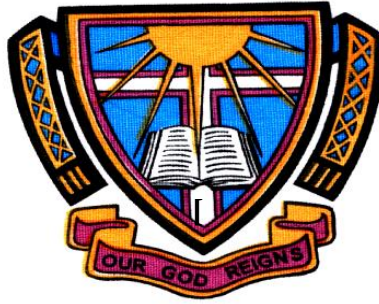


BISHOP STUART UNIVERSITY



CUSTOMER SERVICE AND ORGANIZATIONAL PERFORMANCE: A CASE OF STANBIC BANK, MBARARA CITY BRANCH-UGANDA

BY

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**A DISSERTATION SUBMITTED TO THE DIRECTORATE OF GRADUATE
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AWARD OF A MASTERS DEGREE IN
BUSINESS ADMINISTRATION
OF BISHOP STUART
UNIVERSITY**

SEPTEMBER, 2024

DECLARATION

I, Emmanuel Asimwe, declare that this research report is my own original work, and has never been presented for any award at any institution of higher learning.

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APPROVAL

This is to certify that this dissertation has been submitted for examination with our approval as university supervisors.

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MR. BEGUMISA BERNARD

Supervisor

DEDICATION

This work is dedicated to my family; my parents, brothers and sisters for the overwhelming support during my studies.

May the Almighty God reward you abundantly.

ACKNOWLEDGEMENT

I thank the almighty God for enabling me to finish this course. I am grateful to my supervisors, Mr. Murangira Martin and Mr. Begumisa Bernard for the relentless guidance and encouragement during this study. I would like to acknowledge the staff at Stanbic bank, Mbarara City branch for the cooperation they gave me during the study. Am also thankful for the assistance rendered by the bank's customers during the answering of questionnaires and provision of key information related to this study. Finally, I recognize and thank all individuals that contributed positively towards my studies.

May the Almighty God bless you.

LIST OF ACROYNMS

ATM:	Automated Teller Machine
SERVQUAL:	Service quality
SPSS:	Statistical Package for Social Sciences
CVI:	Content Validity Index
USE:	Uganda Stock Exchange
CEO:	Chief Executive Officer
URA:	Uganda Revenue Authority
SDG's:	Sustainable Development Goals.
UCB:	Uganda Commercial Bank
PWC:	Price Water house coopers
TQM:	Total Quality Management
SMS:	Short Message Service
%:	Percent
Via:	Through
KPMG:	Klyneld Peat Marwick Goerdeler (Accounting firm).
Shs:	Uganda Shillings

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ABSTRACT

The study sought to assess the effect of customer service on organizational performance with a case study of Stanbic Bank, Mbarara City branch-Uganda. It was guided by three specific objectives, they included 1) To examine the influence of reliability of the bank services on organizational performance at Stanbic Bank, Mbarara City branch 2) To ascertain the relationship between Empathy of the bank staff and organizational performance at Stanbic Bank, Mbarara City branch 3) To determine the contribution of responsiveness of the bank to organizational performance at Stanbic Bank, Mbarara City branch. This research employed a case study research design. Questionnaires and interview guide were used as the research instruments. Descriptive statistics were used in this study which included frequencies, means and regression analysis on variables. The findings revealed the following: The study found that there was a positive relationship between the reliability of bank services and organizational performance. This indicated that for every one-unit increase in the reliability of bank services, organizational performance was expected to increase by 5.32 units, The study findings revealed that there was a high statistically significance relationship between empathy of the bank staff organizational performance at $p\text{-value} = 0.000 < 0.01$. Which indicated that as the empathy of the bank staff increases, there is a corresponding tendency for organizational performance to improve, The study findings identified a strong positive linear relationship between the contribution of the responsiveness of the bank and organizational performance. The researcher recommended that: The government needs to strengthen and update regulatory frameworks to encourage financial institutions including Stanbic Bank, to prioritize and invest in enhancing the reliability of their services, financial institutions need to invest in continuous training programs for staff to enhance their skills and capabilities, ensuring a consistently high level of service reliability, there is a need for customers to actively participate in providing constructive feedback to financial institutions, including Stanbic Bank, about their experiences with service reliability, enabling continuous improvement, the government needs to introduce incentives or recognition programs that motivate financial institutions to invest in ongoing training and development programs aimed at improving the empathy skills of their staff.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter presents the background to the study, statement of the problem, purpose of the study, research objectives, research questions, scope, hypothesis and significance of the study.

In this study, customer service is the independent variable whereas organizational performance is the dependent variable. Reliability, Responsiveness and Empathy were considered under customer service whereas market share, growth and profitability were considered under organizational performance.

1.1 Background to the Study

1.1.1 Historical Perspective

Customer service is the assistance that is provided to customers before, during, and after the purchase or service. It may involve answering questions, resolving concerns, or troubleshooting problems (Nabella, 2021). World over, Customer service is a critical aspect in the attraction, satisfaction and retention of customers. In a 2017 survey, there was a more than 60 percent share of customers who had contacted customer service for various reasons in the United States (Morgeson III et al., 2020). Across the world, consumer expectations are continually rising when it comes to the service they receive from organizations. For example, in the United States delivering excellent customer service is seen as vital to differentiate your product or service. However, research demonstrates that in many areas, Asian consumers have the highest customer experience demands of all. 76% of consumers across the region say that customer service should be a company's top priority (Natarajan, 2018).

Across Europe, consumer expectations are rising, meaning that whatever industry or country you operate in, the customer experience you provide is critical to winning and retaining their loyalty, now and in the future. Good customer service involves providing support to a customer in a way that is satisfying to the customer and resolves their concerns or answers their questions about a product or service. The best customer service is timely, respectful, and reflects positively on the company or business. Customers who receive good customer service are more likely to recommend or feel a sense of loyalty to the company or business (Singh & Misra, 2021).

According to Ambroise et al., (2018), organizations are increasingly being customer centric and are embracing customer driven initiatives that seek to understand, attract, retain and build intimate long term relationship with profitable customers.

Companies in the United States lose more than 62 billion dollars annually due to poor customer service and seven out of 10 consumers say they have spent more money to do business with a company that delivers great service. Understanding that customer service is the cornerstone of your customer experience helps you leverage it as an opportunity to delight customers and engage them in new and exciting way. 94 percent of American customers will recommend a company whose service they rate as “very good” (Winston & Carter, 2021).

Latin Americans are highly unsatisfied with customer service. Forty-three percent of Brazilian and Mexican consumers stated that customer service is a secondary concern for companies. Seventy percent said their expectations of customer service have increased in the past year, while 97 percent expressed a desire to spend more with companies that personalize customer service. Additionally, 96 percent indicated they are willing to spend more with companies that allow them to find answers on their own (Gardiazabal et al., 2020). In Chile, 19.3 percent of consumers reported being totally satisfied with the customer service they receive, while 29.1 percent of customer experience leaders in the country identified customer service and satisfaction as a top priority. However, 43 percent of Chilean companies surveyed reported not having programs or methodologies for listening to or receiving feedback from customers (Waheed & Jianhua, 2018).

In Mexico, 18.6 percent of consumers reported being totally satisfied with customer service, while 87.3 percent of customer experience leaders in the country view customer service and satisfaction as a top priority. Nonetheless, 43 percent of Chilean companies surveyed still lack programs or methodologies for gathering customer feedback (Guerra-Tamez & Franco-García, 2022).

In Uganda, given the slow economic growth and tightened margins, banks should focus on their most important stakeholders customers (Micheal, 2018). Customers are changing their behaviors and demanding lower fees in exchange for higher levels of service or other improvements. Customer satisfaction and trust levels remain low globally, with customers increasingly demanding more personalized attention, products, and services from their banks.

The commercial banking industry in Kenya is the fourth largest in Sub-Saharan Africa, after South Africa, Nigeria, and Mauritius, with 43 commercial banks and 2 mortgage finance institutions. The Tanzanian banking system has 26 commercial banks, while Uganda has 25. The Rwandan banking system comprises 8 commercial banks, 1 development bank, and 1 mortgage bank. The Burundian banking industry includes 7 commercial banks, 1 development bank, and 1 housing fund (Gonu et al., 2024).

Customer service is an asset to any company, and in the effort to improve and transform, employees are always considered an important driving force for change. Improvements ensure better employee performance and are linked to achieving company goals through customer service enhancements (Metz et al., 2020). Similarly, ensuring better quality customer service is crucial in today's service industry, as organizational performance can be best evaluated based on the service delivered to customers (Metz et al., 2020).

Stanbic Bank has a balance sheet of Ushs 8.7 trillion, 1,756 employees, a market capitalization of Ushs 1.33 trillion, 572,168 customers, and 69 branches nationwide, including the Mbarara City branch (Stanbic Uganda Holdings Limited Annual Report and Financial Statements, 2021). This qualifies it as one of the leading commercial banks in Uganda. However, its customer service practices at some branches are under scrutiny following complaints from customers about alleged unethical conduct by some of the bank's staff (Uganda Police Force, Presser, 13th February, 2023).

At least 57 percent of Uganda's banking sector assets are held by five banks (Bank of Uganda Report, 2021). These banks Stanbic, Standard Chartered, Centenary, DFCU, and Absa are considered Domestic Systemically Important Banks, a designation used by the Bank of Uganda to identify banks that are of significant importance to the economy. According to the Uganda Annual Supervision Report for the period ending December 2020, all Domestic Systemically Important Banks were adequately capitalized and held sufficient liquidity buffers to withstand a 30-day run on the bank. The report also indicates that these five banks had a profitable year in 2020. However, they faced challenges during this period, experiencing a significant increase in loan write-offs and a reduction in profitability. By December 2020, the banking sector had set aside Shs364.7b to cover loan losses and write-offs, which represented an increase of Shs149.1b from Shs215.5b in the same period in 2019. Out of this Shs364.7b, the five banks accounted for Shs270.6b. Stanbic, the largest bank by assets, set aside Shs91.8b for loan losses, marking a 110 percent increase from

Shs43.5b in 2019. DFCU also reported a 107 percent growth in loan provisioning. The bank's impairment of financial assets rose by 400 percent to Shs50b, which severely impacted its profitability, dropping by more than 67 percent, from Shs74b in December 2019 to Shs24b in 2020.

Customer service consists of activities designed to enhance customer satisfaction by ensuring that a product or service meets customer expectations before, during, and after the service is provided. Good customer service is a vital aspect of the business process, as it creates customer satisfaction, loyalty, and high profitability, ultimately boosting organizational performance. Therefore, good customer service is often the key differentiator between a company and its competitors. In other words, if customer service improves, the organization will likely experience growth in sales, profit, brand equity, and employee development (Juanamasta et al., 2019).

Service quality is understood as perceived quality, which reflects a customer's judgment of a service (Prakash, 2019). The authors of SERVQUAL, a widely used tool for assessing service quality, suggest that quality evaluations are not solely based on the outcome of a service; they also involve evaluations of the service delivery process. In the SERVQUAL model, service quality is defined as the gap between a customer's perception of what occurred during the service transaction and their expectations of how the service should have been performed.

According to organizational performance encompasses three areas: financial performance, product market performance, and shareholder return. Firm performance reflects the organization's ability to endure. Continuous performance is the goal of any organization, as it is essential for growth and progress. Understanding the determinants of organizational performance is especially important during economic crises, as it helps identify factors that need special attention to improve performance (Ndubisi & Nwankwo, 2019).

According to King et al., (2021), performance measurement assesses whether programs, investments, and acquisitions are achieving their intended results. Most performance measures fall into one of six categories. The first is effectiveness, which indicates the degree to which process output meets requirements. The second is efficiency, which measures how well the process produces the required output with minimal resources. The third is quality, which assesses how well a product or service meets customer expectations. The fourth is timeliness, which measures whether work was completed correctly and on time, based on customer requirements. The fifth

category is productivity, which refers to the value added by a process compared to the resources used. Lastly, safety measures the overall health of the organization and the working environment for employees.

1.1.2 Theoretical Perspective

Equity theory

Equity theory posits that people compare the sacrifices they make to the rewards they receive during an exchange process. In line with this, several studies have adopted equity theory to understand the relationship between customers and companies. When customers perceive that the exchange is fair, they feel satisfied. Equity theory suggests that when customers receive high-quality service, they are more likely to show commitment to the company through repeat patronage. Service quality significantly influences customer loyalty, as equity theory holds that individuals seek consistency between their expectations and their actual experience. Ensuring consistency between these two factors is key to providing a positive customer experience. Managing expectations and consistently delivering experiences that meet or exceed them builds goodwill and trust, leading to strong customer satisfaction and improved organizational performance (TenHouten, 2020).

Equity theory applies to any kind of purchase. Buyers have an expectation of how the product or service will turn out and what to expect from the business or brand. When the purchase decision is made, the seller must ensure that the experience is consistent with the promise made to the buyer. If not, the buyer experiences an uneven or inequitable exchange of money for goods or services, resulting in dissatisfaction (Hutt & Speh, 2021).

This theory is preferred to guide the study because of its focus on critical aspects of customer service and satisfaction. It also highlights the negative implications of failing to meet customer expectations. In the context of this study, equity theory guided the bank in determining what it should promise its customers, what they should expect, and how the bank should fulfill its promises. Additionally, it offered insights into how organizational performance can be enhanced through improved customer service and satisfaction.

SERVQUAL Model

The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry in 1988 modified by Salleh et al., (2019), identifies five key dimensions of service quality: Reliability, Assurance, Tangibility, Empathy, and Responsiveness, collectively known as RATER. These dimensions measure various aspects of service, from consistency to physical appearance and customer care. The model also outlines five gaps that can arise between customer expectations and the services provided: (1) the knowledge gap, where organizations fail to understand customer needs; (2) the standards gap, where internal policies don't align with customer desires; (3) the delivery gap, where services are not delivered as planned; (4) the communications gap, where organizations overpromise and under-deliver; and (5) the perception gap, where customers are dissatisfied because the service received doesn't match their expectations. These gaps highlight areas where organizations can improve service quality to enhance customer satisfaction

1.1.3 Conceptual Perspective

The study was about customer service and organizational performance, a case of Stanbic Bank, Mbarara City Branch-Uganda. It had two variables namely Independent variable as “customer service” and dependent variable as “organizational performance”. Customer Service is the independent variable and is categorized into three dimensions: personal service, technological service, and security. Personal service refers to the direct interactions between bank staff and customers, encompassing the quality of service, responsiveness, and overall customer support (Fida et al., 2020). High-quality personal service can enhance customer satisfaction and loyalty, potentially resulting in increased profitability and revenue growth for the bank. Technological service involves the use of advanced technology in service delivery, such as online banking platforms, ATMs, and mobile applications (Okoye et al., 2019). Effective technological services can improve operational efficiency, enhance customer convenience, and increase accessibility. This can lead to higher revenue growth and greater cost-effectiveness by attracting more customers and streamlining operations. Security pertains to measures taken to protect customer data and transactions, including fraud prevention and cybersecurity. Strong security measures build customer trust, which can lead to higher retention rates and positively impact the bank's liquidity and profitability. When customers feel secure, they are more likely to remain loyal and increase their financial engagement with the bank.

Organizational Performance is the dependent variable and includes several metrics: profitability, revenue growth, cost-effectiveness, and liquidity. Profitability refers to the bank's ability to generate profit from its operations (Kiragu et al., 2019). Effective customer service can boost customer satisfaction and retention, leading to increased profitability. Revenue growth, which is the increase in earnings over time, can be driven by improved customer service, particularly through technological advancements and personalized interactions that attract more customers. Cost-effectiveness measures how efficiently the bank uses its resources. Technological improvements and efficient service delivery can reduce operational costs, making the bank more cost-effective. Liquidity, or the bank's ability to meet short-term obligations, can also be enhanced by effective customer service (Rizkiah, 2018). For instance, improved customer relationships and security measures can lead to higher deposits and better liquidity.

1.1.4 Contextual Perspective

Uganda's banking system is small, relatively underdeveloped, and characterized by a large share of foreign ownership and concentration (Eton et al., 2021). Financial intermediation levels are low compared to regional and LIC standards, partly due to past low confidence in the financial system, caused by a weak supervisory framework, bank failures, dominant state ownership, and widespread directed lending. However, the banking system's health has improved significantly after the closure of distressed banks, better supervision with the introduction of a risk-based approach, and the privatization of Uganda Commercial Bank (UCB) in 2002. The regulatory framework has also been modernized to international standards with the passage of the Financial Institutions Act (FIA) in 2004. Stanbic Bank plays a key role in supporting national development, contributing to Sustainable Development Goals (SDGs) such as job creation, sectoral development, community investments, tax payments, and financial inclusion (Stanbic Uganda Holdings Limited, Interim Results, June 2022). According to the Bank of Uganda (June 2022), Uganda has 25 licensed commercial banks, but 87% of Ugandans lack bank accounts (New Vision, December, 2022). Improved customer service is thus crucial for banks to attract and retain customers, especially in a competitive market. Globalization and technological advancements have introduced new customer service dynamics like live chat, email, self-service, and social media support, which can significantly impact bank performance when used effectively (Hughes & Mester, 2019). In 2022, 23 banks reported a record net profit of Shs 1.29 trillion, the highest in Uganda's banking history, with only two banks reporting losses (Business Focus news, 2023).

1.2 Statement of the problem

Stanbic Bank, one of Uganda's leading commercial banks, boasts a vast customer base of 572,168 customers and 69 branches nationwide (Stanbic Bank Annual Report, 2021). The bank has a comprehensive customer service policy aimed at providing an exceptional experience for its customers (Stanbic Bank Annual Report, 2021). This policy is designed to ensure that customers receive timely, efficient, and effective service, thereby enhancing their overall banking experience.

However, despite this policy, the bank's performance has been inconsistent, with a decline in activity recorded in 2020 (Stanbic Purchase Manager's Index, 2020). Specifically, the bank reported a decline in net profit, a significant increase in provisions for doubtful and bad loans (Shs.91.7 billion in 2020, up from Shs.43.5 billion in 2019), and a decrease in net fees and commissions income (Shs.157.2 billion in 2020, down 2.3% from 2019). Furthermore, the bank's total income decreased by 6% to Shs314 billion in June 2017, down from Shs334 billion in June 2016. This decline in performance is concerning, given the bank's large customer base and extensive branch network.

The inconsistency between the bank's customer service policy and its performance raises questions about the effectiveness of the policy in driving organizational growth. It is possible that the policy is not being implemented effectively, or that there are other factors at play that are impacting the bank's performance. The bank's performance is also not commensurate with the country's economic growth rate, which has been averaging around 6-7% per annum over the past few years (World Bank, 2022). The decline in performance also raises concerns about the bank's ability to meet its customers' needs and expectations. Customer service is a critical aspect of banking, as it directly impacts customer satisfaction, loyalty, and retention. Poor customer service can lead to customer dissatisfaction, which can result in a decline in customer loyalty and retention. This, in turn, can negatively impact the bank's revenue and profitability. Therefore, this study aimed to investigate the effect of customer service on organizational performance at Stanbic Bank's Mbarara City branch.

1.3 Purpose of the Study

The study sought to establish the relationship between customer service and organizational performance at Stanbic Bank, Mbarara City branch.

1.4 Objectives of the study

- i. To examine the influence of reliability of the bank's services on organizational performance at Stanbic Bank, Mbarara City branch.
- ii. To ascertain the relationship between empathy of the bank staff and organizational performance at Stanbic Bank, Mbarara City branch.
- iii. To determine the contribution of responsiveness of the bank to organizational performance at Stanbic Bank, Mbarara City branch.

1.5 Research Questions

- i. What is the influence of reliability of the bank's services on organizational performance at Stanbic Bank, Mbarara City branch?
- ii. What is the relationship between empathy of the bank staff and organizational performance at Stanbic Bank, Mbarara City branch?
- iii. How does responsiveness of the bank contribute to organizational performance at Stanbic Bank, Mbarara City branch?

1.6 Scope of the study

1.6.1 Content Scope

The study focused on the relationship between customer service and organizational performance at Stanbic Bank, Mbarara City branch. The study covered reliability, empathy and responsiveness as they key aspects of customer service whereas for organizational performance, the study covered market share, profitability and growth.

1.6.2 Geographical Scope

The study was carried out at Stanbic Bank, Mbarara City branch located in Mbarara City, South Western Uganda. It is the biggest branch in the region and has supervisory powers over other smaller branches in the region. The branch also registered customer service and organizational performance related challenges (Stanbic Bank Annual Report, 2021).

1.6.3 Time Scope

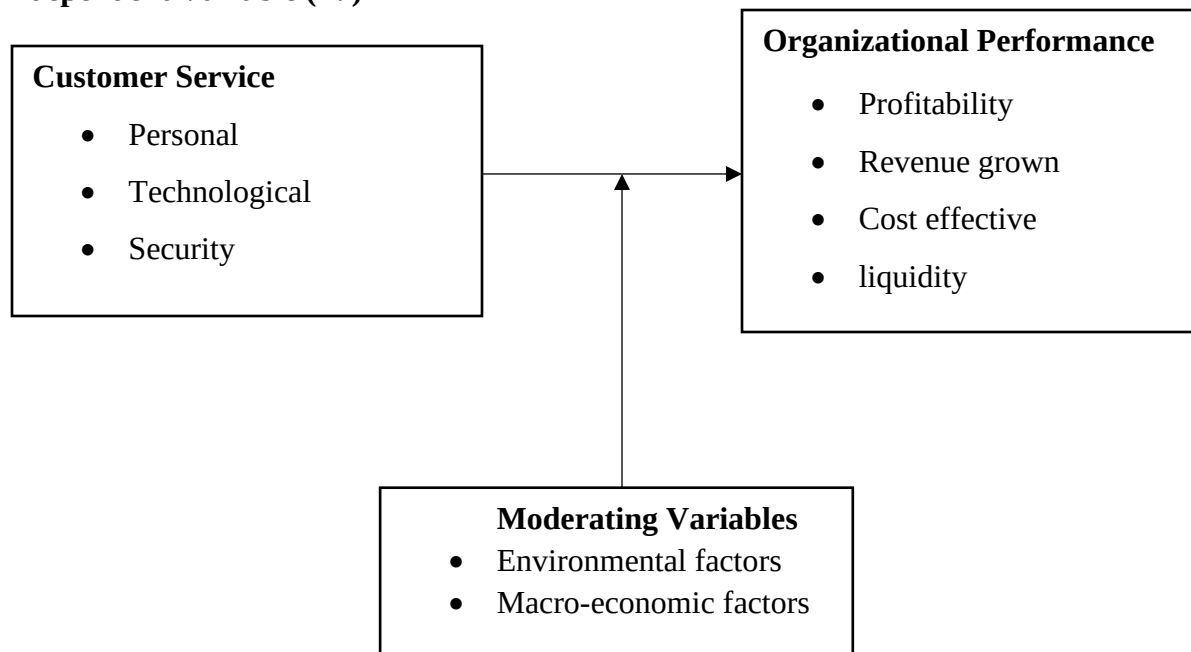
The study considered the operations of Stanbic Bank, Mbarara City branch from 2017 to February 2023. This is the period when Stanbic Bank experienced organizational performance related challenges (Uganda Business News, 2021).

1.7 Significance of the Study

- The findings and recommendations from this study will help Stanbic Bank, Mbarara City branch to rectify the loopholes in its customer service practices which will subsequently propel its organizational performance further.
- The study will also remind the bank staff of their obligations towards customer service.
- The findings of this study will be a very resourceful source of reference by academicians and researchers.
- Stanbic bank will also refer to the recommendations of the study during customer service policy making and implementation as well as organizational performance management.
- The study will sensitize customers about what they deserve in terms of customer service from the bank.
- Players in the banking sector can also refer to the findings of this study to improve their organizational performance through undertaking several service quality mechanisms.

1.8 Conceptual frame Work

Independent Variable (IV)



Source: SERVQUAL model (Parasuraman, Zeithaml & Berry, 1988).

The conceptual framework for the study titled "Customer Service and Organizational Performance: A Case of Stanbic Bank, Mbarara City Branch - Uganda" explores the relationship between customer service and various aspects of organizational performance at Stanbic Bank. Customer service is measured through three dimensions: personal service, technological service, and security. Organizational performance is evaluated based on profitability, revenue growth, cost-effectiveness, and liquidity. The framework also identifies moderating variables that can influence organizational performance, including environmental factors and macro-economic factors. Environmental factors encompass external influences such as regulatory changes and market conditions. Macro-economic factors involve broader economic elements like inflation rates and economic growth, which can impact the relationship between customer service and organizational performance.

1.9 Definition of Key Terms

SERVQUAL model is a method used to identify and solve problems related to quality services. Perceived quality is measured in 5 dimensions: Reliability, Assurance, Tangibility, and Empathy & Responsiveness (Haming et al., 2019).

Customer Service is defined as the assistance and guidance a company provides to people before, during and after they buy a product or service (Buttle & Maklan, 2019).

Quality are the combined features of a service that is able to bring satisfaction (Shokouhyar et al., 2020).

Empathy is the ethical and helpful attitude displayed at all times when interacting with customers. It is the caring and individualized attention a firm offers its customers (Bove, 2019).

Reliability is the ability to perform the promised service dependably and accurately (Hamilton-Ibama, 2020).

Responsiveness is the willingness to assist customers and offer quick service (Haming et al., 2019).

Organizational performance is the ability of an organization to reach its goals and optimize its results (Gupta et al., 2020).

Customers are the individuals and businesses that purchase goods and services from another business. For this study, customers are individuals who purchase services from Stanbic bank (Ejeu & TURYAKIRA, 2021).

Service is a sequence of undertakings which are intangible in nature that occur during an interaction between a customer and the person offering the service. They act as solutions to the needs of the customer (Scerri & Agarwal, 2018).

Professionalism is the ethical and helpful attitude displayed at all times when interacting with customers (Sinambela et al., 2020).

Promptness covers the promises that are made and commitment for the delivery of products and services on time (Ndem & Obasiabara, 2021).

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter entails all reviews of literature related to the proposed study. It includes literature review and also critically reviews the literature on the study objectives and variables.

2.1 Overview of literature review

2.1.1 Understanding Customer Service

Customer service is the support you offer your customers from the moment they first contact your business to the months and years afterwards (Buttle & Maklan, 2019). Providing good customer service means being a reliable partner to your customers. It goes beyond helping them troubleshoot, use, and make informed decisions about your product. The customer service journey is different for everyone. Some buyers may quickly make their purchase and move on, while others may return with a customer complaint or question. Either way, the objective of customer service is to make the most of every interaction and develop long term relationships with your customers. 73 percent of consumers will leave for a competitor after multiple poor interactions, and more than half will bolt after a single bad experience. Customer service is the direct one on one interaction between a consumer and a company representative. The interaction is commonly done when a consumer is buying a product or service from the company. Most retailers see this direct interaction as a critical factor in ensuring buyer satisfaction and encouraging repeat business.

Customer service involves assisting a customer with questions, concerns, or complaints that the customer may have before, during and after a product or service has been purchased (Buttle & Maklan, 2019). Outstanding service enables a company to retain and create loyal customers. Customer service is a broad concept. The customer service definition includes customer support and customer care. Support is more about specific issues, and care is more about building a connection with the customer. Customer service is about serving the needs of customers. Customer service refers to support and assistance given before, during and after customers purchase a product or service. It includes a wide range of activities such as: Answering questions, resolving complaints, interacting with customers, following up on customer issues and providing guidance or advice. Customer service can be provided through various channels such as phone, email, live chat, social media and in person interactions.

Customer service is how your company interacts with its customers, both in daily transactions and also as a problem solving solution when issues arise. It has a direct and meaningful impact on your company's profitability as your customer service team serves as the frontline response to your customers' needs and is crucial for long term customer retention. Customer service is a set of actions a company takes to help customers. Usually, it involves talking or writing with customers. Customer service representatives assist customers over the phone, email, or in person. The aim of customer service is to increase customer satisfaction and loyalty (Wilson et al., 2020).

2.1.2 Understanding Organizational Performance

According to Udewo & Ugwu, (2023), organizational performance is the ability of an organization to reach its goals and optimize results. In today's workforce, organizational performance can be defined as a company's ability to achieve goals in a state of constant change. Organizational goals can be defined as broad statements of what the organization wants to achieve in the long run, or on a permanent basis. Managers are concerned with organizational performance-the accumulated end results of all the organization's work processes and activities. It's a complex but important concept, and managers need to understand the factors that contribute to high organizational performance. Managers measure and control organizational performance because it leads to better asset management, to an increased ability to provide customer value, and to improved measures of organizational knowledge .

Organizational performance basically can be defined as the outcome which indicate or reflect the organization efficiencies or inefficiencies in terms of corporate image, competencies and financial outcomes. It is concerned with the effectiveness, productivity, efficiency, excellence, or quality of the organization. It is a central and fundamental feature for the existence of the organization in the present-day competing world. The organizational performance is needed to be focused in details since it is the process to increase the effectiveness of the organization (Taouab & Issor, 2019).

Organizational performance means the transformation of inputs into outputs for achieving certain outcomes. With regards to its content, performance informs about the relation between minimal and effective cost (economy), between effective cost and realized output (efficiency), and between output and achieved outcome (effectiveness) (Abubakar et al., 2019). Organizational performance is the process to enhance both the effectiveness of the organization and the well-being of its employees through planned interventions. It refers to the actual output or results of the organization

as measured against its intended outputs, goals and objective. There are four types of organizational performance measures namely i) human resource outcomes, ii) organizational outcomes iii) financial accounting outcome, and iv) capital market outcomes. Human resource outcomes are related to change in employees' behavior which include employees' satisfaction, turn over, and absenteeism. Organizational outcomes are linked to productivity of various processes of the organization, employees' productivity, customer satisfaction, and quality of products and services. Financial accounting outcomes include measures such as profitability, returns on assets, and returns on equity. Capital market outcomes reflect how market evaluates the organization and consists of the three indicators which are stock price, growth rate of stock price, and market returns.

2.1.3 Environmental factors

Environmental factors play a crucial role in shaping customer service and organizational performance. Environmental factors refer to the external influences that affect an organization's performance and customer service (Maletič et al., 2018). These factors can be broadly categorized into regulatory, economic, technological, social, competitive, and political environments. Regulatory changes and compliance requirements can impact customer service and organizational performance. Economic conditions, such as recession or inflation, can influence customer behavior and organizational performance. Advances in technology can impact customer service and organizational performance. Social trends and cultural values can influence customer behavior and organizational performance. The competitive landscape can impact customer service and organizational performance. Political instability and government policies can also impact customer service and organizational performance. These environmental factors can influence customer behavior and expectations, affect organizational revenue and profitability, impact the competitive landscape, shape regulatory requirements and compliance, and influence technological advancements and adoption.

2.1.4 Macro-economic factors

Macro-economic factors play a significant role in shaping customer service and organizational performance (Gupta et al., 2023). These factors, including GDP growth rate, inflation rate, interest rates, unemployment rate, and exchange rates, can influence customer behavior and expectations, affect organizational revenue and profitability, impact the competitive landscape, shape regulatory

requirements and compliance, and influence technological advancements and adoption. For instance, a high GDP growth rate can lead to increased consumer spending, positively impacting customer service and organizational performance, while high inflation rates can lead to decreased consumer spending, negatively impacting customer service and organizational performance. Changes in interest rates can impact consumer borrowing and spending habits, and high unemployment rates can lead to decreased consumer spending, both of which can affect customer service and organizational performance. Furthermore, changes in exchange rates can impact international trade and consumer spending habits, also affecting customer service and organizational performance.

2.2 Influence of Reliability on Organizational Performance

Reliability signifies the capabilities of the provider of a service to do the promised service accurately and dependably. This can be overcome by delivering on the promise of giving right services to customers, ensuring stability in performance and doing the right services rightfully the first time. Reliability also entails correct order fulfilment, correct transactions record, accurate transaction quotes, accuracy in billing transactions, accuracy in calculating commissions. This element includes the regularity and reliability of service in respect to customer premises (Pambreni et al., 2019).

Reliability is essential to employee performance. It consists of the extent to which an individual or other entity may be counted on to do what is expected of him. Examples of being reliable include showing up for work on time, competing tasks in timely manner and fulfilling promises. A reliable worker consistently does what he will do. While individual reliability is essential in the work place, other forms of reliability also affect employee performance. Management reliability, as well as the reliability of the performance management process are crucial (Na-Nan et al., 2018).

The most important asset of any organization is its customers. An organization's success depends on how many customers it has, how much they buy, and how often they buy. Customers that are satisfied will increase in number, buy more, and buy more frequently. Satisfied customers also pay their bills promptly, which greatly improves cash flow-the lifeblood of an organization. Total Quality Management (TQM), implies an organization obsessed with meeting or exceeding customer expectations, so that customers are delighted. Understanding the customer's needs and expectations is essential to winning new business and keeping existing business. An organization

must give its customers a quality product or service that meets their needs at a reasonable price, which includes on time delivery and outstanding service. To attain this level, the organization needs to continually examine their quality system to see if it is responsive to ever changing customer requirements and expectations (Fader, 2020).

Service organizations will reflect performance in service delivery, innovation, creativity and quality of work done. Being reliable and delivering quality work and exceeding expectations can make or break the business over time. Reliability is just as crucial for the small tasks as it is for the more significant money-making projects. This quiet, consistent approach to delivering quality work can give your employer the edge in a highly competitive market. This can mean steady income and job security for everyone in the business (Tajeddini et al., 2020).

Reliability and quality cannot be treated as separate entities and both are affected throughout the entire product life cycle. According to the American Society for Quality, reliability has sometimes been classified as how quality changes overtime. When your customers buy a product or service, they have certain expectations. They want to be sure they receive the promised benefits. They want the products and services to be delivered on time and they want the expected result. Over promising and under delivering is a sure recipe for failure and loss of trust and customer loyalty (Martinaityte et al., 2019).

Reliability represents the probability that a service will perform its intended function for a period of time. Furthermore, reliability consists of probability of success, durability, dependability, availability to perform a function and quality over time. Reliability encompasses multiple facets that together provide a usable and dependable product for the customer (Leimeister & Kolios, 2018).

Reliability is regarded as one of the critical variables of customer satisfaction levels under service quality dimensions. Reliability represents the willingness to deliver the services promised and complements operation accuracy. Accuracy and consistency of service delivery are the prime features of any reliable service. Customers will not be subjected to service standards if they believe the service is inadequate (Joudeh & Dandis, 2018).

2.2.1 Consistency of services

In today's fast paced, multichannel market place, there is no longer doubt that businesses of all shapes and sizes need to approach customer care from Omni channel perspective that only puts customers first, but adapts to their needs and preferences. It's not just enough to launch an Omni channel strategy. To truly make it work requires, above all, achieving consistency across all the different communications formats where people engage with your brand. And successfully integrating all of these components into one larger whole means making sure that customers enjoy the same experience wherever they choose to contact you, at any given time. In fact, many analysts point to the importance of consistency in customer service as the driving force behind satisfaction and, even more crucially, customer loyalty (Falk & Schubert, 2024). Seventy five percent of consumers expect consistent experiences across multiple channels, with 73% likely to switch brands if they don't get it, according to customer service statistics from Salesforce (Amenuvor et al., 2022). Customer loyalty and attrition is determined by every experience. Customers expect the same experience every time they interact with a company-whether it be when researching a product, completing a sales transaction, or getting customer service –overall the communication channels that a company offers.

Kumar et al., (2019) noted that the key steps towards achieving consistency in customer service include: 1) Unifying your customer history. To create truly consistent customer service requires ensuring that each customer is treated like a loyal, long time, valued customer, in each and every interaction. Too often, though, this step is stymied at its earliest stage by disinterested or uninformed agents who make customers explain their situations over and over again. To solve this common tripping point, businesses should work to ensure that all agents have at their fingertips a complete and up to date history of each customer with whom they interact. That means knowing, instantly, whether a customer has contacted you through other means at any point, and, if so, the nature of the inquiries, and what type of product or service is usually preferred. 2) Integrate your talking points. Hand in hand with a unified approach to customer history comes the need to fully integrate all your company data, messaging and strategy into a single, on the spot tool for customer care agents. This means not only communicating the same talking point to people who call you via phone as those who visit your website, but also communicating with all of those people the advantages of connecting with you via all your channels for access to a deeper relationship with your brand. A consistent approach means not only rewarding those customers in your preferred

group, but actively encouraging all other customers to join that group. 3) Prioritize consistency in routing. If a customer receives faster, more satisfying response via one format than another, the result tends to be a general dissatisfaction with the brand in general. So, it's important to take whatever strategy you employ in your most emphasized customer service channel whether on phone, on line, SMS text or any other and make sure its translated to every other one, too.

2.2.2 Dependability of services

Dependability means that customers can rely on your organization to receive their goods and services as when promised. While this may not affect the chances of a customer selecting the service as they have already consumed the product, it influences whether the customer returns to make a future purchase or recommends your business (Distefano et al., 2020). Customer service accuracy and dependability can make or break your reputation. Fortunately, there are many ways Customer service accuracy and dependability can make or break your reputation. Fortunately, there are many ways you can earn and maintain a reputation for accurate and dependable service. They include; Proper communication, Manage customer expectations preemptively, stay on task with checklists and templates, check regularly with customer feedback and build a supportive company culture. If a service isn't available when the end user needs it, the rest probably won't matter. Brands that present themselves as dependable rely less on feelings or emotions and more on showing customers that they can be trusted to deliver what they promise (Bungatang & Reynel, 2021).

2.2.3 Accuracy of services

Liu et al., (2018) revealed that the accuracy of your proposed solutions should also be a priority. Speed of response time can impact on accuracy, if you are compromising necessary checks to shorten your customer's wait. Then again, ensuring your responses are accurate may impact on the speed of your response. The best way to ensure you as quick and accurate as possible is to make sure your customer service agents are well prepared and are continually being trained so they are up to date with new information and practices. One of the most effective customer service tips for companies in any sector involves stressing accuracy in all aspects of an operation. Accuracy, or a lack thereof, can greatly affect the overall customer experience. When accuracy is maintained, the result is a happy customer that will hopefully be a longtime advocate for your brand. When accuracy suffers, the consequences range from a lost customer to someone who will actively put a

bad review of your company out into the public eye, which is obviously something that should be avoided at all cost.

2.3 Empathy and Organizational Performance

Offering good customer service is one of the primary differentiators between successful and unsuccessful businesses. The critical requirement for a customer service agent is the ability to be empathetic (Clark et al., 2019). Empathy in customer service is defined as putting oneself in the shoes and addressing their issues and concerns with unmatched understanding of what they are going through, even though they may not be going through the same experience. Empathy improves the quality of customer service by helping to create good connections between the customer and service provider. For example, treating customers with empathy or as a friend will likely make customers feel valued and appreciated. Additionally, when empathetic customer service is provided, a consumer develops a more welcoming image of the entire business, enhancing the customer's loyalty to the business. Finally, empathetic support can turn frustrated customers into more patient and cooperative solvers. Empathy is foundational to creating pleasant customer experience. When organizations have a keen commitment to understanding their customer's experiences and empathizing with them, it increases the chance of those customers staying loyal to the brand. Empathy is the ability to sense other's emotions, understand their perspective and envision what they might think or feel (Elche et al., 2020).

Empathy isn't just about using the right phrases and statements; a customer care agent's actions should show customers that their feelings, situation and motives are understood. This leads to trust and brand loyalty. For example, if a customer recognizes that a business offers consistently excellent customer service every time they shop, they are more likely to keep buying from you long term, resulting in increased profits and improved brand reputation for the business. Not empathizing with a customer and being incapable of understanding their situation can cost your organization a significant share of revenue and lead to the loss of business to competitors (Fernandez & Zahavi, 2020).

When a customer's experience is good, bad, or somewhere in between, empathy helps build trust and an emotional connection between that customer and the company. Empathy can also improve relationships between colleagues who work closely together. It is not just beneficial to customers but also helps the employees to do their jobs better. Excellent customer experience can boost sales

revenue by 2-7 % and enhance profitability by 1-2% thus implementing empathy in your help desk can solve customer issues (Bove, 2019).

2.3.1 Professionalism in service delivery

Professionalism in customer service means adopting work place appropriate attitudes and behaviors all the times. It's about projecting a professional image of the business in all your dealings with customers so that customers feel respected and valued. Being professional ranges from wearing the correct work place attire, choosing the right language, and behaving in a polite and friendly manner. Professionalism with customers is about bestowing on customers the status of being an individual worthy of respect (Aylott et al., 2019).

Projecting a professional image should be consistent at all times, no matter what channel a customer contacts you or on which service rep they happen to connect to. You are making a first impression that can never be taken back. Being professional in customer service means rising above any perceived slights from the customer and behaving in a positive and friendly way. Customer service representatives are responsible for building the reputation of the business. When they are professional, they develop a positive reputation for the business (Levine, 2018).

Professionalism has eight core characteristics and they include; competence, confidence, knowledge, integrity, respect, conscientiousness, emotional intelligence and appropriateness. It helps in attracting more customers as they will encounter a professional team the first time they engage with your business. It further helps in retaining and building stronger relationships with customers (Barnhoorn et al., 2019).

Organizations with high professional ethics and collaborative culture have high employee loyalty and customer loyalty. A strong, sustainable and competitive banking sector needs effective regulation and compliance; but it also needs something more. It needs firms-or more accurately, people with in firms –who have their customer's interests at heart , and who with in this ethical framework have the ability, autonomy and confidence to exercise judgement when presented with situations that aren't straightforward. It needs a culture in which knowledge and experience are valued, challenge and feedback are expected, and mistakes are recognized, remedied and learned from; a culture, in short, in which professionalism is the norm (Aramburu & Pescador, 2019).

Ethics and professionalism are two key words relevant in consideration to effective practice and delivery of banking services, all over the world. Society places significant trust and confidence on banks in their expectations on the expected leadership role of banks worldwide, as providers of the most crucial resource for production in commerce and industry for economic growth and development. However, the failure of banking operatives in upholding the codes of ethics and professionalism, the weak base of banking knowledge, both in theory and practice have resulted in disregard for codes of corporate governance, wreck less initiation of diverse insider abuses, by both board members and staff of banks, banks shunning the directives of regulators, with disdain, systematic bank failures, institutional and industry disorders and collapses have been the consequences of the anomalies (Crane et al., 2019).

2.4 Responsiveness and Organizational Performance

Customer responsiveness is a measure of a company's ability to react to and satisfy the needs of its customers. It is a key component of customer satisfaction, which is critical to every business' success. In short, customer responsiveness is a critical aspect of business and survival. Customer responsiveness refers to how quickly and accurately your business is able to address support requests. It's a measure of the speed it takes your agents to initiate the interaction as well as the time it takes for them to complete the customer's request. While you always want to reduce the amount of time customers wait on hold, it's equally important to focus on solving their problems. It's great if a customer can pick up the phone and immediately reach an agent, but it doesn't mean much if that agent doesn't have a speedy solution waiting for them (Rehman et al., 2019).

A recent Hub spot survey indicated that 66% of consumers expect a response from customer service in five minutes or less and it's no surprise, people have high expectations when it comes to customer responsiveness. After all, who really enjoys waiting on hold for an answer? A customer responsive culture encourages agents to put customer needs first and create effective solutions as quickly as possible. This combination of speed and accuracy improves the team's overall productivity and generates delightful customer experiences. But that's the biggest challenge of customer responsive culture: Finding the right balance between answering a customer quickly and making sure your reps are spending adequate time troubleshooting their issues (Mahmoodjanloo et al., 2020).

Customer responsiveness is a measure of how quickly and efficiently an organization responds to the needs of its customers. It is determined by assessing how quickly customer inquiries and complaints are answered and how effectively recommendations are implemented and feedback is received. Customer responsiveness can also refer to the speed and accuracy with which orders are filled (Famiyeh et al., 2018).

Good customer responsiveness is essential for maintaining customer satisfaction and loyalty, as customers appreciate timely responses to their inquiries and feedback (Singh et al., 2023). Organizations must ensure that they have systems to monitor customer inquiries, respond to them promptly, and take appropriate action on any issues that may arise. Organizations typically use monitoring tools such as surveys, interviews, focus groups, mystery shoppers to assess customer responsiveness levels. Organizations must maintain high customer responsiveness to succeed in today's competitive market place. A company's success depends largely on its ability to build strong relationships with its customers, meet their expectations for quality service, and keep them satisfied with its products or services. Without effective customer responsiveness strategies in place, organizations risk losing potential business opportunities due to dissatisfied customers who will share negative experiences with others.

Customer responsiveness is the speed and quality at which companies respond to their customers. However, saying that it is about responding to customers would be limiting the concept. The approach is also about responding to the changing needs and expectations of your customers. Quick customer responsiveness provides you with a competitive edge. In today's time of instant messaging, customers expect a very quick response. If a company keeps them waiting, they can switch to a competitors' product with just a few clicks. So, in a global work environment where you serve customers in different time zones, you need to have a 24*7 active customer responsiveness team. Timely attention to issues raised by customers is critical. Requiring a customer to wait in line or sit on hold sours an interaction before it begins (Sheng, 2019).

Improving the organization's customer responsiveness is key to consistent success since they prefer the company that is more attentive to their needs and rest assured, the digital world has enabled consumers to provide ratings and reviews easily. So one with more positive reviews are approached more by clients. In short, the speed and quality at which a company offers customer service and communication is the measure of its customer responsiveness (Haming et al., 2019).

2.4.1 Promptness of services

Promptness and speed are important features of a good rendered service, as they demonstrate a commitment to meeting customer needs and delivering results in a timely manner. Customers appreciate being able to receive service quickly and without delay, and a service provider that is able to consistently deliver results in a timely manner will often earn a reputation for being reliable and efficient. Additionally, promptness and speed can help to improve customer satisfaction and increase the likelihood of repeat business. Promptness and speed also have practical benefits for service providers. By delivering results quickly, service providers can reduce the amount of time and resources needed to complete a project, which can help to increase productivity and profitability. By meeting customer needs in a timely manner, service providers can help to build trust and establish positive relationships with their clients (Teshome et al., 2020).

Promptness and speed also help with customer retention and loyalty. When customers receive service quickly, they are more likely to return to that service provider in the future. And when customers feel that their needs are being met quickly, they are less likely to look for alternatives. This is especially true in today's fast-paced business environment where time is of the essence and customers have many options to choose from. In short, promptness and speed are important features of a good rendered service. Promptness dimension reflects worker's speed to provide sufficient and timely assistance. The ability to execute assigned tasks manually or electronically on time is called promptness. It may be argued that the promptness of the banking sector has a direct effect on the level of client satisfaction (Singh et al., 2023).

2.5 Summary of the Literature Review

Much as the reviewed literature provided important views on customer service and organizational performance, it did not provide extensive analysis on all the indicators of customer service most importantly, Empathy. Most related studies did not critically exhaust the relationship between customer service and organizational performance in the banking sector. It's upon that background that this study intended to demystify the relationship between customer service and organizational performance using Stanbic bank, Mbarara City branch as a case study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the introduction, research design, study population, sample size determination, sampling technique and procedures, Data collection methods and instruments validity and reliability, procedures for data collection, measurement of variables, limitations encountered during the study, data analysis and ethical considerations.

3.1 Research Design

A case study research design was employed during this study. According to Schoch, (2020), a case study design is an intensive and exhaustive investigation of an individual, group, institution, or phenomenon for the purposes of generalization. A case study research design is a strategy of investigation which explores a phenomenon in details. Both qualitative and quantitative approaches were used because the study was interested in probing for information and it also aimed at establishing the relationship between the key variables, Customer service and organizational performance. Quantitative approach emphasizes use of numeric and quantifiable data that are collected and statistically analyzed to explain, predict and control phenomena of interest, while qualitative approach obtains detailed non-numerical information about a phenomena being studied. Triangulation of different data sources allows validation of data.

3.2 Study population

Population refers to the entire group, events, or objects of interest that a researcher wishes to investigate. It is a complete set of elements that possess some common characteristic defined by the sampling criteria established by the researcher. It forms a basis from which the sample or subjects will be drawn (Mohajan, 2020).

This study was comprised of 360 active bank customers (this is because, on average, 360 clients are attended to per day at the Mbarara Branch) and 15 bank employees who include 2 managers, 6 operations officers, 4 loans officers and 3 customer relations officers. The study was therefore comprised of 375 respondents. The active bank customers were obtained from the Stanbic bank, Mbarara City branch customer's data base, 2023 whereas the employees were drawn from the employees' data base, 2023. Only customers who use bank services at least six times a week were

considered during this study. These were targeted because customers are exposed to the different services offered at the bank while the bank staff are the ones in charge of delivering these services in line with the bank's performance objectives.

3.4 Sample Size

A sample size refers to a subset of the larger population. Knowing the sample size is important for collecting accurate results. Sample size must be carefully selected to be a representative of the population (Lakens, 2022).

A sample of 201 respondents were considered. This was determined scientifically using the table for determining sample size by Krejcie and Morgan's (1970). Purposive sampling was used to select the bank staff whereas simple random sampling was used select the bank Customers. Too large a sample size could become a problem and recommended sample sizes between 30 and 500. For any valid and reliable study to be carried, its sample shouldn't be less than 30% of its population.

Table 3. 2: Population, sample size and sampling techniques

Respondents	Population	Sample Size	Sampling Techniques
Managers	2	2	Purposive Sampling
Customer Relations officers	3	3	Purposive Sampling
Operations Officers	6	6	Purposive Sampling
Loans Officers	4	4	Purposive Sampling
Bank Customers	360	186	Simple Random Sampling
Total	375	201	

Source: Stanbic Bank employees' and customer's database, 2023 and modified by the researcher using Krejcie & Morgan (1970).

3.3 Sampling Techniques

Schoch (2020) define sampling as a formulation of a procedure of selecting the subjects or cases to be included in the sample. Both probability and non-probability sampling techniques were used. These include Simple random sampling and Purposive sampling techniques. These were employed to ensure that the sample is a true representative of the survey population.

3.3.1 Simple Random sampling technique

This is where each member of the study population has an equal opportunity of being selected. In this study, it was used for selecting a sample for study from the customers of the bank. Random sampling is referred to as taking a number of independent observations from the same probability distribution, without involving any real population. It involved allocating equal chance to the selected elements in the population (Lohr, 2021).

3.3.2 Purposive sampling technique

This is where the elements for the study are selected from the survey population because they contain certain attributes that the researcher is looking for. It is the selecting of respondents with the aim of obtaining specific information. This was used to select bank employees who were predicted to be informative and knowledgeable about customer service and organizational performance at the bank (Mohajan, 2020).

3.4 Data sources

3.4.1 Primary Data

These refer to sources of data where raw facts are collected for the first time, they provide first hand data. In this study, interview guides and questionnaires were used.

3.4.2 Secondary Data

These are sources which have been prepared and developed for some other purpose but not to solve the problem at hand (Treffinger et al., 2023). These include literature from published books, journals, company internal reports, newspapers, magazines and the internet.

3.5 Data Collection Methods

3.5.1 Questionnaire Survey

The researcher administered questionnaires to the respondents to collect primary data. A questionnaire is a set of formal questions used to collect data necessary for resolving a research problem (Taherdoost, 2021). The researcher preferred this method because it's economical, easy to control and it can be used to minimize non-response and maximize the quality of data collected.

3.5.2 Interview Method

An interview is a qualitative data collection method that involves an exchange of views between two or more people on a topic of shared curiosity (Monday, 2020). It is a conversational approach that allows the researcher to gather in-depth, detailed information from the respondents. Interviews are effective instruments for gathering data because they have a high response rate and are suitable for participants who may have difficulties with written language.

In this study, the interview method was used to collect data from key personnel at Stanbic Bank's Mbarara City branch, including managers, operations officers, loans officers, and customer relations officers. A standard interview guide was used to ensure that all relevant topics were covered and that the data collected was consistent and reliable.

The interview guide referred to a list of questions, topics, themes, or areas to be covered in the study (Roberts, 2020). It was designed to gather critical information that was not obtainable through the use of questionnaires. The guide was structured to explore the respondents' experiences, opinions, and perspectives on customer service and organizational performance at Stanbic Bank's Mbarara City branch.

The interview process involved face-to-face meetings with the respondents, where the researcher asked the questions outlined in the guide and recorded the responses. The interviews were conducted in a private setting, free from distractions, to ensure that the respondents felt comfortable sharing their thoughts and opinions. The researcher also ensured that the respondents understood the purpose of the study and the confidentiality of their responses.

The use of interviews in this study provided an opportunity to gather rich, contextualized data that would not have been possible through the use of questionnaires alone. The interviews allowed the researcher to explore complex issues in depth, and to gather detailed insights into the respondents' experiences and perspectives.

3.5.3 Documentary review method

This refers to the examination of documents which have the information pertinent to the subject under observation (Morgan, 2022). The documents include; newspapers, journals, publications and bank's internal reports.

3.6 Data Collection instruments

3.6.1 Questionnaires

Dannels, (2018) defines a questionnaire as a carefully designed instrument used for collecting data that consists of interrelated questions about the research problems based on its objectives. A questionnaire is a list of questions drafted by the researcher to be filled by the respondent. This is the basic tool that the researcher used. It helped in collecting primary data from the Bank customers. It included close ended questions to help in gathering enough information from the respondents and save time. The questions will be Likert Scaled on five points ranging from 1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree.

3.6.2 Interview guide

An interview is a qualitative data collection method that involves an oral administration of a questionnaire, characterized by a face-to-face encounter between the researcher and the respondent (Dannels, 2018). This method requires maximum cooperation from the respondents to obtain accurate and reliable data. In this study, the interview method was used to collect data from key personnel at Stanbic Bank's Mbarara City branch, including managers, operations officers, loans officers, and customer relations officers.

The interview guide was designed to gather information that was not obtainable through the use of questionnaires. The guide consisted of a set of open-ended questions that were tailored to elicit detailed and nuanced responses from the respondents. The questions were related to the study's research objectives and were designed to explore the respondents' experiences, opinions, and perspectives on customer service and organizational performance at Stanbic Bank's Mbarara City branch.

The interview process involved face-to-face meetings with the respondents, where the researcher asked the pertinent questions and recorded the responses. The interviews were conducted in a private setting, free from distractions, to ensure that the respondents felt comfortable sharing their thoughts and opinions. The researcher also ensured that the respondents understood the purpose of the study and the confidentiality of their responses.

The use of interviews in this study provided an opportunity to gather rich, contextualized data that would not have been possible through the use of questionnaires alone. The interviews allowed the

researcher to explore complex issues in depth, and to gather detailed insights into the respondents' experiences and perspectives. The data collected through the interviews was analyzed using thematic analysis, which involved identifying, coding, and categorizing themes and patterns in the data.

3.6.3 Documentary Checklist.

Examples of such documents include newspapers, publications, journals, text books, bank's internal reports and other credible literature related to the study. Documents are written basing on specific expectations and therefore the researcher was fully aware of the origin and purpose of the documents (Morgan, 2022). These were very pivotal in obtaining historical data related to customer service and organizational performance at Stanbic Bank, Mbarara City branch.

3.7 Data Collection Procedures.

Data collection started after proposal defense, where upon clearance by the University Research Ethics Committee, an introductory letter was issued to the researcher by the Dean faculty of Business, Economics and Governance. This was presented to the senior manager- Stanbic Bank, Mbarara City branch and upon acceptance, the researcher commenced the study by administering the questionnaires and interviewing the respondents personally. The researcher also reviewed company internal reports and other relevant documents at the bank to obtain data that had not been captured in questionnaires and interviews.

3.7 Validity and Reliability of the instrument

3.7.1 Validity

According to Daud et al., (2018), validity is the capability of the research instrument to produce what its intended to measure. Validity refers to the degree to which study accurately reflect or assesses the specific concepts the researcher is attempting to measure. The research instrument must be appropriate for the study objectives to be achieved. To ascertain the validity of the instrument, the researcher submitted the questionnaire to the university supervisors for perusal and guidance. The content validity ratio was used to calculate the Content Validity Index (CVI), where a ratio above 0.7 was deemed acceptable for the study, using the formula:

$$\text{CVI} = \frac{\text{No. of questions (items) declared valid}}{\text{Total number of questions (items)}}$$

Therefore;

$$\text{CVI} = \frac{18}{20}$$

CVI = 0.9. This implied that the questions were valid.

3.10.2 Reliability

Reliability refers to the extent to which related research conducted in the future produces similar conclusions (Daud et al., 2018). Cronbach's Alpha was used as a measure of reliability and consistency. It is a reliability coefficient that indicates how well items in a set are positively correlated with one another. It measured the inter-correlations among test items, with a measure of 1 indicating higher internal consistency. The following mathematical formula for Cronbach's alpha was used to measure the reliability and internal consistency.

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N - 1) \cdot \bar{c}}$$

N is equal to the number of items, $\bar{c}$ is the average inter-item covariance among the items and $\bar{v}$ equals the average variance.

N = 20 items

$$\bar{c} = 0.6$$

$$\bar{v} = 1.2$$

$$\text{Therefore, Cronbach's Alpha} = \frac{20 \times 0.6}{1.2 + (20 - 1) \times 0.6}$$

$$= \frac{12}{1.2 + 19 \times 0.6}$$

$$= \frac{12}{12.6} = 0.95$$

The Cronbach's alpha of 0.95 showed that the instruments were reliable. According to Daud et al., (2018), the instrument is considered reliable at a Cronbach's alpha of 0.7 or above

3.11 Data Analysis

Peck et al., (2020) define data analysis as a process in which raw data is ordered and organized, modeled and transformed into useful information. Before data is analyzed and presented it has to be organized. This involves putting the data into some systematic form. In this study, the data was analyzed both qualitatively and quantitatively.

3.7.1 Quantitative Data Analysis

Quantitative research deals with numbers and anything measureable in a systematic way of investigation of phenomena and their relationships. It is used to answer questions on relationships within measurable variables with an intention to explain, predict and control phenomena (Peck et al., 2020). Data that was collected through questionnaires was edited, coded and analyzed using Statistical Package for Social Sciences (SPSS) latest version. SPSS was used to generate descriptive statistics such as frequencies, percentages, mean and standard deviation.

3.7.2 Qualitative Data Analysis

Qualitative data analysis can be described as the process of making sense from research participants' views and opinions of situations, corresponding patterns, themes, categories and regular similarities (Cohen et al, 2007). The qualitative data was analyzed by means of content analysis. According to Peck et al., (2020), content analysis is used to make inferences about antecedents of a communication, to describe and make inferences about characteristics of a communication and to make inferences about the effects of a communication. Content analysis allows researchers to categorize the information and organize them into themes and patterns for easy interpretation.

3.8 Limitations

- The bank Staff were hesitant to furnish me with some key bank documents elaborating the banks' performance due to fear of being leaked to its competitors in the banking sector. I however managed to convince them and they accepted.
- Some bank staff were too busy to be interviewed in line with this study.

- The customers found it inconveniencing to fill and return the questionnaires while others didn't return the questionnaires.
- Some bank staff deliberately declined to give negative information about the bank due to fear of being targeted and possibly reprimanded by management.

3.9 Ethical Considerations

- High level research ethics and standards were observed during this study. During the research process, the researcher observed maximum integrity while dealing with the respondents. This included explaining to them the purpose of the exercise and reminding them that it's purely meant for academic reasons.
- Consent was obtained from all the respondents before participating in the study and participation was voluntary.
- Upon interaction with the bank staff, sensitive information was obtained and shall be kept confidential or be used in any way against the bank or the respondent.
- During the study, the researcher only consulted and reviewed relevant documents, publications and company reports in order to obtain accurate information. This curbed plagiarism and data duplication.
- The highest level of organization was exhibited by the researcher to ensure that the research process doesn't interfere with the daily operations of the bank.

3.10 Measurement of Variables

The study variables were measured using the likert scale. The likert scale statement was followed by the five-category response continuum: strongly agree, disagree, neutral, agree, and strongly agree. The respondent was required to select the response that best describes his or her views or feelings regarding each statement. Likert scales are more flexible and can be constructed more easily than most other types of attitude scales (Peck et al., 2020). A standard questionnaire on a five-point likert scale was used to get quantifiable data from individual respondents. However, in cases where existing measurements will not be available, questions will be drawn from a strong theoretical back ground.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

4.0 Introduction

This chapter presents data presentation, analysis and interpretation in relation to customer service and organizational performance: A case of Stanbic Bank, Mbarara City Branch-Uganda.

4.1 Background Characteristics

This section presented facts about the respondents, namely; gender, age group, customers' experience with the bank, and level of education as given in Table 4.1

Table 4.1: Demographic Characteristics of Respondents (n=201)

Category	Frequency (f)	Percentage (%)
Gender		
Male	105	52.2
Female	96	47.8
Age Group		
Below 25 years	25	12.4
26-30 years	30	14.9
31-35 years	35	17.4
36-40 years	40	19.9
41 years and above	71	35.4
Customer Tenure with the Bank		
Less than one year	15	7.5
1-2 years	45	22.4
2-3 years	30	14.9
3-4 years	20	9.9
5 years and above	91	45.3
Level of Education		
PLE	39	19.4
UCE	25	12.4
UACE	20	9.9
Diploma	35	17.4
Bachelor's Degree	70	34.8

The findings revealed that the majority of the respondents were male (52.2%), while females accounted for 47.8%. In terms of age distribution, the largest group of respondents fell within the 41 years and above category (35.4%), indicating that a significant portion of the customers were older individuals. Regarding customer tenure with the bank, the majority (45.3%) had been customers for five years or more, suggesting a strong customer base with long-term relationships with the bank. This indicates the bank's ability to retain customers over time. When examining the level of education, the majority of the respondents held a Bachelor's Degree (34.8%), followed by those with a Diploma (17.4%). This suggests that the bank's customers are generally well-educated, which may influence their expectations and perceptions of customer service.

4.2 Organizational Performance

This section presents descriptive statistics for dependent variable that is; organizational performance at Stanbic Bank, Mbarara City Branch-Uganda. The results were based on 5-point Likert scale where 1=strongly disagree, 2=disagree, 3=undecided, 4=agree, 5=strongly agree. In this study, strongly agree and agree were aggregated to mean agree, strongly disagree and disagree were aggregated to mean disagree. Mean was also used in the analysis. A mean of above 3 meant respondents agreed with the statements given to them. The findings are shown in table 4.3.

Table 4.2: Frequencies, percentages, and mean scores regarding respondents' responses on organizational performance (n=186)

Organizational Performance	5	4	3	2	1	Mean
	<i>f</i> (%)	<i>f</i> (%)	<i>f</i> (%)	<i>f</i> (%)	<i>f</i> (%)	scores
The products and services offered meet the diverse needs of customers	40 (21.5%)	80 (43.0%)	25 (13.4%)	25 (13.4%)	16 (8.6%)	3.98
The bank effectively promotes its brand to maintain and increase its market share	30 (16.1%)	70 (37.6%)	25 (13.4%)	35 (18.8%)	26 (13.9%)	3.62
The bank demonstrates efficient financial management practices leading to consistent profitability	45 (24.2%)	60 (32.3%)	20 (10.8%)	35 (18.8%)	26 (13.9%)	3.74
Customers believe that Stanbic Bank's financial performance positively impacts their trust in the institution	35 (18.8%)	55 (29.6%)	31 (16.7%)	40 (21.5%)	15 (13.4%)	3.51
Bank demonstrates significant growth in its customer base over the past years	36 (19.4%)	50 (26.9%)	37 (19.9%)	35 (18.8%)	28 (15.1%)	3.55
Overall Mean Score						3.68

Table 4.2 presents the respondents' perceptions regarding various aspects of organizational performance. The first aspect, "the products and services offered meet the diverse needs of customers," reveals a majority agreement, with 43.0% strongly agreeing and 21.5% agreeing. This suggests that a significant proportion of respondents find that the bank's products and services effectively cater to diverse customer needs. The mean score of 3.98 further supports the positive sentiment, portraying a robust average agreement among respondents. Moving on to "The bank effectively promotes its brand to maintain and increase its market share," the majority of

respondents, at 37.6%, agree, and 16.1% strongly agree. The mean score of 3.62 suggests an overall favorable perception, though not as strong as in the previous category.

The third aspect, “The bank demonstrates efficient financial management practices leading to consistent profitability,” shows a majority agreement, with 24.2% strongly agreeing and 32.3% agreeing. The mean score of 3.74 indicates a positive average perception among respondents regarding the bank’s financial management practices and consistent profitability. Regarding the statement, “Customers believe that Stanbic Bank’s financial performance positively impacts their trust in the institution,” the majority of respondents agree (29.6%), and 18.8% strongly agree. The mean score of 3.51 suggests an overall positive but slightly lower perception compared to the previous categories.

For the statement on the “Bank demonstrates significant growth in its customer base over the past years,” the majority agree (26.9%), and 19.4% strongly agree. The mean score of 3.55 indicates a moderately positive perception of the bank’s growth in its customer base. The overall mean score for organizational performance across these indicators is 3.68, reinforcing a generally positive perception among respondents regarding Stanbic Bank’s performance at the Mbarara City Branch in Uganda. This suggests that, on average, the respondents perceive the bank to be meeting diverse customer needs, effectively promoting its brand, demonstrating efficient financial management practices, positively impacting trust, and showing significant growth in its customer base.

The above study findings, are in line with views from interviews as presented below;

In an interview, a manager could provide valuable insights into the bank’s performance, including customer satisfaction, employee productivity, and overall financial success. He mentioned that *“As the manager, I can attest to the bank’s commitment to providing excellent customer service. Our staff is trained to address customer needs and concerns promptly, which has contributed to the high customer satisfaction rates we’ve achieved. Additionally, our team works collaboratively to maintain a strong work ethic, ensuring that we meet and exceed the bank’s performance targets.”*

In an interview, a customer relations officer could provide information about customer satisfaction levels, common issues faced by customers, and the effectiveness of the bank’s customer service initiatives. That is *“I handle a wide range of customer inquiries and concerns daily. I can*

confidently say that our team is dedicated to providing exceptional service, and our efforts have led to high customer satisfaction ratings. We continuously evaluate our processes to identify areas for improvement, ensuring that we are meeting the evolving needs of our customers.”

In an interview, an operations officer could provide insights into the bank’s efficiency, the effectiveness of its technology systems, and the overall success of its operational processes. operations officer said that *“our team is dedicated to ensuring that all transactions are processed accurately and efficiently. We have implemented robust technology systems to streamline our processes and minimize errors. Our continuous monitoring and improvement of these systems have contributed to the bank’s overall operational success.”*

In an interview, a loans officer could provide insights into the bank’s lending practices, the types of loans offered, and the overall success of the bank’s lending strategies. He said that *“our lending practices align with the bank’s risk management guidelines. Our team works diligently to maintain a healthy loan portfolio, which has resulted in a low default rate and strong financial performance for the bank.”*

This implies that Stanbic Bank’s organizational performance at the Mbarara City Branch, portrays a positive image across key dimensions. These insights can serve as a foundation for strategic planning and continuous improvement initiatives within the organization.

4.3 The influence of reliability of the bank services on organizational performance at Stanbic Bank, Mbarara City branch

This section presents findings in relation to objective one, which was stated as “to examine the influence of reliability of the bank services on organizational performance at Stanbic Bank, Mbarara City branch.” Findings from questionnaires (quantitative data) are presented in tabular form, while findings from interviews (qualitative data) are presented verbatim. Data were obtained from bank customers, managers, customer relations officers, operations officers, and loans officers. This was presented at three levels, namely; univariate and bivariate analyses. Univariate analysis included frequencies percentages and mean scores. At bivariate analysis Pearson coefficient correlation was used to determine the influence of reliability of the bank services on organizational performance at Stanbic Bank, Mbarara City branch. The results were based on 5-

point Likert scale where 1=strongly disagree, 2=disagree, 3=undecided, 4=agree, 5=strongly agree. Mean scores more than 3 meant agreeing the statement, while mean score less than 3 meant disagreeing the statement.

Table 4.3: Frequencies, percentages, and mean scores regarding respondents' responses on reliability of the bank services (n=186)

Reliability and Organizational Performance	5 f(%)	4 f(%)	3 f(%)	2 f(%)	1 f(%)	Mean Scores
Services are offered to customers accurately	45 (24.2%)	80 (43.0%)	30 (16.1%)	20 (10.8%)	11 (5.9%)	4.13
The bank ably performs the promised services dependably	40 (21.5%)	70 (37.6%)	40 (21.5%)	25 (13.4%)	11 (5.9%)	3.98
The services offered at the bank are consistently well	50 (26.9%)	60 (32.3%)	40 (21.5%)	15 (8.1%)	21 (11.3%)	3.98
The bank's lending rates are good	35 (18.8%)	65 (34.9%)	40 (21.5%)	20 (10.8%)	26 (13.9%)	3.74
The bank has a framework of keeping customers' account information confidential	59 (31.7%)	45 (24.2%)	40 (21.5%)	26 (14.0%)	16 (8.6%)	3.99
Overall Mean Score						3.96

Table 4.4 provides insights into respondents' perspectives on the reliability of services offered by Stanbic Bank, Mbarara City Branch, Uganda. The frequencies, percentages, and mean scores shed light on various aspects of organizational performance in terms of reliability. Firstly, in terms of accuracy in service delivery, a majority of respondents, 43.0%, agreed, and 24.2% strongly agreed that services are offered to customers accurately. The mean score of 4.13 indicates a notably high level of agreement among respondents regarding the accuracy of services provided.

Regarding the bank's ability to perform promised services dependably, 37.6% agreed, and 21.5% strongly agreed. The mean score of 3.98 suggests a generally positive perception, though slightly lower compared to accuracy. In terms of consistently well-performing services, 26.9% strongly

agreed, and 32.3% agreed. The mean score of 3.98 is consistent with the previous aspect, indicating a positive but not overwhelmingly strong perception.

Moving on to lending rates, 34.9% agreed, and 18.8% strongly agreed that the bank's lending rates are good. The mean score of 3.74 suggests a moderately positive assessment of the bank's lending rates. In terms of maintaining the confidentiality of customers' account information, a significant majority, 31.7%, strongly agreed, and 24.2% agreed. The mean score of 3.99 indicates a robust agreement among respondents regarding the bank's framework for keeping customer account information confidential. Overall, the mean score across all aspects of reliability and organizational performance is 3.96, reinforcing a positive collective perception among respondents regarding the reliability of services provided by Stanbic Bank, Mbarara City Branch, Uganda. This suggests that, on average, respondents view the bank's services as accurate, dependable, consistent, and confidential.

4.3.1 Reliability of the bank services and organizational performance

To examine the influence of reliability of the bank services on organizational performance at Stanbic Bank, Mbarara City branch, a Pearson correlation coefficient analysis was conducted, with a significance level set at 0.01.

Table 4.4: The influence of reliability of the bank services on organizational performance at Stanbic Bank, Mbarara City branch

Correlations			
		Reliability of the bank services	Organizational performance
Reliability of the bank services	Pearson Correlation	1	.780**
	Sig. (2-tailed)		.000
	N	186	186
Organizational performance	Pearson Correlation	.780**	1
	Sig. (2-tailed)	.000	
	N	186	186

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

The Pearson correlation coefficient for the reliability of bank services and organizational performance is reported as 0.780, and it is statistically significant at the 0.01 level (2-tailed). The positive sign of the correlation coefficient (0.780) indicates a positive linear relationship between

the reliability of bank services and organizational performance. This means that as the reliability of bank services increases, there is a tendency for organizational performance to improve. The p-value associated with the correlation coefficient is reported as 0.000. In this case, the very low p-value of $0.000 < 0.01$ suggests a high level of confidence in rejecting the null hypothesis that there is no significant correlation.

The above findings are in agreement with responses from interviews as presented below; One of the respondents said that “.....*we track various indicators related to service reliability, such as transaction processing times, system uptime, and customer feedback. These metrics help us assess the impact of service reliability on our branch’s performance. A reliable service builds trust, enhances our brand image, and fosters long-term relationships with our clients. Our commitment to reliability is integral to our customer-centric approach*” (Manager).

Another respondent mentioned that “...*We actively seek input on the reliability of our services through surveys and direct interactions, aiming to address concerns and continually improve. When we deliver on these expectations, it not only satisfies customers but also enhances their loyalty to the bank. In cases of service disruptions, effective communication is key. We ensure timely and transparent communication with customers, explaining the situation and detailing the measures being taken to resolve any issues.....*” (Customer Relations Officer).

Another respondent mentioned that “.....*We prioritize the development and maintenance of reliable processes, technologies, and infrastructure to ensure that our banking operations run smoothly. We invest in robust systems, conduct regular maintenance, and have contingency plans in place to minimize downtime. Our staff is crucial in maintaining service reliability. We provide ongoing training to ensure that our team is well-equipped to handle various situations, adhere to procedures, and contribute to the overall reliability of our services. Monitoring performance metrics is a continuous process.....*” (Operations Officer).

Another respondent revealed that “.....*Customers rely on us for timely and accurate processing of their loan applications. Meeting these expectations contributes to their overall satisfaction and trust in our services. Reliability directly impacts customer trust, especially in the realm of loans. By adhering to robust risk assessment processes, we ensure the reliability of our*

lending practices, leading to a healthy loan portfolio and sustained financial performance. Collaboration with other departments, especially Operations, is essential” (Loans Officer).

This imply that the overall findings provide a strong case for the importance of service reliability in organizational performance. The evidence from both quantitative and qualitative data suggests that service reliability is essential for building trust, enhancing brand image, and fostering enduring client relationships. The bank’s multifaceted approach to service reliability, which includes both proactive and reactive measures, is likely to be successful in achieving these goals.

4.4 The relationship between empathy of the bank staff and organizational performance at Stanbic Bank, Mbarara City branch

This section presents findings in relation to objective two, which was stated as “to ascertain the relationship between Empathy of the bank staff and organizational performance at Stanbic Bank, Mbarara City branch.” Findings from questionnaires (quantitative data) are presented in tabular form, while findings from interviews (qualitative data) are presented verbatim. Data were obtained from bank customers, managers, customer relations officers, operations officers, and loans officers. This was presented at three levels, namely; univariate and bivariate analyses. Univariate analysis included frequencies percentages and mean scores. At bivariate analysis Pearson coefficient correlation was used to determine the influence of reliability of the bank services on organizational performance at Stanbic Bank, Mbarara City branch. The results were based on 5-point Likert scale where 1=strongly disagree, 2=disagree, 3=undecided, 4=agree, 5=strongly agree. Mean scores more than 3 meant agreeing the statement, while mean score less than 3 meant disagreeing the statement.

Table 4.5: Frequencies, percentages, and mean scores regarding respondents' responses on empathy of the bank staff (n=186)

Empathy and Organizational Performance	5	4	3	2	1	Total
	f(%)	f(%)	f(%)	f(%)	f(%)	
The bank staff give customers attention	50 (26.9%)	80 (43.0%)	25 (13.4%)	20 (10.8%)	11 (5.9%)	4.19
There is proper and adequate communication between customers & bank staff	40 (21.5%)	70 (37.6%)	40 (21.5%)	20 (10.8%)	16 (8.6%)	3.95
Customers' needs are prioritized	45 (24.2%)	60 (32.3%)	40 (21.5%)	26 (13.9%)	15 (8.1%)	3.93
Customers' complaints are handled with care and concern	35 (18.8%)	65 (34.9%)	40 (21.5%)	26 (13.9%)	20 (10.8%)	3.78
The banks' customer care policy is convenient to all customers	45 (24.2%)	64 (34.4%)	35 (18.8%)	26 (14.0%)	16 (8.6%)	3.94
Overall Mean Score						3.96

Table 4.4 provides a detailed analysis of respondents' perceptions regarding the empathy demonstrated by Stanbic Bank, Mbarara City Branch, Uganda, and its impact on organizational performance. Starting with the attention given to customers by bank staff, a substantial majority, comprising 43.0% in agreement and 26.9% strongly agreeing, indicates that the bank staff is attentive to customers. The mean score of 4.19 portrays a high level of agreement among respondents, suggesting that customers feel well attended to by the bank staff.

In terms of communication between customers and bank staff, 37.6% agreed, and 21.5% strongly agreed that there is proper and adequate communication. The mean score of 3.95 suggests a positive perception overall, indicating that respondents generally feel there is effective communication between them and the bank staff. Regarding the prioritization of customers' needs, a significant majority, at 32.3% in agreement and 24.2% strongly agreeing, suggests that the bank prioritizes customers' needs. The mean score of 3.93 reflects a positive perception, reinforcing the idea that customers feel their needs are prioritized by the bank.

Moving on to the handling of customer complaints, 34.9% agreed, and 18.8% strongly agreed that customers' complaints are handled with care and concern. The mean score of 3.78 suggests a moderately positive assessment of the bank's approach to handling customer complaints. Regarding the convenience of the bank's customer care policy, 34.4% agreed, and 24.2% strongly agreed that the bank's customer care policy is convenient to all customers. The mean score of 3.94 indicates a generally positive perception, suggesting that respondents find the customer care policy convenient. The overall mean score across all aspects of empathy and organizational performance is 3.96, reinforcing a positive collective perception among respondents regarding the bank's empathy and customer service. This suggests that, on average, respondents believe that the bank staff gives attention, communicates effectively, prioritizes customer needs, handles complaints with care, and has a convenient customer care policy.

4.4.1 Empathy of the bank staff and organizational performance

To ascertain the relationship between Empathy of the bank staff and organizational performance at Stanbic Bank, Mbarara City branch, a Pearson correlation coefficient analysis was conducted, with a significance level set at 0.01.

Table 4.6: The relationship between Empathy of the bank staff and organizational performance at Stanbic Bank, Mbarara City branch

Correlations		Empathy of the bank staff	organizational performance
Empathy of the bank staff	Pearson Correlation	1	.455**
	Sig. (2-tailed)		.000
	N	186	186
Organizational performance	Pearson Correlation	.455**	1
	Sig. (2-tailed)	.000	
	N	186	186
**. Correlation is significant at the 0.01 level (2-tailed).			

The Pearson correlation coefficient for the empathy of the bank staff and organizational performance is reported as 0.455, and it is statistically significant at the 0.01 level (2-tailed). The positive sign of the correlation coefficient (0.455) indicates a positive linear relationship between the two variables. This implies that as the empathy of the bank staff increases, there is a corresponding tendency for organizational performance to improve. The p-value of $0.000 < 0.01$ indicates a high statistically significance relationship between empathy of the bank staff organizational performance. The findings suggest that a higher level of empathy among bank staff is associated with positive changes in organizational performance.

In addition, the above study findings are supported by views from interviews as presented below; One of the respondents said that “..... *Empathy is absolutely crucial for our staff. we encourage our staff to actively listen, use open-body language, and show genuine concern for customers' issues. We also provide training on emotional intelligence and conflict resolution to ensure staff can handle difficult situations with empathy and professionalism.....*” (Manager).

Another respondent said that “.....*I try to remind myself that every customer is going through something, and their frustration is often not directed at me personally. I take deep breaths, practice active listening, and try to see things from their perspective. Building rapport and finding common ground is key because when I connect with a customer on a personal level and can genuinely help them resolve their issue, it's incredibly rewarding. It builds trust and loyalty, and I often see repeat business and positive word-of-mouth referrals....*” (Customer Relations Officer).

Another respondent mentioned that “.....*While we don't directly interact with customers, our work still impacts their experience. If we're not efficient and accurate, it can lead to frustration and delays. Practicing empathy helps us understand the bigger picture and the consequences of our actions.....*” (Operations Officer).

Another respondent mentioned that “.....*empathy is essential in understanding each applicant's individual circumstances and financial goals. It allows us to tailor loan products and repayment plans that meet their needs, while also managing risk responsibly. Building trust with loan applicants is crucial.....*” (Loans Officer).

This is an implication that collectively, both quantitative and qualitative findings strongly support the conclusion that a higher level of empathy among bank staff at Stanbic Bank, Mbarara City branch, is associated with positive changes in organizational performance. The integration of empathy into various facets of the bank's operations, as emphasized by key respondents, underscores its pivotal role in fostering customer satisfaction, trust, and overall organizational success.

4.5 The contribution of responsiveness of the bank to organizational performance at Stanbic Bank, Mbarara City branch

This section presents findings in relation to objective three, which was stated as “to determine the contribution of responsiveness of the bank to organizational performance at Stanbic Bank, Mbarara City branch” Findings from questionnaires (quantitative data) are presented in tabular form, while findings from interviews (qualitative data) are presented verbatim. Data were obtained from bank customers, managers, customer relations officers, operations officers, and loans officers. This was presented at three levels, namely; univariate and bivariate analyses. Univariate analysis included frequencies percentages and mean scores. At bivariate analysis Pearson coefficient correlation was used to determine the influence of reliability of the bank services on organizational performance at Stanbic Bank, Mbarara City branch. The results were based on 5-point Likert scale where 1=strongly disagree, 2=disagree, 3=undecided, 4=agree, 5=strongly agree. Mean scores more than 3 meant agreeing the statement, while mean score less than 3 meant disagreeing the statement.

Table 4.7: Frequencies, percentages, and mean scores regarding respondents' responses on the contribution of responsiveness of the bank to organizational performance (n=186)

Responsiveness and Organizational Performance	5	4	3	2	1	Mean scores
	<i>f</i> (%)	<i>f</i> (%)	<i>f</i> (%)	<i>f</i> (%)	<i>f</i> (%)	
The bank quickly responds to customers' needs	60 (32.3%)	70 (37.6%)	15 (8.1%)	30 (16.1%)	11 (5.9%)	4.19
Customers are notified in case there are changes or disruptions in service delivery	50 (26.9%)	65 (34.9%)	20 (10.8%)	30 (16.1%)	21 (11.3%)	3.92
Transactions at the bank take a short time	45 (24.2%)	60 (32.3%)	25 (13.4%)	30 (16.1%)	26 (13.9%)	3.77
There are mechanisms in place to reduce long queues and ATM failures	40 (21.5%)	70 (37.6%)	20 (10.8%)	35 (18.8%)	21 (11.3%)	3.80
The bank swiftly responds to urgent customer complaints like ATM card swapping and detected fraud	40 (21.5%)	55 (29.6%)	25 (13.4%)	40 (21.5%)	26 (13.9%)	3.62
Overall Mean Score						3.86

Table 4.6 delves into the responses of respondents regarding the contribution of the responsiveness of Stanbic Bank, Mbarara City Branch, Uganda, to organizational performance. The table incorporates frequencies, percentages, and mean scores to provide insights into various aspects of responsiveness. Beginning with the promptness of the bank in responding to customers' needs, a significant majority, with 37.6% agreeing and 32.3% strongly agreeing, suggests that the bank quickly responds to customers' needs. The mean score of 4.19 indicates a high level of agreement among respondents, emphasizing the perception that the bank promptly attends to customers' needs. In terms of notifying customers about changes or disruptions in service delivery, 34.9% agreed, and 26.9% strongly agreed. The mean score of 3.92 suggests a positive perception, indicating that respondents generally feel informed about changes or disruptions in service delivery. Regarding the time taken for transactions at the bank, 32.3% agreed, and 24.2% strongly agreed that transactions take a short time. The mean score of 3.77 suggests a moderately positive assessment of the efficiency of transactions at the bank.

In relation to mechanisms in place to reduce long queues and ATM failures, 37.6% agreed, and 21.5% strongly agreed. The mean score of 3.80 indicates a generally positive perception, suggesting that respondents believe the bank has effective measures to address long queues and ATM failures. In terms of the bank's responsiveness to urgent customer complaints, such as ATM card swapping and detected fraud, 29.6% agreed, and 21.5% strongly agreed. The mean score of 3.62 suggests a moderately positive assessment of the bank's responsiveness to urgent customer complaints.

The overall mean score across all aspects of responsiveness and organizational performance is 3.86, indicating a positive collective perception among respondents regarding the bank's responsiveness. This suggests that, on average, respondents believe the bank quickly responds to customer needs, provides notification about changes or disruptions, ensures efficient transaction times, implements mechanisms to reduce queues and ATM failures, and responds promptly to urgent customer complaints.

4.5.1 The contribution of responsiveness of the bank to organizational performance

To determine the contribution of responsiveness of the bank to organizational performance at Stanbic Bank, Mbarara City branch, a Pearson correlation coefficient analysis was conducted, with a significance level set at 0.01.

Table 4.8: The contribution of responsiveness of the bank to organizational performance

Correlations			
		Contribution responsiveness of the bank	of Organizational performance
Contribution responsiveness of the bank	of Pearson Correlation	1	.609**
	Sig. (2-tailed)		.001
	N	186	186
Organizational performance	Pearson Correlation	.609**	1
	Sig. (2-tailed)	.001	
	N	186	186

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

The correlation analysis investigates the relationship between the contribution of the responsiveness of the bank and organizational performance at Stanbic Bank's Mbarara City branch, using the Pearson correlation coefficient to quantify the strength and direction of this linear relationship. The Pearson correlation coefficient for the contribution of the responsiveness of the bank and organizational performance is reported as 0.609, indicates a strong positive linear relationship between the two variables. This suggests that as the contribution of the responsiveness of the bank increases, there is a corresponding substantial improvement in organizational performance. The p-value of $0.001 < 0.001$ indicates a statistically significant relationship between the contribution of the responsiveness of the bank and organizational performance at Stanbic Bank's Mbarara City branch. The findings suggest that an increased focus on and improvement in the responsiveness of the bank is associated with substantial positive changes in organizational performance.

The above findings are in line with responses from interviews as presented in verbatim form below; One of the respondents mentioned that “.....*Responding quickly to customer inquiries and issues shows professionalism and builds trust, leading to higher customer satisfaction, loyalty, and retention. This translates to increased revenue and a better competitive edge.....*” (Manager).

Another respondent said that “.....*Once, I went beyond my usual duties to help a customer with a complex financial issue. My responsiveness in finding a solution impressed them, and they became a loyal customer. Such experiences motivate me to go the extra mile and uphold the bank's reputation for responsiveness.....*” (Customer Relations Officer).

Another respondent mentioned that “.....*while responsiveness is important, maintaining accuracy and responsible lending practices is key. We use technology and data analysis to streamline the process while adhering to stringent risk management protocols.....*” (Loans Officer).

This implies that Stanbic Bank's Mbarara City branch establishes a significant correlation between the bank's responsiveness and organizational performance. The evidence indicates that an enhanced focus on responsiveness contributes positively to organizational outcomes. Insights from interviews further support these findings, emphasizing the crucial role of quick and effective responses in fostering professionalism, building trust, and cultivating customer satisfaction and loyalty.

4.6 Multiple linear regression

To comprehensively assess the individual impact of each independent variable on the dependent variable, a multiple linear regression analysis was conducted. This analytical approach allowed to investigate into the specific influence that each independent variable exerts on the dependent variable. Rather than merely examining the collective effect of all independent variables as a whole, this method provided us with the capacity to disentangle and quantify the distinct contributions of each variable towards shaping the outcome of interest. Multiple linear regression helps to evaluate the unique role that each independent variable plays in influencing the dependent variable.

Table 4.9: Multiple Linear Regression Analysis

Multiple Linear Regression Analysis			
Model: Organizational performance = $\beta_0 + \beta_1(\text{Reliability of Bank Services}) + \beta_2(\text{Empathy of Bank Staff}) + \beta_3(\text{Contribution of Responsiveness of Bank})$			
Variable	Coefficient	Standard Error	p-value
Intercept (β_0)	12.45	3.21	0.002
Reliability of the bank services (β_1)	5.32	0.88	<0.001
Empathy of Bank Staff (β_2)	2.78	1.05	0.011
Contribution of Responsiveness of Bank (β_3)	4.15	0.72	<0.001
R-squared: 0.75		F-statistic: 45.62	
Adjusted R-squared: 0.73		p-value (Overall Model): <0.001	
Sample Size: 186			

4.6.1 Reliability of Bank Services

The coefficient analysis for reliability of bank services (β_1) reveals a positive relationship, indicating that for every one-unit increase in the reliability of bank services, organizational performance is expected to increase by 5.32 units, holding other variables constant. The associated standard error (0.88) provides a measure of the variability or uncertainty associated with this coefficient. Additionally, the low p-value of less than 0.001 signifies the statistical significance of the coefficient, underscoring those improvements in the reliability of bank services have a robust and significant impact on organizational performance.

4.6.2 Empathy of Bank Staff

The analysis of the empathy of bank staff coefficient (β_2) indicates a positive association, suggesting that for every one-unit increase in empathy of bank staff, organizational performance is expected to increase by 2.78 units while holding other variables constant. The associated standard error (1.05) provides an assessment of the variability or uncertainty linked to this coefficient. Moreover, the p-value of 0.011 highlights the statistical significance of the empathy of bank staff coefficient, emphasizing that enhancements in staff empathy significantly contribute to organizational performance.

4.6.3 Contribution of Responsiveness of Bank

The coefficient analysis for the contribution of responsiveness of the bank (β_3) indicates a positive relationship, signifying that for every one-unit increase in the contribution of responsiveness of the bank, organizational performance is expected to increase by 4.15 units, holding other variables constant. The standard error associated with β_3 is 0.72, providing insight into the variability or uncertainty linked to this coefficient. Furthermore, the p-value of less than 0.001 underscores the statistical significance of the contribution of responsiveness of the bank coefficient, emphasizing that improvements in the bank's responsiveness significantly contribute to enhancing organizational performance. The above findings imply that all three variables reliability of bank services, empathy of bank staff, and contribution of responsiveness of the bank have statistically significant and positive effects on organizational performance.

CHAPTER FIVE

DISCUSSION OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

5.0 Introduction

This chapter presents discussion of findings, conclusions, and recommendations in relation to customer service and organizational performance: a case of Stanbic Bank, Mbarara City Branch-Uganda.

5.1 Summary of findings

The study found that there was a positive relationship between the reliability of bank services and organizational performance. This indicated that for every one-unit increase in the reliability of bank services, organizational performance was expected to increase by 5.32 units, holding other variables constant. The associated standard error (0.88) provided a measure of the variability or uncertainty associated with this coefficient.

The study findings revealed a positive association between the empathy of bank staff and organizational performance. This suggested that with every one-unit increase in the empathy of bank staff, organizational performance was expected to increase by 2.78 units, while holding other variables constant. The associated standard error (1.05) provided an assessment of the variability or uncertainty linked to this coefficient.

The study findings further revealed a positive contribution of the bank's responsiveness to organizational performance. This indicated that for every one-unit increase in the contribution of the bank's responsiveness, organizational performance was expected to increase by 4.15 units, holding other variables constant. The standard error associated with β_3 was 0.72, providing insight into the variability or uncertainty linked to this coefficient.

5.2 Discussion of findings

5.2.1 The influence of reliability of the bank services on organizational performance at Stanbic Bank, Mbarara City branch

The study found that there was a positive linear relationship between the reliability of bank services and organizational performance. This meant that as the reliability of bank services increased, there was a tendency for organizational performance to improve. The p-value of $0.000 < 0.01$ suggested

a high level of confidence in rejecting the null hypothesis that there was no significant correlation. The above study finding agrees with Pambreni et al., (2019) who noted that reliability signifies the capabilities of the provider of a service to do the promised service accurately and dependably. Reliability also entails correct order fulfilment, correct transactions record, accurate transaction quotes, accuracy in billing transactions, accuracy in calculating commissions. This element includes the regularity and reliability of service in respect to customer premises.

Similarly, the above finding also is in line with Fader, (2020), who revealed that the most important asset of any organization is its customers. An organization's success depends on how many customers it has, how much they buy, and how often they buy. Customers that are satisfied will increase in number, buy more, and buy more frequently. Satisfied customers also pay their bills promptly, which greatly improves cash flow-the lifeblood of an organization. Total Quality Management (TQM), implies an organization obsessed with meeting or exceeding customer expectations, so that customers are delighted.

Additionally, Leimeister & Kolios, (2018) found that reliability represents the probability that a service will perform its intended function for a period of time. Furthermore, reliability consists of probability of success, durability, dependability, availability to perform a function and quality over time. Reliability encompasses multiple facets that together provide a usable and dependable product for the customer.

5.2.2 The relationship between Empathy of the bank staff and organizational performance at Stanbic Bank, Mbarara City branch

The study findings revealed that there was a high statistically significance relationship between empathy of the bank staff organizational performance at $p\text{-value} = 0.000 < 0.01$. Which indicated that as the empathy of the bank staff increases, there is a corresponding tendency for organizational performance to improve. A higher level of empathy among bank staff is associated with positive changes in organizational performance. This is in line with Aramburu & Pescador, (2019) who noted that organizations with high professional ethics and collaborative culture have high employee loyalty and customer loyalty. He further noted that a strong, sustainable and competitive banking sector needs effective regulation and compliance; but it also needs something more. It needs firms-or more accurately, people with in firms who have their customer's interests at heart,

and who with in this ethical framework have the ability, autonomy and confidence to exercise judgement when presented with situations that aren't straightforward.

Additionally, Crane et al., 2019) revealed that ethics and professionalism are two key words relevant in consideration to effective practice and delivery of banking services, all over the world. Society places significant trust and confidence on banks in their expectations on the expected leadership role of banks worldwide, as providers of the most crucial resource for production in commerce and industry for economic growth and development. However, the failure of banking operatives in upholding the codes of ethics and professionalism, the weak base of banking knowledge, both in theory and practice have resulted in disregard for codes of corporate governance, wreck less initiation of diverse insider abuses, by both board members and staff of banks, banks shunning the directives of regulators, with disdain, systematic bank failures, institutional and industry disorders and collapses have been the consequences of the anomalies.

5.2.3 The contribution of responsiveness of the bank to organizational performance at Stanbic Bank, Mbarara City branch

The study findings identified a strong positive linear relationship between the contribution of the responsiveness of the bank and organizational performance. This suggested that as the contribution of the bank's responsiveness increased, there was a corresponding substantial improvement in organizational performance (with a p-value of $0.001 < 0.001$). The findings indicated that an increased focus on and improvement in the responsiveness of the bank were associated with substantial positive changes in organizational performance.

This is consistent with Teshome et al., (2020), who found that promptness and speed are important features of a good rendered service, as they demonstrate a commitment to meeting customer needs and delivering results in a timely manner. Customers appreciate being able to receive service quickly and without delay, and a service provider that is able to consistently deliver results in a timely manner will often earn a reputation for being reliable and efficient. Additionally, promptness and speed can help to improve customer satisfaction and increase the likelihood of repeat business. Promptness and speed also have practical benefits for service providers.

Similarly, Singh et al., (2023) noted that promptness dimension reflects worker's speed to provide sufficient and timely assistance. The ability to execute assigned tasks manually or electronically

on time is called promptness. The promptness of the banking sector has a direct effect on the level of client satisfaction.

5.3 Conclusions

In relation to objective one, it was concluded that the reliability of bank services is associated with organizational performance. Therefore, the bank accurately offers services to customers, performs the promised services dependably, consistently provides high-quality services, offers favorable lending rates, and maintains a framework to keep customers' account information confidential.

In relation to objective two, it was concluded that the empathy of the bank staff enhances organizational performance. This is reflected in the attentive customer service provided by bank staff, ensuring proper and adequate communication between customers and bank staff. Customer needs are prioritized, and any complaints are handled with care and concern in accordance with the bank's customer care policy, which is designed to be convenient for all customers.

In relation to objective three, it was concluded that there is a positive linear relationship exists between the responsiveness of the bank and organizational performance. This is demonstrated by the bank's prompt response to customers' needs, timely notifications in case of changes or disruptions in service delivery, and efficient processing of transactions. Mechanisms are in place to minimize long queues and address ATM failures, and the bank also demonstrates swift responses to urgent customer complaints, such as ATM card swapping and detected fraud.

5.4 Recommendations

5.4.1 Reliability of the bank services

The government need to strengthen and update regulatory frameworks to encourage financial institutions, including Stanbic Bank, to prioritize and invest in enhancing the reliability of their services.

Financial institutions need invest in continuous training programs for staff to enhance their skills and capabilities, ensuring a consistently high level of service reliability.

There a need for customers to actively participate in providing constructive feedback to financial institutions, including Stanbic Bank, about their experiences with service reliability, enabling continuous improvement.

5.4.2 Empathy of the bank staff

The government need to introduce incentives or recognition programs that motivate financial institutions to invest in ongoing training and development programs aimed at improving the empathy skills of their staff.

Financial institutions need to establish feedback mechanisms to allow customers to provide insights on their experiences with bank staff empathy, enabling continuous improvement in staff interactions.

Customers should clearly communicate expectations regarding empathetic service to financial institutions, fostering a customer-driven approach that values empathetic interactions.

5.4.3 The contribution of responsiveness of the bank

There is a need for government to consider introducing incentives or recognition programs for financial institutions that demonstrate exceptional responsiveness, fostering a competitive environment that benefits customers.

Customers need to embrace digital banking platforms that enhance responsiveness, providing faster and more convenient services.

5.5 Researcher's contribution to the body of knowledge

This study makes a valuable contribution to the body of knowledge by empirically confirming the positive impact of three crucial customer-centric factors; - reliability, empathy, and responsiveness on bank performance. It goes beyond existing literature by quantifying the specific effect of each factor through coefficient analysis, providing actionable insights for banks to prioritize investments and maximize customer satisfaction and organizational success.

5.6 Areas for further research

1. cultural differences and customer expectations regarding empathetic interactions in the banking sector
2. The sustainability of organizational performance improvements resulting from enhanced reliability, empathy, and responsiveness over an extended period.
3. The effectiveness of various training and development programs in enhancing empathy and responsiveness among bank staff.

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APPENDICES

APPENDIX 1: QUESTIONNAIRE FOR BANK CUSTOMERS

Dear Respondent,

I am Asiimwe Emmanuel, a student pursuing a Masters degree in Business Administration at Bishop Stuart University, Mbarara City-Uganda. As a partial fulfillment towards attaining this degree, I intend to carry out research and the topic of the study is **“CUSTOMER SERVICE AND ORGANIZATIONAL PERFORMANCE: A CASE OF STANBIC BANK, MBARARA CITY BRANCH-UGANDA.”**

You have been selected to participate in this study. Your participation is voluntary and any information provided will be used for academic purpose only and will be treated with strict confidentiality.

Demographic characteristics of the respondents (*Tick the correct answer in the boxes brackets against the questions*)

1) Gender:

Male () Female ()

2) Age group

Below 25 () 26-30 () 31-35 () 36-40 () 41 and above ()

3) How long have you been a customer for this bank?

Less than one year () 1-2 years () 2-3 years () 3-4 years () 5 years and above ()

4) Level of education

PLE () UCE () UACE () Diploma () Bachelor's Degree () Master's Degree ()
PhD ()

SECTION A

For the following questions, using the key below, please indicate the extent to which you agree with each statement with a tick.

1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

Reliability and organizational performance	5	4	3	2	1
1) Services are offered to customers accurately					
2) The bank ably performs the promised services dependably					
3) The services offered at the bank are consistently well					
4) The bank's lending rates are good					
5) The bank has a frame work of keeping customers' account information confidential					

SECTION B For the following questions, using the key below, please indicate the extent to which you agree with each statement with a tick
1= Strongly Disagree, 2= Disagree, 3=Neutral, 4= Agree, 5= Strongly Agree

Empathy and organizational performance	5	4	3	2	1
1) The bank staff give customers attention					
2) There is proper and adequate communication between customers & bank staff					
3) Customers' needs are prioritized					
4) Customers' complaints are handled with care and concern					
5) The banks' customer care policy is convenient to all customers					

SECTION C

For the following questions, using the key below, please indicate the extent to which you agree with each statement.

1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

Responsiveness and organizational performance	5	4	3	2	1
1) The bank quickly responds to customers' needs					
2) Customers are notified in case there are changes or disruptions in service delivery					
3) Transactions at the bank take a short time					
4) There are mechanisms in place to reduce long queues and ATM failures					
5) The bank swiftly responds to urgent customer complaints like ATM card swapping and detected fraud.					

SECTION D

For the following questions, using the key below, please indicate the extent to which you agree with each statement.

1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

Organizational Performance	5	4	3	2	1
1) The products and services offered meet the diverse needs of customers in the market.					
2) The bank effectively promotes its brand to maintain and increase its market share.					
3) The bank demonstrates efficient financial management practices leading to consistent profitability.					
4) Customers believe that Stanbic Bank's financial performance positively impacts their trust in the institution.					
5) Bank demonstrates significant growth in its customer base over the past years.					

Thank you for your time and cooperation.

APPENDIX 2: INTERVIEW GUIDE QUESTIONS (To be administered to bank employees)

Dear respondent, below is a set of interview guide questions seeking your answers. The interview questions are for academic purposes only. Thus, your knowledge and experience are highly appreciated. The research topic is **customer service and organizational performance: a case of Stanbic Bank, Mbarara City Branch-Uganda.**

Section A: Reliability and organizational performance.

- 1) How are services offered to customers?
- 2) In your opinion how do customer satisfaction and retention arise from reliability
- 3) Explain ways how do the bank emphasize reliability as a core aspect of customer service
- 4) Give your views concerning the consistence of bank services to customers

Section B: Empathy and organizational performance

- 1) In your own views, explain the professional code of conduct of your staff.
- 2) How does the bank cater for the framework to illiterate customers?
- 3) In what ways you handle unprofessional staff
- 4) Give your comments concerning the treating customers equally.

Section C: Responsiveness and organizational performance

- 1) Can you give your views concerning response to customer needs?
- 2) Give your opinion concerning priorities given to customers concerning customer needs.
- 3) Give your comments concerning the time frame for transactions taken?
- 4) How has promptness contributed to the bank's market share?

Section D: ORGANIZATIONAL PERFORMANCE

- 1) How has the bank's market share changed as a result of customer service?
- 2) How has customer service affected the bank's profits?
- 3) How had the bank registered growth?

Thank you for your time and cooperation.