

## **THE EFFECT OF CUSTOMER COMPLAINTS RESOLUTION STRATEGIES ON CUSTOMER SATISFACTION ELDORET BASED BANKS, KENYA**

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**ABSTRACT:** *The study explores the effects of customer complaint resolution strategies on customer satisfaction with particular emphasis on the specific objectives namely; a distributive complaint resolution strategy, interactive complaint resolution strategies and procedural complaint resolution strategies. The banking industry is one of the world's biggest and oldest industries in the world. Its stability and growth is therefore paramount to economic performance of individual countries including Kenya. However, with the increasing competition banks have had to refocus on various strategies aimed at maintaining a stable and profitable customer base. Maintaining a loyal customer base has seen banks invest in various marketing strategies among them complaint resolution strategies so as to have an ever satisfied clientele. The study used an explanatory survey that targeted all the 20 banks based in Eldoret operating and licensed by Central Bank of Kenya as at June 2018. Additionally, 2300 customers were targeted for the study. A sample size of 372 customers was selected using systematic sampling techniques but out of this, 341 customer questionnaires were filled and returned. A self-administered questionnaire was used to collect primary data. With the aid of Statistical Package for Social Sciences (SPSS), reliability tests was carried out using Cronbach alpha coefficient ( $\alpha$ ). Exploratory factor analysis was used to validate and test the indicators of the preconceived complaints resolution variables. Pearson correlation analysis was performed to test the relationship between the study variables. The study utilized multiple regression analysis to test the hypothesis, the study indicated that distributive complaint resolution strategies were significant ( $p < 0.05$ ) and accounted for 17.7% of customer satisfaction, procedural justice factors were significant ( $p < 0.05$ ) and accounted for 43.5% of customer satisfaction. Further interactive complaint resolution strategies were also found to be significant ( $p < 0.05$ ) and explained 36.35 % of customer satisfaction. The study established a significant ( $p < 0.05$ ) thus supported distributive complaint resolution strategies, interactive complaint resolution strategies and procedural justice factors to be significant associated to customer satisfaction. The study concluded that customer complaints resolution strategies are important mechanism in establishing customer satisfaction levels and therefore banks are advised to invest in customer complaints resolution strategies. Finally studies should be carried out to establish the relevance of accessibility related strategies on customer satisfaction in other industries and study areas.*

**KEYWORDS:** customer complaints resolution strategies, distributive strategies, interactive strategies, procedural strategies, customer satisfaction,

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## INTRODUCTION

Customer satisfaction is a much sought after phenomenon in today's highly competitive and globalized market place. The achievement of customer satisfaction leads to company loyalty and product repurchase. Today's consumers seek more than price bargains and want useful purchasing information, high quality, reliable and safe products, dependable servicing, and fair sales practices. The Banking industry in Kenya is governed by the Companies Act, the Banking Act, the Central Bank of Kenya Act and the various prudential guidelines issued by the Central Bank of Kenya (CBK). The banking sector was liberalized in 1995 and exchange controls lifted. Kenya's banking system comprises of 43 commercial banks, 2 mortgage finance companies and 121 foreign exchange bureaus (Economic Survey of Kenya 2009). The number of institutions under statutory management stood at 4 while the number of forex bureaus increased to 48 in December 1999 from 44 in December 1998. In the meantime, the Central Bank approved four applications for merger of eight commercial banks. This subsequently reduced the number of commercial banks to 49 from 53. The CBK, which falls under the Minister for Finance docket, is responsible for formulating and implementing monetary policy and fostering the liquidity, solvency and proper functioning of the financial system. As at December 2018 there were forty six banking and non-bank institutions, fifteen micro finance institutions and one hundred and nine foreign exchange bureaus. The main challenges facing the Banking sector today include; New regulations; For instance, the Finance Act 2008, which took effect on 1 January 2009 requires banks and mortgage firms to build a minimum core capital of KShs 1 billion as at December 2012. This requirement, it was hoped, would help transform small banks into more stable organizations. The implementation of this requirement poses a challenge to some of the existing banks and they may be forced to merge in order to comply. Global financial crisis experienced in late 2008 affected the banking industry in Kenya especially in regard to deposits mobilization, reduction in trade volumes and the performance of assets. Others include declining interest margins (Economic Survey, 2018).

In response, many retail banks are directing their marketing strategies towards increasing customer satisfaction and loyalty through enhanced customer service. Complain resolution strategies are important particularly in managing customer relationships in service business. This is especially so given the myriad challenges in the management of quality in services, coupled with the important role played by customers in the service production process. This makes complaint handling a critical "moment of truth" in maintaining and developing these relationships (Berry and Parasuraman 1991, Dwyer *et.al.*, 1987). Many firms across the business world have put in place elaborate complain resolution systems. Kenyan firms including the banking sector have also invested heavily in complain resolution mechanisms. It is not uncommon to find suggestion boxes in reception offices in most organizations as well as elaborate complain forms coupled with personnel specifically stationed to handle complains in strategic positions.

Despite increased investment in complaint resolution strategies, little is known about how customers perceive a company's response to their complaints. While several studies have been conducted on this subject in the Western world (Achrol 1991; Morgan and Hunt, 1994; Jeschke *et al.*, 2000; Lovelock and Wirtz 2004), non that focuses on the subject has been carried out in the Kenyan set up. This study

therefore, seeks to establish the effect of complaints resolution strategies on customer satisfaction and the extent to which these strategies are significant amongst customers' age and income categories in Kenya's banking industry.

### ***Research hypothesis***

**H<sub>01</sub>**- There is no statistical significant relationship between organizational distributive justice strategies and customer satisfaction.

- i. **H<sub>01a</sub>**- There is no statistical significance relationship between need complaint resolution strategies and customer satisfaction.
- ii. **H<sub>01b</sub>**- There is no statistical significance relationship between equity complaint resolution strategies and customer satisfaction.

**H<sub>02</sub>**- There is no statistical significant relationship between organizational procedural justice strategies and customer satisfaction.

- i. **H<sub>02a</sub>**- There is no statistical significance relationship between timing complaint resolution strategies and customer satisfaction.
- ii. **H<sub>02b</sub>**- There is no statistical significant relationship between communication complaint resolution strategies and customer satisfaction.

iii. **H<sub>02c</sub>**- There is no statistical significant relationship between decision control complaint resolution strategies and customer satisfaction.

iv. **H<sub>02d</sub>**- There is no statistical significant relationship between accessibility complaint resolution strategies and customer satisfaction.

**H<sub>03</sub>** - There is no statistical significant relationship between organizational interactional justice strategies and customer satisfaction.

- i. **H<sub>03a</sub>**- There is no statistical significant relationship between effort complaint resolution strategies and customer satisfaction.
- ii. **H<sub>03b</sub>**- There is no statistical significant relationship between honest complaint resolution strategies and customer satisfaction.

## **LITERATURE REVIEW**

### **Concept of Customer Satisfaction**

Customer satisfaction refers to a person's satisfaction with a product, a service, or a supplier (Terpstra *et al.*, 2014). It can be said to be a psychological concept that involves the feeling of well-being and pleasure that results from obtaining what one hopes for and expects from an appealing product and/or service. This can be direct on their past experiences. Another way is through their experience in the life cycle of the relationship of the customer (Ojo, 2010). Customers view, experience and judge mishaps in the service sector immediately they interact with the firm (Mudassar *et al.*, 2013). According to Hossan (2012) customer satisfaction is a key factor in positioning a firm's performance. This can be measured in different ways. One of the ways of measuring the customers' satisfaction is by understanding benefits and costs relationship of the customers' expectations. In the banking industry, success and sustainability depends on various factors such as accountability, quality service and changes in technology (Hossan, 2012)

Services recovery strategies must cover both internal and external complaint management objectives (Jeschke *et al.*, 2000). Internal objectives are focused on employees that directly interact with customers facing difficulties and influence their subsequent satisfaction. According to Lovelock and Wirtz (2004), the barriers perceived by customers to express dissatisfaction are related to: customer inconvenience with complaining procedures, consumption of time and energy to complain, the lack of customer confidence in the actions performed by organizations to remedy the problems or to address the causes of dissatisfaction, the customer fear of being treated in a rude manner, to be scolded or to feel embarrassed in discussions with employees. Another barrier that may occur is the customer uncertainty about their own ability to evaluate the quality of products and services. This is especially the case with technical products, complex or specialized services in areas as medicine, architecture, law etc.

## **THEORETICAL FRAMEWORK**

### **Expectancy disconfirmation theory**

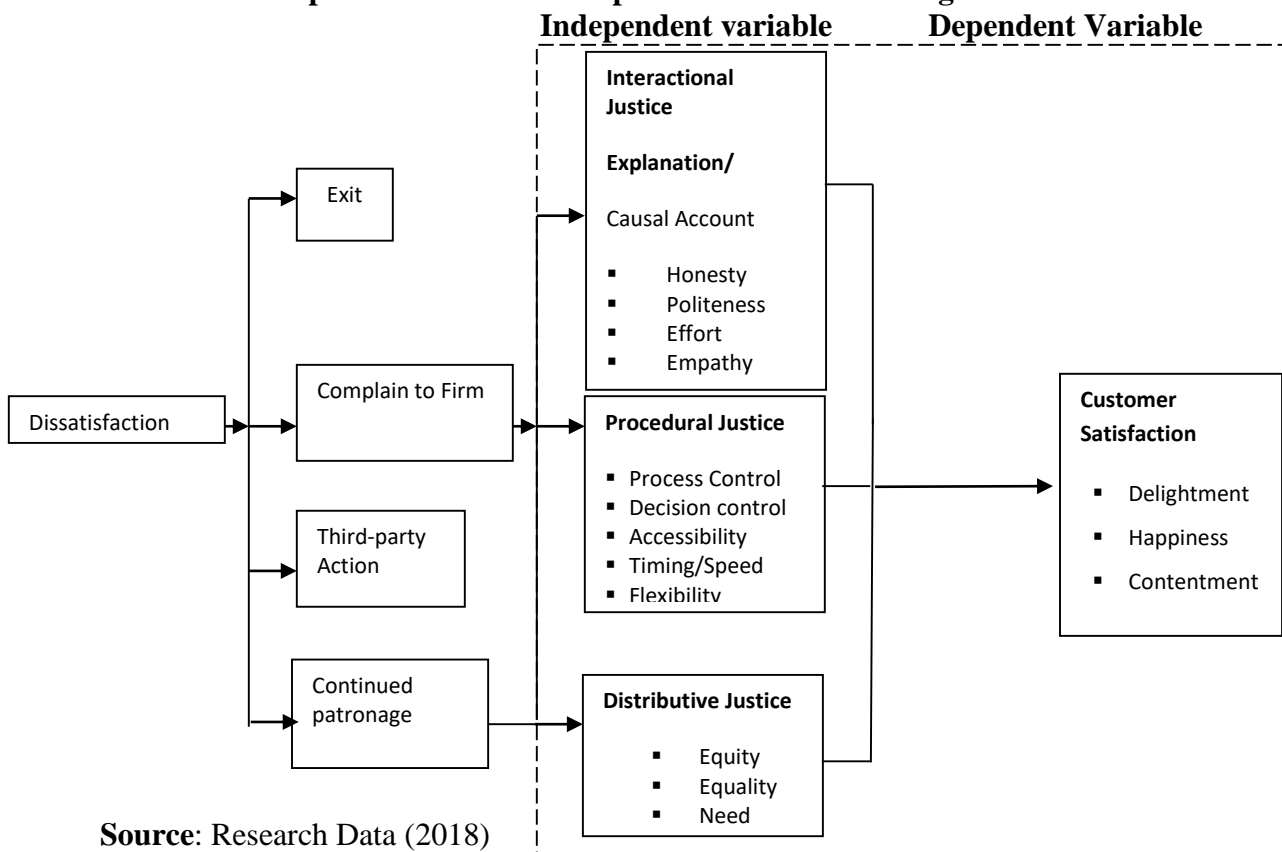
This study was founded on Expectancy Disconfirmation Theory model originally developed by Oliver (1980) theorizes that repurchase intentions are determined primarily by satisfaction. Satisfaction is jointly determined by expectations and disconfirmation. Oliver and colleagues (Oliver and Swan 1989a; Oliver 1993) have advanced the original EDT (Oliver 1980) to include performance, affect, and equity as the determinants of customer satisfaction and repurchase intention. Cadotte *et al.* (1987) defined perceived performance as customers' perception of how product performance fulfills their needs, wants, and desires.

### **Justice Theory**

The earliest influential theories of justice were the rule of distributive justice (Homans 1961) and the equity theory (Adams 1965). Homans' (1961) simple formula for distributive justice stressed that "a man's rewards in exchange with others should be proportional to his investments." Adams (1965) theorizes that an individual's perception of the fairness of exchange relationships is determined by comparing the output/input ratio for oneself with that of referent others and he or she seeks a fair balance between input and output and become satisfied whenever feeling his or her inputs are being fairly rewarded. Scholars have identified three important dimensions of justice: distributive, procedural, and interactional. Distributive justice involves resource allocation and the perceived outcome of exchange (Adams 1965). Procedural justice is concerned with the processes by which outcomes are allocated or distributed among parties to an exchange (Thibaut and Walker 1975). Bies and Moag (1986) separated out the interpersonal aspect of procedural justice, labeled as interactional justice. Interactional justice refers to the perceived fairness of the interpersonal treatment received during the enactment of formal procedures. The prevailing relationship marketing approach suggests that procedural and interactional justice should play a prominent role in predicting satisfaction. Martínez-tur *et al.* (2006) suggest a recovery of the classical equity approach, which indicates that the process by which individuals compare costs (inputs) and benefits (outcomes) is critical in understanding their satisfaction. Prior work examining the impact of the three dimensions of justice predominantly used this concept in work environments and conflict resolutions: topics have included job satisfaction (Moorman, 1991), work outcomes (Ramaswami and Singh 2003), service recovery (Smith *et al.* 1999), and complaint handling (Maxham and Netemeyer 2002). However, the possible

impact of these three dimensions of justice on individuals' satisfaction is still unclear in the knowledge sharing context. No empirical work has been done to address this issue. Thibaut and Kelly (1959) suggest that participants in virtual communities expect mutual reciprocity that justifies their expense in terms of time and effort spent contributing their knowledge. Wasko and Faraj (2000) indicated that knowledge sharing in electronic networks of practice is facilitated by a strong sense of reciprocity and a strong sense of fairness. Wasko and Faraj (2005) found that reciprocity is negatively related to volume of contribution in electronic networks of practice. Bock *et al.* (2005) found that individuals' knowledge sharing intention was influenced by organizational climate that is characterized by fairness, innovativeness and affiliation. Aforementioned knowledge sharing studies and Oliver and Swan's (1989) operation of equity, fairness or reciprocity is analogous to distributive justice. The study sought to establish the relationship between organizational justice complaints resolution strategies' and Customer Satisfaction in Kenya's Banking Sector as depicted in fig 2.2

### Customer Complaint Behaviour Complaint Resolution Strategies



### RESEARCH METHODOLOGY

According to Cooper and Schindler (2001) a research design is the plan and structure of investigation conceived so as to obtain answers to a research question or problem. This study adopted an explanatory survey design in particular Pearson correlations Rho) to assess respondents' perceptions of complain resolution strategies on complaints of their most recent service-related complaint, with the stipulation

that it was lodged within the past six months. The study targets two population groups; Firstly, were the banks registered, licensed and operating in Eldoret town as at June, 2018 and were 20 as per Kenya Bankers Association records (2010) and CBK records (2010). The study targeted employees of Moi University, Eldoret as consumers of bank services. A sample design is a definite plan for obtaining a sample from a given population (Kothari, 2009). It refers to the technique or procedure that the researcher would adopt in selecting items for the sample. The study will utilize a various sampling techniques employed for the targeted population groups as follows:

$$n = \frac{N}{1 + N(e)^2} = \frac{2302}{1 + 2302(0.05^2)} = 372 \text{ Customers}$$

Where n is the sample size, N is the population size, and e is the level of precision.

Three steps were undertaken in collecting the data. First, the research instruments were designed to meet all the intended objectives of the study. To achieve this, literature was reviewed in areas related to the study and consultation made with experts. The instruments were pre-tested through pilot study with at least 10% of each of the study samples in similar targeted population groups in this case University of Eastern Africa, Baraton employees as bank customers. The questionnaires were then revised accordingly. Lastly, a research permit was sought from the Ministry of Education, Science and Technology headquarters, Nairobi. This was followed by a obtaining of the sampling frame on bank customers from Moi University and an official request was made to the respective Heads of departments so as to allow the customer respondents to complete the questionnaire without the slightest doubt of what the study was up to.

The regression was calculated using the linear regression model

### Model 1

$$y = \alpha + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \varepsilon \dots\dots\dots 1$$

Where;

**Y**= Customer Satisfaction

**$\alpha$**  = constant

**$\beta_1 - \beta_3$**  = parameter estimates

**X<sub>1</sub>** = Organizational Distributive Justice Strategy

X<sub>1a</sub> = Need complaint resolution strategies

X<sub>1b</sub> = Equity complaint resolution strategies

**X<sub>2</sub>** = Organizational Procedural Justice Strategy

X<sub>2a</sub> = Timing complaint resolution strategies

X<sub>2b</sub> = Communication complaint resolution strategies

X<sub>2c</sub> = Decision control complaint resolution strategies

X<sub>2d</sub> = Accessibility complaint resolution strategies

**X<sub>3</sub>** = Organizational interaction Justice

X<sub>3a</sub> = Effort complaint resolution strategies

X<sub>3b</sub> = Honest complaint resolution strategies

## RESULTS OF THE STUDY

### *Demographic Information*

The study analyzed several descriptive characteristics of bank customers so as to gain insight on them. These characteristics included names of preferred bank, gender, age, marital status, education level, occupation and gross monthly income, length of period worked for the current organization and customers' experience. Further, the study analyzed how customers manifest their complaints behavior and their views on the importance of complaints as a feedback mechanism to banks. The study also analyzed descriptive characteristics of banks which included aspects like range of services provided by banks, existence of customer service departments, number of employees that the bank has, period when the bank started its operations, banks ownership as well as their headquarters.

**Table 4.1 Demographic Information**

		Frequency	Percent
Gender			
Customer	Male	227	66.8
	Female	113	33.2
	<b>Total</b>	<b>341</b>	<b>100</b>
Age: Customer			
	Under 20 years	23	6.8
	Btwn 21-30	94	27.6
	Btwn 31 - 40	148	43.2
	Btwn 41 - 50	46	13.5
	<b>Total</b>	<b>341</b>	<b>100</b>
Educational Level: Customer			
	Above 50 year	29	8.5
	Certificate	9	2.6
	Diploma	81	23.8
	Bachelor degree	192	56.5
	Master degree	58	17.1
	<b>Total</b>	<b>341</b>	<b>100</b>
No. of Employees			
	Below 10	24	7.03
	Btwn 11-49	108	31.67
	Above 50	209	61.29
	<b>Total</b>	<b>341</b>	<b>100</b>
Banks Occupation			
	Lecturer	46	13.5
	Administration	135	39.7
	Accounting	123	36.2
	Secretary	28	8.2
	Messenger	8	2.4
	<b>Total</b>	<b>341</b>	<b>100</b>

Source: Research Data (2018)

It was the intention of the study to produce a realistic outcome, the collation of data had to be distributed over a large population. Thus, the survey questionnaires are designed to apply to a heterogeneous population, where targeted respondents come from the general open public (from

difference genders, races, age groups, marital status, education backgrounds, designations and professionalisms). The reasoning being that different levels of the society have different expectations and needs, therefore, the idea of choosing respondents from different backgrounds will most certainly generate a more reliable outcome. Gender equity issues are hot topics in today's society worldwide, Kenya included. The women have been complaining of being sidelined in every aspect of socio-economic life. This is perhaps the reasons for a majority of the customer respondents as depicted in table above indicate that a majority of bank managers (n=10, 71.4%) are male while the minority (n=4, 28.6%) are female. This is indicative of the relative male: female ratios of bank customers which suggest that a majority of women are unbanked for various reasons. This result poses serious concerns and questions in view of the fact that women are a majority in Kenya (52%). Banks should therefore seek to establish the reasons for this phenomenon in view of possible impact to their market position and the need to bring in more female customers.

Furthermore, these results are depicted in table 4.1 indicates that the banks have relatively young customers and needs to focus more on their needs while taking cognizance of the needs of the older customers as well. The fact that banks have more younger customers as revealed by the study poses challenges to banks in that young customers' needs are more dynamic hence banks must be creative and innovative so as to meet their needs on a continuous basis in an effort to satisfy them hence achieve customer retention. Results further indicate that bank's management prefer relatively middle aged to old employees as managers by virtue of their energy and experience.

As indicated in table 4.1, most bank customers are highly educated and therefore more demanding as they know what banks should provide and how they should be treated. This therefore provides a challenge to banks knowing that they are dealing with an enlightened and knowledgeable clientele. Banks seem to be aware of this fact hence their recruitment of educated bank managers as well. Lastly it was stated that majority of the customers were those working in administration and accounting sections as depicted in the table above where those in administration were 38.8% and 36.2% in accounting. However, small percentage (n=46) 13.5 % were lecturers while messengers accounted for (n=8) 2.4 %. This can be attributed to the size of staff in these cadres in the general employee population in the institution

### ***Factor Analysis***

Composite reliability analysis on the 6 items measuring Organisational distributive justice complaint resolution strategies showed an internal consistency result that was above the threshold of 0.5 ( $\alpha = 0.632$ ). A factor analysis using principle component, Varimax rotation method with Kaiser Normalization performed, reduced the data and provided structures within the variables. The Kaiser-Meyer-Olkin of sampling adequacy was above the threshold of 0.5 (KMO= 0.656). This indicates that the sample size was adequate for the variables entered into analysis. The Berlet's Test of Sphericity was statistically significant ( $\chi^2= 340.6$ ,  $df= 15$ ,  $p= 0.00$ ) showing that factor analysis using principal component was relevant for the data set. Rotations converged in three iterations and two components with Eigen values greater than unity extracted accounted for 57.122 of the variance (See Table 4.24). This is above the threshold of 50% and indicates that the two-component factor model derived fits the data appropriately. Items loading greater than 0.5 for each component combined to form two factors namely, Equity and Need.



Composite reliability analysis on the eighteen items measuring Organizational Procedural justice complaints resolution strategy showed internal consistency result that was above threshold of 0.5 ( $\alpha=0.879$ ). Exploratory factor analysis using principle component, Varimax rotation method with Kaiser Normalization carried out, helped to achieve construct validity for the variables. The Kaiser-Meyer-Olkin of sampling adequacy ( $KMO=0.822$ ) indicated that the sample size was adequate for the variables entered into analysis and that factor analysis is useful with the data. Barlett's Test of Sphericity was significant at 0.000 level ( $\chi^2=2709.073$ ,  $df=153$ ,  $p=.000$ ) showing that structures exist within the components. Rotation converged in seven iterations and four components with Eigenvalues greater than unity extracted accounted for 60.723 of the variance. This is above the threshold of 50% and indicates that the four component factor model derived fits the data appropriately. Items with loadings greater than 0.5 were clearly selected to fit the study objective, the four factors include Timing, Communication, Decision control and Effort.

Composite reliability analysis on the seven items measuring organizational interactive justice complaints resolution strategies showed internal consistency result that was above threshold of 0.5 ( $\alpha=0.840$ ). Exploratory factor analysis using principle component, Varimax rotation method with Kaiser Normalization carried out, helped to achieve construct validity for the variables. The Kaiser-Meyer-Olkin of sampling adequacy ( $KMO=0.797$ ) indicated that the sample size was adequate for the variables entered into analysis and that factor analysis is useful with the data. Barlett's Test of Sphericity was significant at 0.000 level ( $\chi^2=940.097$ ,  $df=21$ ,  $p=.000$ ) showing that structures exist within the components. rotation converged in three iterations and two components with Eigen values greater than unity extracted accounted for 66.936 of the variance. This is above the threshold of 50% and indicates that the two component factor model derived fits the data appropriately. Items loadings greater than 0.5 for each component combined to form two factors namely, honest and accessibility

### **Correlation Analysis**

Correlation analysis was carried out to establish the relationship between complaint resolution strategies and customer satisfaction in response to hypotheses of the study. The results revealed positive and significant correlation coefficients between - 1 and +1. The larger the absolute value of the coefficient, the stronger the relationship between the variables.

The study established a strong significant relationship between Timing and customer satisfaction ( $r=0.578$ ,  $p<0.05$ ). Communication and customer satisfaction were found to have a moderate and significant relationship ( $r= 0.435$ ,  $p<0.05$ ). Decision control and customer satisfaction presented a significant but weak relationship, ( $r= 0.192$ ,  $p<0.05$ ). Finally, Accessibility and customer satisfaction yielded a significant but weak relationship, ( $r= 0.188$ ,  $p<0.05$ ) as depicted in table 4.5 It's therefore evident that there exists a relationship between Organizational procedural justice strategies and customer satisfaction .Therefore, the null hypothesis is rejected and the alternative accepted.

Further correlation analyses among variables demonstrated further relationship; Timing and communication presented a moderate relationship, ( $r= 0.462$ ,  $p<0.05$ ), Timing and decision control presented a moderate relationship, ( $r= 0.409$ ,  $p<0.05$ ), Timing and effort presented a strong relationship, ( $r= 0.514$ ,  $p<0.05$ ), Timing and honest presented a strong relationship, ( $r= 0.624$ ,  $p<0.05$ ), Timing and accessibility represented a moderate relationship, ( $r= 0.488$ ,  $p<0.05$ ).While

Communication and decision control presented a weak relationship, ( $r= 0.274$ ,  $p<0.05$ ), Communication and effort presented a moderate relationship, ( $r= 0.492$ ,  $p<0.05$ ), Communication and honest presented a strong relationship, ( $r= 0.609$ ,  $p<0.05$ ), Communication and accessibility represented a moderate relationship, ( $r= 0.339$ ,  $p<0.05$ ). Decision control and effort presented a moderate relationship, ( $r= 0.389$ ,  $p<0.05$ ), Decision control and honest presented a weak relationship, ( $r= 0.284$ ,  $p<0.05$ ), Decision control and accessibility presented a moderate relationship, ( $r= 0.440$ ,  $p<0.05$ ).

The Results of Correlation Analysis as indicated in Table 4.2 revealed that Effort and customer satisfaction presented a strong significant relationship, ( $r= 0.535$ ,  $p<0.05$ ) while Honesty and customer satisfaction presented a strong significant relationship, ( $r= 0.592$ ,  $p<0.05$ ).

Further correlation analyses among variables indicated; Effort and honest presented a strong relationship, ( $r= 0.576$ ,  $p<0.05$ ), efforts and accessibility represented a moderate relationship, ( $r= 0.369$ ,  $p<0.05$ ). Lastly **Honest** and **accessibility** presented a moderate relationship, ( $r= 0.483$ ,  $p<0.05$ ).

**Table 4.2: Correlation Between the Complaint Resolution Strategies and customer satisfaction**

	CS	ACC	HST	EF	DC	COM	Timing	Need	Equity
Customer Satisfaction	1								
Accessibility	.188**	1							
Honest	.592**	.483**	1						
Effort	.535**	.369**	.576**	1					
Decision Control	.192**	.440**	.284**	.389**	1				
Communication	.435**	.339**	.609**	.492**	.274**	1			
Timing	.578**	.488**	.624**	.514**	.409**	.462**	1		
Need	.237**	.531**	.369**	.350**	.392**	.315**	.562**	1	
Equity	.388**	.197**	.369**	.503**	.374**	.443**	.399**	.197**	1

\*\* Correlation is Significant At The 0.01 Level (2-Tailed).

(Survey Data, 2018)

### Multiple Regression

A Multiple regression model was used to explore the relationship between Complaints Resolution Strategies and customer satisfaction. The  $R^2$  represented the measure of variability in level of customer satisfaction in banks. From the results of regression of Complaints Resolution Strategies (Equity ( $x_1$ ), Need ( $x_2$ ), "Timing ( $x_3$ ), Communication ( $x_4$ ), Decision Control ( $x_5$ ), Effort ( $x_6$ ), Honest ( $x_7$ ) and accessibility ( $x_8$ ),  $R=0.709$  which indicates that Complaints Resolution Strategies have a positive effect on customer satisfaction. The model further indicates that these eight factors explained 50.3% of change in customer satisfaction as depicted by the  $R^2$  (coefficient of determination). These results are significant as explained by the F-ratio of 41.884 at a p-value = 0.000. According to Hair *et.al.*, (2006) if the coefficient of the independent variables are really not all zero then the F-ratio should be significantly larger than 1.00 which in this case F-ratio = 41.884 with a P-value = 0.000 hence the independent variables of (Equity ( $x_1$ ), Need ( $x_2$ ), "Timing ( $x_3$ ), Communication ( $x_4$ ), Decision Control ( $x_5$ ), Effort ( $x_6$ ), Honest ( $x_7$ ) and Accessibility ( $x_8$ ) had a significant effect on the dependent variable of customer satisfaction ( $y$ ). The t-statistic as depicted in the model shows the factors of Timing ( $x_3$ ),

Effort ( $x_6$ ), Honest ( $x_7$ ), and accessibility ( $x_8$ ), having t-statistic of 6.663, 4.416, 5.211 and -3.804, all significant at  $p < 0.05$ ) while Equity ( $x_1$ ), Need ( $x_2$ ), Communication ( $x_4$ ), and decision control ( $x_5$ ), had a t-statistic of 1.097, -1.385, 0.639 and -1.290 in that order and significant at p-values of 0.273, 0.167, 0.523 and 0.198 respectively.

Hence, the regression model of all justice strategies can be stated as follows:

$$Y = 0.648 + 0.0053x_1 - 0.070x_2 + 0.386x_3 + 0.033x_4 - 0.06$$

**Table 4.3: Model Summary on complaints resolution strategies and customer satisfaction**

Model Summary						ANOVA Summary		
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	df	F	P
1	.709 <sup>a</sup>	.503	.491	.65191		8	41.884	0.000

(Survey Data, 2018)

**Table 4.4: Coefficients of complaints resolution strategies and customer satisfaction**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.648	.168		3.862	.000
	EQUITY	.062	.056	.053	1.097	.273
	NEED	-.066	.048	-.070	-1.385	.167
	TIMING	.405	.061	.386	6.663	.000
	COMMUNICATION	.036	.057	.033	.639	.523
	DECISION CONTROL	-.058	.045	-.061	-1.290	.198
	EFFORT	.235	.053	.234	4.416	.000
	HONEST	.304	.058	.313	5.211	.000
	ACCESSIBILITY	-.203	.053	-.195	-3.804	.000

(Survey Data, 2018)

From the discoveries the t-test related with  $\beta$ -values was huge and the separation as the indicator was making a huge commitment to the model. The coefficients brought about by table 4.3. Demonstrated that the anticipated distribution justice components (Equity ( $x_1$ ) and Need ( $x_2$ ), indicated that distribution justice factors have a negative effect on customer satisfaction in connection to the autonomous components that represented;  $\beta_1 = 0.05$  ( $P < 0.273$ ) and  $\beta_1 = -0.070$  ( $P < 1.67$ ). The investigation indicated that there was a negative critical connection amongst distribution justice components of equity, need on the level of customer satisfaction **signaling a rejection of hypothesis (H<sub>01a</sub>) and H<sub>01b</sub>**.

It was established in hypothesis (H<sub>02a</sub>) on Timing ( $\beta = 0.386$ ,  $p < 0.001$ ) and (H<sub>02a</sub>) on accessibility ( $\beta = 0.195$ ,  $p < 0.05$ ) had a significant positive effect on the dependent variable of customer satisfaction

therefore **rejected the null hypothesis** and acknowledged the alternative hypothesis. Further hypothesis ( $H_{02b}$ ) on Communication ( $\beta = 0.33$ ,  $p > 0.05$ ) and ( $H_{02c}$ ) on Decision Control ( $\beta = 0.198$ ,  $p > 0.05$ ) hence depicting that organizational procedural Justice factors of Communication and Decision Control do not affect customer satisfaction and therefore the **null hypothesis on these factors were accepted**.

Lastly, Hypothesis ( **$H_{03a}$ , and  $H_{03b}$** ) **were rejected and the alternative hypothesis** was acknowledged due to their significant effect ( $p < 0.05$ ) on the dependent variable of customer satisfaction ( $y$ ). The results demonstrated a positive critical connection amongst the factors of honest and effort on the level of customer satisfaction with ( $\beta = 0.313$  and  $p < 0.05$ ) and ( $\beta = 0.234$  and  $p < 0.05$ ) respectively.

## CONCLUSION RECOMMENDATION OF THE STUDY

### *Conclusions of the study*

The concept of customer satisfaction continues to be an ever elusive subject given the ever increasing complexity of customers' needs and wants occasioned by a myriad of environmental conditions never ever witnessed in the past. The complaint resolution strategies indeed towards the attainment of customer satisfaction pose serious challenges to scholars and indeed practitioners alike. There are various arguments that have been advanced to the effect that specific complaints resolution strategies is a panacea to this elusive concern of customer satisfaction and it is in line with these developments that the present research was conceptualized. Customer complaints resolution strategies were conceptualized as a three pronged strategy approach in line with the justice theory on conflict resolution. This theory encompassed; Distributive justice strategies, procedural justice strategies and interactive justice strategies. The findings of this study has therefore led to a greater understanding of complaints resolution process and complaint resolution strategies in Kenya and its effect on customer satisfaction and specifically among bank customers in Eldoret municipality. Based on the research, the overall level of customer satisfaction in Kenya is 64%. Besides, women are more satisfied than men. It was also observed that people with primary and secondary education are more satisfied than those with university education.

The effect of distributive justice strategies on customer satisfaction is well documented in literature. However, the present study shows that there are only two factors that count in as far as distributive justice is concerned. These included the factors of need ( $x_2$ ) and equity ( $x_1$ ). Further it should be noted that the effect of this strategy is minimal in terms of its effect on customer satisfaction though significant. The factor of equity was more preferred by customers as a strategy towards the complaints being resolved than that of need.

Further, procedural justice strategies towards complaints resolutions are also well documented. However, this study established four factors out of six factors that have been used in other studies particularly in the western world. The factors that were found to be applicable in the study through factor analysis were effort ( $x_6$ ) decision control ( $x_5$ ) communication ( $x_4$ ) and timing ( $x_3$ ) in that these factors had Eigen values greater than unity and explained 60.70% of procedural justice strategies. The overall effect of these factors towards customer satisfaction was found to significant. Individual factor, assessment in terms of effect on customer satisfaction, however, found the factor of decision

control( $x_5$ ) to have a negative effect on customer satisfaction. Further, regression analysis yielded a significant positive correlation between procedural justice strategies and customer satisfaction and there existed a model fit (43% for 0.01 level of significance and 35% at 0.05 level of significance Hair *et al* (2006). This therefore means that procedural justice strategies are important in determining customer satisfaction and should be aimed at resolving conflicts in ways that will encourage the continuation of productive relationship as suggested by Folgers (1987) and Greenberg (1990).

Interactive justice strategies in conflicts resolution have also received a threshold in literature review. This study has also established the significance in customer satisfaction given its moderate impact. Through factor analysis the study however established two factors: honest ( $x_7$ ) and accessibility ( $x_8$ ) as having a significant effect in determining interactive justice strategies since their Eigen values were found to be greater than unity and stood to explain 66.9% of the interactive justice strategies. Specifically the factor of honest ( $x_7$ ) had a profound positive effect on customer as compared to accessibility ( $x_8$ ) which had a negative effect on customer satisfaction. This finding on accessibility ( $x_7$ ) is rather strange in comparison to available literature and calls for more studies on the subject particularly in other sectors of the economy, in Kenya and perhaps other developing countries.

On the whole, justice theory provides a solid and grounded framework in resolving conflicts not only in social circles but also in business. Findings of the study indicate the significance of effective complaints resolution in customer satisfaction. This study did not however locate any other study that has used justice theory framework in complaints resolutions in Kenya. This therefore suggests that the current study makes useful contribution to literature and development. Further, factor analysis employed to validate the factors saw a reduction of overall factors from thirteen to only eight factors hence suggesting a review of the justice theory in African setting. Future studies in other settings other than in the banking sector could also be undertaken.

Services are central to the economic activity and are therefore not peripheral activities but rather integral parts of society including Kenya. They are central to a functioning and health of economy. Customer complaints should therefore be treated as an important opportunity for service providers including banks to improve their service offerings to the market place in a timely and spontaneous fashion (Barlow, 1996). They should therefore be handled well and relevant strategies towards their resolution put in place. Customer complaints should be transformed into knowledge about the Customer so as to provide a valuable amount of capital for enterprises (Gonzalez, 2001). To exploit this capital, companies must design, build, operate and continuously upgrade systems for managing customer complaints (CCS). Therefore customer centricity in the 21<sup>st</sup> century in view of competitive market place occasioned by globalization should to be the goal of every bank world-wide and more so in developing countries including Kenya.

### **Recommendations of the study**

Efforts have been made to make complaint management as part of overall customer relationship management in the service industry including banks in Kenya, This study reveals the need for banks to seriously consider the importance of complaints as a feedback mechanism and also seek for more proactive approaches to achieve customer feedback and satisfaction levels. The finding that distributive justice factors were all significant ( $p < 0.05$ ) amongst bank customers and that factors like

equal treatment of customers, understanding the needs of customers and visiting customers were not significant according to bank managers this therefore implies that there exist contradiction between bank managements views on complaint resolution strategies and that of customers. This therefore suggests that there is need to align bank management's view to those of customers in line with the marketing concept that customers are always right. Further the study found out that distributive justice strategies have a significant positive effect on customer satisfaction and that the banks should focus on the two factors of equity and need in their complaint resolution strategies with more emphasis on equity related strategies in an effort to bolster customer satisfaction.

Findings on procedural justice strategies indicated that all had a positive significant ( $p < 0.05$ ) effect amongst customer, while most indicators of procedural justice were not statistically significant ( $p < 0.05$ ) amongst bank managers. This finding therefore calls for banks management to relook at their procedure oriented strategies in resolving complaints. In addition more emphasis should be put on Timing, Communication, Decision control and Effort given that these factors explain up to 60.723% of the total variance in procedural justice strategies. Further the results indicate that procedural justice strategies accounts for up to 43.5% of the variation in customer satisfaction hence there is need to sustain or improve on complaints resolution strategies that touch on these factors as a way of improving and achieving customer satisfaction. However amongst these factors more emphasis should be laid on Timing, Effort, Decision control and Communication in that order.

Finally, the findings showed that interactional justice strategies have all significant ( $p < 0.05$ ) effect amongst customer; and managers except three indicators; bank provides adequate reason for service failures to its complaining customers, bank handles customers with utmost courtesy and bank strictly follows its customers complaints to conclusion. Based on this, it is clear that banks have not embedded all the critical aspects of customer interaction in their complaints resolution strategies hence the need to strengthen provision of service failure explanations to customers, courtesy and conclusive complaints resolution. It is important to focus on Honest and accessibility related aspects of customer interaction since they explain 66.936% of the interactive justice strategies total variance. The findings further indicate that interactive justice strategies explain 36.3% of the variation in customer satisfaction and that more emphasis should be laid on honest related strategies more than accessibility and in fact accessibility related strategies should be relegated since they have a negative effect on customer satisfaction.

### **Research Implications**

This study established unique finding in that the effect the of accessibility as a component of interactional justice on customer satisfaction was found to be significantly negative. This is contrary to existing literature and therefore the study recommends that further studies on this factor be undertaken in other study areas in Kenya and perhaps in other developing countries. A similar study could also be carried out in other sectors of the economy.

The study also established a reduction of justice strategy factors from thirteen to eight thus suggesting a review of justice theory components. Towards this end other studies could be undertaken in other study areas, other sectors of the economy as well as in other developing countries so as to validate this finding.

A comparative study could also be undertaken with special emphasis on managers' perspectives on the effect of complaint resolution strategies on customer satisfaction. This is in view of the fact that this study was limited to descriptive analysis in comparing complaint resolution strategies' effect on customer satisfaction from customers' and managers perspectives. A more robust study that will allow the use of relevant statistical tools is therefore recommended.

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**APPENDIX I: QUESTIONNAIRE FOR BANK CUSTOMERS****PART A: INFORMATION ON COMPLAINT RESOLUTION STRATEGIES**

1. What is your response to the following statements about your perception of customer complaint resolution strategies in your bank?

Key: 1 = Strongly Disagree (SD) 2 = Disagree (D) 3 = Moderately Agree (MA) 4 = Agree (A) 5 = Strongly Agree (SA)

<b>DISTRIBUTIVE JUSTICE</b>	<b>BANK'S MANAGEMENT PERCEPTIONS</b>	<b>SD</b>	<b>D</b>	<b>MA</b>	<b>A</b>	<b>SD</b>
Equity	My bank's management values all its customers	1	2	3	4	5
	My bank treats all the customers equally	1	2	3	4	5
Equality	My bank treats all customers without discrimination	1	2	3	4	5
Need	My bank understands the needs of its complaining customers	1	2	3	4	5
	My bank regularly visits its customers	1	2	3	4	5
	My bank systematically registers and analyses customer complaints	1	2	3	4	5
<b>PROCEDURAL JUSTICE</b>	<b>BANK'S MANAGEMENT PERCEPTIONS</b>	<b>SD</b>	<b>D</b>	<b>MA</b>	<b>A</b>	<b>SD</b>
Process Control	My bank listens effectively to all its customers	1	2	3	4	5
	My bank stimulates its customers to register complaints	1	2	3	4	5
	My bank has clear procedure on handling complaints	1	2	3	4	5
Decision Control	My banks' top management personally handle complaints	1	2	3	4	5
	My bank continuously takes into consideration customer's wishes when taking corrective decisions.	1	2	3	4	5
Accessibility	My Bank uses e-business to communicate with its customers	1	2	3	4	5
	My bank has customer help desk	1	2	3	4	5
	My bank has a customer call centre that is operational for 24 hours per day	1	2	3	4	5
	My bank regularly visits its customers to establish their satisfaction levels.	1	2	3	4	5
	My bank regularly organizes meetings with customer groups to learn about their needs, wants, ideas and complaints.	1	2	3	4	5

	My bank's members of management and employees have personal contacts with me at least once a week	1	2	3	4	5
	My bank's phone is answered within three rings in more than 90% of the cases	1	2	3	4	5
Timing	My bank replies to complaints within two days	1	2	3	4	5
	My bank resolves customer complaints within one week	1	2	3	4	5
	My bank's complaints resolution procedure is short	1	2	3	4	5
	My bank regularly reviews its customer complaints procedures.	1	2	3	4	5
Flexibility	My bank's complaints resolution procedures depends on the nature at magnitude of complaints	1	2	3	4	5
	My bank is open to suggestions and ideas of customers on how to address complaints.	1	2	3	4	5
<b>INTERACTIONAL JUSTICE</b>	<b>BANK'S MANAGEMENT PERCEPTIONS</b>	<b>SD</b>	<b>D</b>	<b>MA</b>	<b>A</b>	<b>SD</b>
Explanation	My bank provides adequate reasons for service failure to its customers	1	2	3	4	5
Honest	My bank is honest to its customers in explanations for service failure	1	2	3	4	5
	My bank trains employees on the virtue of honest to customers	1	2	3	4	5
	My bank does not condone dishonest amongst its employees	1	2	3	4	5
Politeness	My bank handles customers with utmost courtesy	1	2	3	4	5
	My bank inculcates politeness as one of the virtues when handling complaints from customers	1	2	3	4	5
Effort	My bank spares no effort to resolve customer complaints	1	2	3	4	5
	My bank strictly follows its customers complaints to conclusion	1	2	3	4	5
Empathy	My bank is very concerned about my problems as a customer.	1	2	3	4	5

**PART B: INFORMATION ON CUSTOMER SATISFACTION**

5. What is your perception of customer satisfaction with complaint resolution strategies in your bank with respect to the following statements?

Key: 1 = Strongly Disagree (SD) 2 = Disagree (D) 3 = moderately agreed (MA) 4 = Agree (A) 5 = Strongly Agree (SA)

		SD	D	MA	A	SD
1	I am generally delighted by my bank's C.R.S.	1	2	3	4	5
2	I am generally happy with my bank's CRS	1	2	3	4	5
3	I am contented with my bank's C.R.S.	1	2	3	4	5

**PART C: INFORMATION ON CUSTOMER COMPLAINTS BEHAVIOUR**

6. Have you ever experienced any complaints from your customers?

Yes  No

If yes, how was the complaint conveyed to your bank? (Please tick (√) as appropriate)

Verbally

In writing

Both verbally and in writing

7. How would you rate the importance of customer complaints as a feedback mechanism to your bank?

On a scale of 1 to 5, where 1 represents "very important" and 5 represents "not important at all",

1 2 3 4 5

8. How do you manifest your complaint behavior in your bank?

Warn family and friends

Stop patronizing the bank

Complain to upper level Management

Write comment card

Write complaint letter

Write to newspapers/mass media

Complaint to consumer Organizations

**PART D: INFORMATION ON BANK'S DEMOGRAPHICS**

10. What is the headquarters of your bank \_\_\_\_\_

11. Does your bank have a customer service centre/department?

Yes  No

12. Which of the following products/services does your bank provide?

(a) Savings Account Deposits

(b) Fixed account deposits

(c) Loan advances

(d) Mortgage loans

- (e) Electronic money transfers [ ]  
 (f) Salary processing [ ]  
 (g) Payment of bills [ ]  
 (h) Security for valuables [ ]  
 (i) ATM services [ ]

(Others, please specify) \_\_\_\_\_

13. What is your current market share in the Kenyan market? \_\_\_\_\_  
 14. What is the name of the preferred bank/ currently working with? \_\_\_\_\_  
 15. How many branches does your bank have in the Kenyan market? \_\_\_\_\_

### **PART E: PERSONAL BACKGROUND INFORMATION**

16. What is your gender? Male [ ] Female [ ]  
 17. What is your age bracket under 20 years [ ] Between 31-40 [ ]  
     Between 21 – 30 [ ] Over 41 - 50 years [ ]  
     Over 50 years [ ]  
 18. What is your marital status? Single [ ] Widowed [ ]  
     Married [ ]  
 19. Level of Education: No formal education [ ] Primary level [ ]  
     Secondary level [ ] College level [ ]  
     University level [ ]  
 20. Kindly indicate your occupation  
     Teaching [ ]  
     Administration [ ]  
     Accounting [ ]  
     Secretary [ ]  
     Messenger [ ]  
     Others (Please specify) \_\_\_\_\_  
 21. How long have you been a customer of your current preferred bank?  
     Less than one year [ ] Between 3-5 years [ ]  
     Between 1 – 3 years [ ] Over 5 years [ ]  
 22. How long have you worked for the organization?  
     Less than one year [ ] Between 3-5 years [ ]  
     Between 1 – 3 years [ ] Over 5 years [ ]  
 23. What is your gross income per month?  
     Less than Kshs. 20,000 [ ]  
     Between Kshs. 20,000 – Kshs. 30,000 [ ]  
     Between Kshs. 30,000 – Kshs. 40,000 [ ]  
     Between Kshs. 40,000 – Kshs. 50,000 [ ]  
     Over Kshs. 50,000 [ ]