262	.877
Personal Loan					
Yes	76 (39.8%)	7(18.4%)	4 (30.8%)		
No	115(60.2%)	31(81.6%)	9 (69.2%)	6.446[a]	.040
NMB Mobile					
Yes	127(66.5%)	24(63.2%)	10(76.9%)		
No	64(33.5%)	14(36.8%)	3(23.1%)	.825[a]	.662

** Based on Pearson Chi-square test, *Significant at 5% level of significance, Ns-Not significant, a-some cells has Expected count is less than 5

Source: *Researcher****,*** *Survey Data (2013)*

4.4.3 Time being with NMB and its impact to sales Performance

Time customers spent being with NMB bank has been used an indicator for measuring preference on NMB products. Customers were asked for how long have you been NMB customer? But the variable did not show significance relationship with sales performance as the p-value based on Pearson Chi square are greater than the significance level of 5%. Table 4.4.3 show the findings.

Table 4.4.3: Time being with NMB and its Impact to Sales Performance

Variable	How can you describe the level of output at different NMB products				P-value**
	Positive	Negative	Don't know	Chi-Square value	
For how long have you been NMB customer?					
0-1 yrs.	7 (3.7%)	0(0%)	0(0%)		
2-10 yrs.	142(74.3%)	24(63.2%)	10(76.9%)		
11-20 yrs.	42(22.0%)	14(36.8%)	3(23.1%)	5.325[a]	.256

** Based on Pearson Chi-square test, *Significant at 5% level of significance, Ns-Not significant, a-some cells has Expected count is less than 5

Source: *Researcher**,** Survey Data (2013)*

4.4.4 Information about NMB products and its impact on sales Performance

Customers were asked about the source of information on NMB products, networking among customers and NMB personnel had been also used as an indicator of preference to NMB products. But the variable did not show significance relationship with sales performance as the p-value based on Pearson Chi square are greater than the significance level of 5%. Table 4.4.4 shows the result.

Table 4.4.4: Information about NMB Products and Its Impact to Sales Performance

Variable	How can you describe the level of output at different NMB products				P-value**
	Positive	Negative	Don't know	Chi-Square value	
Where did you get information about NMB product?					
NMB officials	84(44.0%)	19(50.0%)	5(38.5%)		
Advertisements	93(48.7%)	16(42.1%)	8(61.5%)		
Internet Search	4(2.1%)	2(5.3%)	0(0%)		
Word of mouth(Friends/Relative)	5(2.6%)	0(0%)	0(0%)		
Others (specify)	5(2.6%)	1(2.6%)	0(0%)	4.453[a]	0.814

** Based on Pearson Chi-square test, *Significant at 5% level of significance, Ns-Not significant, a-some cells has Expected count is less than 5

Source: *Researcher**,** Survey Data (2013)*

4.5 Level of knowledge do customers and employees have on differentiated products and its contribution on sales performance

4.5.1 User friend products

Findings show that 190 respondents agreed that NMB products are user friendly, And from the analysis made user friendly product element has shown it is highly related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5% (See appendix 6)

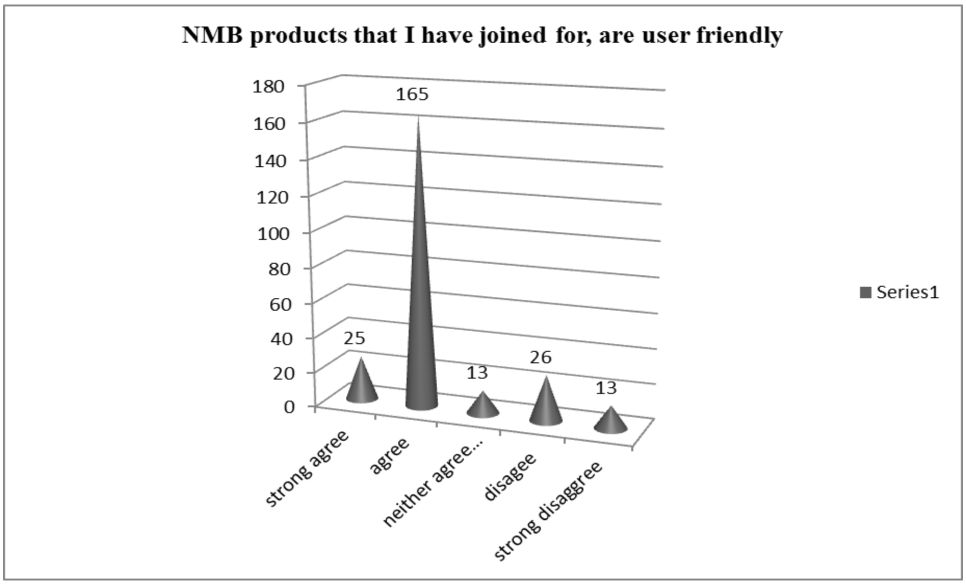
Table 4.5.1: User Friendly Products

NMB products that I have joined for, are user friendly

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	25	10.3	10.3	10.3
	Agree	165	68.2	68.2	78.5
	Neither agree nor disagree	13	5.4	5.4	83.9
	Disagree	26	10.7	10.7	94.6
	Strongly Disagree	13	5.4	5.4	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.5.1: User Friendly Products



Source: *Researcher, Survey Data (2013)*

4.5.2 Directive to customers

Data show that 159 respondents agreed that NMB personnel are capable of giving directions/ instructions on how to use the products that they joined for, Also directive from NMB personnel element is highly significance related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5% (See appendix 6)

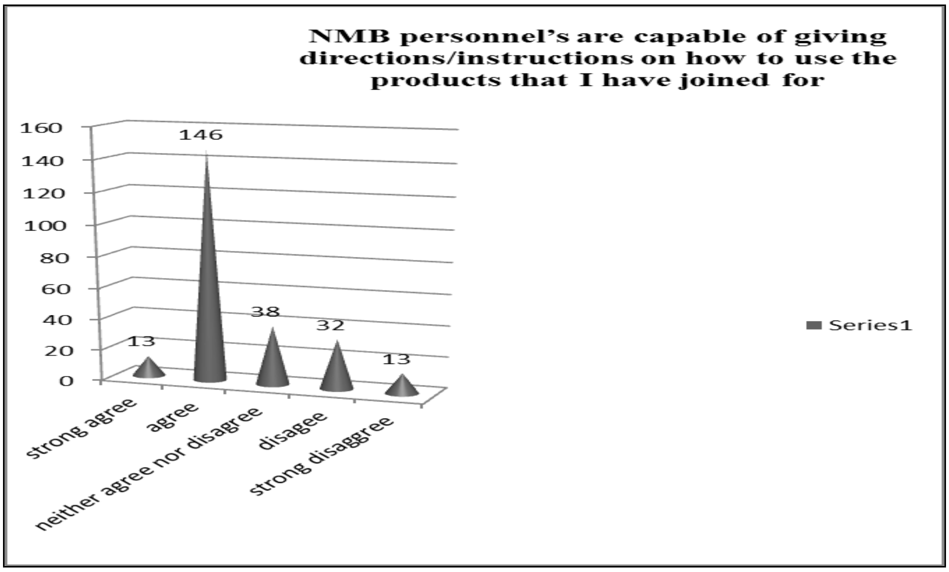
Table 4.5.2: Directive to Customers

NMB personnel's are capable of giving directions/instructions on how to use the products that I have joined for

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	13	5.4	5.4	5.4
	Agree	146	60.3	60.3	65.7
	Neither agree nor disagree	38	15.7	15.7	81.4
	Disagree	32	13.2	13.2	94.6
	Strongly Disagree	13	5.4	5.4	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.5.2: Directive from NMB Personnel



Source: *Researcher, Survey Data (2013)*

4.5.3. Customer skills in using NMB products

The findings show that 203 respondents agreed that skill they have, gave them control is using NMB products chosen, From the analysis made customer skill in using NMB product is highly significance related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5% (See appendix 6)

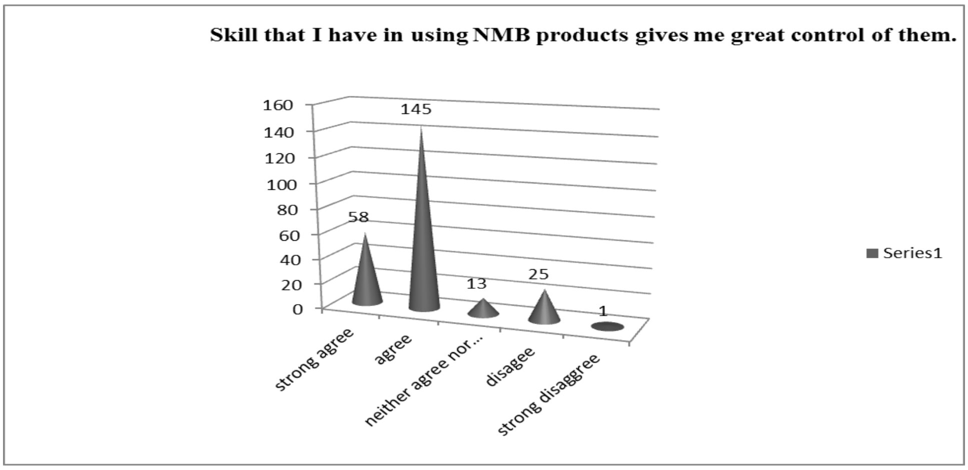
Table 4.5.3: Customer Skills in Using NMB Products

Skill that I have in using NMB products gives me great control of them.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	58	24.0	24.0	24.0
	Agree	145	59.9	59.9	83.9
	Neither agree nor disagree	13	5.4	5.4	89.3
	Disagree	25	10.3	10.3	99.6
	Strongly Disagree	1	.4	.4	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.5.3: Customer Skills in using NMB Products



Source: *Researcher, Survey Data (2013)*

4.5.4 Obstacles in using NMB products

Findings show that 153 respondents face obstacles in using NMB products, 76 respondents did not face obstacles in using NMB products.

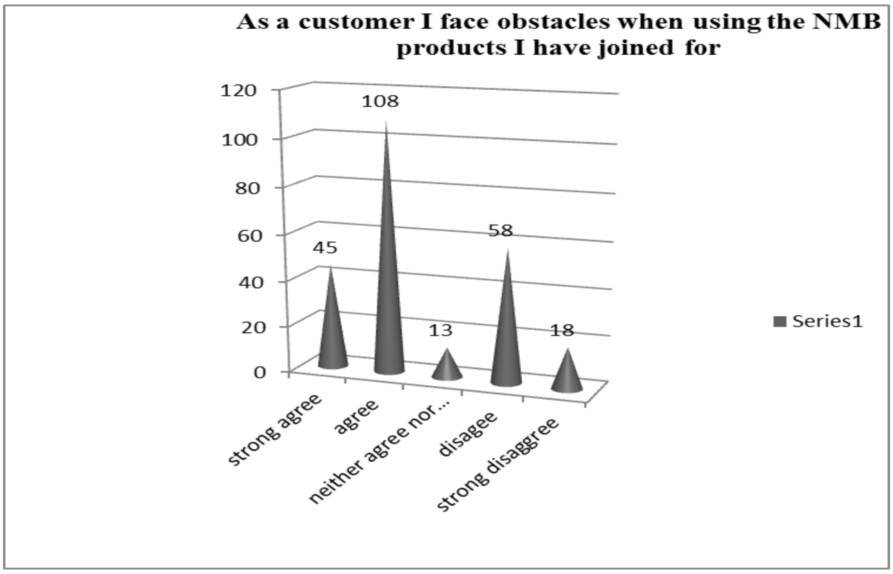
Table 4.5.4: Obstacles in Using NMB Products

As a customer I face obstacles when using the NMB products I have joined for

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	45	18.6	18.6	18.6
	Agree	108	44.6	44.6	63.2
	Neither agree nor disagree	13	5.4	5.4	68.6
	Disagree	58	24.0	24.0	92.6
	Strongly Disagree	18	7.4	7.4	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.5.4: Obstacles Faced in Using NMB Products



Source: *Researcher, Survey Data (2013)*

4.5.5 Reporting of obstacles faced by customers

Findings show that 153 respondents agreed that, they do report obstacles faced when using NMB products to NMB officers. 62 respondents disagreed that, they do not report obstacles they face in using NMB products.

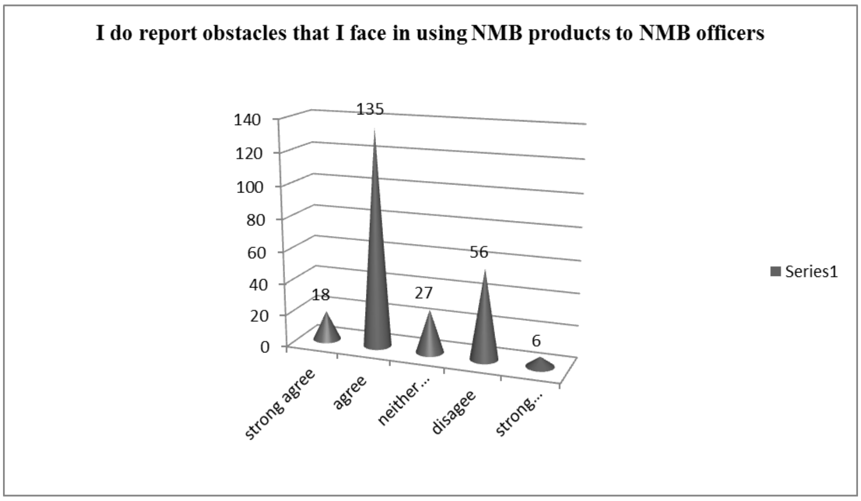
Table 4.5.5: Reporting of Obstacles

I do report obstacles that I face in using NMB products to NMB officers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	18	7.4	7.4	7.4
	Agree	135	55.8	55.8	63.2
	Neither agree nor disagree	27	11.2	11.2	74.4
	Disagree	56	23.1	23.1	97.5
	Strongly Disagree	6	2.5	2.5	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.5.5: Reporting of Obstacles faced in using NMB Products



Source: *Researcher, Survey Data (2013)*

4.5.6 Solutions to problems reported to NMB personnel

Data show that 147 customers agreed that problems reported to NMB personnel are settled which is 60.7% and 10.3% neither agree nor disagree while 28.9% disagree, problems reported to NMB personnel are handled correctly, this is highly significance related to sales performance. (See appendix 6)

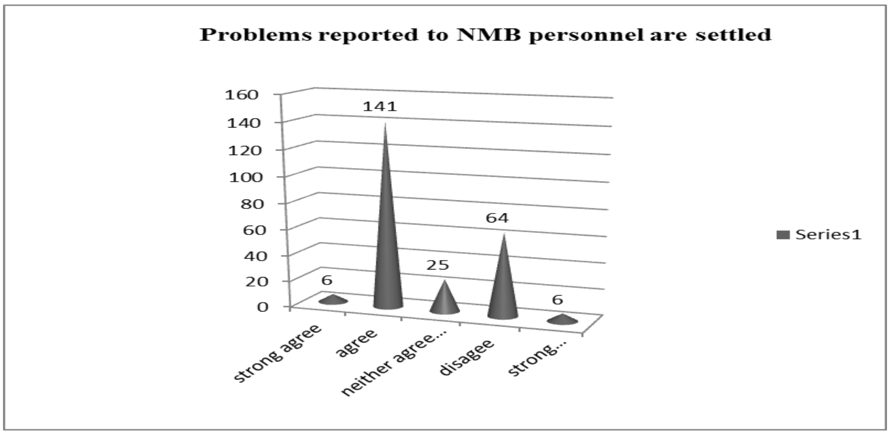
Table 4.5.6: Solutions to Problems reported

Problems reported to NMB personnel are settled

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	6	2.5	2.5	2.5
	Agree	141	58.3	58.3	60.7
	Neither agree nor disagree	25	10.3	10.3	71.1
	Disagree	64	26.4	26.4	97.5
	Strongly Disagree	6	2.5	2.5	100.0
	Total	242	100.0	100.0	

Source: *Researcher, Survey Data (2013)*

Figure 4.5.6: Solutions to Problems Reported to NMB Personnel



Source: *Researcher, Survey Data (2013)*

4.6 Cost of differentiating the Products and Its Impact on Sales Performance

Cost of differentiating products is also treated as an independent variable to sales performance. Cost have been measured using interview and documentary review, few documents have been accessed in this area due to security, confidentiality purpose and policies of the organization. From the NMB banking financial reports NMB remains the most profitable bank and largest network since 2009 and according to Dhow Financial analysis, NMB was the most profitable bank in 2012, after posting a 98 billions net profit.

Chapter Summary

Four variables have been analysed which are perception of differentiated products, preference of differentiated products, level of knowledge on product differentiated and cost of differentiating products in relation to sales performance. One variable cost of differentiated products has been very difficult for the Researcher to analyse due to some limitation overcome by the research, but despite of that, the findings were valid.

Preference of products differentiated variable has shown significance relationship to sales performance where as pensionners' loan and personal loan products have proven these. Perception of differentiated product variable has also been analysed where by assurance of security for NMB products that a customer have chosen, NMB offices have attractive environment for customers, NMB personnel are treating customers friendly, different NMB personnel give the same solution to similar problem, NMB personnel treat customers with great care were highly significance related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5%. and level of knowledge on product differentiated variable has also shown its relation to sales performance.

CHAPTER FIVE

DISCUSION OF THE FINDINGS

5.1 Introduction

This part is based on the data and experience which Researcher gathered during the field research in NMB Songea Branch. Findings have been linked with the conceptual framework in order to answer research questions and meet objectives of the research and draw conclusion about the Contribution of Product differentiation Strategy on Sales Performance.

Independent variables are costs of differentiating the products, preference of products which has been differentiated, perception of the customers on products which have been differentiated and knowledge of customers and employees on products which have been differentiated, while dependent variable is sales performance.

5.2. Perception of products differentiated and its impact on sales Performance

As it has been defined by the Researcher, perception means the process by which individual organize and interpret their sensory impressions in order to give meaning to their environment in which output of it are attitude, opinions and feelings.

Perception have been measured using variables like security assurance, perception on NMB offices environment, customer care and consistence of NMB personnel through questionnaire and interview and output have been obtained from customers and employees about NMB products.

5.2.1 Security Assurance

Security assurance is highly related to sales performance, the majority of respondents agreed that there is assurance of security for NMB products they choose. This is a strength to NMB management because customers need security for their money and other assets kept. So good performance in sales is contributed by the security assurance of NMB Products which is a positive perception to the bank.

5.2.2 Environment of NMB offices

Majority of respondents agreed that the offices environment are attractive for services they deserve, Songea NMB branch offices have been renovated since 2010 to match with the customer needs and overcoming competition. From the observation made by the Research the NMB Songea branch which is opposite to Songea Municipal Market along Sokoine Road is very attractive and has a condusive environment to serve customers. This element is highly significance related to sales performance. (See appendix 6)

5.2.3 Treating customers friendly

Having positive perception on how treatment do customers receive contribute much to sales performace. Customers are retained and through word of mouth on how customers are treated may help to get many new customers. And from the observation made the minimum of 10 customers per day are requesting forms to open new bank account, which is also an indicator of positive perception to the bank which contribute to sales performance, and from the interview made by NMB personnel, majority of Government employers especially teachers, police officers, health sector officers have NMB account, and Salaried workers loan which is also a strength to NMB sales performance. This element is also highly significance related to sales performance. (See appendix 6)

5.2.4 Consistance

Consistence element has been shown to be very low through questionnaires, But on the other side with interview made with NMB personnel, they agreed that they are attending training on NMB products and the training is continuously, and is done using First In First Out method, and the cycle is maintained to all personnel, also they agreed that the training to them is always helpful in serving customers but complains received from customers are caused by the failure of customers to present the specific problems to specific person, for example customers may forward problems to loan officer instead of card issue officer, which may cause the loan officer to treat the problem different as could be to card issue officer. Measures to this problem as given by NMB officer is that, they are placing placards to each department to indicate different services to different customers. Despite of few complains this element is highly significance related to sales performance. (See appendix 6)

5.2.5 Customer care

Customers care has been appreciated by customers using questionnaires, also from the observation made by the researcher at the banking offices, NMB personnel are competence and confidence in giving direction to customers, few frequency of customers live NMB offices with complain (0-2 customers per day was observed complaining). A good customer care is highly related to sales performance (see appendix 6)

Four elements mentioned which are security assurance, attractive offices, good customer care and consistence to NMB personnel had shown significance relationship to sales performance, so is an indicator of positive perception of customers to NMB.

From the interview made it also showed that 15 staff worked for more than 5 years, is an indicator of positive perception of employees. Turnover is very low; this is strength to NMB management which has positive contribution to sales performance.

5.3 Preference of the differentiated Products and its impact on Sales Performance

Preference have been measured using elements like benefits acquired by customers, products opted and used, time of existence to NMB, and networking among customers in getting NMB information where by questionnaire and interview techniques were opted. Core benefits, basic benefits, expected benefits, augumented and potential benefits do create individual preference. Part 11 of questionnaire to customers do indicate level of NMB product preference.

5.3.1 Benefits acquired by customers

Benefits acquired when using NMB differentiated products from the findings are as follows:

Security

64% customers respond that NMB products are secure, is an indicator to NMB management to make some effort to ensure security of their services, From the interview made the percentage of security have been lowered due to NMB mobile for customers using Airtel, sometimes it happen to some customers stolen their money by providing their password to unknown people pretending to call customers as they are NMB personnel, on the other hand from the observation made customers are using ATM machine without any fear showing familiarity with the machine, and are keeping their password in secret.

Time saving

83.5% of respondents believe using NMB products save time. From the observation made people are making transaction not only working hours but also after and before working hours and weekends, ATM machines have been located to different areas, so people save time.

Competence and high speed of bank tellers in saving customers save time. As it is said time is money, due to observation made and interview conducted, there are some complains about long queue in depositing money. Seasonal customers have shown to cause long queue. These are customers who are using their account to take monthly salary and another reason is that the decision made by different institutions to make their payment using their NMB accounts. This concept on the other side is a good indicator to NMB bank which supports the augumented benefits customers obtain from the bank. But strong measures must be taken to avoid those complains.

Easy transaction

Findings show that, 43% of respondents show that they are benefiting in easy transaction of money. The percentage is not satisfactory due to network instability. Easy transaction has also been observed by the researcher when using ATM; some customers face problems in using ATM and few customers are facing problems in filling different request forms.

Cost Saving

The finding show that 84.3% of respondents indicated the benefit of cost saving, NMB deals with different groups of customers including low income earners; this is a positive contribution to sales performance. From the interview made NMB are providing loans to different categories of people including individuals with low income. Personal loan and pensioners loan has shown significance relationship to sales performance, so it does support this. (See appendix 6)

Others

Findings show that 40.9% of respondent acquire other benefits apart from what mentioned like gaining interest to their account savings and ATM card is used as an Identity Card.

5.3.2 NMB products joined

The findings show that Personal account takes 92.1% customers, NMB Bonus account takes 17.4% customers, NMB Junior account takes 2.5% customers, School Savings takes 0.8% customers, Pensioners Loan takes 10.3% customers, NMB ATM Card takes 93.4% Customers, NMB salary Alert (messaging) takes 31.0% customers, Salaried worker loan takes 57.0% customers, Personal loan takes 36.0% customers and NMB Mobile takes 66.5% customers. Loan is a big source of income to the banking institutions which due to findings obtained gives a positive indicator to the bank. Two products personal loan and pensioners loan has shown significance relationship to sales performance.

5.3.3 Time being with NMB

Time of being with NMB is an indicator of NMB products preference, where by the findings show that 2.9% of customers have been between 0 to 1 year with NMB, 72.7% of customers have been for 2 to 10 years with NMB and 24.4% of customers have been for 11 to 20 years with NMB.

5.3.4 Information about NMB products

The findings show that 44.6% of customers did get information about NMB products from NMB personnel, which means there is a positive relationship among NMB personnel and customers which made customers ready to be informed, 48.3% of customers were informed by different adverts which means they were ready to be informed though that and is where they preferred NMB products and 2.5% of customers were ready to spend their time on internet and preferred NMB products and others through their friends and relatives.

So the variable (product preference show significance relationship to sales performance)

5.4 Level of knowledge do customers and employees have on differentiated products and its contribution on sales performance

Product knowledge is also a variable to be measured, the researcher has used different elements to find whether customers and employees have products knowledge which is very essential element to sales performance. The findings are as follows:-

5.4.1 User friend products

Findings show that 190 respondents agreed that NMB products are user friendly, from the observation made ATM machine has two languages Swahili and English which help customers to understand what they are doing, different NMB documents have been written in Swahili and English which made them to be user friendly, observation also show that there is customer care department which assist customers in filling different documents like deposit slip, withdraw slip, cheque, account opening forms, ATM card request forms and others. And from the analysis made user friendly product element has shown it is highly related to sales performance. (See appendix 6)

5.4.2 Directive to customers

Data show that 159 respondents agreed that NMB personnel are capable of giving directions/ instructions on how to use the products that they joined for, and from the observation made NMB personnel are capable in giving directions on how to use the products. And from the interview conducted at least each personnel interviewed have attended training depending to her/his department on specific product to save specific customers. From the observation made, office have been divided into different departments which each department have competent personnel to deal with specific issue for example there is loan department, teller department, customer care department, back office department and management part which enhance each individual to be competent in at least in one section, from the interview made each personnel have attended at least one training and the findings show that training are done continuously, the respondent agreed that the trainings made were useful to them in saving customers, Few complains observed from customers and most of them are caused by customers fail to present the problem to the required department, From the observation made NMB personnel are insisting customers to go to the customer service department first and them directive are made from there where to go next. Also directive from NMB personnel element is highly significance related to sales performance. (See appendix 6)

5.4.3. Customer skills in using NMB products

The findings show that 203 respondents agreed that skill they have, gave them control is using NMB products chosen. Due to technological development many products became self-service to users, customers are insisted to use their mobile phone to get NMB services for example money transaction, bank statement request, account balance request, and different information using NMB website. From the interview made with NMB personnel, the majority of pensioners (who are seasonal customers) are reluctant to use ATM machine and phone to make transaction, so when money are deposited to their account the bank offices work overtime to help them and the queues become too long. From the analysis made customer skill in using NMB product is highly significance related to sales performance. (see appendix 6)

5.4.4 Obstacles in using NMB products

Findings show that 153 respondents face obstacles in using NMB products and from the observation made obstacles have been observed in ATM machine and the reasons behind was network problem especially at the end of the month when many customers are using ATM machine to draw their money. But observation shows that employees are competent in saving customers, language used are familiar to the customers and there is cooperation among employees and customers with few complains.

5.4.5 Reporting of obstacles faced by customers

Findings show that 153 respondents agreed that, they do report obstacles faced when using NMB products to NMB officers. 62 respondents disagreed that, they do not report obstacles they face in using NMB products. These few customers are reluctant to use their time to admit obstacles faced in using NMB products to officers rather to friends and relatives, it might be due to culture of the given area, more research are invited in this part.

5.4.6 Solutions to problems reported to NMB personnel

Data show that 147 customers agreed that problems reported to NMB personnel are settled which is 60.7% and 10.3% neither agree nor disagree while 28.9% disagree, so more efforts must be done by NMB management to reduce the percentage of those who disagree.

Product knowledge variables (products are user friendly, customers are directed correctly, customers have skills in using NMB products, problems reported to NMB personnel are handled correctly) are highly significance related to sales performance. (See appendix 6)

5.5 Costs of differentiating the products

Cost of differentiating products is also treated as an independent variable to sales performance. Cost have been measured using interview and documentary review, few documents have been accessed in this area due to security, confidentiality purpose and policies of the organization. But from the interview made with the supervisor, it showed that in comparing costs and benefits in differentiating the products, costs are few and benefits take big part. The reason behind benefits experienced is that, NMB products offered are service in nature, the cost of introducing some products are low because some of them are additional services and despite of few number of customers in using some products, the burden are not experienced by the bank.

It is the policy of the organization to train employees, so each and every training involve awareness of the products/ product knowledge, on the other hand is a motivator to employees and the impact goes to customers being provided with good customer care which has a positive impact to sales performance.

Also from the interview made NMB are often like the first to introduce or launch new product and many strategies are used to remain in the market despite of the stiff competition in the banking industry, this is the strength of the organization in the market. NMB has branches almost in all Regions in Tanzania and many branches in district, so a product may be declining in one area but growth in other part which is also a positive contribution to sales.

5.6 Sales Performance

Sales performance is a dependent variable and the finding obtained from interview made for 20 NMB personnel and 4 NMB supervisors show that, quantitatively:

- 75% of accounts opened are active while the rest are not used.
- Number of new accounts opened per day range between 10 to 20
- Number of new loans disbursed per week is approximately to 15 loans especial salaried workers loan. AND
- Customers were asked on how they can describe the level of output at different NMB products. The results indicated that only pensioners loan (p=0.002) and personal loan (p=0.040) showed statistically significance relationships with sales performance. The variables like NMB products that they have joined for are user friendly (p<0.001), NMB personnel's are capable of giving directions/instructions on how to use the products that they have joined for (p<0.001), skills that they have in using NMB products gives them great control of them (p<0.001), obstacles faced by customers when using the NMB products I have joined for (p<0.001), report on customer's obstacles in using NMB products to NMB officers(p<0.001), Problems reported to NMB personnel are settled (p<0.001), assurance of security for NMB products that a customer have chosen (p<0.001), NMB offices have attractive environment for customers (p<0.001), NMB personnel are treating customers friendly(p<0.001), different NMB personnel give the same solution to similar problem (p<0.001), NMB personnel treat customers with great care (p<0.001) were highly significance related to sales performance as the p-value based on Pearson Chi square are all less than the significance level of 5%. Other variables did not show significance relationship with sales performance as the p-value based on Pearson Chi square are greater than the significance level of 5%. (see appendix 6)

  Qualitatively it shows that:

- There are sales skills among personnel since all 20 personnel agree that they are attending training which a continuous process, all is agreed that the training is helpful in attending customers.

- There is customer’s relationship- customer does face personnel in case of problems and has been indicated by customers that 60.7% of problems are settled.

- Self-organization is also an indicator of sales performance where from the interview made all personnel have attended training and they have agreed that the training is helpful to them in attending customers. This has also evidenced by supervisors that all personnel are used to go to training using First Inn First Out method (FIFO) excluding in special circumstances and is continuously

- Product knowledge is also an indicator to sales performance where by the findings from 20 personnel and 4 supervisors show that, they all have knowledge on their products and through training is where personnel are taught about NMB products.

Chapter Summary

In this Chapter the Researcher has discussed the Research findings obtained from Respondents who are NMB customers and officer. The respondents expressed their views which enable researcher to assess the Contribution of Product Differentiation Strategy on Sales Performance in Banking Industry in Tanzania: Case study of NMB Plc. Songea. The result show that respondents were represented in term of age, gender, level of education and education level to avoid biasness, the study showed that the strategy of differentiating the product is highly related to sales performance, which means it has contribution to sales performance, the study went further in assessing the variables which are preference, product knowledge, perception and costs of differentiating the products. Where by preference (pensioner’s loan and Personal loan), product knowledge, perception and cost of differentiating the products were highly significance related to sales performance. The conclusion and recommendation of this study is given in chapter six.

CHAPTER SIX

LIMITATIONS, CONCLUSION, FUTURE STUDY, POLICY IMPLICATIONS & RECOMMENDATIONS

6.1 Introduction

The chapter elucidates the conclusion of the research problem, research objectives and research questions. Furthermore, the chapter will show how the study contributes to the policy makers and practitioners. The chapter also gives recommendations to NMB banks and other banking institutions.

6.2 Research Limitations

The schoolwork presented here has a number of limitations.

- The data were gathered in one town of Songea. The homogeneity of the sample implies that the findings about contribution of product differentiation strategy on sales performance may be valid for Songea only. Similar data is needed to be gathered from other regions including city areas in order to draw conclusions about the Tanzania populations as whole.

- Time constraints; the period provided to carry out the study is not enough for exhaustive inquiry. To gather sufficient and relevant Data, more time is needed. But the Researcher utilized limited time as per School schedule and enhanced good cooperation with the supervisor to complete the work on time.

- Budget constraint –The researcher used case study of NMB Plc. Songea Branch to overcome this, Songea District is the area of domicile for the researcher, so some expenses were reduced.
- Security, confidentiality purpose and policies of the organization also were limitation to the Researcher where one variable (cost of differentiating product) was difficult to find its significance relationship to sales performance as the p-value based on Pearson Chi square.

On the other hand, despite of the limitations, the data gathered and analysed in this research work is valid and reliable.

6.3 Conclusion

The respondents expressed their views which enable researcher to assess the Contribution of Product Differentiation Strategy on Sales Performance in Banking Industry in Tanzania: Case study of NMB Plc. Songea. Primary and Secondary data was collected. Personal interview, questionnaire and observation techniques of data collection methods was used and in the analysis chapter the Inferential analyses was used where cross tabulation was done to get chi-square value for assessing the relationship between variables. Findings show that, there is significance relationship between variables (preference, product knowledge perception and cost of differentiating products) to sales performance, hence product differentiation strategy has a positive contribution to sales performance.

6.4 Future Studies

Future study should be carried out on contribution of specific product differentiated on sales performance, second, future study should be carried out on other Porter's strategies and their contribution to sales performance and third future study should be carried out from other regions including remote areas in order to draw conclusions about the Tanzania populations as whole on the same topic.

6.5 Policy Implications to policy makers

Three areas have been discovered for the bank and other similar institutions to deal with:

Security- Some respondents are not confidence with the security of their money and interview made showed some weakness discovered to NMB caused by Airtel network, This negative perception to customers may cause decline in sales, customers must be assured with the security of their money and customers must be educated on how to keep privacy of their password and be aware of technological hawkers. The bank should also update their system to prevent hawkers.

Pensioners- Pensioners are seasonal customers to the bank, they may cause negative perception to the bank through the word of mouth, special department should be created to help these pensioners because some of them are very old, and they need assistance from committed and trustful personnel to maintain the good image of the bank.

Network problem- Network is sometimes overloaded especially at the end of month, other measures must be used in cooperation with telecommunication Company providers enhancing good image of the Bank and long run survival.

6.6 Recommendations

Awareness of the products

Findings have shown that not all products are used by the majority of customers, customers must be informed on different kinds of products using different media and other information sources, additional services to products are useful in improving the products and creating royalty to the bank, people need to be informed.

Decline stage product. Finding shows that NMB salary alert in at the decline phase due to technological development, existence of NMB mobile have overweigh the function of NMB salary alert, so the Organization must phase out the product to avoid unnecessary costs of operating it.

Consistence

Consistence can create a positive perception to the bank and increase sales, NMB personnel must be consistency in answering different customers problems, internal communication is a vital element to the banking organisation, short messages using computer must be used to communicate internally instead of leaving customers at the counter to search for some information to other department or providing invalid information which mislead customers, Personnel must be trained to use communication system created to send short messages and employees must be trained to respond immediately.

Network problem

Customers are always right for what they are complaining; Network problem must not be used as an excuse to apologize customers. Instead strong measures must be made to overcome the problem, NMB must use telecommunication Company who can work with them efficiency and effective, failure to that the image of the Company may ruin and sales performance may be lowered.

Pensioners

Every employer is expected to become pensioner's customers after they retire, Bank must ensure they retain customers for long run survive despite of their retirement. So good customer care must be provided to them so that positive perception can be created to the bank. Positive perception does create preference of the products and increase sales. Special department must be created to help these kinds of customers since some are too old.

Security

Survival of any banking institution is the security of money, people need to create savings account. Customers need safety, and privacy of their account, so the banking institution must be very sensitive in customers account and NMB must work hard to cope with technological advancement.

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APPENDICES

APPENDIX 1: QUESTIONNAIRE TO CUSTOMERS

Thank you very much for participating in this research project.

The survey carried is for academic purposes. Confidentially is considered to those data provided and the questionnaire will be analyzed anonymously.

PART I: GENERAL INFORMATION

Please tick [√] the most appropriate alternatives.

1. What is your gender? ☐ Male ☐ Female	2. What is your age? ☐ 18-24 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55-above
3. What is your highest education attained ☐ Primary school ☐ Secon ary school ☐ Certificate / Diploma ☐ Degree / Adv. Diploma ☐ Master's Degree ☐ Doctorate Degree ☐ Other (Specify)__________	4. Which of the following categories best Describes your current profession. ☐ Student ☐ Professional ☐ Academic ☐ Self –employed ☐ Manager ☐ Retired / House wife ☐ Other (Specify)__________

PART I1: NMB PRODUCTS PREFERENCE.

Please tick [√] in one or more boxes accordingly.

5. Which NMB product(s) have y u joined for?

- Personal account
- NMB Bonus account
- NMB Junior account
- Foreign Currency Account
- School Savings
- Currency Exchange
- Pensioners Loan
- NMB Pesa Fasta
- NMB ATM
- NMB salary Alert (messaging)
- Salaried worker loan
- Personal loan
- NMB Mobile

Others (specify)……………………………..

6. Where did you get information about NMB products?

- NMB Officials
- Advertisements
- Internet Search
- Word of mouth (Friends / Relative)

Others (specify)……………………

7. For how long have you been NMB customer?

- 0- 1 yr.
- 2-10yrs
- 11-20yrs
- 21 and above

8. What benefits have you acquired in choosing the selected products?

- Security
- Time saving
- Easy transaction of money
- Cost saving
- Others (specify) …………………

PART II: NMB PRODUCT KNOWLEDGE AND PERCEPTION

Please indicate your level of agreement or disagreement with each of the following statements. For each statement below please circle the number that best describe your view on NMB products.

	Strongly Agree	***Agree***	***Neither agree or disagree***	***Disagree***	***Strongly Disagree***
9. NMB products that I have joined for are user friendly.	**1**	**2**	**3**	**4**	**5**
10. NMB personnel's are capable of giving directions/instructions on how to use the products that I have joined for.	**1**	**2**	**3**	**4**	**5**
11. Skill that I have in using NMB products gives me great control of them.	**1**	**2**	**3**	**4**	**5**
12. As a customer I face obstacles when using the NMB products I have joined for.	**1**	**2**	**3**	**4**	**5**
13. I do report obstacles that I face in using NMB products to NMB officers.	**1**	**2**	**3**	**4**	**5**
14. Problems reported to NMB personnel are settled.	**1**	**2**	**3**	**4**	**5**
15. There is assurance of security for NMB products I have chosen.	**1**	**2**	**3**	**4**	**5**
16. NMB offices have attractive environment for customers.	**1**	**2**	**3**	**4**	**5**
17. NMB personnel are treating customers friendly.	**1**	**2**	**3**	**4**	**5**
18. Different NMB personnel give the same solution to similar problem.	**1**	**2**	**3**	**4**	**5**
19. NMB personnel treat customers with great care.			**3**	**4**	**5**

20. How can you describe the level of output at different NMB products
    - Positive ☐
    - Negative ☐
    - I don't know ☐

====== THE END ========

APPENDIX 2: MASAHILI KWA WATEJA

Natoa shukrani zangu za dhati kwa ushirikiano ulioonesha kwa zoezi hili.

Utafiti huu ni kwa lengo la kuhitimisha masomo katikaChuo Kikuu. Taarifa zote zitakuwa ni kwa lengo lililokusudiwa na zoezi zima la ukusanyaji na utumiaji wa taarifa zitakazotolewa utakuwa ni wa siri.

SEHEMU YA I:TAARIFA ZA JUMLA

Tafadhali weka alama hii [√] katika kisanduku husika tu.

1. Jinsia yako ni ipi? ☐ Mke ☐ Mme	2. U ri wako ni upi? ☐ 18-24 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55- na kuendelea
3. Ngazi yako ya elimu ni ipi? ☐ Elimi ya Msingi ☐ Elimu ya sekondari ☐ Cheti / Stashahada ☐ Shahada ☐ Shahada ya uzamili ☐ Shahada ya uzamivu ☐ Nyinginezo (taja)__________	4. Kundi lipi linaelezea ujuzi au taaluma yako kwa sasa? ☐ Mwanafunzi ☐ Mwenye ujuzi maalumu ☐ Mtaaluma ☐ Umejiajiri ☐ Meneja ☐ Mstaafu/ Mama wa Nyumbani ☐ Nyinginezo (Taja) __________

SEHEMU YA I1: UPELENDEO KWA BIDHAA ZA NMB

Tafadhali weka alama [√] katika kisanduku kimoja au zaidi ya kimoja kadri ya muono wako.

5. Ni bidhaa zipi za NMB ulizojiunganazo?

- ☐ Personal account
- ☐ Salaried worker loan
- ☐ NMB Bonus account
- ☐ Personal loan
- ☐ NMB Junior account
- ☐ NMB Mobile
- ☐ Foreign Currency Account
- ☐ School Savings
- ☐ Currency Exchange
- ☐ Pensioners Loan
- ☐ NMB Pesa Fasta
- NMB salary Alert (messaging)
- ☐ NMB ATM
- ☐ Nyinginezo (Taja)…………………

6. Ni wapi ulipata taafira za bidhaa za NMB?

- ☐ Wafanyakazi wa NMB?
- ☐ Matangazo mbalimbali
- ☐ Kwa njia ya mtandao
- ☐ Kutoka kwa marafiki na ndugu.

Nyinginezo(taja)……………………

7. Ni kwa muda gani umekuwa mteja wa NMB?

- miaka 0- 1
- ☐ miaka 2-10
- ☐ miaka 11-20
- ☐ miaka 21 na zaidi

8. Ni faida gani unazipata kutokana na kuchagua huduma za NMB ulizojiunganazo?

- ☐ Usalama wa fedha na mali.
- ☐ Utunzaji wa muda.
- ☐ Urahisi wa kuhamisha na kupokea fedha.
- ☐ Ghalama nafuu.
- ☐ Nyinginezo (Taja) …………………

PART III: UJUZI NA MAARIFA WA BIDHAA ZA NMB AND MTAZAMO

Tafadhali onesha kiwango cha kukubali au kutokubali kwa kila maelezo yafuatayo. Tafadhali wekea duara kwa namba iliyo sahihi zaidi kuelezea muono wako kwa bidhaa na huduma za NMB.

	Strongly Agree ***(Naafiki sana)***	***Agree*** (***Naafiki***)	***Neither agree nor disagree*** ***(Sipo kokote)***	***Disagree*** ***(Siafiki)***	***Strongly Disagree*** ***(Siafiki kabisa)***
9. Bidhaa za NMB ni rafiki kwa mtumiaji.	**1**	**2**	**3**	**4**	**5**
10. Wafanyakazi wa NMB wanaujuzi wa kutosha kutoa maelekezo sahihi ya kutumia bidhaa za NMB nilizojiunganazo.	**1**	**2**	**3**	**4**	**5**
11. Ujuzi nilionao juu ya bidhaa za NMB nilizojiunganazo unaniwezesha kuzitumia ipasavyo	**1**	**2**	**3**	**4**	**5**
12. Nakumbana na vikwazo katika kutumia ya huduma ya/za NMB nilizo (yo)jiunganazo.	**1**	**2**	**3**	**4**	**5**
13. Ninatoa taarifa kwa wahudumu wa NMB kwa vikwazo nnavyokumbana navyo katika kutumia huduma za NMB nilizojiunganazo.	**1**	**2**	**3**	**4**	**5**
14. Vikwazo nanavyoripoti kutokana na matumizi ya bidhaa za NMB kwa wahudumu wa NMB hutatuliwa.	**1**	**2**	**3**	**4**	**5**
15. Kuna usalama wa kutosha katika huduma za NMB ninazotumia	**1**	**2**	**3**	**4**	**5**
16. Ofisi za NMB zina mazingira yanayomvutia mteja.	**1**	**2**	**3**	**4**	**5**
17. Maofisa wa NMB wanahudumia wateja vizuri ipasavyo kwa ukarimu na upendo.	**1**	**2**	**3**	**4**	**5**
18. Wafanyakazi tofauti wa NMB wanatoa suluhisho linalofanana kwa tatizo moja.	**1**	**2**	**3**	**4**	**5**
19. Wafanyakazi wa NMB huwahudumuia wateja wake kwa umuhimu mkubwa na kujali.	**1**	**2**	**3**	**4**	**5**

20. Unawezaje kuelezea kuhusu mapato yatokanayo na huduma mbalimbali zitolewazo na NMB

Chanya ☐

Hasi ☐

Sijui ☐

====== *MWISHO* ========

APPENDIX 3. OBSERVATION CHECK LIST

No.	Observation events	Frequency
1	Problems faced by customers in using ATM	
2	Problems faced by Customers in filling different NMB request forms.	
3	Competence and confidence of NMB staff in giving directions to customers.	
4	Customer live NMB office with complains	

APPENDIX 4: INTERVIEW GUIDE TO NMB PERSONNEL

1. Can you describe your position and years in the present position?
2. What NMB products are you confident in serving customers?
3. Have you attended any training concerning NMB products, how many times?
4. Was the training helpful to you in attending customers?
5. Do you receive complaints from customers?
6. If Yes, What kind of complains about NMB products from customers do you receive? Specify
7. Were complain settled?
8. If No what other measures do you take to serve customers?
9. Which NMB products do you think are mostly preferred and why?

APPENDIX 5: INTERVIEW GUIDE TO NMB MANAGERS/ SUPERVISORS

1. Can please describe your position and years in the present position.
2. Which NMB products are mostly preferred and why?
3. How can you describe the level of training to NMB personnel on new different products?
4. Do you receive any complain from customers concerning NMB products usage?
5. How do you solve those problems?
6. Any other complains on NMB products from customers?
7. How do you solve those problems?
8. How can you describe the cost of introducing NMB products to the market?
9. How can you describe the level of output on different NMB products?

APPENDIX 6: FINDINGS FROM RESPONDENTS Questions 1-8

Variable	How can you describe the level of output at different NMB products				P-value**
	Positive	Negative	Don't know	Chi-Square value	
Gender					
Male	67 (35.1%)	12 (31.6%)	3 (23.1%)		
Female	124 (64.9)	26 (68.4%)	10 (76.9%)	0.890	0.641 NS
Age group					
18-24	6 (3.1%)	0 (0%)	6 (2.5%)		
25-34	72 (37.7%	8 (21.1%)	84 (34.7%)		
35-44	57 (29.8%)	9 (23.7%)	70 (28.9%)		
45-54	43 (22.5%)	16 (42.1%)	62 25.6%)		
55+	13 (6.8%)	5 (13.2%)	20 (8.3%)	11.798[a]	0.160 NS
Highest education level					
Secondary school	43 (22.5%)	15 (39.5%)	5 (38.5%)		
Certificate/ Diploma	116 (60.7%)	19 (50.5%)	6 (46.2%)		
Degree/Advance Diploma	27 (14.1%)	3 (7.9%)	2 (15.4%)		
Master Degree	5 (2.6%)	1 (2.6%)	0 (0%)	6.613[a]	.358 NS
Categories best descri					
Student	7 (3.7%)	0 (0%)	0 (0%)		
Professionals	28 (14.5%)	3 (7.9%)	1 (7.7%)		
Academic	122 (63.9%)	27 (71.1%)	9 (69.2%)		
Self-employed	25 (13.1%)	6 (15.8%)	2 (15.4%)		
Retired/housewife	3 (1.6%)	2 (5.3%)	1 (7.7%)		
Others (specify)	6 (3.1%)	0 (0%)	0 (0%)	8.618[a]	.569 NS
Personal account					
Yes	173 (90.6%)	37 (97.4%)	13 (100%)		
No	18 (9.4%)	1 (2.6%)	0 (0%)	3.192[a]	.203 NS
NMB bonus account					
Yes	33(17.3%)	7(18.4%)	2 (15.4%)		
No	158(82.7%)	31 (81.6%)	11(84.6%)	0.066[a]	0.967
NMB Junior account					
Yes	6 (3.1%)	0 (0%)	0 (0%)		
No	185 (96.9%)	38(100.0%)	13(100.0%)	1.643[a]	0.440
Foreign Current Account					
Yes	0 (0%)	0 (0%)	0 (0%)		
No	191 (100.0%)	38 (100.0%)	13 (100.0%)		
School savings					
Yes	2 (1.0%)	00 (0%)	0 (0%)		
No	189 (99.0%)	38(100.0%)	13(100.0%)	0.538[a]	0.764
Currency exchange					
Yes	0 (0%)	0 (0%)	0 (0%)		
No	191 (100.0%)	38 (100.0%)	13 (100.0%)	No	No
Pensioners Loan					
Yes	13 (6.8%)	9(23.7%)	3(23.1%)		
No	178(93.2%)	29 (76.3%)	10(76.9%)	12.156[a]	0.002
NMB Pesa Fasta					
Yes	41(21.5%)	7(18.4%)	3(23.1%)		
No	150 (78.5%)	31(81.6%)	10(76.9%)	0.210[a]	0.900
NMB ATM					
Yes	176(92.1%)	37(97.4%)	13 (100%)		
No	15(7.9%)	1(2.6%)	0(0%)	2.372[a]	0.305
NMB salary alert (messaging)					
Yes	58 (30.4%)	14(36.8%)	3(23.1%)		
No	133(69.6%)	24(63.2%)	10(76.9%)	1.024[a]	0.599

Variable	How can you describe the level of output at different NMB products				P-value**
	Positive	Negative	Don't know	Chi-Square value	
Salaried worker loan					
Yes	108(56.5%)	23(60.5%)	7(53.8%)		
No	83(43.5%)	15(39.5%)	6(46.2%)	0.262	.877
Personal Loan					
Yes	76 (39.8%)	7(18.4%)	4 (30.8%)		
No	115(60.2%)	31(81.6%)	9 (69.2%)	6.446[a]	.040
NMB Mobile					
Yes	127(66.5%)	24(63.2%)	10(76.9%)		
No	64(33.5%)	14(36.8%)	3(23.1%)	.825[a]	.662
Where did you get information about NMB product?					
NMB officials	84(44.0%)	19(50.0%)	5(38.5%)		
Advertisements	93(48.7%)	16(42.1%)	8(61.5%)		
Internet Search	4(2.1%)	2(5.3%)	0(0%)		
Word of mouth(Friends/Relative)	5(2.6%)	0(0%)	0(0%)		
Others (specify)	5(2.6%)	1(2.6%)	0(0%)	4.453[a]	0.814
For how long have you acquired in chosing the					
0-1 yrs.	7 (3.7%)	0(0%)	0(0%)		
2-10 yrs.	142(74.3%)	24(63.2%)	10(76.9%)		
11-20 yrs.	42(22.0%)	14(36.8%)	3(23.1%)	5.325[a]	.256
Security					
Yes	141(73.8%)	6(15.8%)	8(61.5%)		
No	50(26.2%)	32(84.2%)	5(38.5%)	46.393[a]	.000
Time saving					
Yes	162(84.8%)	29(76.3%)	11(84.6%)		
No	29(15.2%)	9(23.7%)	2(15.4%)	1.673[a]	.433
Easy transaction of money					
Yes	86(45.0%)	15(39.5%)	3(23.1%)		
No	105(55.0%)	23(60.5%)	10(76.9%)	2.618[a]	.270
Cost saving					
Yes	164(85.9%)	29(76.3%)	11(84.6%)		
No	27(14.1%)	9(23.7%)	2(15.4%)	2.184[a]	.336
Interest					
Yes	32(16.8%)	7(18.4%)	2(15.4%)		
No	159(83.2%)	31(81.6%)	11(84.6%)	.086[a]	.958
Identity card					
Yes	45(23.6%)	11(28.9%)	3(23.1%)		
No	146(76.4%)	27(71.1%)	10(76.9%)	5.598[a]	.231

** Based on Pearson Chi-square test, *Significant at 5% level of significance, Ns-Not significant, a-some cells has Expected count is less than 5

Crosstab (question 9)

			NMB products that i have joined for, are user friends					
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total
How can you describe the level of output at different NMB products	Positive	Count	24	164	2	0	1	191
		Expected Count	19.7	130.2	10.3	20.5	10.3	191.0
		% within How can you describe the level of output at different NMB products	12.6%	85.9%	1.0%	.0%	.5%	100.0%
	Negative	Count	0	1	0	25	12	38
		Expected Count	3.9	25.9	2.0	4.1	2.0	38.0
		% within How can you describe the level of output at different NMB products	.0%	2.6%	.0%	65.8%	31.6%	100.0%
	I dontknow	Count	1	0	11	1	0	13
		Expected Count	1.3	8.9	.7	1.4	.7	13.0
		% within How can you describe the level of output at different NMB products	7.7%	.0%	84.6%	7.7%	.0%	100.0%
Total		Count	25	165	13	26	13	242
		Expected Count	25.0	165.0	13.0	26.0	13.0	242.0
		% within How can you describe the level of output at different NMB products	10.3%	68.2%	5.4%	10.7%	5.4%	100.0%

Chi-Square Tests (question 9)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.926E2[a]	8	.000
Likelihood Ratio	259.839	8	.000
Linear-by-Linear Association	112.287	1	.000
N of Valid Cases	242		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .70.

Crosstab (question 10)

			NMB personnel's are capable of giving directions/instructions on how to use the products that I have joined for					Total
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	
How can you describe the level of output at different NMB products	Positive	Count	12	144	23	7	5	191
		Expected Count	10.3	115.2	30.0	25.3	10.3	191.0
		% within How can you describe the level of output at different NMB products	6.3%	75.4%	12.0%	3.7%	2.6%	100.0%
	Negative	Count	0	1	11	20	6	38
		Expected Count	2.0	22.9	6.0	5.0	2.0	38.0
		% within How can you describe the level of output at different NMB products	.0%	2.6%	28.9%	52.6%	15.8%	100.0%
	I dontknow	Count	1	1	4	5	2	13
		Expected Count	.7	7.8	2.0	1.7	.7	13.0
		% within How can you describe the level of output at different NMB products	7.7%	7.7%	30.8%	38.5%	15.4%	100.0%
Total		Count	13	146	38	32	13	242
		Expected Count	13.0	146.0	38.0	32.0	13.0	242.0
		% within How can you describe the level of output at different NMB products	5.4%	60.3%	15.7%	13.2%	5.4%	100.0%

Chi-Square Tests (question 10)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.212E2[a]	8	.000
Likelihood Ratio	122.833	8	.000
Linear-by-Linear Association	77.297	1	.000
N of Valid Cases	242		

a. 6 cells (40.0%) have expected count less than 5. The minimum expected count is .70.

Crosstab (question 11)

			Skill that I have in using NMB products gives me great control of them.					
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total
How can you describe the level of output at different NMB products	Positive	Count	54	134	2	1	0	191
		Expected Count	45.8	114.4	10.3	19.7	.8	191.0
		% within How can you describe the level of output at different NMB products	28.3%	70.2%	1.0%	.5%	.0%	100.0%
	Negative	Count	3	11	0	23	1	38
		Expected Count	9.1	22.8	2.0	3.9	.2	38.0
		% within How can you describe the level of output at different NMB products	7.9%	28.9%	.0%	60.5%	2.6%	100.0%
	I dontknow	Count	1	0	11	1	0	13
		Expected Count	3.1	7.8	.7	1.3	.1	13.0
		% within How can you describe the level of output at different NMB products	7.7%	.0%	84.6%	7.7%	.0%	100.0%
Total		Count	58	145	13	25	1	242
		Expected Count	58.0	145.0	13.0	25.0	1.0	242.0
		% within How can you describe the level of output at different NMB products	24.0%	59.9%	5.4%	10.3%	.4%	100.0%

Chi-Square Tests (question 11)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.008E2[a]	8	.000
Likelihood Ratio	167.771	8	.000
Linear-by-Linear Association	84.558	1	.000
N of Valid Cases	242		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .05.

Crosstab (question 12)

			As a customer I face obstacles when using the NMB products I have joined for					Total
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	
How can you describe the level of output at different NMB products	Positive	Count	4	100	13	57	17	191
		Expected Count	35.5	85.2	10.3	45.8	14.2	191.0
		% within How can you describe the level of output at different NMB products	2.1%	52.4%	6.8%	29.8%	8.9%	100.0%
	Negative	Count	32	5	0	0	1	38
		Expected Count	7.1	17.0	2.0	9.1	2.8	38.0
		% within How can you describe the level of output at different NMB products	84.2%	13.2%	.0%	.0%	2.6%	100.0%
	I dontknow	Count	9	3	0	1	0	13
		Expected Count	2.4	5.8	.7	3.1	1.0	13.0
		% within How can you describe the level of output at different NMB products	69.2%	23.1%	.0%	7.7%	.0%	100.0%
Total		Count	45	108	13	58	18	242
		Expected Count	45.0	108.0	13.0	58.0	18.0	242.0
		% within How can you describe the level of output at different NMB products	18.6%	44.6%	5.4%	24.0%	7.4%	100.0%

Chi-Square Tests (question 12)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.657E2[a]	8	.000
Likelihood Ratio	151.532	8	.000
Linear-by-Linear Association	55.831	1	.000
N of Valid Cases	242		

a. 6 cells (40.0%) have expected count less than 5. The minimum expected count is .70.

Crosstab (question 13)

			I do report obstacles that I face in using NMB products to NMB officers					
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total
How can you describe the level of output at different NMB products	Positive	Count	2	102	27	54	6	191
		Expected Count	14.2	106.5	21.3	44.2	4.7	191.0
		% within How can you describe the level of output at different NMB products	1.0%	53.4%	14.1%	28.3%	3.1%	100.0%
	Negative	Count	13	24	0	1	0	38
		Expected Count	2.8	21.2	4.2	8.8	.9	38.0
		% within How can you describe the level of output at different NMB products	34.2%	63.2%	.0%	2.6%	.0%	100.0%
	I dontknow	Count	3	9	0	1	0	13
		Expected Count	1.0	7.3	1.5	3.0	.3	13.0
		% within How can you describe the level of output at different NMB products	23.1%	69.2%	.0%	7.7%	.0%	100.0%
Total		Count	18	135	27	56	6	242
		Expected Count	18.0	135.0	27.0	56.0	6.0	242.0
		% within How can you describe the level of output at different NMB products	7.4%	55.8%	11.2%	23.1%	2.5%	100.0%

Chi-Square Tests (question 13)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	71.600[a]	8	.000
Likelihood Ratio	70.270	8	.000
Linear-by-Linear Association	33.583	1	.000
N of Valid Cases	242		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .32.

Crosstab (question 14)

			Problems reported to NMB personnel are settled					
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total
How can you describe the level of output at different NMB products	Positive	Count	0	102	25	58	6	191
		Expected Count	4.7	111.3	19.7	50.5	4.7	191.0
		% within How can you describe the level of output at different NMB products	.0%	53.4%	13.1%	30.4%	3.1%	100.0 %
	Negative	Count	5	28	0	5	0	38
		Expected Count	.9	22.1	3.9	10.0	.9	38.0
		% within How can you describe the level of output at different NMB products	13.2%	73.7%	.0%	13.2%	.0%	100.0 %
	I dontknow	Count	1	11	0	1	0	13
		Expected Count	.3	7.6	1.3	3.4	.3	13.0
		% within How can you describe the level of output at different NMB products	7.7%	84.6%	.0%	7.7%	.0%	100.0 %
Total		Count	6	141	25	64	6	242
		Expected Count	6.0	141.0	25.0	64.0	6.0	242.0
		% within How can you describe the level of output at different NMB products	2.5%	58.3%	10.3%	26.4%	2.5%	100.0 %

Chi-Square Tests (question 14)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	41.166[a]	8	.000
Likelihood Ratio	43.795	8	.000
Linear-by-Linear Association	19.373	1	.000
N of Valid Cases	242		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .32.

Crosstab (question 15)

			There is assurance of security for NMB products I have chosen					
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total
How can you describe the level of output at different NMB products	Positive	Count	7	127	22	34	1	191
		Expected Count	5.5	110.5	19.7	50.5	4.7	191.0
		% within How can you describe the level of output at different NMB products	3.7%	66.5%	11.5%	17.8%	.5%	100.0%
	Negative	Count	0	5	1	27	5	38
		Expected Count	1.1	22.0	3.9	10.0	.9	38.0
		% within How can you describe the level of output at different NMB products	.0%	13.2%	2.6%	71.1%	13.2%	100.0%
	I don’t know	Count	0	8	2	3	0	13
		Expected Count	.4	7.5	1.3	3.4	.3	13.0
		% within How can you describe the level of output at different NMB products	.0%	61.5%	15.4%	23.1%	.0%	100.0%
Total		Count	7	140	25	64	6	242
		Expected Count	7.0	140.0	25.0	64.0	6.0	242.0
		% within How can you describe the level of output at different NMB products	2.9%	57.9%	10.3%	26.4%	2.5%	100.0%

Chi-Square Tests (question 15)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	75.038[a]	8	.000
Likelihood Ratio	67.712	8	.000
Linear-by-Linear Association	25.959	1	.000
N of Valid Cases	242		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .32.

Crosstab (question 16)

			NMB personnel have attractive environment for customers					
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total
How can you describe the level of output at different NMB products	Positive	Count	40	111	22	17	1	191
		Expected Count	35.5	115.2	19.7	15.8	4.7	191.0
		% within How can you describe the level of output at different NMB products	20.9%	58.1%	11.5%	8.9%	.5%	100.0%
	Negative	Count	3	27	1	2	5	38
		Expected Count	7.1	22.9	3.9	3.1	.9	38.0
		% within How can you describe the level of output at different NMB products	7.9%	71.1%	2.6%	5.3%	13.2%	100.0%
	I dontknow	Count	2	8	2	1	0	13
		Expected Count	2.4	7.8	1.3	1.1	.3	13.0
		% within How can you describe the level of output at different NMB products	15.4%	61.5%	15.4%	7.7%	.0%	100.0%
Total		Count	45	146	25	20	6	242
		Expected Count	45.0	146.0	25.0	20.0	6.0	242.0
		% within How can you describe the level of output at different NMB products	18.6%	60.3%	10.3%	8.3%	2.5%	100.0%

Chi-Square Tests (question 16)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	27.882[a]	8	.000
Likelihood Ratio	22.256	8	.004
Linear-by-Linear Association	1.997	1	.158
N of Valid Cases	242		

a. 8 cells (53.3%) have expected count less than 5. The minimum expected count is .32.

Crosstab (question 17)

			NMB personnel are treating customers friendly					Total
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	
How can you describe the level of output at different NMB products	Positive	Count	33	114	27	4	13	191
		Expected Count	30.0	100.2	25.3	15.8	19.7	191.0
		% within How can you describe the level of output at different NMB products	17.3%	59.7%	14.1%	2.1%	6.8%	100.0%
	Negative	Count	2	10	3	15	8	38
		Expected Count	6.0	19.9	5.0	3.1	3.9	38.0
		% within How can you describe the level of output at different NMB products	5.3%	26.3%	7.9%	39.5%	21.1%	100.0%
	I don't know	Count	3	3	2	1	4	13
		Expected Count	2.0	6.8	1.7	1.1	1.3	13.0
		% within How can you describe the level of output at different NMB products	23.1%	23.1%	15.4%	7.7%	30.8%	100.0%
Total		Count	38	127	32	20	25	242
		Expected Count	38.0	127.0	32.0	20.0	25.0	242.0
		% within How can you describe the level of output at different NMB products	15.7%	52.5%	13.2%	8.3%	10.3%	100.0%

Chi-Square Tests (question 17)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	78.731[a]	8	.000
Likelihood Ratio	61.024	8	.000
Linear-by-Linear Association	27.546	1	.000
N of Valid Cases	242		

a. 6 cells (40.0%) have expected count less than 5. The minimum expected count is 1.07.

Crosstab (question 18)

			Different NMB personnel give the same solution to similar problem					
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total
How can you describe the level of output at different NMB products	Positive	Count	15	117	30	17	12	191
		Expected Count	15.0	104.2	26.8	30.0	15.0	191.0
		% within How can you describe the level of output at different NMB products	7.9%	61.3%	15.7%	8.9%	6.3%	100.0%
	Negative	Count	2	10	3	18	5	38
		Expected Count	3.0	20.7	5.3	6.0	3.0	38.0
		% within How can you describe the level of output at different NMB products	5.3%	26.3%	7.9%	47.4%	13.2%	100.0%
	I don't know	Count	2	5	1	3	2	13
		Expected Count	1.0	7.1	1.8	2.0	1.0	13.0
		% within How can you describe the level of output at different NMB products	15.4%	38.5%	7.7%	23.1%	15.4%	100.0%
Total		Count	19	132	34	38	19	242
		Expected Count	19.0	132.0	34.0	38.0	19.0	242.0
		% within How can you describe the level of output at different NMB products	7.9%	54.5%	14.0%	15.7%	7.9%	100.0%

Chi-Square Tests (question 18)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	44.027[a]	8	.000
Likelihood Ratio	37.470	8	.000
Linear-by-Linear Association	14.038	1	.000
N of Valid Cases	242		

a. 6 cells (40.0%) have expected count less than 5. The minimum expected count is 1.02.

Crosstab (question 19)

			NMB personnel treat customers with great care					
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total
How can you describe the level of output at different NMB products	Positive	Count	10	137	16	18	10	191
		Expected Count	10.3	120.0	15.8	34.7	10.3	191.0
		% within How can you describe the level of output at different NMB products	5.2%	71.7%	8.4%	9.4%	5.2%	100.0%
	Negative	Count	2	10	3	21	2	38
		Expected Count	2.0	23.9	3.1	6.9	2.0	38.0
		% within How can you describe the level of output at different NMB products	5.3%	26.3%	7.9%	55.3%	5.3%	100.0%
	I don't know	Count	1	5	1	5	1	13
		Expected Count	.7	8.2	1.1	2.4	.7	13.0
		% within How can you describe the level of output at different NMB products	7.7%	38.5%	7.7%	38.5%	7.7%	100.0%
Total		Count	13	152	20	44	13	242
		Expected Count	13.0	152.0	20.0	44.0	13.0	242.0
		% within How can you describe the level of output at different NMB products	5.4%	62.8%	8.3%	18.2%	5.4%	100.0%

Chi-Square Tests (question 19)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	51.728[a]	8	.000
Likelihood Ratio	44.859	8	.000
Linear-by-Linear Association	20.500	1	.000
N of Valid Cases	242		

a. 7 cells (46.7%) have expected count less than 5. The minimum expected count is .70.