

EVALUATING THE EFFECTIVENESS OF CUSTOMER COMPLAINT RESPONSES ON NMB MKONONI SATISFACTION: A CASE STUDY OF NMB BANK PLC IN DODOMA CITY, TANZANIA

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DOI: 10.52846/MNMK.22.2.05

Abstract:

This research examines the efficiency of customer complaint responses and their impact on satisfaction with NMB Mkononi services in Tanzania, specifically focusing on NMB Bank PLC in Dodoma City. The study aims to evaluate how effectively NMB handles customer complaints related to NMB Mkononi services. A sample of 124 respondents, including NMB Mkononi customers, staff, and branch managers, participated in the study. Data were gathered through questionnaires, interviews, and document reviews, and analyzed using both qualitative and quantitative methods. Findings indicated moderate usage of NMB Mkononi services in Dodoma City and effective responses to customer complaints by NMB Bank (total mean = 3.56). The study concludes that NMB must consistently deliver high-quality services to customers and recommends enhanced investment in reliable network infrastructure, ICT expertise, facilities, and technological adaptation to boost customer satisfaction and profitability.

Keywords: mobile banking, customer satisfaction, customer complaints, SIM banking, NMB mkononi.

1. Introduction

Globally, customer complaints in the banking sector are increasing daily. Although banks cannot eliminate complaints, they can learn to respond to them effectively (Madan & Khandelwal, 2020). Service failures in the banking industry are inevitable due to both human and non-human errors, which naturally lead to customer complaints. According to Cartwright and Green (1997), in the banking sector, customers who leave without complaining are essentially saying goodbye, indicating that the bank let them down and will not get another chance. Conversely, those who complain are giving the bank a chance to rectify the situation (Durandis, 2024). Banks can only benefit from complaints if they have an effective handling mechanism in place. An effective complaints management system includes a

detailed policy for handling complaints, regular training and monitoring, and systems for dealing with specific problems (Ivan, 1994). Customers tend to complain when they do not receive the maximum utility from a product or service. Effective complaint handling involves actively listening to customers, addressing their concerns promptly, and providing clear and empathetic communication throughout the resolution process. Implementing a structured feedback mechanism helps identify recurring issues and improve overall service quality (Meyer-Waarden & Sabadie, 2023). By resolving complaints efficiently and professionally, organizations can enhance customer satisfaction and loyalty (Dou et al., 2024).

Customer service and satisfaction should be a top priority for any bank. Providing prompt and efficient service is essential not only to attract new customers but also to retain existing ones (Phi & Huong, 2023). Banks can minimize customer complaints and grievances through proper service delivery and review mechanisms, ensuring prompt resolution of issues. The competitive nature of the banking industry necessitates maintaining long-term relationships with customers and managing complaints effectively, as emphasized by Wu (2013), who states that handling complaints is essential for customer loyalty and retention. Dissatisfied customers are more likely to switch to competing banks, resulting in a loss of business and a decrease in the customer base. Unhappy customers often share their negative experiences with others, both in person and through online reviews, which can damage the bank's reputation and deter potential new customers (Khan et al., 2023). Poor customer satisfaction can lead to a reduction in the usage of bank services and products (Phi & Huong, 2023), ultimately impacting the bank's revenue and profitability. Additionally, banks may incur higher costs related to handling complaints and implementing corrective measures (Honora et al., 2023).

Poor responses to customer complaints in banks can lead to public actions, such as sending complaints to the bank, involving third parties like consumer associations, or even pursuing legal action (Abubakar & Usman, 2018). In other cases, customers may take private actions, spreading negative messages to potential customers or ending their business relationship, often followed by switching to another bank (World Bank, 2019). Public perception of banks has suffered in recent years, but financial institutions are working hard to repair the damage (Antony, 2016; Wu, 2013). A key strategy for reducing customer complaints in the banking industry is improving customer service across multiple channels (n & Khandelwal, 2020). This comprehensive approach requires banks to extend beyond existing services and operations, as customer interactions with banks have shifted from traditional to digital channels (World Bank, 2018).

NMB Mkononi, the new brand name for both NMB Mobile and CLiK, was officially launched on October 7, 2019, in Dar-es-Salaam. The rebranding aimed to make the service more relevant and communicate that all banking services are accessible from a mobile device. NMB Bank PLC launched NMB Mkononi as part of a digital campaign to enhance its mobile platforms and the NMB CLiK App, improving accessibility and convenience for financial services (NMB Annual Report, 2019). Key services offered include cash withdrawals, bill payments, account opening, loans, and balance and statement checks. NMB Mkononi has made banking services accessible in the palm of customers' hands, anytime and anywhere. The rebranding aimed to ensure that all Tanzanians could resonate with mobile banking services and easily access NMB's banking services (NMB Annual Report, 2019). This rebranding has led to an increase in the number of customers using NMB Mkononi services.

Consequently, the number of complaints has also risen, as the services, while supportive, sometimes fail or do not respond to requests. Therefore, it has been found important to raise awareness about the issues associated with NMB Mkononi for the benefit of the bank, government, and public in Dodoma city and Tanzania in general.

Six out of seven customers who should complain do not do so; they silently take their business elsewhere, and you may never know it (Shaw, 2011). It's important to remember that a complaint is also an opportunity to turn conflict into positive change (World Bank, 2019). Customer complaints help banks resolve potential issues, depending on the opportunity given by bank staff to express their concerns (World Bank, 2018; Wu, 2013). If banks respond satisfactorily, the complaining customer may become loyal. Conversely, an ineffective response can frustrate customers and drive them to leave (Hultén, 2012). Banks can minimize customer complaints and grievances through proper service delivery and review mechanisms, ensuring prompt resolution (Uppal, 2010). Studies indicate that the banking industry in Tanzania, including NMB Bank, faces various types of customer complaints (World Bank, 2019; Deloitte, 2017). These include issues related to improper communication, network failures, internal processes, and poor service quality (World Bank, 2019; Deloitte, 2017; Wu, 2013). According to NMB Bank's Annual Report (2019), most complaints about NMB Mkononi are due to network failures, accounting for about 47.6% of total complaints. Lambileki (2019) concurs, noting that 50.5% of respondents cited network problems as the main challenge for customers using NMB Mobile, now NMB Mkononi.

Customer complaint responses at NMB Bank PLC are automated through digital platforms, including NMB Mkononi services, supported by a special program called 'NMB Cure'. The bank aims to respond to customer complaints within 72 hours. Previous studies on NMB Bank PLC's digital platform have focused on adoption, obstacles, benefits, influences, and challenges of mobile banking usage (Mashenene & Mkende, 2019; Rumanyika, 2015; Mazwile, 2014). The increasing number of customers using NMB Mkononi has led to a rise in customer complaints. Practical issues with internet and mobile banking are common sources of problems in the banking industry, including NMB Bank (NMB Bank Annual Report, 2019). The literature review reveals limited research on the effectiveness of customer complaint responses, particularly regarding NMB Mkononi. Therefore, this study aims to fill this gap by examining the effectiveness of customer complaint responses for NMB Mkononi in Dodoma city.

i. To assess the effectiveness of NMB's responses to customer complaints related to NMB Mkononi services.

ii. To analyze the nature and types of customer complaints regarding NMB Mkononi services.

2. Methodology

The study took place in Dodoma city, focusing on three NMB Bank PLC branches: Dodoma branch, Mazengo branch, and Makole business center. The Dodoma branch was established in 1998, Mazengo in 2007, and Makole in 2017 (NMB Bank PLC Progressive Report, 2021). These branches were chosen because of their large customer base, staff familiarity with NMB Mkononi services, central location, and ease of access for frequent users. The selection was also influenced by the increased number of customers due to the government relocating from Dar-

es-Salaam to Dodoma and the city's improved business environment, which necessitated enhanced e-banking services.

A descriptive research design was used to achieve the study's goals of data analysis, collection, and presentation. This design was selected to accurately portray the characteristics of the chosen group and describe phenomena as they exist. The study population included registered NMB Mkononi customers, NMB staff, and management from the three selected branches. A purposive and convenience sampling technique was employed to gather a sample size of 132 participants, including key informants from the branches. Data collection was facilitated by three trained degree students during banking hours.

This technique was used to select NMB Bank PLC staff. Three staff members from each of the three branches were chosen, totaling nine staff members and three branch managers. The selection was based on their positions and experience, ensuring they could provide relevant information. Convenience sampling was used to obtain 120 NMB Mkononi customers and three branch managers. Fifty customers were selected from the Dodoma branch, forty from Mazengo, and thirty from Makole, based on each branch's service capacity. One branch manager from each branch was also selected. Convenience sampling is noted for being affordable, easy, and involving readily available subjects (Etikan et al., 2016).

A mixed research approach was employed, with quantitative research as the primary method. This approach involved quantifying and analyzing variables using specific statistical techniques to answer questions like who, how much, what, where, when, how many, and how (Leedy & Omond, 2001). The qualitative approach was used to collect secondary data. Three data collection methods were used: questionnaire surveys, interviews, and documentary reviews. These methods were chosen to suit the study's nature. The questionnaire survey included structured questions to gather quantitative data from NMB Mkononi customers, using a five-point Likert Scale to capture opinions on the quality of NMB Mkononi services.

Interviews were conducted with three branch managers and nine staff members, targeting one manager and three staff from each branch. The documentary review involved analyzing published papers, journal articles, books, and NMB Bank PLC reports, including annual reports from 2017 to 2020. This review focused on complaints about NMB Mkononi services and user numbers. Primary and secondary data sources were used. Primary data were directly obtained from the study area, while secondary data came from books, journals, pamphlets, and other sources (Kumar, 2020). Data analysis involved outlining procedures for processing and analyzing collected data (Jablonski & Guagliardo, 2016). Qualitative data analysis was supported by content analysis, a tool used to determine the presence of specific words or concepts within texts and analyze their frequencies (Philipp, 2014; Bhattacharjee, 2012).

3. Findings

NMB Mkononi Usage

The study aimed to examine the utilization of NMB Mkononi services by customers in Dodoma city. To ensure data accuracy, the researcher requested information from the NMB management for three specific branches: Dodoma branch, Mazengo branch, and Makole Business Center. The data collected was then generalized to represent these three branches. The results are detailed in Table 1 below. According to the NMB Bank Internal Progressive Report (2022), Dodoma city

has a total of 1,605,528 registered NMB customers, of which 1,227,264 (98.47%) are active customers (regularly using their bank accounts), while 24,572 (1.53%) are dormant customers (registered but not actively using their bank accounts). Dormancy can result from factors such as customer churn, death, changes in economic status, relocation, and family conflicts (NMB Bank Internal Progressive Report 2022). Furthermore, the city hosts 832,419 NMB Mkononi users, predominantly from Dodoma, Mazengo, and Makole Business Centre branches, with the remaining users distributed across other branches such as the UDOM branch.

The data in Table 1 indicate a moderate utilization of NMB Mkononi services, with only 241,339 (30.9%) active users out of 780,933 total users across the three branches in Dodoma city for the year ending 2021. This suggests that the NMB management has not yet made substantial efforts to promote the service through public awareness and education campaigns. Additional factors contributing to these findings may include network issues and bank charges (NMB Annual Report 2020). Nevertheless, there remains an opportunity for NMB management to enhance promotional efforts to re-engage the 69.1% of inactive users with NMB Mkononi services (NMB Bank Internal Progressive Report 2022). These findings differ from those of Mashenene and Mkende (2019), which reported that 73.8% of respondents frequently used Mobile Phone Banking (MPB). This discrepancy may be attributed to the fact that Mashenene and Mkende (2019) did not distinguish between active and inactive MPB users, and their results represented the total MPB users in the Dodoma region, whereas the current study focused exclusively on three NMB branches in Dodoma city for the year ending 2021. Table 10: Use of NMB Mkononi Services in Dodoma, Mazengo, and Makole.

Table 1. NMB Mkononi Users

NMB Mkononi Users	Frequency	Percent
Active Users	241,339	30.9
Dormant Users	539,594	69.1
Total	780,933	100.0

The study aimed to understand the presence of customer complaints regarding NMB Mkononi services provided by NMB Bank Plc in Dodoma city. Data for this matter were gathered from NMB Bank Plc annual reports from 2019 to 2021 and selected key informants. Table 2 identifies five major complaints associated with NMB Mkononi services. Network flexibility or failure is the most reported issue, constituting 49.2% of complaints, which aligns with the NMB Bank Annual Report (2019) indicating that 47.6% of complaints were due to network failures. Lambileki (2019) also found that 50.5% of respondents cited network failure as the main challenge for customers using NMB mobile services, which later transitioned to NMB Mkononi. Additionally, the data shows that unsuccessful money transfers account for 22.3% of complaints, making it the second most reported issue among NMB Mkononi customers in Dodoma city. Pin reset issues constitute 14.2% of complaints, ranking third, as they hinder timely service and complaint responses, affecting customer satisfaction. Further, delays in transactions represent 9.2% of complaints, making it the fourth major issue. Wrong transfers constitute 5.1% of complaints, ranking as the fifth major issue, affecting timely service delivery for NMB Mkononi customers in Dodoma city.

Table 2. Complaints about NMB Mkononi Services

Complaints	Percentages
Network flexibility/failure	49.2
Unsuccessful money transfer	22.3
Pin reset issues	14.2
Delay of transactions	9.2
Wrong transfer	5.1
Total	100

The data from the NMB annual reports (2019-2021) were cross verified with information obtained through interviews with 12 key informants, including bank branch managers and experienced bank staff. The findings in Table 2 indicate that network flexibility was the most significant complaint, noted by 33.3% of respondents, as a major issue for NMB Mkononi customers in Dodoma city. Participants explained that this problem occurs during money withdrawals and transfers, leading to customer dissatisfaction. Unsuccessful money transfers, accounting for 25.0% of complaints, were the second most reported issue. Some participants mentioned that this occurs when customers attempt money withdrawals or transfers, only to receive a notification that the transfer has failed.

"..... NMB Mkononi customer complaints mostly arise at the end of the month when many customers use it for money withdrawals and transfers. This is typically when network problems occur....." (Interview with NMB branch manager on 20th June 2022).

Additionally, pin reset issues and transaction delays, each accounting for 16.7% of complaints, were also frequently mentioned by interviewees. NMB Mkononi services require customers to set up a PIN (password) to protect their bank accounts. Unfortunately, many customers forget their passwords and need to visit an NMB branch to reset them. Furthermore, 8.3% of interviewees mentioned wrong transactions as another common complaint associated with NMB Mkononi services in Dodoma city.

Research Objective number One: The Extent to Which NMB is Effective in Responding to Customer Complaints under NMB Mkononi Services

This objective aimed to assess respondents' perceptions of NMB Bank's effectiveness in addressing customer complaints related to NMB Mkononi services in Dodoma city. The findings in Table 3 show the means and standard deviations for the extent to which NMB is effective in responding to customer complaints under NMB Mkononi services. The overall mean score was 3.56, indicating that NMB Bank is effective in this area, as it surpasses the average mean score of 3.0. This is consistent with the NMB Bank Annual Report (2020), which noted an increase in NMB Mkononi customers from 3 to 4 million, facilitated by advanced technology enabling timely service delivery and complaint responses. According to the NMB Bank Policy of 2018, customer complaints are resolved within 12 to 72 hours.

The data also show that customers who experienced NMB Mkononi complaints scored a mean of 4.79, while those still using the services scored 4.40, and those recommending the services to others scored 4.09. These scores, all above the average mean of 3.0, suggest that many NMB customers in Dodoma city have encountered NMB Mkononi complaints, continue to use the services, and recommend them to others. This indicates customer satisfaction with the services

and the bank's response to complaints. Additionally, the findings reveal that staff competence in responding to NMB Mkononi complaints scored a mean of 3.69, reporting complaints scored 3.60, satisfaction with the bank's capacity to respond to complaints scored 3.58, and staff's use of pleasant language during complaint reporting scored 3.53. These scores, all above the average mean of 3.0, imply that NMB Bank has competent staff, timely service delivery, effective complaint responses, and satisfied customers.

Further, the mechanisms used by NMB Bank to support timely responses to complaints scored a mean of 3.42, staff cooperation during complaint resolution scored 3.40, timely response to reported complaints scored 3.34, the bank's resources for supporting timely complaint responses scored 3.37, satisfaction with staff attitudes scored 3.26, and network support for timely responses scored 3.25. These results indicate that NMB Bank has effective mechanisms, cooperative staff, adequate resources, and a supportive network, all contributing to customer satisfaction. The NMB Bank Annual Report (2019) highlights that customer complaint responses are automated through digital platforms, including NMB Mkononi services, supported by the 'NMB Cure' program, ensuring effective complaint resolution within 72 hours.

However, the findings also show that the mean score for complaints resolved within 24 hours was 2.76, below the average mean of 3.0, indicating that the bank is not performing well in resolving complaints within 24 hours. This finding aligns with Ndulilo (2014), who found that 44% of respondents were uncertain about the time taken to handle complaints. According to the NMB Bank Policy of 2018, complaints should be resolved within 12 to 72 hours. Additionally, the mean score for long queues during complaint reporting was 2.89, below the average mean of 3.0, suggesting that there are few or no queues when NMB Mkononi customers report complaints in Dodoma city.

Table 3. Responding to Customer Complaints

Statements	Mean	Std. Dev
Experienced complaints	4.79	0.67
Reporting complaints	3.61	1.47
Timely response	3.35	1.36
Complaints resolved within 24 hours	2.77	1.36
network supports complaint	3.25	1.48
language during complaint reporting	3.54	1.34
Satisfied with staff attitude in responding to complaints	3.27	1.42
Mechanisms support timely responses	3.43	1.38
resources for timely responses	3.38	1.38
capacity in responding to complaints	3.52	1.33
Continued to use NMB Mkononi services after complaints	4.40	1.00
Recommend NMB Mkononi services to others	4.09	1.09
Total Mean Score	3.56	1.27

The results show that 25% of participants were confident that NMB has accessible resources for complaint responses and well-trained staff. These factors are key reasons for NMB's effectiveness in addressing NMB Mkononi customer complaints in Dodoma city. Additionally, 16.7% of respondents indicated that complaints are resolved within a maximum of 72 hours, the bank continues to invest in improving network capacity, and NMB uses digital platforms to receive and report complaints. Participants explained that NMB Mkononi complaints are received and reported to headquarters promptly due to the bank's advanced technology, including the NMB Cure system. One branch manager stated:

“NMB has established various programs and strategies for improving customer complaint handling, including those related to NMB Mkononi services. The bank introduces new technologies that provide digital platforms for resolving complaints, such as NMB Cure, which helps report complaints directly to headquarters and receive timely responses.” (Interview with a branch manager on 15th June 2022).

According to the NMB Annual Report (2021), the bank is confident and capable of resolving customer complaints promptly, thanks to ongoing investments in technology. These investments enable the bank to provide more relevant solutions for service complaints, benefiting a broad range of multinational clients.

Table 4. The extent of NMB in responding to customers complaints

Statements	Frequency	Percent
Response to Complaints	3	25
Trained Employees	3	25
Resolving complaints with 12 hours	2	17
Investment to improve Network	2	17
Digital Complaints handling	2	17
Total	12	100.0

Research Objective number Two: Examine the Nature of Customer Complaints in NMB Mkononi

In this aspect, correlation analysis was used to explore the relationship between each independent variable (network, security, working ability, attitude, and training) and dependent variables (timely service delivery, timely response, repeat service, and word of mouth). Cross-tabulation was intentionally used to stimulate thoughts about causation. According to Coleman (2013), cross-tabulation indicates the relationship between an independent variable (cause) and dependent variables (effect) as a co-variation. For this study, Phi and Cramer's V tests were used to measure the strength of association, while the level of significance was tested using the p-value ($p < 0.05$)

The findings in Table 5 demonstrate a very strong association between network accessibility during the use of NMB Mkononi and the ability to access NMB Mkononi services everywhere, with a Phi and Cramer's V value of 0.27 and a p-value of 0.003. This positive relationship indicates a correlation between network accessibility and the availability of NMB Mkononi services throughout Dodoma city. This variable had a significant p-value ($p < 0.05$) at a 95% confidence level, confirming a statistically significant relationship between network accessibility and the availability of NMB Mkononi services. Any changes in network accessibility could impact the timely delivery of NMB Mkononi services.

Additionally, the same table shows a strong association between network accessibility during the use of NMB Mkononi and the convenient resolution of NMB Mkononi customer complaints, with a Phi and Cramer's V value of 0.19 and a p-value of 0.038. This positive relationship indicates a correlation between network accessibility and timely responses to NMB Mkononi complaints in Dodoma city. This variable also had a significant p-value ($p < 0.05$) at a 95% confidence level, confirming a statistically significant relationship between network accessibility and timely complaint responses. Changes in network accessibility could affect the entire process of responding to complaints in a timely manner.

Furthermore, the findings reveal a very strong association between network accessibility during the use of NMB Mkononi and customers' likelihood to reuse the services, with a Phi and Cramer's V value of 0.26 and a p-value of 0.005. This positive relationship indicates a correlation between network accessibility and the propensity of NMB Mkononi customers to repeat service usage in Dodoma city. This variable had a significant p-value ($p < 0.05$) at a 95% confidence level, confirming a statistically significant relationship between network accessibility and customers' likelihood to reuse the services.

Moreover, the findings indicate a strong association between network accessibility during the use of NMB Mkononi and the spread of NMB Mkononi services through word of mouth, with a Phi and Cramer's V value of 0.21 and a p-value of 0.020. This positive relationship indicates a correlation between network accessibility and the oral dissemination of NMB Mkononi services in Dodoma city. This variable had a significant p-value ($p < 0.05$) at a 95% confidence level, confirming a statistically significant relationship between network accessibility and the spread of NMB Mkononi services through word of mouth. Changes in network accessibility could impact the services.

In summary, the findings reveal that strong network accessibility for NMB Mkononi services positively correlates with customer satisfaction, leading to timely service delivery, timely complaint responses, repeat services, and positive word of mouth about the services provided by NMB Bank in Dodoma city. The study by Zhang and Hong (2017) in China also found that network size positively affects customer satisfaction.

Table 5. Crosstabs between network and customer satisfaction

Network	Customer satisfaction	Phi	Aprox.Sig.
Is network accessible during use of NMB Mkononi	Can you access NMB Mkononi service wherever you need it	.278	.003
	Is NMB Mkononi customer complaints solved conveniently	.196	.038
	Is NMB Mkononi makes customer to reuse services	.267	.005
	Is NMB Mkononi service easy to spread orally	.219	.020

in Table 6 reveal a very strong association between the improved level of money protection provided by NMB Mkononi and the flexibility of services offered to customers, with a Phi and Cramer's V value of 0.36 and a p-value of 0.000. This positive relationship indicates a correlation between enhanced money protection and flexible customer service in Dodoma city. This variable had a significant p-value ($p < 0.05$) at a 95% confidence level, indicating a statistically significant correlation

between NMB Mkononi security and timely service delivery. Therefore, any changes in the security of NMB Mkononi may impact the entire process of timely service delivery.

Additionally, the same table shows a very strong association between the improved level of money protection and the likelihood of timely complaint responses, with a Phi and Cramer's V value of 0.34 and a p-value of 0.000. This positive relationship indicates a correlation between enhanced money protection and timely complaint responses in Dodoma city. This variable had a significant p-value ($p < 0.05$) at a 95% confidence level, indicating a statistically significant correlation between improved money protection and timely complaint responses. Any changes in NMB Mkononi security may impact the process of responding to complaints in a timely manner.

Further findings indicate a very strong association between the improved level of money protection and easy access to services, with a Phi and Cramer's V value of 0.34 and a p-value of 0.000. This positive relationship indicates a correlation between enhanced money protection and easy service access in Dodoma city. These variables had a significant p-value ($p < 0.05$) at a 95% confidence level, indicating a statistically significant correlation between improved money protection and repeat services. Any changes in NMB Mkononi security may impact customers' likelihood to repeat the services.

Furthermore, the findings show a strong association between the improved level of money protection and the spread of services to new customers through word of mouth, with a Phi and Cramer's V value of 0.24 and a p-value of 0.006. This positive relationship indicates a correlation between enhanced money protection and the spread of services orally in Dodoma city. These variables had a significant p-value ($p < 0.05$) at a 95% confidence level, indicating a statistically significant correlation between improved money protection and the opportunity to spread NMB Mkononi services through word of mouth. Any changes in NMB Mkononi security may impact the process of spreading services by word of mouth.

In summary, strong security for NMB Mkononi has a positive correlation with customer satisfaction in terms of timely service delivery, timely complaint responses, repeat services, and word-of-mouth promotion of NMB Mkononi services provided by NMB Bank in Dodoma city. These results are closely supported by a study conducted by Belás (2017) in Slovakia, which found that more than 70% of respondents believe their commercial banks take proper care of electronic banking to protect customers' money, leading to customer satisfaction.

Table 6. Crosstabs between security and customer satisfaction

Security	Customer satisfaction	Phi	Aprox.Sig.
Is NMB Mkononi service has improved level of money protection	Is NMB Mkononi flexible service to customers	.360	.000
	Is NMB Mkononi gives chance for complaint responses in time	.282	.004
	Is NMB Mkononi easy to access service	.342	.000
	Is NMB Mkononi offers opportunity to spread the service to new customers orally	.246	.006

The findings in Table 7 show a very strong association between NMB bank capacity and the provision of NMB Mkononi digital services, with a Phi and Cramer's V value of 0.28 and a p-value of 0.000. This demonstrates a positive correlation between NMB bank capacity and the provision of NMB Mkononi digital services in Dodoma City. The significant p-value ($p < 0.05$) at the 95% confidence level indicates a statistically significant correlation, suggesting that changes in NMB bank capacity could impact the timely delivery of NMB Mkononi services. Similarly, the findings indicate a strong association between NMB bank capacity and the resolution of NMB Mkononi complaints, with a Phi and Cramer's V value of 0.19 and a p-value of 0.045. This positive relationship shows a correlation between NMB bank capacity and the resolution of NMB Mkononi complaints in Dodoma City. With a significant p-value ($p < 0.05$) at the 95% confidence level, it is evident that changes in NMB bank capacity could affect the timely response to complaints under the NMB Mkononi services.

Furthermore, the findings reveal a strong association between NMB bank capacity and the good reputation of NMB Mkononi among customers, with a Phi and Cramer's V value of 0.22 and a p-value of 0.002. This positive relationship suggests a correlation between NMB bank capacity and the good reputation of NMB Mkononi in Dodoma City. With a significant p-value ($p < 0.05$) at the 95% confidence level, any changes in NMB bank capacity may influence repeat services. Additionally, the findings demonstrate a strong association between NMB bank capacity and NMB Mkononi services reaching people through word of mouth, with a Phi and Cramer's V value of 0.17 and a p-value of 0.012. This positive relationship indicates a correlation between NMB bank capacity and the spread of NMB Mkononi services through word of mouth in Dodoma City. With a significant p-value ($p < 0.05$) at the 95% confidence level, changes in NMB bank capacity could impact the reach of NMB Mkononi services through word of mouth.

In summary, a strong working ability correlates positively with customer satisfaction regarding timely service delivery, prompt complaint responses, repeat services, and word-of-mouth promotion of NMB Mkononi services provided by NMB Bank in Dodoma City. This aligns with the findings of Addai et al. (2015) in Nigeria, which also identified a positive correlation between bank working ability and customer satisfaction when using e-banking services.

Table 7. Association between NMB bank capacity and the provision of NMB Mkononi services

Working ability	Customer satisfaction	Phi	Aprox.Sig.
Is NMB bank capable to offer efficiently NMB Mkononi services	Is NMB Mkononi complying with the current bank digital service	.283	.000
	Is NMB Mkononi complaints solved under maximum pressure	.198	.045
	Is NMB Mkononi consists good reputation to customers	.227	.002
	Is NMB Mkononi service reaching people through word of mouth	.179	.012

The findings in Table 7 indicate a strong association between the attitude of NMB staff and the efficient treatment of NMB Mkononi customers, with a Phi and Cramer's V value of 0.25 and a p-value of 0.008. This positive result demonstrates a correlation between NMB staff attitude and the efficient treatment of NMB Mkononi

customers in Dodoma City. The variables had a significant p-value ($p < 0.05$) at the 95% confidence level, signifying that changes in NMB staff attitude may impact the timely delivery of NMB Mkononi services. Additionally, the same table shows a strong association between NMB staff attitude and the quick response to NMB Mkononi complaints, with a Phi and Cramer's V value of 0.16 and a p-value of 0.016. This positive relationship indicates a correlation between NMB staff attitude and the quick response to complaints in Dodoma City. The significant p-value ($p < 0.05$) at the 95% confidence level suggests that changes in NMB staff attitude could affect the timely response to NMB Mkononi complaints. Furthermore, the findings highlight a very strong association between NMB staff attitude and the fair treatment of NMB Mkononi customers, with a Phi and Cramer's V value of 0.40 and a p-value of 0.000. This positive relationship signifies a correlation between NMB staff attitude and fair treatment, indicating that changes in NMB staff attitude may influence customers to repeat services.

Moreover, the findings reveal a strong association between NMB staff attitude and NMB Mkononi customers speaking to others, with a Phi and Cramer's V value of 0.23 and a p-value of 0.007. This positive relationship indicates a correlation between NMB staff attitude and customers' word-of-mouth promotion in Dodoma City. The significant p-value ($p < 0.05$) at the 95% confidence level suggests that changes in NMB staff attitude could impact customers' likelihood of recommending NMB Mkononi services to others. In general, a strong NMB staff attitude correlates positively with customer satisfaction, focusing on timely service delivery, prompt complaint responses, repeat services, and word-of-mouth promotion for NMB Mkononi services provided by NMB Bank in Dodoma City

Table 8. Crosstabs between attitude and customer satisfaction

Attitude	Customer satisfaction	Phi	Aprox.Sig.
Are NMB staff have positive attitude towards NMB Mkononi customers	Are NMB Mkononi customers treated efficiently	.250	.008
	Are NMB complaints quickly responded	.168	.016
	Are NMB Mkononi customers fairly treated in all time	.405	.000
	Are NMB bank staff spare times to speak to NMB Mkononi customers	.235	.007

The findings in Table 8 indicate a strong relationship between NMB staff training and the delivery of NMB Mkononi services, with a Phi and Cramer's V value of 0.26 and a p-value of 0.002. This positive relationship suggests a correlation between staff training and the efficient delivery of NMB Mkononi services in Dodoma City. The variables had a significant p-value ($p < 0.05$) at the 95% confidence level, highlighting that changes in staff training can impact the timely delivery of these services.

Additionally, the same table shows a strong association between staff training and the overall performance of NMB Mkononi, with a Phi and Cramer's V value of 0.31 and a p-value of 0.000. This positive relationship indicates a correlation between staff training and NMB Mkononi's performance in Dodoma City. The significant p-value ($p < 0.05$) at the 95% confidence level suggests that changes in

staff training can affect NMB Mkononi's performance, including the timely response to complaints.

Furthermore, the findings demonstrate a strong association between staff training and effective communication with NMB Mkononi customers, with a Phi and Cramer's V value of 0.33 and a p-value of 0.000. This positive relationship signifies a correlation between staff training and effective communication with customers. The variables had a significant p-value ($p < 0.05$) at the 95% confidence level, indicating that changes in staff training can impact the effectiveness of communication with NMB Mkononi customers.

Moreover, the findings reveal a strong association between staff training and the word-of-mouth promotion of services to new customers, with a Phi and Cramer's V value of 0.16 and a p-value of 0.019. This positive relationship indicates a correlation between staff training and the oral promotion of services to new customers in Dodoma City. The variables had a significant p-value ($p < 0.05$) at the 95% confidence level, suggesting that changes in staff training can impact the word-of-mouth promotion of NMB Mkononi services to new customers.

Overall, strong training for NMB staff correlates positively with customer satisfaction, focusing on timely service delivery, prompt complaint responses, repeat services, and word-of-mouth promotion for the NMB Mkononi services provided by NMB Bank in Dodoma City. These findings align with Naftal (2018), who found a significant positive relationship between employee training and customer satisfaction at the People's Bank of Zanzibar ($r=0.356$, $p < 0.001$). In conclusion, the nature of customer complaints regarding NMB Mkononi services is significantly correlated with network, security, working ability, attitude, and training. Positive changes in these variables lead to increased customer satisfaction, while negative changes have the opposite effect. A study by Mashenene and Lambileki (2022) also found significant relationships between security, networks, and time with the quality of NMB's electronic services.

Table 9. Crosstabs between trainings and customer satisfaction

Customer satisfaction	Phi	Approx.Sig.
Is NMB Mkononi offers appropriate service delivery	.263	.002
Is NMB Mkononi improve bank performance	.314	.000
Is NMB Mkononi offer effective communication to customers	.333	.000
Is NMB Mkononi influence oral spread of the services to new customers	.167	.019

4. Conclusions and implications

This study investigated the efficiency of customer complaint responses and their impact on satisfaction with NMB Mkononi services in Dodoma City, Tanzania, specifically focusing on NMB Bank PLC. The analysis of data from 124 respondents, including NMB Mkononi customers, staff, and branch managers, revealed a moderate usage of NMB Mkononi services. The responses to customer complaints by NMB Bank were found to be effective, with a total mean score of 3.56. The findings underscore the importance of consistently delivering high-quality services to maintain and enhance customer satisfaction. NMB should prioritize continuous investment in reliable network infrastructure to ensure seamless service delivery and minimize disruptions that could lead to customer dissatisfaction. Improvements in

ICT expertise and facilities are crucial. Investing in these areas will enable NMB to efficiently handle technological challenges and improve the overall quality of service provided to customers. Adopting advanced technology is essential for NMB to streamline operations and enhance customer experience with NMB Mkononi services. Ongoing training programs for staff should be implemented to ensure they are well-equipped to handle customer complaints effectively and efficiently. Enhanced customer feedback mechanisms are vital; establishing robust feedback systems will allow NMB to continually assess and improve its services based on customer input, thereby increasing customer satisfaction and loyalty. Marketing and awareness campaigns should be launched to promote NMB Mkononi services, aiming to increase user engagement and educate customers on the benefits and features of the service. By addressing these recommendations, NMB Bank PLC can enhance its service quality, boost customer satisfaction, and ultimately increase profitability.

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