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   INTRODUCTION

   REVIEW OF LITERATURE

   NEED/IMPORTANCE OF THE STUDY

   STATEMENT OF THE PROBLEM

   OBJECTIVES

   HYPOTHESES

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

   SCOPE FOR FURTHER RESEARCH

   ACKNOWLEDGMENTS

   REFERENCES

   APPENDIX/ANNEXURE

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THE RESPONDENTS PERCEPTION OF CUSTOMER CARE INFLUENCE ON CUSTOMER SATISFACTION IN RWANDAN COMMERCIAL BANKS - A CASE STUDY: BANQUE POPULAIRE DU RWANDA

MACHOGU MORONGE ABIUD
LECTURER
ADVENTIST UNIVERSITY OF CENTRAL AFRICA
RWANDA

LYNET OKIKO
RESEARCH SCHOLAR
UNIVERSITY OF EASTERN AFRICA BARATON
KENYA

VICTORIA KADONDI
LECTURER
ADVENTIST UNIVERSITY OF CENTRAL AFRICA
RWANDA

NDAYIZEYE GERVAIS
PHD RESEARCHER – ACCOUNTING
BABCOCK UNIVERSITY
NIGERIA

ABSTRACT

Customer satisfaction is one of the major concerns of any bank that wants to have a competitive edge and maintain a high profit margin. This has been necessitated by the stiff competition within the banking sector. Banks are striving hard to offer quality customer care service so as to maintain the existing customer, woo new ones and maintain a competitive edge, while on the other hand, customers, want and expect the most excellent value out of their money. The research was aimed at evaluating if customer care has an influence on the satisfaction of customers based on the services given. The study consists of statistical analysis of data collected from the respondents using a self structured questionnaire. The study used a descriptive and co relational research design and also employed convenience sampling method in collecting the data from the respondents. 421 respondents, who sort services from the bank between the 12th and the 14th of June 2012, were approached to fill the questionnaire, out of which 250 satisfactorily agreed to fill the instrument. The main findings of the study indicated that assurance is the most important dimension factor of customer care with the overall mean of 3.3850 while customer value with a mean of 3.3170 and customer loyalty with a mean of 3.0450 were the most important dimensions of customer satisfaction. The findings when the respondents were categorized into gender revealed female customers to be more concerned with customer care services provided and less satisfied than men. The statistical analysis further indicated that the age group between 20-30 years are less satisfied and more concerned with the customer care services given, but the other age groups greater than 30 years seem to be more satisfied and not so much concerned with the level of customer care services give. After the analysis and interpretations, it was noted that there is a strong significant relationship between customer care and customer retention (0.977), customer commitment (0.988), customer loyalty (0.970), customer trust (0.983), and customer satisfaction (0.994).

KEYWORDS

Banque Populaire du Rwanda, Customer care, Customer satisfaction.

INTRODUCTION

Many companies in the present competitive market systematically and continuously measure how well they treat their customers, identifying the factors, shaping satisfaction, and making changes in their operations and marketing results (Philip & Kevin 2006). Customer care is customer service that seeks to acquire new customers, provide superior customer satisfaction, and build customer loyalty. Customer service is the provision of service to customers before, during and after a purchase (Bavota, 2009). Turban, (2002) views customer service as being a series of activities designed to enhance the level of customer satisfaction that is the feeling that a product or service has met the customer expectation. Customer service, like a brand, is what the customer perceives and remembers of the service they received. A customer's perception of the service they receive is not necessarily the service they actually receive. Several published studies reveal that the mood of the customer has a significant impact on the perception of the service received. Robert and Graham, (2008) look at customer service as having several meanings based on many different contexts, but in most cases its synonymous with complaints from customers or customer care.

Kotler and Armstrong, (2009) views customers as being individuals or groups of people, external, or internal to the organization, who receive and often pay for services provided. Internal customers are individuals or groups of individuals who are part of the same organization but from a different unit or operation, while external customers are those individuals or groups who are not part of the organization. Kotler and Armstrong, (2009) contends that customer satisfaction depends on product's perceived performance relative to a buyer's expectations. If the product's performance falls short of expectation, the customer is dissatisfied. If performance matches expectations, the customer is equally satisfied. If performance exceeds expectations the customer is highly satisfied or delighted. A highly satisfied customer generally stays loyal longer and buys more as the company introduces new product and upgrades existing ones. They also promote the company by word of mouth and pay less attention to competing brands. They tend to be less sensitive to price and can offer new products / service value-offering ideas to the company.

The first Banque Populaires was created in German in 1864 by Wilhem Raiffeisen and Herman Schulze, a time in which, the industrial development of European countries created a large number of salaried populations in the city from the mining of coals and metals in 1864. The subsidiary of the bank was established in Rwanda in 1975 at NKAMBA in Kibungo-Eastern province. It was followed by the establishment of many other branches around the country. In 1986 the various autonomous Banques Populaires du Rwanda formed an umbrella called Union des Banques Populaires du Rwanda (UBPR) with a cooperative mission. Based on its strong endurance and commanded experience of 33 years in the Rwandan financial sector, UBPR was transformed from a cooperative Bank into a commercial bank, Banque Populaire du Rwanda Ltd (BPR).

BPR has many competitors offering the same services in the Rwandan banking market; these include bank of Kigali, Cogebanque bank, Ecobank, Uunguka bank, Agaseke bank, Urwego opportunity bank, Goshen finance, and many others. All these competitors compete in the same environment for the same customers. Companies have realized the very important element of maintaining and attracting new customers to the banks. Every bank therefore competes for these very customers who create a strong backbone by offering better and quality services, so as to have a competitive age and generally for survival. The biggest problem is that the bank has not conducted any survey or research to ascertain the quality of the care it gives to its customers, despite the competitive environment they operate in.

The thrust of this research is to establish the quality of customer care, and its effect on the customer satisfaction, of its present and existent customers. The research highlights the profile of the respondents, in terms of gender, age, and education level, and further ascertains the perception of respondent when categorized according to age and gender on customer care and customer satisfaction and ultimately evaluates if there is any significant effect between customer care and customer retention, commitment, loyalty, trust, Value and customer satisfaction. The study puts the following independent variables (Customer Care) under perspective accessibility, attitude, responsiveness, assurance and timeliness, and under the dependent variable (Customer satisfaction) customer retention, customer commitment, customer loyalty, and customer trust. The study employed the following conceptual model as illustrated in Figure 1.

FIGURE 1: RELATIONSHIP BETWEEN CUSTOMER CARE AND CUSTOMER SATISFACTION
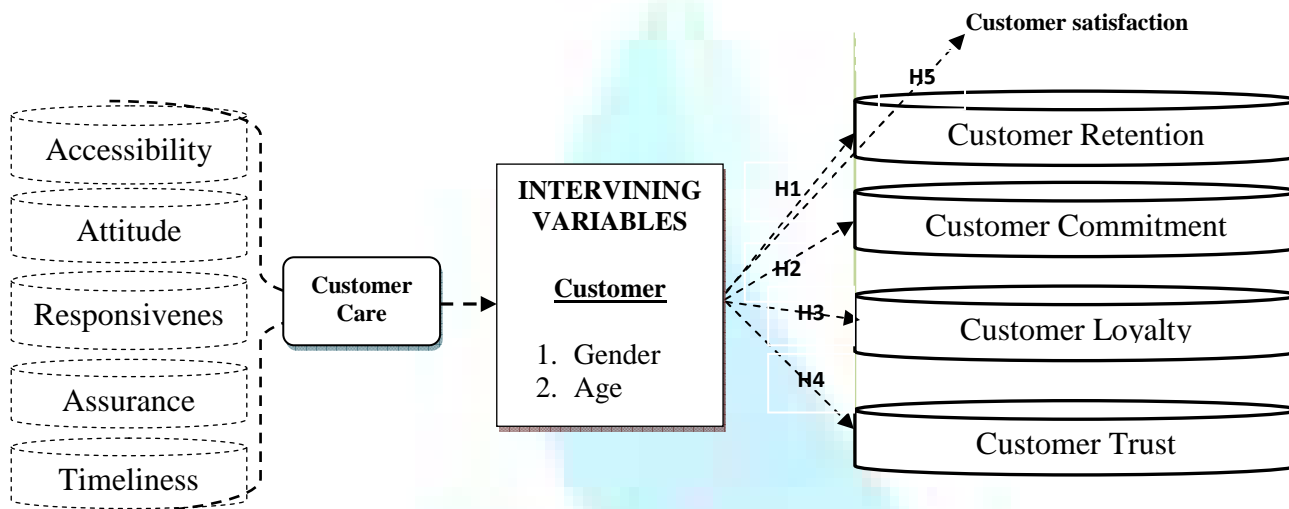
NULL HYPOTHESIS

$H_0$1. There is no significant relationship between customer care and customer retentions

$H_0$2.There is no significant relationship between customer care and customer commitment

$H_0$3.There is no significant relationship between customer care and customer Loyalty

$H_0$4.There is no significant relationship between customer care and customer Trust

$H_0$5.There is no significant relationship between customer care and customer satisfaction

LITERATURE REVIEW

CUSTOMER CARE

Customer care is the Customer's perceptional view on how well the good and services are supplied to them. According to Baker, (2000) in this widest sense customer care embraces everything an organization does to establish and sustain a relationship with its customers. In its narrow sense it is any activity or action which adds value to relationship so that an organization's customer care program may consist of a listing of series of highly specific activities. This is particularly so when a firm publishes an explicit statement of its customer care program. In a sense this distinction between the concept of customer care, embracing all aspects of the customer relationship, and its implementation through a series of specific functions, is very similar to the distinction between the marketing concept and the marketing function. At one level customer care is a state of mind, which permeates the thinking of the selling organization. At another level it is a highly focused and closely defined set of activities designed to add value and satisfaction important to specific customers.

Suganthi and Samuel, (2004) argues that the customer is the individual who buys the products of any manufacturing organization. Without the buyer the whole manufacturing process becomes meaningless. Hence every organization should focus on attracting more customers, making them happy, and ultimately retaining them. All these factors should be seen and given equal emphasis and importance, for if one of the factors is neglected; the organizations stand to lose heavily. Satisfying or delighting the customer is a complex task, basing on the fact that there are many peculiar types of customers with various perceptions and needs in the market.

KINDS OF CUSTOMER CARE

1. **Product quality:** relates to standards and measure set to ensure a product conforms to specification and is therefore fit for its purpose and safe to use.
2. **Service quality:** refers to the company/ customer interface and relationship, focusing on the customer's experience during the process of the transaction.
3. **After sales service:** covers after-sales enquiries and complaints together with repair and maintenance procedures. Cleary the current scope of customer care goes much beyond the original ideal of after- sales service.
4. **Customer service:** customer service is determined by the interaction of all those factors that affect the process of making products and services available to the buyer (Adcock, Alhalborg, & Ross, 2001)

CUSTOMER CARE DIMENSIONS

ACCESSIBILITY

Accessibility is a general term used to describe the degree to which a product, device, service, or environment is available to as many people as possible. Accessibility can be viewed as the "ability to access" and benefit from some system or entity. The term "accessibility" is also used in the Convention on the Rights of Persons with Disabilities as well as the term "universal design". Accessible means that care and service is provided in a manner that is capable of being easily understood or appreciated, easy to get at, capable of being reached, or entered and obtainable (Suganthi & Samuel 2004). Accessibility refers to how easy contact and approachabiliy to get services. It means the service is easily by telephone (lines are not busy,and customer are not hold);waiting time to receice service is not extensive;convenient hour of operation ;convenient location of service facility (Duncan, 2006)**.**

ATTITUDE

Attitude is defined as relatively stable clusters of feelings beliefs, and behavioral intentions toward specific objects, people or institutions. Indeed, such feelings attitudes as they are called represent an important part of people's lives particularly on the job (Baron & Robert, 2003). Attitude is a general disposition or orientation towards objects, people, and ideas usually accompanied by negative or positive judgments. Attitudes have two dimensions direction and degree of

conviction. Attitude direction is whether the feeling is positive or negative. Degree of conviction is how sure customers are about their attitudes, how strong are slightly positive, slightly negative, and very negative (Duncan, 2006). Attitudes denote our positive and negative responses to people, events and objects are influenced by the value held by individuals and their sense of right and wrong (Sekaran, 2004).

The benefits of positive thinking and positive attitude are well documented. Researchers of Positive Psychology find that people with positive attitudes are happier, healthier, and live longer than those with negatives attitudes and habitual negative thinking. A positive attitude is simply an inclination or leaning toward the positive aspects of any situation. Thinking positively is not putting one's head in the sand, nor is it being unrealistic. A positive attitude recognizes the negative aspects of a situation, but chooses to focus instead on the hope and opportunity available within every situation (Lopper, 2007). Attitudes are composed of the three fundamental components: - the evaluative component, the cognitive component, and the behavioral component (Baron, 2003).

ASSURANCE

Assurance is the competence of the firm in delivering the promised service, courtesy extended to the customer, firm's credibility, and the extent to which the customer feels secure (Saxena, 2006). Assurance refers to the knowledge and courtesy of employees and their ability to inspire trust and confidence (Foster, 2010). Assurance refers to the knowledge and courtesy of employees and their ability to convey trust and confidence including competence, courtesy, credibility and security. Competence means possession of the required skills and knowledge to perform the services. It involves knowledge and skill of the contact personnel, knowledge and skill of operational support personnel, research capability of the organization. Courtesy involves politeness, respect, consideration, and friendliness of contact personnel. Credibility involves trust worthiness, believability, honest; it involves having the customer's best interest at heart. Contributing to credibility is company reputation, personnel characteristics of the contact personnel. The degree of hard sell involved in interaction with the customer. Security refers to the freedom from danger, risk or doubt. It involves physical safety, financial security and confidentiality (Robert & Graham, 2008).

RESPONSIVENESS

Responsiveness is the willingness and ability to provide prompt service (Kotler & Armstrong, 2009), the willingness of the service provider to be helpful and prompt in providing service (Foster, 2010), and the willingness to help customers and provide prompt service (Saxena, 2006). Responsiveness is reaction that produces customer satisfaction after a customer initiates company contact. It helps in overcoming negative feeling a customer may have about a brand or service (Duncan, 2006), it also refers to the prompt service given to customers, willingness to help customers, readiness to customers' requests, going out of the way to make customers happy (Philip & Kevin, 2006).

TIMELINESS

Customers want what they want and they want it fast they want product and service delivery to take the minimum amount of time possible. As the complexities in the modern life of customers increase, the corresponding demand for precision from suppliers requires that products and services be delivered on or before the agreed upon time. Customers want suppliers they can depend upon, who can deliver when they say they will. Suppliers are under pressure as well and often don't give customers all the time required to adequately understand their needs and insure that their needs are fulfilled. Timeliness concerns strike at the heart of the customer supplier relationship. Suppliers must strive to improve every aspect of timeliness within their capability. Timeliness is not a customer satisfaction issue that can be swept under the rug. It is commonly weighted as one of the most important factors to the customer. Organizations who are serious about being known as the best and building their return and recommend rate will spend enough time, focusing on timeliness (Berry, 2010).

CUSTOMER SATISFACTION

Customer satisfaction is a function of a customer expectation from the firm and the actual performance by the firm (Saxena, 2006). Research has identified a core set of attributes and actions of successful customer service organizations within the market economy. Regardless of whether these organizations provide goods or services, they recognize that satisfied customers are the key to their success. Achieving high levels of customer satisfaction requires that organizations continually monitor and examine the experiences, opinions, and suggestions of their customers and people who are potential customers. Improving service quality to meet customers' standards is an ongoing part of doing business. In this way, customers drive the market and the organization.

At the same time that organizations act to attract and satisfy customers, the customers themselves exercise ultimate influence. Their satisfaction depends on both their expectations and their treatment. Through their choices, customers decide which organizations survive and thrive, determine what goods and services are available, and shape how they are provided (Kotelnikov, 2003). Customer satisfaction significantly influences an organization's current and future performance (Lewin, 2009). It is a key issue for all those organizations that wish to create and keep a competitive advantage in this highly competitive world. Customer satisfaction is regarded as a primary determining factor of purchasing behavior (Burns, 2006). Increased customer satisfaction generates positive word of mouth (WOM) and help in attracting the new customers to the firm (Chakraborty, Srivastava, & Marshall, 2007). Improving customer satisfaction, which results in increased return intention and positive WOM endorsement, will in turn not only strengthen customer loyalty, but also generate greater revenue and improve reputation of company (Kim 2009). Satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her expectations. If the performance falls short of expectations, the customer is dissatisfied, but if the performance matches the expectations, the customer is satisfied. If the performance exceeds expectations, the customer is highly satisfied or delighted (Philip & Kevin, 2006).

Satisfaction is the result of customers' assessment of a service based on comparison of their perceived service delivery with their prior expectation. The key to building lasting customer relationships is to create superior customer value and satisfaction. According to Philip and Kevin,(2006) showed that quality is the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs. It is always the customers who judge the quality of our products, whether these are goods or services, hardware or software. Customer satisfaction influences repeated buying, probably the most obvious reason companies must pay attention to customer satisfaction is that it influences whether consumers will buy from the same company again. Customer retention on the other hand is the act of implementing certain strategies which allows current customers to keep using the brand and potential customers to turn into regular consumers. In order to sustain in the tough market competitions, businesses have to follow customer retention strategies right from the time they get a new customer till throughout the period the person uses the product. Customer retention is not just a matter of offering quality products, but also how the company gives proper services and creates a dependable goodwill in the market (Philip & Kevin, 2006). Hoyer and MacInnis,(2001) sees customer retention as the practice of working to satisfy customers with the intention of developing long-term relationships with them while Zineldin, (2000) observes retention as being a commitment to continue to do business or exchange with a particular company on an ongoing basis.

Commitment is a lasting desire to maintain or preserve a valuable, important relationship. Thus, this commitment phase is characterized by the parties' exchanging of significant resources (Tanner, 2006). Wesson,(2009) sees commitment as being of three types:

1. **Effective commitment**: is the desire to remain a member of an organization due to an emotional attachment to, and involvement with, that organization.
2. **Continuance commitment**: is the desire to remain a member of an organization because of awareness of the costs associated with leaving it.
3. **Normative commitment**: is the desire to remain a member of an organization due to a feeling of obligation.

Customer loyalty is an outcome of the customer's faith or confidence in the company's offer. Loyalty is created only when customers perceive fairness, equity, and transparency in his/ her relationship with the seller. Anderson and Jacobsen,(2000) sees ccustomer loyalty as being a deeply held commitment to re-buy or re-patronize a preferred product or service consistently in the future despite situational influences and marketing efforts having the potential to cause switching behavior". True customer loyalty is created when the customer becomes an advocate for the organization, without incentive". Foster, (2010) indicates that customer loyalty can be instilled by offering specialized service not available from competitors. This can take many forms, including high customer contact or technology advancements. Kotler, (2006) clearly indicates that customer loyalty is a deeply held commitment to re-buy or re-patronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior. Customer loyalty means that the customer is loyal to the company and only turns to a competitor in exceptional cases. Bansal & Gupta, (2001) perceive building of customer loyalty as not being a choice any longer with businesses, but it's the only way of building sustainable competitive advantage.

Tanner, (2006), ddefines trust as a belief in the integrity, honest, and reliability of another person. Trust is created and preserved through consistent behavior over a sustained period of time, and it's developed when there is faith in the integrity of the belief that the person would act consistently. It can also be seen as

a reciprocal faith in other's intentions behavior. Three dimensions of trust are overall trust -expecting fair play, the trust and empathy, emotional trust -having faith that someone will not misrepresent you to others or betray a confidence, and reliableness -believing that promises and appointment will be kept and commitment. These different dimensions contribute to wide and complex range of trust, from very low to very high (Kreitner, 2006).

RESEARCH METHODOLOGY

The theoretical architecture was bridged with methodological design towards deepening the scientific or philosophical undertone of the research. The research employed and utilized descriptive and correctional research design. The choice of these designs was informed by the ability of descriptive method to profile respondents categorically (Greener, 2008) and the correlation was to examine the relationship between variables (Wallace & Wray, 2006). Collectively, these designs formed the background upon which the statistical analysis is based.

The data of this research were collected by means of a self structured questionnaire, which employed the used of a Likert four-point scale. The four scales required respondents to indicate the selected option for a given statement from strongly agree to strongly disagree and the interval between each point on the scale was assumed to be equal. The scaling was composed of the following 1.Disagree (D), 2. Tend to Disagree (TD), 3. Tend to Agree (TA), 4. Agree (A). The researchers employed convenience sampling method in the distribution of the research instrument to the bank customers; this was considered due to the large number of customers, their accessibility and the flexibility of the researcher and the respondents. The researcher approached customers who walked into the banking hall for three consecutive days. The researchers approached 421 customers out of which 250 were willing to fill the questionnaire.

DATA ANALYSIS, INTERPRETATIONS AND DISCUSSIONS

The profile of the respondents was analyzed through descriptive statistics as presented in Table 1.1 and it indicates that out of 250 respondents, 165 (66.0%) respondents were male while 85(34.0%) respondents were female. This proportional difference only reflects the number of respondents surveyed.

TABLE 1: DISTRIBUTIONS OF THE RESPONDENTS BY DEMOGRAPHIC FACTORS

Demographic Variables		Frequency	Percent
Gender	*Male*	165	66.0%
	Female	85	34.0%
Age	*20-30*	138	55.2%
	31-40	42	16.8%
	41-50	35	14.0%
	51-60	35	14.0%
Level of Education	*Certificate/Diploma*	42	16.8%
	Bachelors	205	82%
	Masters	3	1.24%
	PhD	0	0.0%

Table 1 further indicates that out of the 250 respondents, 42 (16.8%) have a certificate or Diploma, 205 (40.8%) respondents have Bachelors Degree, 3 (1.1%) respondents have a Masters Degree, PhD has 0 (0%) respondents. Table 1 also indicates the age of the respondents. Of the total 250 respondents, 138 (55.2%), have the age between 20-30 years, 42 (16.8%), respondents have the age between 31-40, 35 (14.0%), respondents have the age between 41-50, and 35(14.0%), respondents have the age between 51-60. The perception of the respondents towards the independent (customer care) and dependent variable (customer satisfaction) were analyzed through descriptive statistics as presented in Table 2.

TABLE 2: RESPONDENT'S PERCEPTION ON THE INDEPENDENT (CUSTOMER CARE) AND DEPENDENT VARIABLE CUSTOMER SATISFACTION)

Independent Variables (customer Care)	N	Mean	Std. Deviation	Dependent Variable (Customer Satisfaction)	N	Mean	Std. Deviation
Accessibility	250	2.6990	.72057	*Customer Retention*	250	2.8600	.80060
Attitude	250	2.8010	.66703	*Customer Commitment*	250	2.8870	.74073
Timeliness	250	2.6880	.74927	*Customer Loyalty*	250	3.0450	.61501
Assurance	250	3.3850	.64513	*Customer Trust*	250	2.7690	.76958
Responsiveness	250	2.7560	.70459	*Customer Value*	250	3.3170	.65955

From the statistical report in table 2, assurance variable with a mean of (3.3850) tested under the independent variable is instrumental to the promotion of customer care in the bank. The respondent's responses indicate that they value customer care to be okay if they are assured that the promised services are fulfilled, if the employee's behavior instills confidence in the customer on the services offered, if the employees are competent in delivering the promised services, and when the promised services are safe. Table 2 on the dependent variable, further indicates that customer loyalty (3.0450) and customer value (3.3170) are instrumental to the satisfaction of customers on the services offered. The customers indicated that their satisfaction is met and loyalty high when the bank meets their expectations, and when they receive the needed services. The statistical analysis of the respondent's perception on the independent (customer care) and dependent variable (customer satisfaction) when categorized according to gender are indicated in table 3.

TABLE 3: RESPONDENT'S PERCEPTION ON THE INDEPENDENT AND DEPENDENT VARIABLE WHEN CATEGORIZED ACCORDING TO GENDER

Descriptive Statistics for customer care Categorized according to gender (Independent Variable)				Descriptive Statistics for customer satisfaction Categorized according to gender (Dependent Variable)			
Gender		N	Mean	Gender		N	Mean
Male	*Accessibility*	85	3.4559	**Male**	*Customer Retention*	85	3.6912
	Attitude	85	3.4412		*Commitment*	85	3.6471
	Timeliness	85	3.6667		*Loyalty*	85	3.7059
	Assurance	85	3.8118		*Trust*	85	3.5735
	Responsiveness	85	3.4118		*Customer Value*	85	3.9412
Female	*Accessibility*	165	2.3091	**Female**	*Customer Retention*	165	2.4318
	Attitude	165	2.4712		*Commitment*	165	2.4955
	Timeliness	165	2.3313		*Loyalty*	165	2.7045
	Assurance	165	2.8655		*Trust*	165	2.3545
	Responsiveness	165	2.4182		*Customer Value*	165	2.9955

Based on statistical evidence as portrayed in table 3, it can be seen that all the variables under the independent variable (customer care) and the dependent variable (customer satisfaction) for female respondents have a mean greater less than 3.00, while that of men all had a mean more than 3.00. This general fosters a conclusion that portrays the female customers to be concerned with customer care services provided in the organization and ultimately affecting the level of satisfaction realized. The statistical analysis of the respondent's perception on the independent (customer care) and dependent variable (customer satisfaction) when categorized according to various age groups are indicated in table 4. The mean scores in age group between 20 and 30 years, for both the independent and the dependent variable age are below 3.00, indicating that this age group is not so much concerned with the customer care services given nor does that have any influence on the satisfaction on the services received.

TABLE 4: RESPONDENT'S PERCEPTION ON THE INDEPENDENT AND DEPENDENT VARIABLE WHEN CATEGORIZED ACCORDING TO AGE

Descriptive Statistics for customer care –Categorized according to age(Independent Variable)				Descriptive Statistics for customer satisfaction Categorized according to age (Dependent Variable)			
Age group	**Independent Variable**	**N**	**Mean**	**Age group**	**Dependent Variable**	**N**	**Mean**
20-30	*Accessibility*	*138*	*2.1957*	**20-30**	*Customer Retention*	*138*	*2.2717*
	Attitude	*138*	*2.3587*		*Commitment*	*138*	*2.3696*
	Timeliness	*138*	*2.1884*		*Loyalty*	*138*	*2.6196*
	Assurance	*138*	*2.7217*		*Trust*	*138*	*2.2283*
	Responsiveness	*138*	*2.3043*		*Customer Value*	*138*	*2.8587*
31-40	*Accessibility*	*42*	*2.9286*	**31-40**	*Customer Retention*	*42*	*3.2500*
	Attitude	*42*	*3.1190*		*Commitment*	*42*	*3.2381*
	Timeliness	*42*	*3.1587*		*Loyalty*	*42*	*3.2381*
	Assurance	*42*	*3.6714*		*Trust*	*42*	*3.0893*
	Responsiveness	*42*	*3.0000*		*Customer Value*	*42*	*3.7143*
41-50	*Accessibility*	*35*	*3.1786*	**41-50**	*Customer Retention*	*35*	*3.5714*
	Attitude	*35*	*3.2500*		*Commitment*	*35*	*3.5000*
	Timeliness	*35*	*3.5714*		*Loyalty*	*35*	*3.6071*
	Assurance	*35*	*3.8000*		*Trust*	*35*	*3.3929*
	Responsiveness	*35*	*3.0000*		*Customer Value*	*35*	*3.9643*
51-60	*Accessibility*	*35*	*3.9286*	**51-60**	*Customer Retention*	*35*	*4.0000*
	Attitude	*35*	*3.7143*		*Commitment*	*35*	*3.8929*
	Timeliness	*35*	*3.9048*		*Loyalty*	*35*	*3.9286*
	Assurance	*35*	*3.8286*		*Trust*	*35*	*3.8929*
	Responsiveness	*35*	*4.0000*		*Customer Value*	*35*	*4.0000*

Table 4 further indicates that apart from the age group between 20 and 30 years, all the other age groups 31-40, 41-50, and 51-60, are more satisfied with the kind of customer care services given and that ultimately boosts their customer satisfaction levels. This is highly supported by Cohen,Choong, and Yong, March (2006) in their previous studies and also consistent with Oliver's (2004) findings that younger consumers probably have a higher likelihood of leaving their banks in search of greater convenience, lower prices, higher deposit interest rates or better services. In general, when the age group of the customers increases, the customers will have higher propensity to remain as a client in the bank, have continuous commitment, remain loyal and trust worth to the bank despite the level of customer care services given.

HYPOTHESIS TESTING
HYPOTHESIS- 1
Null hypothesis H_01: There is no significant relationship between customer care and customer retentions
Alternative hypothesis H_11: There is a significant relationship between customer care and customer retention
As evident in Table 5, a strong positive statistical significant relationship between customer care and customer retention was found with a Pearson Correlation Coefficient of 0.977 at 1% (0.000) level of significant. This implies that customer retention is dependent on the level of customer care services afforded to the customers.

TABLE 5: SUMMARY OF THE CORRELATION MATRIX BETWEEN CUSTOMER CARE AND CUSTOMER RETENTION

Variables		Customer Care	Customer Retention
Customer Care	Pearson Correlation	1	.977[**]
Customer Retention	Pearson Correlation	.977[**]	1
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the statistical relationship approach, this finding, thus, provides a robust and in-depth insight to support existing literature (Kottler, 2000; Ross, 1995), which demonstrate that improvements in the level of customer care with service performance is likely to increase customer retention, these was also accepted based on the same criteria that customers who are less than 'highly satisfied' are less likely to be retained. With the aforementioned statistical evidence its prudent then to drop the H_01 and uphold the H_11.

HYPOTHESIS- 2
Null hypothesis H_02: There is no significant relationship between customer care and customer commitment
Alternative hypothesis H_12: There is a significant relationship between customer care and customer commitment
Table 6, indicates a strong positive statistical significant relationship between customer care and customer commitment with a Pearson Correlation Coefficient of *0.988* at 1% (0.000) level of significant. This implies that customer commitment is dependent on the level of customer care services afforded to the customers. With the aforementioned statistical evidence its prudent then to drop the H_01 and uphold the H_11.

TABLE 6: SUMMARY OF THE CORRELATION MATRIX BETWEEN CUSTOMER CARE AND CUSTOMER COMMITMENT

Variables		Customer Care	Customer Commitment
Customer Care	Pearson Correlation	1	.988[**]
Customer Commitment	Pearson Correlation	.988[**]	1
**. Correlation is significant at the 0.01 level (2-tailed).			

HYPOTHESIS- 3

Null hypothesis H$_O$3: There is no significant relationship between customer care and customer Loyalty

Alternative hypothesis H$_1$3: There is a significant relationship between customer care and customer Loyalty

Table 7, indicates a strong positive statistical significant relationship between customer care and customer loyalty with a Pearson Correlation Coefficient of 0.970 at 1% (0.000) level of significant. This implies that customer loyalty is dependent on the continued customer care quality services offered to the customers.

TABLE 7: SUMMARY OF THE CORRELATION MATRIX BETWEEN CUSTOMER CARE AND CUSTOMER LOYALTY

Variables		Customer Care	Customer Loyalty
Customer Care	Pearson Correlation	1	.970[**]
Customer Loyalty	Pearson Correlation	.970[**]	1
**. Correlation is significant at the 0.01 level (2-tailed).			

The study by various authors (Anderson & Sullivan, 1993; Bolton & Drew, 1991; Fornell, 1992). Support the findings of this study having found a positive correlation between customer care and loyalty. The importance of customer care trust in explaining loyalty is also supported by authors like Lim and Razzaque (1997), Garbarino and Johnson (1999), Chaudhuri and Holbrook (2001), Singh and Sirdeshmukh (2000), and Sirdeshmukh, Singh, and Sabol (2002), Moorman, Deshpande, and Zaltman, (1993), Morgan and Hunt, (1994). Spreng and Mackoy (1996) also showed that service quality leads to customer satisfaction while working on the model developed by Oliver (1997).

HYPOTHESIS- 4

Null hypothesis H$_O$4: There is no significant relationship between customer care and customer Trust

Alternative hypothesis H$_1$4: There is a significant relationship between customer care and customer Trust

Table 8, indicates a strong positive statistical significant relationship between customer care and customer trust with a Pearson Correlation Coefficient of 0.983 at 1% (0.000) level of significant. This implies that customer trust is dependent on the continued customer care quality services offered to the customers.

TABLE 8 SUMMARY OF THE CORRELATION MATRIX BETWEEN CUSTOMER CARE AND CUSTOMER TRUST

Variables		Customer Care	Customer Trust
Customer Care	Pearson Correlation	1	.983[**]
Customer Trust	Pearson Correlation	.983[**]	1
**. Correlation is significant at the 0.01 level (2-tailed).			

HYPOTHESIS- 5

H$_O$5. There is no significant relationship between customer care and customer satisfaction

Alternative hypothesis H$_1$5: There is a significant relationship between customer care and customer satisfaction

Bitner and Zeithaml, (2003) stated that satisfaction is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations. Sureshchandar et al, (2003) identified that strong relationships exist between service quality and customer satisfaction while emphasizing that these two are conceptually distinct constructs from the customers' point of view.

TABLE 9: SUMMARY OF THE CORRELATION MATRIX BETWEEN CUSTOMER CARE AND CUSTOMER SATISFACTION

Variables		Customer Care	Customer Satisfaction
Customer Care	Pearson Correlation	1	.994[**]
Customer Satisfaction	Pearson Correlation	.994[**]	1
**. Correlation is significant at the 0.01 level (2-tailed).			

CONCLUSION

Based on the findings, of this research, it can be concluded that: Customer care's has a significant influence on customer satisfaction. Female customers are more concerned on the quality of customer care services given than male counterparts. The statistical analysis indicated that the age group between 20-30 years are less satisfied and more concerned with the customer care services given, but the other age groups greater than 30 years seem to be more satisfied and not so much concerned with the level of customer care services give. After the analysis and interpretations, it was noted that there is a strong significant relationship between customer care and customer retention (0.977), customer commitment (0.988), customer loyalty (0.970), customer trust (0.983), and customer satisfaction (0.994).

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