

**SERVICE QUALITY DELIVERY AND CUSTOMER SATISFACTION
A CASE OF CENTENARY BANK, ARUA BRANCH IN ARUA MUNICIPALITY**

BY

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**A RESEARCH REPORT SUBMITTED TO THE SCHOOL OF STATISTICS AND
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DECLARATION

This research report is my original work and has not been presented for a degree in any other Higher Institution of learning or University

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APPROVAL

This research report entitled: "Service Quality Delivery and Customer Satisfaction a Case of Centenary Bank, Arua Branch." has been submitted for examination with our approval as University

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DEDICATION

I dedicate this work to my parents Mr. Haruna Adam Imaga and Mrs. Aisha Kaitesi for their relentless love, support, encouragement and prayers which delivered success to the entire study.

I further dedicate it to Yasin Lemeriga, Kawawa Rashid, Swaleh Haruna, Rukia Faidha, Ahmed Munduga, Adiru Kalsum, Mawa Haruna, Maneno Sauda, Apangu Jamal, Munduru Zumura, Ayikoru Amina, Yasir Haruna, Eyotaru Medina, Sadadi Bavule

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ABSTRACT

The general objective of this study was to investigate the effect of service quality and customer satisfaction in financial Institutions- a case of Centenary Bank. The specific objectives of the study were: to examine the relationship between staff reliability and customer satisfaction, to examine the relationship between staff responsiveness and customer satisfaction and to establish the relationship between staff empathy and customer satisfaction. The study adopted a descriptive and correlation research design. Data was collected from 90 respondents through self-administered questionnaires and analyzed by use of descriptive statistics involving frequencies, mean and standard deviation, further analysis was achieved by use of inferential statistics involving hypothesis testing by use of Pearson's correlation Coefficient and regression analysis with the help of (SPSS Version 21.0). The results indicate that staff reliability has a strong positive correlation with service delivery ($r = 0.943$ $**P < 0.000$); Staff responsiveness has a strong statistically significant positive correlation with service delivery ($r = 0.904$ $**P < 0.000$) and similarly staff empathy has a strong statistically positive correlation with service delivery ($r = .934$ $**$; $P < 0.000$). Regression analysis modal summary indicated that, staff reliability, staff responsiveness and staff empathy, explained up to 93.1% of the variations in customer satisfaction ($r^2 = 0.931$). Staff reliability contributed the highest to variation of customer satisfaction (coefficient 0.67), followed by staff responsiveness (coefficient, 0.287 and staff empathy (coefficient, 0.239). The study recommends that Centenary Bank management in Arua should invest in training employees to be more competent, empathetic and reliable. Employees' compensation should be based on customer satisfaction levels and the Bank human resource should ensure that they recruit staff that is committed and friendly, ready to share customer's feelings and emotions.

CHAPTER ONE

1.0 Introduction

In this chapter, the researcher presents the back ground to the study, statement of the research problem, objectives of the study, the research questions, and scope of the study, the significance of the study, operational definitions of the key concepts and the conceptual framework.

1.1 Background to the Study

In today's increasingly competitive environment, quality service and customer satisfaction are critical to corporate organizations. Delivering high quality service is linked to increased profits, cost savings and corporate image. Customer satisfaction is the route to sustained high performance. Organizations require being aware of the fact that customer dissatisfaction leads to defection and long term losses. Ensuring quality customer service is everybody's business in the organization. However, it is the top management responsibility of creating an environment that fosters customer driven services in a customer oriented organization (Brassington, 2006). Thus, organization started to apply marketing concept in the prospect of customer service to boast their sales, profitability and market share (Jain, 2005). According to Prasad (2010) defines an organization as a social unit of people that is structured and managed to meet the organization's needs or to pursue organization's collective goals for example meeting customer needs and meeting customer service quality. The performance of an organization is determined by the management and the customer's satisfactions in the organization. In Uganda, understanding customer satisfaction has been realized by all organizations as the most important in organizational growth. Satisfying customers through quality service delivery is an important means for organizations to gain a Competitive advantage in today's service economy, in addition customers who are satisfied tend to return for future business and sometimes assist in marketing organization service through word-of-mouth (Hussein & Leo, 2009). In such a competitive market place, attracting profitable customers is a priority of all the financial institutions, especially Banks. Banks are profit-seeking institutions that must provide quality service to the customers (Agyopong, 2011). Customer service is a series of activities designed to enhance the level of customer satisfaction that is, the provision of service before, during and after so that the product or service meet customer expectation (Scott, 2007). Service quality is an important aspect in customer service because it is the ability to get the desired services from the chosen provider

at the right price, at the right time, with right quality and at the right place. Since desire is considered the ultimate goal for a customer, thus, it is proposed that the customer ultimately wants: lower prices, improved choice of services, better value for money, acceptable quality, availability of materials he wants, hence increased sales of the organization results into organizational growth and performance (Kiranjit, 2007). In this competitive world, business organizations must understand the importance of customer as its future growth. Business organization must understand that its existence lies in the hands of the customer and therefore the organization should make many efforts at all costs to attract, maintain and capture customer's loyalty. It should seek first the needs and wants of the target market and deliver them in an efficient and effective way that satisfies the target market (Ball, 2008). However due to globalization and free market economy, the organizations are facing several challenges. It's therefore important to understand their performance in relation to customer service quality, customer expectations, assessing customer's expectation and monitoring customer service quality. If the performance falls short of the expectations, the customer is dissatisfied and if the performance exceeds expectations the customer is highly satisfied (Fogi, 2006). The organization requirements of customer service quality are the internally based processes, component standards and criteria that a business strives to achieve. These are the performance goals and benchmarks set forth by the business and for the business. These are elements of corporate culture (Hussein & Leo, 2009). Meeting or exceeding these is often an indicator of success or failure. At times these indigenous components of customer service quality may overlap with those set forth by the customer. In order for a business to meet the needs and desires of the customer, the business must know the needs and desires of their customer. This information is vital not only for successful business but also for understanding and improving customer service quality (Hussein & Leo, 2009). According to Kotler (2009) good customer service is an important aspect of a whole business process. It is also creating customer satisfaction, loyalty, high profitability and eventually increases organizational growth. Thus, good customer service is the primary reason that customers differentiate a company from its competitors. So, it is clearer to state that business success is due to the good customer service, in other words if the customer service of any organization increases, the growth and performance of the organization increase in terms of sales growth, profit, brand equity and employees' growth. Despite the rapid organization growth in Uganda, in recent years many organizations have failed to build a favorable clientele and have continued to suffer from a negative public perception and most of the organizations have ended up collapsing. This is characterized by continuous misconception from the public

manifesting in endless complaints through the media over the organization failure to achieve its mission and core objectives. Some customers regard some organizations to be exploitative institutions as they charge high interest rates, not delivering quality services and among other fee as (Jain, 2005) quoted that many organizations are still facing a problem of not embracing customer needs. The Centenary Bank has come under intense competition in these days. This is due partly to new entrants into the industry both local and foreign and enforcement of Bank of Uganda regulation. Customers are the heart of every successful business and therefore organization needs more to concentrate on customers more than ever (Scott, 2007). The sole purpose of a business, as Dunker (2010) once claimed was to create a customer, however keeping the customer has become regarded as equally, if not more important.

1.2 Problem Statement

Centenary bank provides a variety of services to customer including E-Banking, networking, after sales service, advice and persuading to customers, and willingness to help customers (Annual Report & Financial Statements 2016). However there are signals of declining customer satisfaction in especially Centenary Bank and its Branches in Uganda for example low sales, low profitability, poor customer attractiveness, difficulties in customer retention and growth in size of customers, low market share, low reliability of the product, decline of company reputation, increasing customer complaints that lead to customer dissatisfaction and ultimately decline in organizational growth and performance (Annual Report & Financial Statements 2016). The researcher therefore wishes to examine the relationship between customer service quality and customer satisfaction, particularly in Centenary Bank, Arua Branch.

1.3 General Objective

The general objective of the study was to investigate the effect of service quality and customer satisfaction in financial Institutions- a case of Centenary Bank, Arua Branch.

1.4 Specific Objectives

- i. To examine the relationship between staff reliability and customer satisfaction in Centenary Bank in Arua District.
- ii. To examine the relationship between staff responsiveness and customer satisfaction in Centenary Bank in Arua District.

- iii. To establish the relationship between staff empathy and customer satisfaction in Centenary Bank in Arua District.

1.5 Study Hypothesis

- i. There is a significant relationship between staff reliability and customer satisfaction in Centenary Bank in Arua District.
- ii. There is a significant relationship between staff responsiveness and customer satisfaction in Centenary Bank in Arua District.
- iii. There is a significant relationship between staff empathy and customer satisfaction performance in Centenary Bank in Arua District.

1.6 Significance of the study

The findings of this study may benefit the management of the Centenary Bank in that they may be able to revise their previous policy and strategize to formulate new policies on quality service to the satisfaction of customers.

The staff of the Bank may benefit by going for trainings and being motivated to provide quality service to the satisfaction of customers. The Bank may benefit from loyal customers. The community of Arua Municipality may benefit from efficient quality service delivery as the Bank will target satisfying customers and retaining them.

Future scholars may use the findings to add on to the body of existing knowledge on service quality delivery

1.7 Study Scope

1.7.1 Geographical Scope

This study was limited to Centenary Bank in Arua Municipality, Arua District because of declining customer satisfaction in Centenary Bank as manifested by inadequate customer attractiveness, difficulties in customer retention low market share and increasing customer complaints due to dissatisfaction (Bank, Annual Report 2016). Arua District is located in West-Nile Region about 520 Km from Kampala, the Capital City of Uganda. The District covers a total area of 4274.13 Sq.km of which 87% of the land is arable and has a population of about 751,900(Mid- year population projection, 2012).

1.7.2 Content Scope

The study was restricted to investigate the effect of service quality on customer satisfaction in financial Institutions- a case of Centenary Bank, Arua Branch and particularly considered service quality in terms of reliability, responsiveness and empathy in relation to customer satisfaction. The study scope has been selected because majority of studies focus on service quality in relation to performance of Banks not service quality in relation to customer satisfaction.

1.7.2 Time Scope

The study time frame was between May to November it is because within that time, significant number of customers visited the Bank for various services including loans and the duration provided ample time for data collection and completion of the report.

1.8: Conceptual Framework

Independent Variable

Dependent Variable

Service Quality

Customer satisfaction

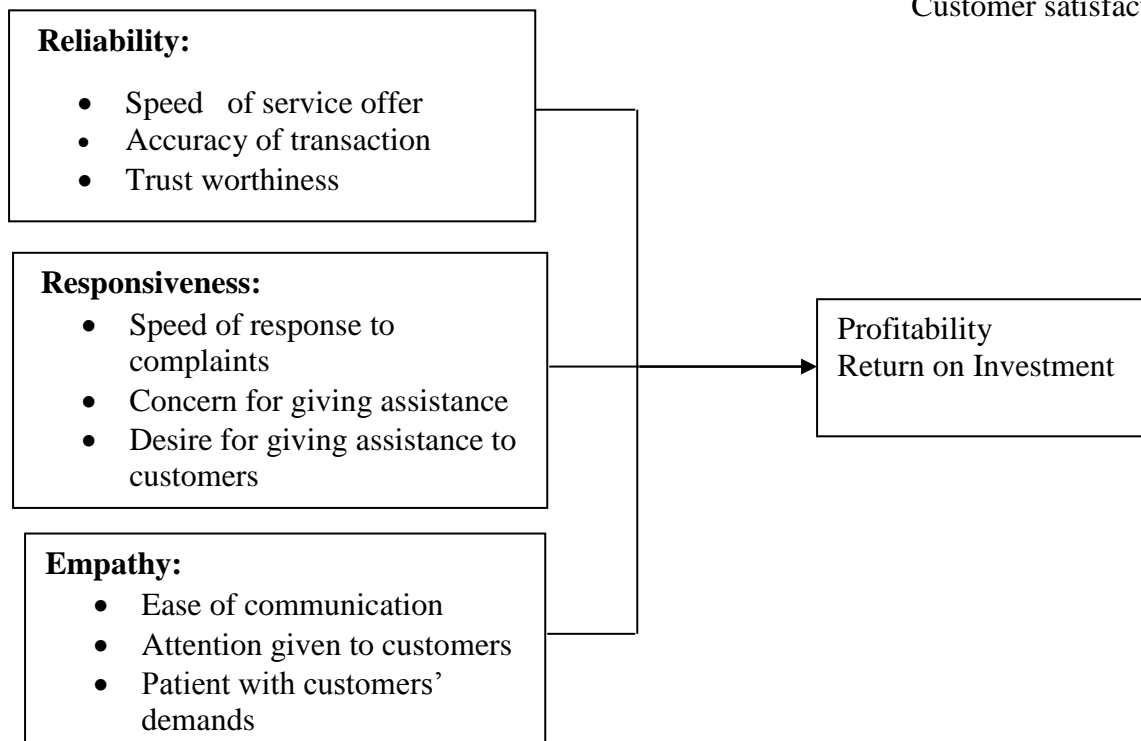


Figure 1. 1: Conceptual Framework

Source: Adopted from Khan & Fasih, 2014, and Kaura, et al., 2012,

The conceptual framework in figure 1 above is a diagrammatic representation that illustrates the interconnections between service quality, reliability, responsiveness and empathy in relation to customer satisfaction. In the conceptual framework, service quality delivery is conceptualized in terms reliability, responsiveness of staff and staff empathy has been assumed to directly influence customer satisfaction.

1.9 Definition of the Key Terms

Service Quality: is conceptualized as services measured in terms of reliability, responsiveness of staff and staff empathy that directly affect customer satisfaction (Francis, 2012)

Reliability: study, refers to the process in which service provider remains faithful in rendering services to its customers can be considered as the reliability dimension of service quality (Ulaga, 2012).

Responsiveness: According to Crosby (2014), refers to the process in which bank service providers react quickly to resolve customer problem positively within a given

Empathy: Has been conceptualized to imply the ability for service delivery firms to pay attention to individual customer problems and demands and then address these issues effectively (Sentosa, 2013).

Customer satisfaction: Refers to customer's comparison of perceived quality and actual service performance. This comparison may lead to customer satisfaction or dissatisfaction (Mey, et al, 2008),

CHAPTER TWO

2.0 Literature Review

This chapter consists of a review of relevant literature on service quality and customer satisfaction. The review is done in line with the objectives of the study set earlier on in chapter one of the study. First beginning with theoretical review.

2.1 Theoretical Review

This study was anchored on a theoretical framework of a combination of the work of Khan & Fasih (2014) who suggested that empathy, assurance and reliability have the most impact on customer satisfaction. Kaura, et al. (2012) also suggests that empathy, assurance and reliability dimension of service quality are experienced through the people aspect of service quality. The study narrowed service quality dimensions to empathy, assurance and reliability because previous studies indicated that these Service quality dimension have the most influence on customer satisfaction. The study also narrowed the aspects of service to the people aspect of service quality because the empathy, assurance and reliability dimension of service quality can only be performed/accessed through the people aspect of service quality and reliability because previous studies have indicated that these three Service quality dimension have the most influence on customer satisfaction. We have also narrowed the aspects of service quality (people, process and physical evidence) to the people aspect of service quality because the empathy, assurance and reliability dimension of service quality can only be performed/accessed through the people aspect of service quality.

2.2 staff Reliability and customer satisfaction

The process in which service provider remains faithful in rendering services to its customers can be considered as the reliability dimension of service quality (Khan & Fasih, 2014). According to Abd-El-Salam, et al., (2013), reliability assures the customer of a service provider's ability to consistently provide a perceived quality of service and has an impact on trust and the overall impression left in the mind of a customer after service consumption. In support, Kaura, et al., (2012) contend that, the reliability dimension of service quality is vital and perceived through the people aspect of service quality

Hartmann & Calvo (2016) results test on reliability of service and customer satisfaction indicate a positive correlation do exist between the reliability of service, service quality, performance and customer's satisfaction. This is made possible through the interactional activities between employees and customers. In addition, Ding et al., (2017) observe that, reliability is described as the ability to play out the expected administration to clients continuously and accurately as assured. Eneizan et al., (2018) and Kumar & Kumar, (2017) concur that, dealing with problems experienced by consumers, organizations perfect from the main goals through, organizations ensured maintaining and time screw up without records are the perspective of trustworthiness to the extent organization quality, solidly affect the level of buyer dependability.

Yang & Fang, (2014) conducted a study on reliability of employees in Srilanka and found that, reliability was determined by the accuracy of Bank statements, on-time performance services, service delivery and service provisions and is reliability considered as most important factor in convincing customers to be retained in Banking services .However, the study was done in context of Srilanka, implying that the findings may not be applicable to the Ugandan situation and particularly to the situation in Arua which is the study locale. .

According to Nguyen & Leblance (2011) reliability is a reputation that can be the most reliable indicator of service quality which could be related to customers past experience. In addition, Mohammad, Muzaffar and Hussain, (2011) assert that, if banks provide more reliable and supportive services that fulfill the demand and expectation of customers, customer will be more confident to the banks. This could be because customers may feel the Bank is sincere and keep promises.

. According to Zeithml&Bitner (2009) service providers' apologies start to wear thon when company is careless in performing the services, when it makes frequent mistakes and when it is casual about keeping it service promises. In support, of the view, Banerjee & Sah, (2012) posit that, it is quite essential to provide excellence service at the first time, exhibit sincere effort in solving problems & provide error free record & constantly fulfill promises to prevent customers from defecting to other Banks).

Further, Kamlani (2016) concluded that, reliability of both private Banks and Public Banks have positive significance relationship implying customers, feel both public and private Banks have better ability to perform the promised services dependably and accurately. According to Gupta and Agarwal, (2013), reliability area such as customer guidance and customer support, produce better path to stimulate customers towards banking sector. However, Hennayake (2017) said reliability is the most influential factor than other factors to enhance the customer satisfaction. The literature reveals an increased degree of positive relationship between reliability and customer satisfaction where face to face dealing with customers and employees.

2.3 Staff Responsiveness and Customer Satisfaction

The process in which service providers react quickly to resolve customer problem positively within a given time is called responsiveness (Blery et al. 2009).

Kaura et al. (2012), observes that responsiveness and empathy were actively and properly implemented by the service provider to improve operations, administration and logistics in operation areas. This practice had increased customers' satisfaction with the service quality programs implemented in various aspects. However, the scholars declined to give examples of some of the various aspects in which service quality programs are implemented.

According to Ouyung (2010), Raza et al. (2012), and Osman and Sentosa (2013) responsiveness and empathy had been found to be important determinants of customer satisfaction. The finding had also supported studies by Ding et al. (2017) who reported that, responsiveness is one of the service quality factors that applied by the organizations such as Banks to improve their customer satisfaction and interests in giving brief administration to clients when needed.

In addition, Alkhaldeh and Eneizan, (2018) noted that, eagerness or status of representatives to give the wanted customers benefit with no wasting time or bother whenever it will affect positively on the level of customer satisfaction and thus will also affect positively on the level of customer loyalty. Whenever the consumers are given the consideration and they are fulfilled by the organization being focused on the problem they have already experienced in order to maintain the security situation.

Gupta & Agarwal, (2013) asserted that, responsiveness is a companies' willingness to assist its customers by providing fast and efficient service performance. Further, it is observed that willingness or readiness of employees to provide the required customer service without any inconvenience at any time will strongly influence the level of customer satisfaction (Parasuraman et al., 2008). In addition, Owan, & Jusoff, (2013) argue that, timely respondent to the customers of both public and private banks help to enhance the positive thinking of the customer's mind and fulfil the customer wants and help to customers in filling the form (Armanuet al, 2013). And also responsiveness factor such as promptness in service delivery, willingness of employees to help customers, Banks's performance, timely delivery of bank statements has power to absorb dialectical customers towards both public and private banking sectors (Karim & Chowdhury, 2014).

Banerjee and Sah, (2012), observed that, customers perceive that employees in the private sector banks exhibit higher willingness to help customers & provide prompt service than their public banks. Hence, service gap of public banks is highest than private banks and additionally, Mengi, (2010) stated that, because employees of the public banks not provide services at prompt time, they cannot attract customers well. Moreover, Felix (2017); Mehetap & Katicioglu (2005); Mulat (2017); Saghier & Nathan (2013); Selverkumar (2015); Tufail et al. (2013) presented positive significance impact of responsiveness dimension on customer satisfaction of both public and private banking sector.

Furthermore, Kumbhar, (2011) maintain the view that, employees' reaction towards customers of private banks provide high priority to attract customers and increase the fund to gain highest profitability. In the responsiveness dimension Kumar, Kee & Manshor, 2009) concluded that, customers in both public and private banking sector increase their satisfaction when banks increase individual attention to the employees Knowledge & helpfulness of the public banks employee would help to satisfaction of the customers.

2.4 Staff Empathy and Customer Satisfaction

Empathy refers to employee's potential to take the customer's view through understanding their mind, thoughts and intentions (Daniels et al., 2014). While Mayshak et al, (2017) regard the emotional viewpoint, empathy relates to employees' capability to involve in helpful actions toward customers, such as interpersonal concern and emotional contagion. For the

purpose of this study, empathy is conceptualized as the ability for employees to pay attention to individual customer problems and demands, and then address these issues effectively.

Khan and Fasih (2014) argues that, empathy helps the company to take responsibility to address problems faced by customers on an individual or group level leading to satisfaction is classified as empathy. In support of this argument (Kaura, et al., 2012) points asserted that, empathy is perceived through the people aspect of service quality. But their study concentrated on service quality rather than customer satisfaction in particular which is the dependent variable in this study.

Furthermore, Ganguli & Roy (2011) claim that a positive correlation does exist between empathy and customer satisfaction. They also realized that without empathy customers will remain dissatisfied with service quality. This claim was supported by Al-Marri, Ahmed & Zairi, (2017) who concluded that, empathy greatly impacts customer satisfaction and immensely contribute toward customer long-term relationship with the company. The claim was reinforced by Wieseke, et al. (2012) whose research proves that empathy creates a condition of emotional relationship with customer and the service providers and motivates customer to do business with the company.

According to Karatepe (2011) there is a positive relationship between empathy and customer satisfaction and noted that customer loyalty could be easily captured through empathy. Karatepe, (2011) added that, empathy can be felt through service quality, customer loyalty as well as satisfaction. Besides that, Wieseke et al., (2012) contend that, if concentration, politeness, and empathy are depicted in these interactions, then such interactions will probably lead toward pleasing service outcomes, and in case these interactions are unable to create expected association then such interactions result in customers' dissatisfaction.

The above contentions are in line with the Demand-Control Theory and Job Demand Resource Theory (JDR), which propose that salespeople or frontline service employees may use empathic behavior toward customers during service interactions for successful service encounters (Itani & Inyang, 2015). According to Gorry and Westbrook (2011), researchers also suggest that, empathy, care and attentiveness shown by frontline service employee to customer lead to customer satisfaction). However, Abbasi and Alvi (2013); Agnihotri and

Krush, 2015), on the contrary, assert that, lack of empathy or an inability to understand the other's perspective damages any service encounter and results in customer dissatisfaction.

Furthermore, in the sales and marketing and promotional literature, empathy has been found to be of crucial importance to understand the nature of employee–customer interactions within the business context (Daniels, Glover, & Mellor, 2014). Iglesias and Guillen, (2014) study on show that, empathy relates to convenient and flexible working hours and location. Gupta and Agarwal, (2013) noted that, customers may remain unsatisfied with the service quality if gap is left in empathy. That implies that, customers are satisfied with flexible service hours and personal attention to them regarding banking activities. This view is supported by Adikari and Das, (2016) who maintain that, private banks customers prefer to transact their banks due to individualized attention to them. Considering that situation, private banks provide more attention to customers (Karim & Chowdhury, 2014; Ragavan & Magen, 2013) and Kamrani, (2016) argues that, customers of public banks are highly dissatisfying due to inconvenient location operating hours & lack of individual attention towards customers and posits that banks are able to satisfy their customers if banks take action to improve empathy dimension.

In addition, Nautiyal and Tanushree (2014) assert that, customer satisfaction of both public and private sector is influenced by factors such as banks' ability to handling problem & operating hours. And also Al-Marrie, Moneim, Baheeg & Mohamed (2017) believed that customers contended and in the long run serves as an important predictor in improving the performance. Hence, empathy can be identified as mediator between service quality and customer satisfaction as observed by Juneja, Ahamad & Kumar, 2011).

Bedi, (2010), in his study in Pakistan, concludes that, positive employees' activities of the banking sectors increase customer satisfaction while negative association causes to dissatisfaction of the customers Hence, many researchers empirically investigated the role of empathy in service quality and its impact on customer satisfaction in both public and private banks (Wieseke, Geigenmuller & Kraus, 2012) and this current study is not an exception.

2.5 Customer Satisfaction

Abd-El-Salam, et al. (2013) and Chen (2010) suggest that customer satisfaction is the result of a customer's comparison of perceived quality and actual service performance. This comparison may lead to customer satisfaction or dissatisfaction. Kaura, et al. (2012)

asserted that customer satisfaction reflects the degree to which a consumer believes that the use or possession of a specific service will evoke positive feelings. Hence customer satisfaction is the physiological state of emotion associated with the conformity or nonconformity of a consumer's perceived quality of service during and after service experience (Kaura, et al., 2012) customer satisfaction to an expectancy/disconfirmation paradigm, this paradigm is the background for most studies on customer satisfaction. It encompasses four constructs namely; Expectations, performance, disconfirmation and satisfaction. The confirmation or disconfirmation that may arise from the difference between the service quality expectation and the actual service performance during or after service consumption (Caruana, 2002 and Chen, 2010). Customer satisfaction is of two different conceptualizations; transaction Specific satisfaction (satisfaction based on a specific purchase occasion) and cumulative satisfaction (satisfaction based on overall evaluation of multiple purchases and purchase experience of a service over an extended period) (Abd-El-Salam, et al, 2013).

Customer satisfaction is based upon the common judgment of products or services that provide the maximum rate of satisfaction for the customers (Oliver, et al., 2017). Customer satisfaction can either be considered as contentment, pleasure, or ambivalence based upon the kind of service being rendered to the customer at a specific purchase occasion (Zeithaml, 2018). Customer satisfaction can also be impacted by price, service features, product perceptions, and service quality. However, customer perception has a direct impact on how customers evaluate the service (Liu and Jang, 2009).

CHAPTER THREE

3.0 Methodology

This chapter presents the methodology that the researcher uses during the study. This includes, research design, study area and population, sampling techniques, data collection methods and data analysis.

3.1 Research Design

The research focused on the descriptive and correlation research design to investigate the relationship between customer service quality practices and organizational performance. The researcher selected these designs due to their ability to ensure minimization of bias and maximization of reliability of evidence collected. A descriptive research is more rigorous, accurate and seeks to find out who, what, when and how, aspects of the research (Cooper & Schindler, 2006).

3.2 Study area, population and sample size determination

3.2.1 Study population

The population of this study consisted of walk in customers, operation manage in order to establish customer service quality and customer satisfaction. There are Currently 68 Centenary Bank Branches spread all over the country (Bank Annual Report & Financial Statements 2016), however, the Arua District branch has been chosen as a case study.

3.2.2 Sample size determination

The sample size was determined using the Cochran's formula below, as the customer population is large, the following equation developed by Cochran (1963) was used to select the customers from the Bank, Sample size refers to the representative units of the population selected from the population to constitute a sample (William G. Cochran 1997) given by;

$$n = \frac{Z^2 P(1-P)}{d^2} \dots\dots\dots(3.1)$$

Where:

n = Desired sample size

z = Confidence level at 95% (standard value of 1.96)

p = Population proportion, taken as 40% (0.4)

d = Margin of error at 1% (standard value of 0.01)

Substituting in the formula:

$$\frac{1.96^2 \times 0.4 (1 - 0.4)}{0.01 \times 0.01} = 92.1984$$

$$n = 92 \dots \dots \dots (3.2)$$

3.3 Sampling technique and procedure

In this study, simple random sampling technique was used involving drawing a sample in a way that, each unit of the population, walk in customers, has an equal and independent chance of being included in the sample to be employed. These techniques were opted for because the element of subjectivity or personal bias is completely eliminated alongside with being inexpensive and time saving (Orodho, 2004).

3.4 Data sources

The study used both primary sources and secondary sources of data. The primary sources of data will be obtained through the use of self-administered questionnaires to the respondents following systematic and established academic procedures. However, the secondary data will be obtained from existing documents such as Bank records, journals and financial reports.

3.4.1 Data Collection Method

Questionnaire survey method was selected because of suitability to obtain important information about the population and are said to reach large number of subject who are able to read and write independently (Orodho, 2004).

3.4.2 Data Collection Tool

The study employed structured questionnaires. Section A of the questionnaire entailed demographic information and section B consisted of questions on staff responsiveness, section C involved questions on staff empathy and section D involved questions on customer satisfaction. . A five-point Likert scale ranging from strongly agree=1 to strongly disagree=5 was used to measure the items.

3.4.3 Validity and Reliability Instrument (Quality Control)

Validity of the instrument was calculated using content validity index (CVI) which was achieved by computing the content validity index (C.V.I) which represented all questions rated relevant by the three experts divided by the total number of questions.

$$C.V. I= 15/20 = 0.75$$

The researcher considered this validity adequate because according to Amin (2005) and Kathuri and Pals as cited in (Oso & Onen, 2009) for survey of this nature validity of instruments of at least 0.7 is considered to be good enough

3.4.3.1 Reliability of Instrument

The reliability of the questionnaires was improved through pre-testing of pilot samples both from staff and clients. The scores obtained from the pre-test were then correlated using Cronbach's coefficient alpha since multiple response items were involved. The results are as shown in Table 3.1 below;

Table 3. 1: Showing Reliability Index for Study Variables

Cronbach's Alpha	Number of Items
0.968	20

Source: primary data (2019)

The overall reliability of the instrument showed Cronbach Alpha value of 0.968. This value was considered high enough by the researcher because according to Hair et al, (1984) for studies of this nature, Cronbach's Alpha value greater than 0.60 are acceptable. Also according to Cohen, (2000) correlations ranging from 0.60 to 0.85 make possible group predictions that are accurate

enough for most purposes. The researcher therefore proceeded to collect data using the instruments.

3.4.4 Data processing and analysis

Collected data was chronologically arranged with respect to the questionnaire outline to ensure that the correct code was entered for the correct variable cleaned and tabulated. The tabulated data was analyzed using descriptive, correlation statistics with the help of Statistical Package for Social Sciences (SPSS Version 21.0). It enabled regrouping of similar items under the same dimension. The study variables were analyzed using descriptive statistics mainly the mean, standard deviation and Karl Pearson's correlation coefficient.

3.4.5 Data processing

Qualitative and quantitative data was collected from the field and later be processed. This primary data was therefore coded and entered into SPSS (Version 20.0) computer program for analysis. This software package was used because it is efficient, also easy to communicate with and to operate. SPSS Version 21.0 has also got descriptive statistics features that assist in variable response comparison and gives a clear indication of response frequencies (Mugenda and Mugenda, 2003) and later exported to the Microsoft word for presentation in form of tables, pie charts and graphs. Analysis of data was done under three stages of analysis as described below:

3.4.5.1 Univariate analysis

To obtain the descriptive characteristics of the customers, this was done by using frequency tables showing the percentages of the responses for the various variables like sex, age, religion, marital status, occupation, education level, and networking. Customer satisfaction was described using summary statistics.

3.4.5.2 Bivariate analysis

This involved analysis of each of the independent variables (staff reliability, staff responsiveness and staff empathy) with dependent variable, customer satisfaction.

3.4.5.3 Multivariate Analysis

Further analysis shall be achieved by use of multivariate analysis which will involve analysis of more than two variables. This was achieved by use of multiple regression analysis which tested the effect of multiple independent variables: reliability, responsiveness and empathy on single dependent variable; customer satisfaction

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS

4.0 Introduction

In this chapter, the researcher presented the data, analyzed and interpreted it in accordance with the study objectives set earlier. This chapter is organized as follows: response rate, presentation of the demographic characteristics of the participants and the research findings. Data analysis, interpretation of the descriptive statistics including qualitative data analysis and inferential statistics were used.

4.1 Response Rate

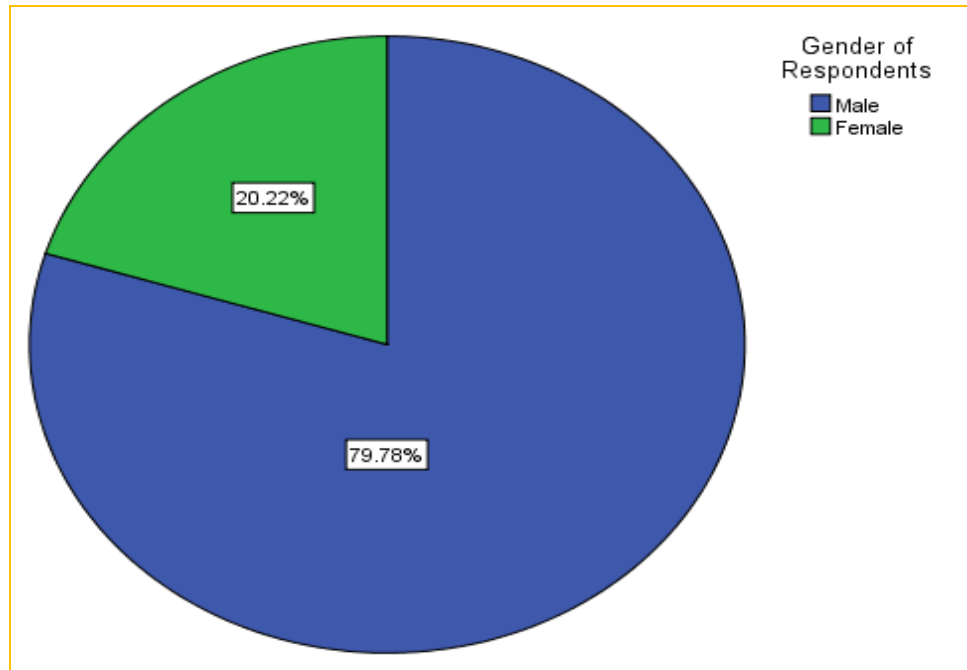
In this study, the researcher targeted to collect data from 92 respondents. However, the actual number of respondents who participated in the study was 90. Which gave a response rate of 97.8%, the drop in number of the respondents was because of the tight schedule of the respondents that could not give some of them ample time to participate in the study. According to Blaikie (2009) samples with response rate above 50% are regarded to be good enough. Therefore, the response rate was considered acceptable for the study.

4.2 Demographic Information

The researcher inquired into the background information of the respondents to prove that data was collected from authentic population. Background information was collected from the following; age, marital status, level of education of the respondents and occupation. The information on the characteristics of the sample is hereby presented in form of tables and charts that follows:

4.2.1 Gender of Respondents

The researcher inquired into the gender of the respondents. This was intended to establish the gender structure of the customers. The results are as presented in figure 4.1 below:



Source: primary Data (2019)

Figure 4. 1: Pie-Chart Showing Distribution of Respondents by Gender.

Figure 4.1; above indicate majority (79.78%) of the respondents were males compared to 20.22% who were female. The response of the majority implies that most of the customers in centenary Bank are males. There is need to convince more females to become customers.

4.2.2. Marital Status

This was inquired into to establish the family responsibility of the respondents in relation to satisfaction with service quality delivery. The responses are presented in table 4.1 below:

Table 4. 1: Distribution of Respondents by Marital Status

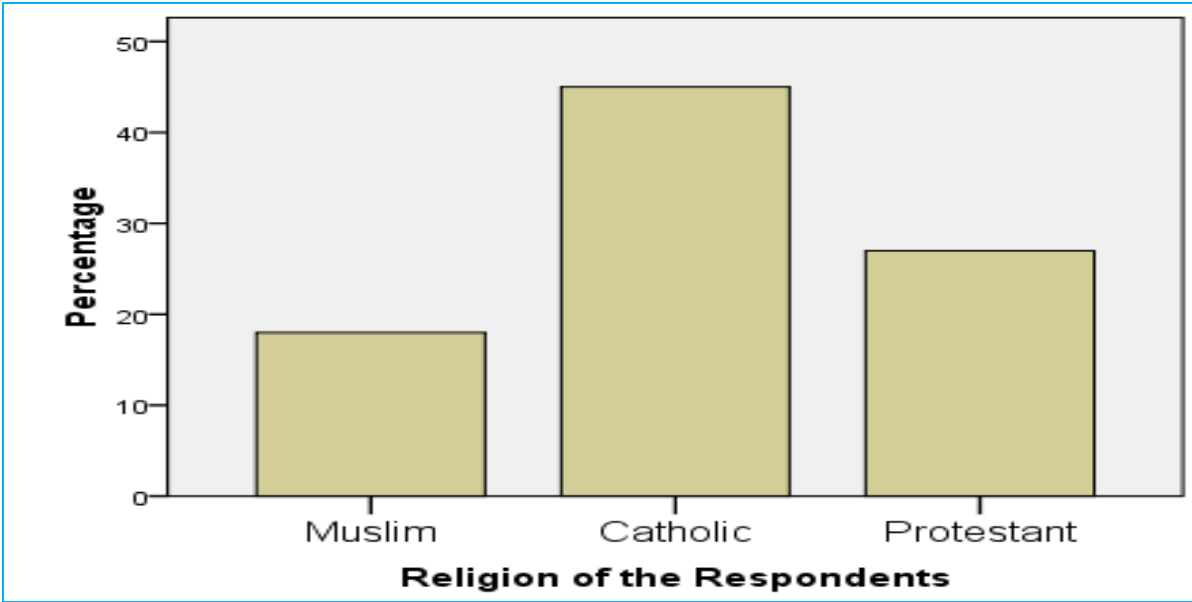
Marital status	Frequency	Percentage
Married	83	92.2
Single	07	7.8
Total	90	100

Source: primary Data (2019)

Table 4.1 above, indicate most (92.2%) of the respondents were married compared to only 7.8% who were single. This implies that, most of the customers were responsible people with a stable family they could easily be interacted with in terms of their financial demands.

4.2.3 Religious Affiliation

Religions of the respondents were inquired into; the response of the respondents is presented in figure 4.2 below:



Source: primary Data (2019)

Figure 4. 2: Bar-chart Showing Distribution of Respondents by Religious Affiliation

The results from figure 4.2 above indicate that majority (45%) were Catholics, followed by Protestants who accounted for 29%. Moslems were few (19%). Implying that most of the customers were Christians probably because the Bank is Christian founded. It attracts many Christians or the population of Christians in Arua, is more than that that of Muslims,

4.2.3 Education Level

The results regarding education level are hereby presented in table 4.2 below:

Table 4. 2: Distribution of Respondents by their Education Level

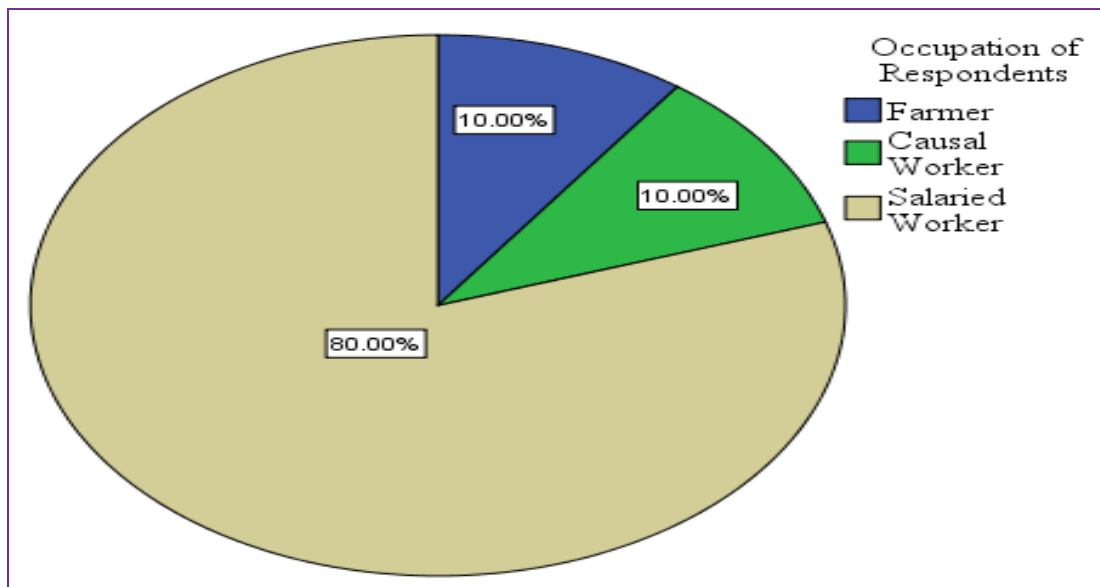
Level of education	Frequency	Percentage
Tertiary	54	60.0
University	36	40.0
Total	90	100.0

Source: Primary data (2019)

Table 4.2; indicate majority of the respondents completed tertiary institution compared to University. This suggests the need for further education to attain more knowledge and competency to benefit from the services being offered by Centenary Bank, Arua Branch.

4.2.4 Occupation

Responses on occupation of the respondents are presented in figure 4.3 below:



Source: primary Data (2019)

Figure 4. 3: Pie-Chart Showing Distribution of Respondents by Occupation

The results from figure 4.3 above indicate that, majority (80%) of the respondents were salaried workers, followed by an equal percentage (10%) of peasant farmers and causal workers. The

results imply that majority of the customers are civil servants and others are employees of organizations.

4.2.5 Number of years as Customer

Responses on Numbers of years spent as Bank customer are summarized in table 4.3 below:

Table 4. 3: Number of years as Customer

Duration	Frequency	Percentage
less than a year	9	10.0
(4-5)years	18	20.0
Over 5 years	63	70.0
Total	90	100.0

Source: Primary Data (2019)

The results from table 4.3 above indicate that, majority (70%) of the respondents had been customers of the Bank for over five years, 20% of them have been customers for 4 to 5 years and only 10% of the respondents have been customer for less than a year. The response of the majority implies that the Bank has loyal customers perhaps because of services they offer which probably satisfy the customers.

4.3 Staff Reliability and Customer Satisfaction.

Relationship between Staff reliability and customer satisfaction in Centenary Bank, Arua District, was determined by asking respondents to respond to questions in the questionnaires. The responses are summarized in table 4.4 that follows:

Table 4. 4: Summary of Responses on staff Reliability and customer Satisfaction

Statement	SA	A	N	DA	SDA	Mean	St.D
The Bank fulfills your promises	15 17.8%	70 77.8%	00 00%	02 00%	03 3.3%	4.02	0.749
The staff shows interest in solving	43	42	03	00	02	4.38	0.758

customer problems	47.8%	46.7%	3.3%	00%	2.2%		
Staff provides quick services	45 50%	30 33.3%	09 10%	02 2.2%	04 4.4%	4.22	1.025
Customers do not complain of services	60 66.7%	27 30%	00 00%	01 1.1%	02 2.2%	4.58	0.764
the Bank provide services right the first time	00 00%	42 46.7%	21 23.3 %	27 30%	00 00%	3.17	0.864
the bank insist on error free records	02 2.2%	70 77.8%	09 10%	07 7.8%	02 2.2%	3.70	0.741
Overall Mean and Standard Deviation						4.012	0.8168
SDA(Strongly Disagree), D(Disagree), N(Neutral), A(Agree), SA(Strongly Agree)							

Source: Primary Data (2019)

Table 4.4 above, indicate that majority (95.6%) of the respondents agreed that the bank fulfills promises, they make comparison with 3.3% of them who disagreed. Respondents rated fulfillment of customers' promises to be high with a mean score of 4.02 and a low standard deviation of 0.749 suggesting consensus of opinions among respondents. In addition, the staff of the Bank show interest in solving customers' problems as indicated by majority (94.5%) who agreed (high mean= 4.38; standard deviation = 0.758 from the mean). This implies that the staff of the Bank are dependable and they provide quick services as evidenced by 83.3% of the respondents who agreed (high mean= 4.22) while 6.6% of them disagreed (standard deviation= 1.025) and 10% remained undecided. In addition, customers do not complain of the Bank services as indicated by 96.7% of the respondents who agreed (high mean= 4.58) and a standard deviation of 0.764 suggesting variation in opinions of the respondents corresponding to 3.3% of the respondents who disagreed.

When respondents were asked whether the Bank provide services right at first time, majority (46.7%) of the respondents agreed although 30% of them disagreed while 23.3% remained undecided (mean score = 3.17; standard deviation= 0.864). This implies reliable service to customers at first sight and majority (80%) of respondents agreed that the bank insist on error free records compared to 10% of them who disagreed and another 10% who remained undecided

(mean= 3.70; standard deviation= 0.741). In conclusion, the findings from table 4.4 above indicate that the staff reliability highly affecting customer satisfaction in Centenary Bank, Arua Branch (aggregate mean= 4.012; standard deviation= 0.8168)

The researcher set out to test the hypothesis that: “There is a significant relationship between staff reliability and customer satisfaction in Centenary Bank in Arua District.” To test the hypothesis, the researcher coded the responses of strongly agree, Agree, Neutral, Disagree, and Strongly Disagree on a scale of 5 to 1. The strength of the relationship was determined by using Pearson’s correlation coefficient. The results are hereby presented in Table 4.5 below.

Table 4. 5: Showing Correlation between Staff Reliability and Service Delivery

		Customer Satisfaction
Staff Reliability	Pearson Correlation	.943**
	Sig. (2-tailed)	.000
	N	90

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

Source: primary Data (2019)

The results from Table 4.5 above indicate that staff reliability had a strong positive correlation with service delivery ($r=0.943$ $**P < 0.000$). It means that the two variables are positively related. This supports the researcher’s hypothesis that there is a significant relationship between staff reliability and customer satisfaction in Centenary Bank in Arua District. This implies that the more reliable the staff of Centenary Bank is, the more the service delivery to the customers. Therefore, the staff should be made more reliable to increase service delivery.

The strength of the relationship is $r = .943$, $r^2 = .943 \times .943 = 0.889249 \times 100 = 88.9\%$. Implying that staff reliability contributed 88.9% to customer satisfaction in Centenary Bank, Arua Branch.

4.4 Staff Responsiveness and Customer Satisfaction

Respondents were required to respond to questions regarding staff responsiveness in relation to satisfaction. The results are summarized in table 4.6 below:

Table 4. 6: Responses on staff Responsiveness and customer Satisfaction

Statement	SA	A	N	DA	SDA	Mean	St.D
Employees of the Bank always tell you when services will be performed	18 20%	60 66.7%	02 2.2%	10 11.1 %	00 %	3.96	0.82
The Bank employees help the customers quickly	27 30%	60 66.7%	00 00%	02 2.2%	01 1.1%	4.22	0.667
The employees give prompt services to customers	45 50%	36 40%	00 00%	09 10%	00 00%	4.29	0.907
The employees feel too busy to respond to clients requests	00 00%	18 20%	09 10%	45 50%	18 20%	2.30	1.011
employees of the bank have the will to help customers	00 00%	42 46.7%	21 23.3%	27 30%	00 00%	3.17	0.864
Overall Mean and Standard Deviation						3.59	0.854
SDA(Strongly Disagree), D(Disagree), N(Neutral), A(Agree), SA(Strongly Agree)							

Source: primary Data (2019)

Table 4.6 above; indicate that, the staffs of the Bank keep customers always informed as indicated by majority (86.7%) of the respondents who agreed compared to 11.1% who disagreed and 2.2% of them who remained undecided. Customers being kept informed by the Bank staff were rated high with a mean score of 3.96 and a standard deviation of 0.82 from the mean indicating difference of opinion among the respondents.

Regarding whether the Bank employees help the customers quickly, most (96.7%) of the respondents agreed although 3.3% of the respondents disagreed (mean= 4.22; standard deviation= 0.667). In addition, that the bank fulfills promises they make compared with 3.3% of them who disagreed and 3.3%. Respondents rated fulfillment of customers' promises high with a mean score of 4.29 and a low standard deviation of 0.902 suggesting consensus of opinions among respondents.

In addition, the employees offer prompt services to customers as indicated by 90% of the respondents compared to 10% of them who disagreed(mean = 2.30; standard deviation= 1.011) and in spite of the staff being busy, they respond to customers’ requests as evidenced by 70% of the respondents(mean= 2.30;standard deviation= 1.011 from the mean) and in addition, the staff of the Bank have the will to help customers as shown by 46.7% of the respondents who agreed although 30% of them disagreed on the view and 23.3 % remained undecided(mean = 3.17; standard deviation = 0.864) from the mean.

In conclusion, the findings from table 4.6 above indicate that the staff responsiveness highly affect customer satisfaction in Centenary Bank, Arua Branch (aggregate mean= 3.59; standard deviation= 0.854)

From the beginning, the researcher set out to test the hypothesis that: “There is a significant relationship between staff responsiveness and customer satisfaction in Centenary Bank in Arua District.” To test the hypothesis, the researcher coded the responses of strongly agree, Agree, Neutral, Disagree, and Strongly Disagree on a scale of 5 to 1. The degree of strength of the relationship was determined by using Pearson’s correlation coefficient. The results are hereby presented in Table 4.7 below.

Table 4. 7: Showing Correlation between Staff Responsiveness and Service Delivery

		Customer Satisfaction
Staff Responsiveness	Pearson Correlation	.904**
	Sig. (2-tailed)	.000
	N	90

Source: primary Data (2019)

The results from Table 4.6 above indicate that staff responsiveness had a strong positive correlation with service delivery ($r=0.904$ $**P < 0.000$). It means that the two variables are positively related. This supports the researcher’s hypothesis that there is a significant relationship between staff responsiveness and customer satisfaction in Centenary Bank in Arua District. This implies that the more responsive the staffs are to customers’ needs, the more satisfied the customers become. Therefore, the staff should be made more responsive to customers’ demands. The strength of the relationship is determined thus: $r = 0.904$, $r^2 = 0.904 \times 0.904 = 0.817216x$

100= 81.7%. This implies that, staff responsiveness contributed 81.7% to customer satisfaction in Centenary Bank, Arua Branch.

4.5 Staff Empathy and Customer Satisfaction

Respondents were required to respond to questions regarding empathy of staff in relation to customer satisfaction in Centenary Bank, Arua Branch. The results are summarized in table 4.7 below:

Table 4. 8: Responses on staff Empathy and customer Satisfaction

Statement	SA	A	N	DA	SDA	Mean	SD
The bank always give customers individual attention	36 40%	26 28.9%	09 10%	18 20%	01 1.1%	3.87	1.182
The bank has operating hours convenient to all the customers	02 2.2%	60 66.7%	18 20%	09 10%	01 1.1%	3.59	0.748
The bank have customers' best interest at heart	27 30%	50 55.6%	09 10%	0 00%	04 4.4%	4.07	0.897
Employees of the bank understand the specific needs of customers	18 20%	50 55.6%	02 2.2%	18 20%	02 2.2%	3.71	1.073
Overall Mean and Standard Deviation						3.81	0.975
SDA(Strongly Disagree), D(Disagree), N(Neutral), A(Agree), SA(Strongly Agree)							

Source: Primary Data (2019)

Table 4.7 above, indicate that, the bank always give customers individual attention as indicated by majority (68.9%) of the respondents who agreed compared to 21.1% who disagreed and 10% of them who remained undecided. Customers rated the statement being kept informed by the Bank staff was rated high with a mean score of 3.87 and a standard deviation of 1.182 from the mean indicating wide variation in opinions among the respondents. Majority response implies the concern by the bank staff to understand customers' feelings for assistance.

Regarding whether the bank has operating hours convenient to all the customers, majority (68.9%) of the respondents agreed although 11.1% of the respondents disagreed (mean= 3.59;

standard deviation= 0.748). the response of the majority suggests willingness to serve customers as further supported by majority (85.6%) who agreed that the bank has customers’ best interest at heart although 4.4% of the respondents disagreed and 10% of them remained undecided. In addition, that the bank fulfills promises they make compared with 3.3% of them who disagreed and 3.3%. Respondents rated fulfillment of customers’ promises high with a mean score of 4.29 and a low standard deviation of 0.902 suggesting consensus of opinions among respondents.

In addition, employees of the bank understand the specific needs of customers the employees as indicated by 75.6% of the respondents who agreed (3.71) compared to 22.2% of them who disagreed (standard deviation= 1.073). Majority response implies that the bank staff lower themselves to the level of the customers to share customers’ feelings in order to offer them quality service.

In conclusion, the findings from table 4.6 above indicate that the staff were highly empathetic to the customers for customers’ satisfaction in Centenary Bank, Arua Branch (aggregate mean= 3.81; standard deviation= 0.97)

From the beginning, the researcher set out to test the hypothesis that: “There is a significant relationship between staff empathy and customer satisfaction performance in Centenary Bank in Arua District.” To test the hypothesis, the researcher coded the responses of strongly agree, Agree, Neutral, Disagree, and Strongly Disagree on a scale of 5 to 1. The degree of strength of the relationship was determined by using Pearson’s correlation coefficient. The results are hereby presented in Table 4.8 below.

Table 4. 9: Showing Correlation between Staff Empathy and Customer Satisfaction

		Customer Satisfaction
Staff Empathy	Pearson Correlation	.934**
	Sig. (2-tailed)	.000
	N	90

Source: primary Data (2019)

The results from Table 4.7 above indicate that staff empathy had a strong positive correlation with service delivery (r= 0.934 **; P < 0.000). The results support researcher’s hypothesis that there is a significant relationship between staff empathy and customer satisfaction in Centenary

Bank in Arua District. This implies that the more empathetic the staffs are to customers' needs, the more satisfied the customers become. Therefore, the staff should be made more responsive to customers' demands. The strength of the relationship is determined thus: $r = 0.934$, $r^2 = 0.934 \times 0.934 = 0.872356 \times 100 = 87.2356\%$. This implies that, staff empathy contributed 87.2% to customer satisfaction in Centenary Bank, Arua Branch.

Table 4. 10: Responses on customers' satisfaction

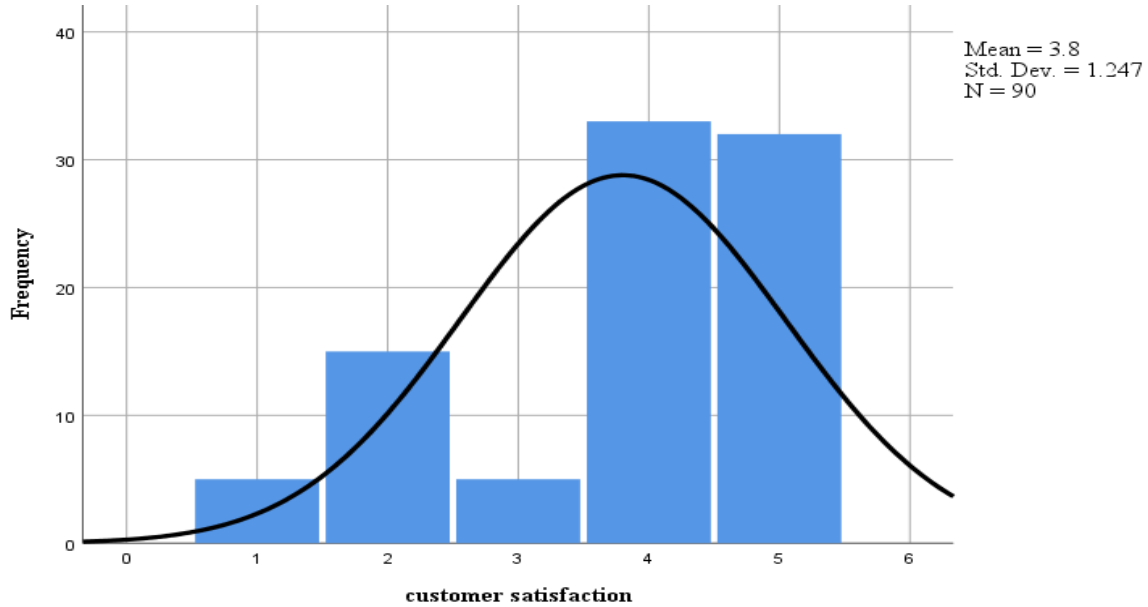
Statement	SA	A	N	DA	SDA	Mean	SD
Services are always complete	32 35.6%	27 30%	04 4.4%	18 20%	09 10%	3.61	1.40 4
Your needs are always met	36 40%	16 17.8%	02 2.2%	27 30%	09 10%	3.48	1.50 8
You receive services to your expectations	27 30%	45 50%	00 00%	18 20%	00 00%	3.90	1.05 0
I will continue saving with the Bank because it is promising to continue operating in future,	45 50%	27 30%	09 10%	00 00%	09 10%	4.10	1.22 7
Services offered are better than of other Banks	20 22.2%	48 53.3%	08 8.88%	10 11.1%	04 4.44%	3.78	1.05 8
Overall Mean and Standard Deviation						3.77	1.25
SDA(Strongly Disagree), D(Disagree), N(Neutral), A(Agree), SA(Strongly Agree)							

Source: Primary Data (2019)

Table 4.8 above, indicate that, majority (65.6%) agreed that services offered by the Bank are always complete although 30% of them disagreed and 4.4% of them remained undecided (mean= 3.61; standard deviation= 1.404). In addition, the needs of the customers are always met as indicated by 57.8% of the respondents who agreed (mean= 3.48; standard deviation= 1.508) and moreover services offered are to the expectation of the customers as evidenced by 80% of the respondents in comparison to 20% who disagreed(mean= 3.90; standard deviation= 1.05 from the mean).As a result, majority (80%) of the customers corresponding to a high mean score of 4.10 agreed that they will continue saving with the Bank although 10% of them disagreed and another 10% of the respondents remained undecided and majority(75.7%) agreed that services offered are better than of other Banks while 15.5% disagreed and 8.88% of them remained undecided. In conclusion, the findings from table 4.8 above indicate that, customer satisfaction was high as indicated by aggregate mean of 3.77 and standard deviation of 1.25

To find out whether there was normal distribution of respondents on customer satisfaction, a Histogram and curve were generated and it appeared as in figure 4.4 below:

Source: primary Data (2019)



Source: Primary Data (2019)

Figure 4. 4: Showing Distribution of Respondents on customer Satisfaction

Figur4.4 indicates that respondents were concentrated on the positive side of the curve (negatively skewed). This suggests that the level of customer satisfaction was good this result supports the findings from the descriptive statistics table 4.8 which indicated an overall mean score of 3.77 and standard deviation of 1.25 from the mean. Similarly, the graph indicates a mean score of 3.8; SD= 1.247.

4.6 Multiple Regression Analysis

In order to test the combined effect of the independent variables on the independent variable and the effects of individual independent variable on the dependent variable, a multiple regression analysis was running. Given below is the SPSS Version 21.0 output.

Table 4. 11: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.771	.156		-4.937	.000
	staff reliability	.670	.088	.534	7.592	.000
	Staff responsiveness	.287	.075	.277	3.848	.000
	Staff Empathy	.239	.119	.191	2.004	.048

Source: Primary Data (2019)

a. Dependent Variable: customer satisfaction

Table 4.11 above indicates the coefficients: b_1 , b_2 , and b_3 of the independent variables X_1 ; X_2 and X_3 . The equation of regression:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_nX_n$$

Where Y = customer satisfaction; a = Constant Value; b = Standardized Coefficients and X = Independent Variable and Y = customer satisfaction; X_1 = staff reliability; X_2 = staff responsiveness and X_3 = Staff empathy. The equation can thus be re-written as:

Customer satisfaction = - 0.771 + 0.670 staff reliability + 0.287 staff responsiveness + 0.239 staff empathy.

Based on table 4.11, the Beta coefficients indicate the contribution of each independent variable, staff reliability, responsiveness and empathy to the dependent variable, customer satisfaction. A unit increase in staff reliability leads to 0.670 increase in customer satisfaction in the positive direction; a unit increase in staff responsiveness bring about 0.287 increase in customer satisfaction and a unit increase in staff empathy leads to 0.239 increase in customer satisfaction in a positive direction. From the results, staff reliability is the predictor variables that contributes the highest to the variation of customer satisfaction because it is having the largest Beta coefficient value (0.67) followed by staff responsiveness (0.287) and staff empathy (0.239).

Table 4. 12: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.965 ^a	.931	.929	.321

a. Predictors: (Constant), Staff Empathy, staff reliability, staff responsiveness

b. Dependent Variable: Customer Satisfaction

Based on the table 4.12 above, it has shown that the R value is 0.965. The R value is the correlation coefficient between the dependent variable and the independent variables taken together. The result shows that there is positive and high correlation between dependent variable; customer satisfaction and independent variables: staff reliability, staff responsiveness and staff empathy at Centenary Bank Arua Branch. The R square indicates the extent the independent variables can explain the variations in the dependent variable. From this study, the coefficient of determination (R square) is 0.931, which indicated that independent variables (staff reliability, staff responsiveness and staff empathy) can explain up to 93.1% of the variations in dependent variable (customer satisfaction).

Table 4. 13: ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	120.254	3	40.085	388.734	.000 ^b
	Residual	8.868	86	.103		
	Total	129.122	89			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Staff empathy, staff reliability, Staff responsiveness

Based on table 4.13 the p-value of 0.000 is less than alpha value 0.01. The F-statistic is significant. The model for this research is a good predictor of the relationship. Thus, the independent variables (staff reliability, staff responsiveness and staff empathy significantly explain the variance in customer satisfaction at Centenary Bank in Arua Branch.

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

In this chapter the researcher presents the summary of the study, discusses the major findings, and generates conclusions of the study and recommendations including recommendations for further studies.

5.1 Summary of the Findings

Staff reliability highly affect customer satisfaction in Centenary Bank, Arua Branch (aggregate mean= 4.24; standard deviation= 1.33) and staff reliability has a strong positive correlation with service delivery ($r = 0.943$ $**P < 0.000$). Staff reliability is the predictor variable that contributes the highest to the variation of customer satisfaction (largest Beta coefficient value of 0.67)

Staff responsiveness highly affect customer satisfaction in Centenary Bank, Arua Branch (aggregate mean= 3.59; standard deviation = 0.854) and has a strong positive correlation with service delivery ($r = 0.904$ $**P < 0.000$). Staff responsiveness is the second highest contributor to the variation of customer satisfaction (Beta coefficient value of 0.287).

Staff were highly empathetic to the customers for customers' satisfaction in Centenary Bank, Arua Branch (aggregate mean= 3.81; standard deviation= 0.97) staff empathy has a strong positive correlation with service delivery ($r = .934$ $**$; $P < 0.000$). Staff empathy contributed the least to customer satisfaction (lowest Beta coefficient value of 0.239).

5.2. Discussion of the Findings

This was done following the objectives. In the course of the discussions, an attempt is made to cross reference the implications of the study findings with the existing literature that was presented in Chapter two of this study.

5.2.1 the relationship between staff Reliability and Customer Satisfaction in Centenary Bank in Arua District.

In examining the relationship between staff reliability and customer satisfaction in Centenary Bank in Arua District, the study found that staff reliability highly affects customer satisfaction (aggregate mean= 4.012; standard deviation= 0.8168) and staff reliability has a strong positive correlation with service delivery ($r = 0.943$ ** $P < 0.000$). The result relates to that of Hartmann and Calvo (2016) in which test results on reliability of service and customer satisfaction indicated that, a positive correlation does exist between the reliability of service, service quality, performance and customer's satisfaction and was made possible through the interactional activities between employees and customers. Further support is shown by, Ding et al., (2017) who observe that, reliability is described as the ability to play out the expected administration to clients continuously and accurately as assured.

These findings of the study are line with the results from the descriptive statistics table 4.4 which indicates that, majority (95.6%) of the respondents agreed that the bank fulfills promises (mean score of 4.02 and a low standard deviation of 0.749). The results are corroborated by Nguyen & Leblanc (2011) reliability is a reputation that can be the most reliable indicator of service quality which could be related to customers past experience and Mohammad, Muzaffar and Hussain, (2011) assert that, if banks provide more reliable and supportive services that fulfill the demand and expectation of customers, customer will be more confident to the banks. This could be because customers may feel the Bank is sincere and keep promises in this way customers build confidence and trust in the financial Institution.

The study also found that, the staff of the Bank show interest in solving customers' problems as indicated by majority 94.5% (high mean= 4.38; standard deviation = 0.758 from the mean). This implies that the staff of the Bank are dependable and they provide quick services as evidenced by 83.3% of the respondents (high mean= 4.22; standard deviation= 1.025). This is in agreement with Zenithal and Bitner (2009) who asserted that, service providers' apologies start to wear thin when company is careless in performing the services, when it makes frequent mistakes and when it is casual about keeping its service promises. In support, of the view, Banerjee & Sah, (2012) posit that, it is quite essential to provide excellence service at the first time, exhibit sincere effort

in solving problems and provide error free record and constantly fulfill promises to prevent customers from defecting to other Banks.

In addition, the findings reveal that, customers do not complain of the Bank services as indicated by 96.7% (high mean= 4.58; standard deviation = 0.764), implying efficiency and dependability of services offered. These rhymes with the assertion of Gupta and Agarwal, (2013) who contends that, reliability area such as customer guidance and customer support, produce better path to stimulate customers towards banking sector. However, Hennayake (2017) said reliability is the most influential factor than other factors to enhance the customer satisfaction. The literature reveals an increased degree of positive relationship between reliability and customer satisfaction where face to face dealing with customers and employees.

Furthermore, it was revealed that, the Bank provide services right at first time as was indicated by majority (46.7%) of the respondents who agreed (mean score = 3.17; standard deviation= 0.864).In addition, the bank insist on error free records as indicated by 80% of the respondents (mean= 3.70; standard deviation= 0.741).This result is consistent with that of Yang and Fang, (2014) who conducted a study on reliability of employees in Srilanka and found that, reliability was determined by the accuracy of service provision at first sight , on-time performance services, service delivery and service provisions and is considered as most important factor in convincing customers to be retained in Banking services

5.2.2 Relationship between Staff Responsiveness and Customer Satisfaction in Centenary Bank in Arua District

In examining the relationship between staff responsiveness and customers satisfaction in Centenary Bank, Arua Branch, The findings indicate that, staff responsive highly affect customer satisfaction in Centenary Bank, Arua Branch (aggregate mean= 3.59; standard deviation = 0.854) and has a strong positive correlation with service delivery ($r = 0.904$ $^{**}P < 0.000$).These findings are line with the results from the descriptive statistics table 4.6 which indicates that, the staff of the Bank keep customers always informed as indicated by 86.7% of the respondent(mean = 3.96; standard deviation = 0.82 from the mean)

The finding is consistent with the views of Ouyung (2010), Raza et al. (2012) and Osman and Sentosa (2013) who concurred that, responsiveness and empathy had been found to be

important determinants of customer satisfaction. The finding had also supported studies by Ding et al. (2017) who reported that, responsiveness is one of the service quality factors that applied by the organizations such as banks to improve their customer satisfaction and interests in giving administrative information to clients when needed.

This study also found that, the Bank employees help the customers quickly as shown by (96.7%) of the respondents who agreed (mean= 4.22; standard deviation= 0.667). In addition, that the bank fulfills customers' promises (mean score =4.29; standard deviation = 0.902). This result of the study is in line with the assertion of Gupta & Agarwal, (2013) who asserted that, responsiveness is a companies' willingness to assist its customers by providing fast and efficient service performance Furthermore, they observed that, willingness or readiness of employees to provide the required customer service without any inconvenience at any time will strongly influence the level of customer satisfaction (Parasuraman et al., 2008). Further support to the finding comes from the work of Owan, &Jusoff, (2013) who argue that, timely responses to customers of both public and private banks in Nigeria help to enhance the positive thinking of the customer's mind and fulfill the customer wants and help to customers in filling the forms

Furthermore, the study found that, employees offer prompt services to customers as indicated by 90% of the respondents (mean = 2.30; standard deviation= 1.011) and in spite of the staff being busy, they respond to customers' requests as evidenced by 70% of the respondents(mean= 2.30;standard deviation= 1.011 from the mean) and the study revealed that, the staff of the Centenary Bank have the will to help customers as shown by 46.7% of the respondents who agreed (mean = 3.17; standard deviation = 0.864).

In support of the above findings Karim and Chowdhury, (2014) report that, responsiveness factor such as promptness in service delivery, willingness of employees to help customers, Banks's performance, timely delivery of bank statements has power to absorb dialectical customers towards both public and private banking sectors.

Banerjee and Sah's (2012), observation study reinforced the findings of this work when they reported that, customers perceive that employees in the private sector banks exhibit higher willingness to help customers & provide prompt service than their public banks. Hence, service

gap of public banks is highest than private banks and additionally, Mengi, (2010) stated that, because employees of the public banks not provide services at prompt time, they cannot attract customers well.

5.2.3 Relationship between Staff Empathy and Customer Satisfaction Performance in Centenary Bank in Arua District

In establishing the relationship between staff empathy and customer satisfaction in Centenary Bank in Arua District, the study revealed that staff empathy had a strong positive correlation with service delivery ($r = .934^{**}$; $P < 0.000$). The results support researcher's hypothesis that there is a significant relationship between staff empathy and customer satisfaction in Centenary Bank in Arua District.

These findings above are in agreement with the report of Ganguli & Roy (2011) who showed that a positive correlation does exist between empathy and customer satisfaction. They also realized that without empathy customers will remain dissatisfied with service quality. This was supported by Al-Marri, Ahmed & Zairi, (2017) who concluded that, empathy greatly impacts customer satisfaction and immensely contribute toward customer long-term relationship with the company and reinforced by Wieseke, et al. (2012) whose research proves that empathy creates a condition of emotional relationship with customer and the service providers and motivates customer to do business with the company.

These findings are line with the results from the descriptive statistics table 4.7 which indicates that, the Bank always give customers individual attention as indicated by 68.9% (mean score of 3.87; standard deviation of 1.182) Majority response implies the concern by the bank staff to understand customers' feelings for assistance. This outcome of the study is in line with the argument of Khan and Fasih (2014) who maintain that, empathy helps the company to take responsibility to address problems faced by customers on an individual or group level leading to satisfaction is classified as empathy. In support of this argument (Kaura, et al., 2012) points asserted that, empathy is perceived through the people aspect of service quality. But their study concentrated on service quality rather than customer satisfaction in particular which is the dependent variable in this study.

The study also found that, the Bank operating hours is convenient to all the customers as shown by 68.9% (mean= 3.59; standard deviation= 0.748). The response of the majority suggests willingness to serve customers as further supported by majority (85.6%) who agreed that the bank has customers' best interest at heart. The finding is in accord with Iglesias and Guillen, (2014) study who show that, empathy relates to convenient and flexible working hours and location. Gupta and Agarwal, (2013) noted that, customers may remain unsatisfied with the service quality if gap is left in empathy. That implies that, customers are satisfied with flexible service hours and personal attention to them regarding banking activities.

This above is supported by Adikari and Das, (2016) who maintain that, private banks customers prefer to transact their banks due to individualized attention to them. Considering that situation, private banks provide more attention to customers (Karim & Chowdhury, 2014; Ragavan & Magen, 2013) and Kamalani, (2016) argues that, customers of public banks are highly dissatisfied due to inconvenient location operating hours & lack of individual attention towards customers and posits that banks are able to satisfy their customers if banks take action to improve empathy dimension.

In addition, that the bank fulfills promises they make mean score of 4.29 and a low standard deviation of 0.902 which suggesting consensus of opinions among respondents. Furthermore, the findings of the study revealed that, employees of the bank understand the specific needs of customers as indicated by 75.6% of the respondents (Mean= 3.71; Standard deviation= 1.073). This result agrees with that one of Daniels, Glover, & Mellor, (2014) who observed that, in the sales and marketing and promotional literature, empathy has been found to be of crucial importance to understanding the nature of employee–customer interactions within the business context. This suggests that the Bank staff lower themselves to the level of the understanding feelings and thoughts of customers to share customers' feelings in order to offer them quality service.

In support, Nautiyal and Tanushree (2014) assert that, customer satisfaction of both public and private sector is influenced by factors such as banks' ability to handling problem and operating hours. And also Al-Marrie, Moneim, Baheeg& Mohamed (2017) believed that customers contended and in the long run serves as an important predictor in improving the performance.

Hence, empathy can be identified as mediator between service quality and customer satisfaction as observed by Juneja, Ahamad& Kumar, 2011).

5.3 Conclusions

Regarding the relationship between staff reliability and customer satisfaction in Centenary Bank in Arua District, the study concludes that, staff reliability has a strong statistically positive correlation with service delivery ($r = 0.943$ $**P < 0.000$) and highly affect customer satisfaction.

Concerning staff responsiveness. The study concludes that, there is a strong statistically positive correlation between staff responsiveness and customer satisfaction in Centenary Bank, Arua ($r = 0.904$ $**P < 0.000$). Staff responsiveness highly affect customer satisfaction in Centenary Bank, Arua Branch (aggregate mean= 3.59; standard deviation = 0.854) and similarly, the study concludes that, staff empathy has a strong positive correlation with service delivery ($r= .934$ $**$; $P < 0.000$) Staffs are highly empathetic to the customers.

5.4 Recommendations for Improving Customer Satisfaction

From the analysis of the findings and from the conclusions drawn, the following are recommendations for improving customer satisfaction:

- For the successful customer satisfaction, bank management should invest in training employees, so that they can be more competent and reliable with technological advancement in order for the Bank to have an edge over other competing Banks.
- For employees to be more responsive to customers' demands, the management of Centenary Bank should have Monthly employee reviews for staff compensation based on customer satisfaction levels.
- Staff should be trained to be empathetic towards customers and the Bank human resource should ensure that they recruit staff who are committed and friendly, ready to share customers' feelings and emotions.

5. 5 Suggestions for future Research

This study was limited to service quality and customer satisfaction in financial Institutions, a case of Centenary Bank, Arua Branch. The following future study areas have been suggested:

- A similar study can also be conducted in a similar government organization in or in other Branches of Centenary Bank.

- A research can be done on technological advancement and quality service delivery in Centenary Bank
- Also a study can be done on the role organization culture plays in quality service delivery in commercial Banks in Uganda.

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APPENDICES

APPENDIX I: Likert Scale Showing Mean Range for Interpretation of mean values

Descriptive	Mean Range	Scale	Interpretation
Strongly Agree	4.20-5.00	5	Very High
Agree	3.40-4.19	4	High
Not sure	2.60-3.39	3	Moderate
Disagree	1.80-2.59	2	Low
Strongly Disagree	1.00-1.79	1	Very Low

Source: Rensis Likert (1932)

APPENDIX II: QUESTIONNAIRE FOR CUSTOMERS

I am Kana Siraj Haruna a student from the School of Statistics and Planning of Makerere University doing a research on Customer service quality and Organization performance. The main objective of this questionnaire is to obtain your response about the networking services/ strategies undertaken by the organization (Centenary bank, Arua branch). The information obtained from you will be treated with utmost confidentiality and will be used for academic purpose only. I therefore kindly request you to answer the following questions. Please tick where appropriate.

SECTION A: Demographic Information of Respondents.

1. Gender.

A. Male B. Female

3. Marital Status.

A. Married B. Single C. Separated D. Divorced

4. Religion.

A. Muslim B. Catholic C. Protestant

5. Level of Education Attained.

A. Primary B. Secondary C. University

E. Tertiary Institution D. None

6. Main Occupation.

A. Peasant Farmer B. Casual Worker C. Salaried Worker

7. For How Long Have You Been a Customer of This Bank?

A. Less Than a Year B. 4-5 Years C. Over 5 Years

Section B: Relationship between Service Quality Practices and Organizational Performance

Please indicate the extent to which the following statements apply to this bank. Respond by using this scale of 1-5. Where;

1-Strongly agree 2-Agree 3-uncertain 4-Disagree 5-Strongly disagree

Reliability	1	2	3	4	5
Does the bank fulfill promises to do something by a certain time period?					
Does the bank show sincere interest in solving customers' problem?					
Does the bank provide you services right the first time?					
Does the bank insist on error free records?					
Responsiveness	1	2	3	4	5
Do employees of the bank tell customers when services will be performed?					
Do employees of the bank have will to help customers?					
Do employees of the bank give prompt services to customers?					
Do employees of the bank feel too busy to respond to customers' request?					
Empathy	1	2	3	4	5
Does the bank always give customers individual attention?					
Does the bank have operating hours convenient to all the customers?					
Does the bank have customers' best interest at heart?					
Do employees of the bank understand the specific needs of customers?					

SECTION C: Customer Satisfaction

Please indicate the extent to which the following statements apply to this bank. Respond by using this scale of 1-5. Where;

Customer Satisfaction	1	2	3	4	5
Services are always complete					
Your needs are always met					
You receive services to your expectations					
I will continue saving with the Bank because it is promising to continue operating in future,					
Services offered are better than of other Banks					
The Bank has competent employees					

Thank you for your time.