THE EFFECTIVENESS OF COMMUNICATION ON CUSTOMER SERVICE:

A CASE STUDY OF THE KCB BANK GROUP

BY

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November, 2012
DECLARATION

I declare that this is my original work and has not been presented in any other University or College for examination or academic purposes.

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This proposal has been submitted for examination with my approval as the university supervisor.

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20th November 2012

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Date

Director

School of Journalism and Mass Communication

University of Nairobi.
DEDICATION

I dedicate this study to my family for all the support they gave me as I prepared and worked on this project.
ACKNOWLEDGEMENT

It has been an exciting and instructive study period in the University of Nairobi and I feel privileged to have had the opportunity to carry out this study as a demonstration of knowledge gained during the period, studying for my Master's degree. With these acknowledgments, it would be impossible not to remember those who in one way or another, directly or indirectly, have played a role in the realization of this research proposal. Let me, therefore, thank them all equally.

First, I am indebted to the all-powerful God for all the blessings he showered on me and for being with me throughout the study. I am deeply obliged to my supervisor Dr. Kiai for her exemplary guidance and support without whose help; this project would not have been a success. Finally, yet importantly, I take this opportunity to express my deep gratitude to my loving family, and friends who are a constant source of motivation and for their never ending support and encouragement during this project.
ABSTRACT

Communication is a process of exchanging meaning, that is, the deliberate meaning that one person plans to relay must be received by the second person without variation, failure to which there is lack of communication or there is miscommunication (Guffey, 2000). The purpose of this study was to find out the effectiveness of communication on customer service. The study was guided by the following research questions:

1. What are the communication strategies used by the KCB Bank Group to communicate with its customers?

2. How effective are the messages communicated by the KCB Bank Group to its customers?

3. What feedback channels are available to the customers?

The main objective of the study was to investigate the effectiveness of customer service: a case study of KCB Bank Group. The study targeted 50 customers from 10 Main branches in Nairobi. Primary data was collected using structured questionnaires while secondary data was collected from the Company’s reports (including news bulletins, quarterly and annual reports), internet/websites, survey reports as well communication reports where applicable. The research instrument used in the study was developed based on the research objectives.

The findings indicated that, 50% of the respondents received information from the bank on a monthly basis. 61.9% of the respondents agreed that the bank provided convenient access to information. 90.5% of the respondents strongly agreed that the bank staff were available in timely manner for the provision of the information to customers. 64.8% of the respondent agreed that brochures were efficient as a means of communication followed by the Bank’s website 57.1%. The study sought to determine the level of the agreement by the respondents on the messages sent by the bank to its customers; 57.1% agreed that the bank’s messages were easy to understand, 64.8% of the respondents agreed that the messages were personalized. All respondents agreed that the messages left them well informed, did not have any errors and
were not contradicting. All respondents agreed that account information should be sent to customers. 95.2% of the respondents felt that information on bank charges should be provided.

All respondents said that they gave feedback to the bank through bank staff while 95.2% used emails to give feedback to the bank. The study sought to enquire on the overall ratings from the respondents the state of the bank’s customer care service and it was determined that majority of the respondents (80.9%) indicated that the service was excellent while the rest (19.1%) indicated that the service was good. The study concluded that there is good, clear and efficient communication between the banks with the customers. The branch was still the most preferred method of communication as the staff provide accurate and consistent information. The staff were helpful, respectful/courteous, knowledgeable and competent. The website was yet another channel that that customers used to provide feedback.

The study recommended that communication is very important in any organization; it must be treated as a business requirement for it to succeed. The study recommends that the bank should integrate more methods for reaching its customers. The SMS, emails and social media are channels which should be used to send and receive information to customers.
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<tr>
<td>ATM</td>
<td>Automated Teller Machine</td>
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<tr>
<td>EMAIL</td>
<td>Electronic Mail</td>
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<td>KCB</td>
<td>Kenya Commercial Bank</td>
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<tr>
<td>SME</td>
<td>Small and Micro Enterprises</td>
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<td>SMS</td>
<td>Short Message Service</td>
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<td>CRM</td>
<td>Customer Relationship Management</td>
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CHAPTER ONE

INTRODUCTION

Banking is a customer oriented service industry; therefore the customer is the focus and customer relationship management the differentiating factor (Thuo, 2011). According to Cook (2008) Customer communication encompasses all customer interaction between the organization and its customers. Institutions use Customer service to increase loyalty, increase product uptake, up selling or even cross selling.

Customers on the other hand communicate with the organization to give their feedback on the various products or services offered by the organization. These can be complaints, enquiries, suggestions for service as well as compliments. Customer communication provides a channel where customers can express their needs, perspectives or judgments about organizations’ activities and performances. (Blythe, 2008)

Trichet (2008) advises “Customer communication becomes even more important in difficult times, when the economic outlook darkens and confidence weakens” The competition in the banking industry for profits, customers as well as resources leads banks to give customer communication a priority. (Trichet, 2008)

This study seeks to investigate the effectiveness of communication in customer service with specific reference to KCB (Kenya Commercial Bank) bank group.

1.1 Background of the Problem

Communication has been defined as the transmission of information and meaning from one individual or group to another (Guffey, 2000). Adair (1997) views communication as a process of exchanging meaning, that is, the deliberate meaning that one person plans to relay must be received by the second person without variation, failure to which there is lack of communication or there miscommunication. On the same line of thought, Daft (2001) views communication as a process by which there is exchange of information between two or more people usually with the aim of motivating or influencing behavior. In defining communication,
Hanna (2005) splits general communication as an interactive process which should result in some action and internal communication being all formal and informal communication that internally takes place within an organization. However, Jan and Henk (2004) view communication from two points, implicit and explicit, both of which occur on an organization simultaneously and argues that managers must be keen to ensure consistency of the two for effective communication to have happened.

Depending on the choice of channel of communication, communication can be categorized as being verbal and non-verbal while depending on the style of communication, there is formal or informal communication. The broad channels of communication are verbal, non-verbal, formal and informal channels. Communication within these channels can be done face to face, workshops/forums, telephone and written forms such as letters and emails. There are also web based tools such as the internet, Facebook and Twitter (Heckman and Karim, 2005; McAdam and Henderson, 2003).

1.2 KCB Bank Group

There were 43 licensed commercial banks in Kenya by the year 2008 (Central Bank of Kenya, 2008). A banking industry survey conducted on the performance of commercial banks in Kenya by Oloo (2009) noted that the banking sector in Kenya has continued to grow, expanding its asset base from KES. 548 billion in 1999 to KES. 1.2 trillion in the year 2008.

KCB bank group is a banking institution established in Kenya and with subsidiaries in Tanzania, Sudan, Uganda, South Sudan, Rwanda and Burundi (Annual Report, 2012). According to the KCB Bank Group’s website, the bank is listed in the Nairobi Securities Exchange with an asset base of 300 billion. The bank was founded in 1895 and has over the years grown its customer base to 1.8 million. The bank has adopted innovation in its customer communication and it contacts its customer’s through a number of channels. The Annual Report, (2012) indicates that the bank has a website through which it communicates with its customers; other channels used are; Radio adverts, Email technology used to send statements via email, internet via online banking. According to the KCB Annual Report (2012) the bank has customer touch points at the branches where customers get face to face interaction with the
bank officials as well as a Contact Centre which is central to all communication sent out by the bank. The bank offers multiple service delivery channels on its IT network: ATM machines, mobile banking services, email services to customers, and internet banking services (Annual Report, 2012).

1.3 Statement of the Problem

In spite of the benefits of communications being known and the processes being in place in theory, challenges still exist and thus the full benefits of effective communication in customer care are yet to be fully realized within the banking sector. Retail banks are frequently challenged by technology and resource constraints that lead to the limited availability of customer data, poor segmentation capabilities and adaptive communications infrastructure. This creates enormous barriers that hamper retail banks’ abilities to gain a holistic view of a customer, maximize existing multi-channel communications or even introduce new channels for customer communications. This project examines the nature of communication at the KCB (formerly Kenya Commercial Bank) Bank Group and how communication methods used at KCB Bank Group lead to or impede customer service. It further looks at the feedback channels of communication within KCB Bank Group.

Some researchers have ventured into this kind of research; Gikonyo (2005) undertook a research study on the strategies in corporate communications; a case study of KCB. Gikonyo’s study mainly focused on the strategies of communication used during its transformation in 2005. This study attempted to bridge this gap by mainly determining the effectiveness of communication on customers with a special reference to KCB Bank Group.

The study was guided by the following research questions:

1. What are the communication strategies used by the KCB Bank Group to communicate with its customers?

2. How effective are the messages communicated by the KCB Bank Group to its customers?

3. What feedback channels are available to the customers?
1.4 Aims and Objectives of the Study

1.4.1 Aim

The purpose of this study was to explore the effectiveness of communication on enhancing Customer Service KCB Bank Group.

1.4.2 Specific Objectives:

1. Assess the different communication strategies used by the bank.

2. Investigate the effectiveness of the messages communicated by the bank to the customers.

3. Examine the feedback channels used by the customers.

1.5 Research Hypothesis

There is a significant correlation between communication strategies used by the KCB Bank Group and customer service.

1.6 Significance of the Study

The findings of this study will be beneficial to the following groups:

1.6.1 Academicians and Researchers

The results of this study will contribute to the resource based theory of customer communication. First, by adding or disapproving existing literature suggestions on the effectiveness of communication in customer service. Secondly, through adding or disapproving existing researchers’ findings on the effectiveness of communication in customer service. Thirdly, through examining and demonstrating the application of communication concepts in customer service in a Kenyan organization, in particular in the Banking Industry. Finally, through giving recommendations on how customer communication can be improved to facilitate more effective and efficient service at KCB Bank Group.
The findings of this study will also add to the general body of knowledge in this discipline that has been discovered to contribute to the success of a body that utilizes customer communication effectively.

1.6.2 KCB Bank Group

With highlighting of the challenges or drawbacks that the KCB Bank Group faces in communicating with its customers, the management can devise ways in which to ensure that most if not all communication is consistent, personalized to each customer group while at the same time using the right channel while putting into consideration customer's preferences. Action on these challenges could be an eye-opener to other facets that affect the customer satisfaction and loyalty and this would give insight to the necessary or needful actions to be pursued.

1.7 Limitations of the Study

When conducting this kind of study, various limitations should be anticipated. The limitations need to be highlighted to avoid misinterpretation of the results. For the case of this particular study, the methodology forms the basis of understanding limitations. It is a challenge to test objectively how information through tailored messages and channels impact customer service.
1.7 Definition of Terms

Communication

This project takes communication as the transmission of information and meaning from one individual or group to another. (Guffey, 2000).

Customer

A customer (also known as a client, buyer, or purchaser) is the recipient of a good, service, product, or idea, obtained from a seller, vendor, or supplier for a monetary or other valuable consideration. (Blythe, 2008)

Customer service

Customer service is the provision of service to customers before, during and after a purchase. According to Turban et al. (2002) customer service is 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.

Social media

Social media includes web- and mobile-based technologies which are used to turn communication into interactive dialogue among organizations, communities, and individuals. Andreas Kaplan and Michael Haenlein define social media as "a group of internet-based applications that build on the ideological and technological foundations of Web 2.0, and that allow the creation and exchange of user-generated content. (Kaplan & Haenlein (2010)
CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction and Overview

This chapter will review findings of studies as well as other published and public works that discuss communication and its impact on Customer Service.

The chapter will first explore in detail the nature of communication with particular detail on effective communication, Central Bank of Kenya’s Prudential Guidelines on customer communication and global trends in customer communication. Finally, the chapter will then explore types of communication channels highlighting verbal, non-verbal, written and visual communication.

2.2 Customer Communication

Hart (1995) defines Customer communication refers to gathering of information (or is it communicating) from customers on a regular basis to establish complains, concerns, attitudes and perceptions and suggestions. Customer communication involves conveying information by the bank on a regular basis using a variety of means for purposes of addressing customer suggestions. Communication focuses on integrating the views and attitudes of the customer into the organization. According to Hart (1995) Customers differ hence communication programs need to be developed for specific segments, niches and even individuals. Kottler (2006) advises that; “given the new interactive communications technologies, companies must ask not only “how can we reach our customers?” But also “how can we find ways to let our customers reach us.”

Kottler (2006) says that traditionally customer communication has been one way from the company to customers. The conventional tools for company to customer unilateral including advertising, sales promotion, publicity, public relations and personal selling, with the exception of personal selling, these communication channels are non-interactive. Today’s customers expect a more responsive, active and faster communication with a bank.
A research by The Asian Banker (2010) concluded that the traditional one-way communication from bank to customer via marketing is outdated. Banks need to learn to communicate more openly with customers in a two-way dialogue, and increasingly even in a multi-party communication paradigm. As per Buttler (2009), customer to company communication is now enabled through email, web forms, instant messaging, phone, fax, web collaboration as well as the old fashioned correspondence. Heathfield. (2010) outlines four components needed for effective communication, these components are:

1. The individual sending the message must present messages clearly and in details and radiate integrity and authenticity.

2. The person receiving the messages must decide to listen, ask questions for clarity and trust the sender.

3. The delivery method chosen must suit the circumstances and needs of both the sender and the receiver.

4. The content of the message has to resonate and connect in some level with already held beliefs of the receiver.

According to Voss et. al (2004) Customer communication provides a channel where customers can express their needs, perspectives or judgments about organizations’ activities and performances. All customers have encountered difficulties, delays and frustration dealing with various businesses from time to time, the same holds true when dealing business to business. Pierce (2010) advises that quick response with answers, information and solutions to mistakes can become the basis for competitive advantage, one that builds customer loyalty quickly. Thus, customer communication allows organizations to assess the effectiveness of their service quality and customers' satisfaction. Sources of feedback to the company can be diverse and customers are the best reference and primary source of information because of frequent and direct interactions with the organization. According to Voss et al, (2011) organizations can learn new information that can help them to improve the products and service. The process of improvement of these organizations may occur faster than those organizations that do not acquire any feedback from customers (Voss et al., 2004). Thus, it is critical for organizations to
establish channels of receiving information from customers.

Communication received from customers can be positive or negative; negative customer communication is a sign of customers’ dissatisfaction and indicates that an organization’s service does not meet a customer’s needs. Meanwhile positive customer communication confirms the good service quality of organizations that allow them to strengthen their relationships with customers. Voss et al. (2004) believes that “customer communication is an often-overlooked factor in explaining the relationship between service quality and customer satisfaction”).

Cook (2004) summarizes organizations (banks) need to care about customers and customer service communication by consistent communication to customers as well as establishing channels through which customers give feedback. Therefore, it is important for organizations to improve and to change the way of communication and interaction with clients in order to adapt the rapid change of service orientation (Ford, 2003). As a result, they can serve and support customers in the best way.

2.3 Central Bank Prudential Guidelines on bank communications with its customers

All licensed Banks are required to adhere to Central Bank Prudential Guidelines, (2012) which provide regulatory requirements for bank communication with its customers. The Prudential Guidelines places an obligation to Commercial Banks in Kenya to disclose to customers; information on banking services offered by the bank, a list of charges or fees applicable for each service which are payable to the institution by the customers, terms and conditions, interest rates and a dedicated telephone line through which customers can contact the institution.

Oloo (2009) outlines the information which the bank needs to provide to the consumer before and after purchase of a product or service. Before the consumer buys the product or service the financial institution is required to provide the consumer with a key facts document for the product or service; give the consumer a copy of the terms and conditions for the consumer’s agreement or consent; and inform the consumer of the applicable charges, fees or additional
interest the consumer will bear should the consumer decide on an early termination of any contract.

Institutions should educate their consumers on their products and services through mechanisms such as, posting frequently asked questions in their websites; operating an effective call center with competent staff to attend to customer’s queries; and public awareness campaigns and brochures. Where a consumer has a bank account or a loan with an institution, the institution should provide the consumer with periodic statements of his or her bank account or loan account showing what transpired since the last statement that affected the account of the consumer, including balance changes, payments, disbursements and costs, (Cheng, 2007).

The institution should at a minimum twice a year deliver to the consumer free of charge a statement of his/her account. An institution should also ensure that a consumer is notified at least thirty days in advance before implementing any changes to the terms and conditions, fees or charges, discontinuation of services or relocation of premises of the institution, at least thirty days of any planned changes in interest rates regarding the product or service.

The messages communicated to customers by financial institutions are clear and easy to understand. Prudential Guidelines(2012) outline that any information given to a consumer in writing, electronically or orally should be fair, clear and transparent; ensure that the information is easily comprehensible so that a consumer can make an informed choice about a product or service; ensure that the information is written in plain English and Swahili and in a legible font whose size should be at a minimum 12, so that it is clear and readable; where a consumer is unable to understand English and Swahili, provide an oral explanation in a language the consumer understands; where a consumer is unable to understand written information, explain orally to the consumer the written information; ensure that information on its products and services is updated and current and easily available at its branches, websites and any other communication channels which it uses; and ensure that it discloses at its branches, websites, advertisements, promotional materials and any other communication channels which it uses that it is regulated by the Central Bank of Kenya. Disclosure of the name and contact details of the regulator will make a consumer aware that the institution is
regulated; and will assist the consumer contact the regulator if the consumer considers that the institution has failed to comply with its regulatory requirements.

2.4 Complaints Handling Procedure

A channel for communication of customer complaint to the institution should be provided; this is according to the Central Bank Prudential Guidelines, (2012). The institution should provide a dedicated customer care telephone line for lodging complaints by customers. The customers can also use this telephone line to verify with the institution, the authenticity and identity of the agent, its physical location and the validity of its agent banking business. The guidelines (CBK, 2012) outline that institutions should have in place and operate appropriate and effective procedures, which are documented, for receiving, considering and responding to consumer complaints. Institutions should ensure that information about procedures for handling consumer complaints is easily available at its branches, websites, brochures and any other communication channels which it uses. Once a complaint has been received by an institution, the institution should: investigate the complaint competently, promptly and impartially; assess fairly and promptly the subject matter of the complaint, whether the complaint should be upheld and what remedial action or redress (or both) may be appropriate; offer any redress or remedial action which is appropriate; explain to the complainant, in a way that is fair, clear and not misleading, its assessment of the complaint, its decision on it. and any offer of remedial action or redress; and comply promptly with any offer of remedial action or redress which the complainant accepts.

Central Bank Prudential Guidelines, (2012) outline that an institution, on receiving a complaint, provides the complainant with a prompt written acknowledgement (at least within 2 days of receipt) that it has received the complaint and is dealing with it. However, an institution need not send a written acknowledgement where it resolves the complaint by the end of the business day after it has received the complaint. For the purposes of clause above, a complaint is resolved where the complainant has indicated acceptance of a response from the institution.

Institutions should send a final response to a complainant by the end of two weeks after it has received the complaint. However, if the complainant takes more than a week to reply to a
written request by the institution for further information, the additional time in excess of a week will not count for the purposes of the two weeks time limit. Central Bank of Kenya will have regard, when assessing an institution's track record in investigating and determining complaints, to the clarity and reasonableness of requests which the provider has made to complainants for further information.

Bank customers also need to make informed decisions about where to deposit their savings, which bank can best handle their payment requirements, and where they can get the best deals on loans. The main type of information involved here relates of course to the schedule of bank interest rates and fees. It is vital for effective competition that such data are put regularly and transparently into the public domain. However, bank customers also have a duty to themselves to entrust their business only to safe and secure banks. With this in mind the bank customers also need regular and reliable data about the financial performance of banks. It is of course normal practice in most countries for the public to entrust this aspect of the scrutiny of banks to the bank regulator – this delegation to a qualified regulatory “agent” makes a great deal of economic sense. But caveat emptor principles still apply and customers are ill-advised to fully delegate their own duty of care to their regulatory agent. Hence public as well as regulatory information about banks can play a critical part both in consumer protection and as a second line of defense of financial stability, (Oloo, 2007).

2.5 Global Trends in Bank Communication with customers.

“Banks are struggling to communicate with their customers” A survey by Coleman Parkes, sponsored by Xerox titled The Future Of Communications In Retail Banking, argues that retail banks must communicate in a more personalized way with their customers if they are to increase customer satisfaction. The research suggested that banks need to work on their use of different communication channels. The report of more than 1000 interviews across the UK, France, Germany and the Netherlands revealed that large numbers of consumers believed that “banks are still too impersonal when communicating– they need to be more informal”.

Retail banks are frequently challenged by technology and resource constraints that lead to the limited availability of customer data, poor segmentation capabilities and adaptive
communications infrastructure. This creates enormous barriers that hamper retail banks’ abilities to gain a holistic view of a customer, maximize existing multi-channel communications or even introduce new channels for customer communications. The study suggested that “to grow revenue, reduce customer churn and increase share of wallet, banks must be able to reach customers in a highly targeted, personalized manner that is based on individual needs and preferences.

More than 50% of the banks said they “greatly” needed to upgrade their communications to meet both their own and their customers’ needs. This is partly because banks want to reach the consumer directly, instead of through independent financial advisers. Yet the challenges, and the stakes, for banks can only increase as more customers discover the uses of new technology and as new forms of communication, such as social networking sites, become more popular. As the survey shows, while most banks acknowledge this, few have been able to implement them.

A study done by the Asian Banker in 2010, studied the retail banking landscape in Asia with a specific target on how banks communicate to rebuild trust. According to the study, good customer communication is dependent on the bank’s ability to understand the needs of the individual customer and in this regard design products, pricing and the communication strategy.

Also identified in the research (Asian Banker, 2010), although there was a shift in Asia towards E-banking services and provision of customer service via email, SMS and the internet, branches remain a key success in communicating with customers. According to the research, the most effective means of communicating to the customer was the SMS, followed by Telemarketing, Email, Online Marketing, the ATM and the least effective was paper based communication (letters, catalogues, bills). In the research, most banks described the advantage of the personal touch that SMS offers generating an outstanding response from customers. “One of the most important advantages the SMS has towards all other media is that the customer constantly carries his/her mobile. Services like transaction notification to avoid fraud are very well received by customers.
From the study, (Asian Banker, 2010), Paper based communication was least effective as the cost pressure on banks was higher and the customer segment targeted typically involved older people, people with limited access to internet, and with lower education requiring a more intense customer education. In Asia, (Asian Banker, 2010) banks have entered the next phase in building truly virtual and mobile communication platforms; full-fledged mobile phone banking proposition became mainstream in 2009, and the importance of internet banking shifted from an information repository to a virtual branch complemented by a truly interactive audio visual platform with strong revenue generation and communication capabilities. Although the financial services industry paid significant attention to the development of e-banking channels in Asia, branches remained a key success element in the overall network architecture of banks.

2.6 Customer Satisfaction

Customer service is based on identifying and satisfying customer needs and exceeding expectation, (Heathfield, 2010). Kessler (1996) proposes that satisfaction is an overall psychological state that reflects the evaluation of a relationship between the customer/consumer and a company-environment-product-service. Satisfaction involves one of the following three psychological elements: cognitive (thinking/evaluation), affective (emotional/feeling), and behavioral. Expectations are beliefs (likelihood or probability) that a product/service (containing certain attributes, features or characteristics) will produce certain outcomes (benefits-values) given certain anticipated levels of performance based on previous affective, cognitive, and behavioral experiences. According to Vavra (1997) Expectations are often seen as related to satisfaction and can be measured as follows:

1. Importance: value of the product/service fulfilling the expectation.

2. Overall affect—satisfaction expectations: like / dislike of the product/service.

3. Fulfillment of expectations: the expected level of performance vs. the desired expectations. This is “predictive fulfillment” and is a respondent-specific index of the performance level necessary to satisfy.
4. Expected value from use: satisfaction is often determined by the frequency of use. If a product/service is not used as often as expected, the result may not be as satisfying as anticipated. For example a motorcycle that sits in the garage, an unused year subscription to the local fitness center/gym, or a little used season pass to a ski resort would produce more dissatisfaction with the decision to purchase than with the actual product/service.

In the banking industry, customer expectations may be unfulfilled in case the terms and conditions change, in the case of loan customers, the bank may increase the base rate leading to increase in the interest rates which was unanticipated. Expectations may have been quite vague, creating wide latitudes of acceptability in performance and expected satisfaction. This might arise when the customer is much unaware of the service and product benefits and lacks much information in the organization. If not much information is provided, a wide latitude of acceptability in performance and expected satisfaction is created. The original expectations may have been unrealistically high or low.

Expectation and product performance evaluations may be sensory and not cognitive, as in style or image which the financial institution may not be able to discern hence a disconnect in the pre-purchase expectations and post-purchase dissatisfaction. The product use may attract so little attention as to produce no conscious affect or cognition (evaluation) and result in meaningless satisfaction or dissatisfaction measures. There may have been unanticipated benefits or consequences of purchasing or using the product (such as a use or feature not anticipated with purchase). The product purchaser, influencer, and user may have been different individuals, each having different expectations. Organizations should set realistic customer expectations about the products and service delivery to win customer loyalty.

To provide excellent service, therefore, an organisation needs to exceed customer expectations. (Cook, 2002) Numerous studies as cited by Cook (2002) demonstrate that customers' expectations can be conditioned by the service providers themselves. If the frontline staff is professional, friendly and is able to handle customer's needs, then that customer will have a positive impression of the organization. Cook (2002) writes that to provide excellent service an organization needs to under-promise and over-deliver; it is rumored that when customers wait
in queues in Disneyland attraction, the published waiting time is always five minutes more than the actual waiting time, so the customers' expectations are exceeded.

The perception of the service which customers receive is dependent on their expectations (Gale, 1994). According to Gale (1994) if the treatment which the customer receives is better than his expectations, this is excellent service. If the treatment which the customer receives is less that his or her expectations, this is considered bad service.

2.7 Customer Feedback

Harrison (2000:119) says that organizations have a critical research resource in their frontline employees who deal directly with the public such as front line customer service employees like tellers, sales personnel and customer care representatives. In an organization, customer service is enhanced by knowing the customer and profiling them according to their demographic details, learning customer likes and dislikes and how the products benefits them. This information can be obtained from the customers through surveys and interviews with the customer service professionals. In building customer service, an organization needs to build relationships with customers and to listen carefully to the feedback, gather customer needs. Organizations need to continually explore new ways to keep customers engaged.

Organizations with best practices actively encourage complaints. An unhappy customer communicates his negative experience to ten more potential customers. (Hart, 1995) as a business guru Theodore Levitte (Cited by Cook, 2002) explains one of the signs of a bad or declining relationship with a customer is the absence of complaints. The customer is either not being candid or not being contacted (Cook, 2002). A customer who complains is giving the organization another opportunity to put things right, and will be fair if treated fairly, a customer who makes a compliment allows an organization an opportunity to recognize the efforts of the service provider and to publish the compliment as an example.

Cook (2002) concludes, it is useful to analyze both complaints and compliments and the frequency with which they occur. It is also useful to track the time it takes to acknowledge a complaint. A speedy response or preferably a telephone call to acknowledge receipt of the complaint is important and the time it takes to resolve the complaint.
2.8 Channels of Customer Communication

2.8.1 Social Networks and Customer Communication

Technology advancements have progressively taken customer communication from in-person meetings/events, to phone calls, emails, SMS/MMS, video conferencing, blogs, and recently to social networks like Twitter, Facebook, blogs and online communities. Pew Research Centre (2011) carried out a research on mobile phone usage globally, the findings for Kenya indicated that 74% of the respondents owned a Cell phone, 98% of the respondents made phone calls, 75% sent text messages, 50% took videos or photographs and 23% used the internet. The research indicated that 19% used social media regularly, 7% did not use social media and 72% did not have access to the internet. On the usage of Social Media by age 25% of the respondents were 18 to 29 years, 15% of the respondents who used Social Media were 30-49 years and 6% of the respondents above 50 years. Today, social networks are really changing the face of customer communication, as it reaches a larger audience through wide networks of friends and followers. (Cook. 2004) a good brand/product/service, when offered through social networks, receives positive feedback; on the other hand, if it is not good, it receives severe criticism.

Both positive and negative feedback spread quickly through social networks to a larger prospective customer base that can influence purchase decisions either in favor or against an organization. Social networks can effectively be used for marketing (wider reach), sales (reduced cycle time) and service support (quick resolution), due to the collaborative interaction of organizations with their customers and partners. "Social Media offers a viral and cost effective way for banks to build a close relationship and earn loyalty from clients through engaging and sharing. It is powerful in converting loyal customers into brand advocates who can influence others into buying your products. Social Media is for now and for future. You cannot afford to remain behind, you have to be in front since customers are already using it and talking about you" (Waithaka, 2012).

"Banks have started to intensify their engagement with Social Media" this is according to the Asian Banker Research (2010) only 1 out of 10 banks have a permanent presence in the social
media space. The most common counter argument against this model is that people have hardly embraced internet banking and customers still want to bank in branches. But the fact is that people do use Twitter, Facebook, and other blog sites, as seen in the growth rates of these social network sites. People of all ages and all segments share information and communicate through social media actively. The social media will play a more important role in customer query and complaint management. (Asian Banker Research, 2010)

While banks can use social media for marketing, the nature of the medium is merely in the ability to lead an active dialogue with customers and thus possibly influence public opinion. Although having a social media presence and following the discussion will not keep customers from complaining about the bank, but it gives the bank the chance to respond to such issues and to timely react on them. (Asian Banker Research, 2010)

2.8.2 Face to Face

King (2000) says that organization structures within the majority of banks still generally reinforce a branch led approach to banking, while channels such as call centers, the internet and ATM are often relegated to "alternative channels". Yet in spite of the availability of all these communication channels, meeting customers in person -- showing them the product, explaining the features/services, answering their queries, resolving their problems and finally seeing the smile on their face, is still the most-preferred communication mode. Customers choose those channels and interactions that get them to their desired solution in the quickest most efficient manner.

As stated in the Asian Banker Research (2010) branch networks constitute the single largest cost component at major banks across the region, prompting players over the last years to build powerful e-banking platforms. Good customer service is about listening to the needs of your customers: listening to their ideas, their concerns, and their opinions, being accessible to them, talking to them and supporting them when they have issues (King, 2000). This is through customer visits, or when customers visit the business premises.
2.8.3 Contact Centres

Globally there is a standard practice of using call centers—more recently contact centers (as they deal with email, web chats, sums as well as telephone requests) in retailing, telecommunications, entertainment, utilities and travel sectors. Ease of contact, convenience and speed of service are the main benefits to the customer of using a contact centre. Contact centres are configured to communicate with the customers across multiple channels including voice telephony, mail, email, SMS, instant messaging, web collaboration and fax (Buttler, 2009).

2.8.4 The Website

Kottler and Armstrong (2006:177-88) says that websites are versatile tools that can be used for various purposes including handling crisis situations and presenting annual reports. Rapid changes in consumer behavior have been prompted by the introduction of new technology: e-business on the internet. This offers customers greater speed and choice, 24 hours a day. For organizations, there are advantages of being able to market more quickly and gather direct customer feedback to develop better products and customer loyalty. Unlike traditional media, the services on the internet are controlled by the user, not the publisher of a webpage. It has made organizations rethink how they communicate with customers, what they understand markets to be, how they segment and how they plan and advertise their products and services as well as the level of service they provide.

A company website needs to communicate key messages to customers, act as a shop window and accurately reflect the image of the company. An organizations website need not be integrated with the rest of the company strategy in order to maintain brand synergy (Cook, 2001). In the first phase of corporate use; websites were for purely communication, as security for online tractions increased, websites are rapidly becoming service and sales vehicles.

The internet customer related databases and CRM technologies are allowing companies to tailor their customer communication strategies at segment or, often unique customer level. Messages can be communicated directly to customers sidestepping broadcast advertising. They can also be personalized, not only in the form address, but also in content and timing. Unlike
traditional media, the newer channels including the internet are interactive. Companies can get instant feedback from their customers.

The internet, far more than any medium has given consumers a voice, publishing platform and a forum where collective voices can be heard, shared and researched. Internet customers are much focused; they know what they want, often in one visit to the site. Consumers seem to place trust in their fellow customers. Consumer generated media (CGM) encompasses the millions of consumer generated comments opinions and personal experiences posted in publicly available online sources on a wide range of issues, topics, products and brands. Cook (2001) as a spokesperson of the amazon said: the old adage is that one happy customer will tell one person, an unhappy customer will tell 10. On the internet, one happy customer will tell one person, an unhappy customer will tell 10,000. CGM is originated from a variety of sources; blogs, message boards and forums, public discussions, discussions on large email groups, online feedback/complaint sites.
2.9 THEORETICAL FRAMEWORK

2.9.1 Systems Theory

The study draws from the systems theory as pronounced by Miller G. James as quoted by Cutlip et.al (1994), to organizational management. The theory emphasizes that real systems are open to and interact with their environments and that they can acquire qualitatively new emergence, resulting in continual evolution.

Cutlip et. al (1994), says that systems theory may be applied to corporate communications because organizations have to establish and maintain mutually dependent relationships with their publics. In their definition: a system is a set of interacting units that endures through time within an established boundary by responding and adjusting to change pressures from the environment and maintaining goal states. An entity shouldn’t be reduced to properties of its parts or elements but should focus on the arrangement of and relations between the parts that connect them into a whole. System concepts such as environment, boundary, input, output, processes, state hierarchy, goal directness and information ensure that there is a basis of unification.

Miller as quoted by Cutlip et.al (1994), contended that changes and their impact on organizations require a systems approach for corporate communication. This is so because mutually independent relationships are established and maintained between organizations and their customers by communication. Organizations change by adjusting and adapting, which employ concepts and propositions from systems theory.

In communications, the set of interacting units include the organization and the publics who affect and are affected by the organizations activities. It is the duty of the communications department to define the relevant publics for each situation or problem that face the organization. The basic thinking then behind systems theory is that the job of the communications department is to help an organization adjust and adapt to their environment. The environment has been defined by system theorists as anything that brings about change pressures on a system. These change pressures may be in the form of information, energy and
matter inputs. These environmental pressures result in changes in the organization-publics relationship (Cutlip et al, 1994:208-29)

In this regard, organizations must continually adjust their relationships with the publics in response to the changing environment. Additionally, organizational-publics relationship change in response to environmental change pressures. If they do not change, old relationships become dysfunctional because the organization acts and reacts in ways inappropriate to the new circumstances. If they are unmanaged and non-purposive in their environmental changes, systems tend to degenerate to disorder, a situation called "entropy - a state of absolute disorder. It is the task of corporate communications to ensure that the organizational-publics relationships cater for the mutual interests and goals of the organization and their publics. In social systems this means that coordinated behavior to attain mutually beneficial goals is no longer possible; in effect, systems break up. Corporate communications are charged with keeping organizational relationships in tune with mutual interests and goals of organizations and their customers. Organizations do not exist in isolation; rather they exist in dynamic social settings. While the organization can be viewed as a system, it is part of other subsystems and supra systems, because of this they must continually modify their information processes and to cope with these changes in their environment. The corporate communications practitioner is supposed to scan the environment and help the organization to adjust and adapt to organization to anticipate and react to changes in the environment. (Cutlip et al, 1994:209-210)

Organizations can either be open or closed. Closed systems have impenetrable boundaries so that they do not exchange inputs with their environment, open systems on the other hand have penetrable boundaries that allow them to exchange matter with the their environments.

Baron and Davis (2006:214) say that there is limited monitoring of the environment in closed systems. Corporate communications also exhibits this distinction between closed and open systems. Reactive programmes employ a closed system approach in planning and management of corporate communication. Reactive programme exist in open systems, they use their anticipatory early warning systems to scan the environment for intelligence which the system uses to adjust and adapt to environmental changes. (Cutlip et al, 1994:209-210)
Research is the key to these warning systems that enable organizations to make adjustments in relationships within both its internal and external publics. These changes may be occasioned by the ever-changing social, political, and economic forces that an organization has to cope with.
2.9.2 Communication Impact Model

The communication impact model (figure 1.1) shows how the communication content and its understanding create either positive or negative relationships between individuals and draws attention to the importance of "knowing the audience" as creating mutual understanding is the fundamental role of communication.

Communication impact Model

![Communication Impact Model Diagram]

Figure 1 Communication Impact Model


Both communicators are affected by their individual backgrounds, as well as by their individual intentions, objectives and expectations. Communicator B has to deal with the effect
of the message separately and react on the basis of her perception of its meaning and intention. Built into the sender’s message are:

- What he wants her reaction to be

- What he expects the reaction to lead to

- What the expected outcome of the message should be.

The receiver’s understanding of the message will determine the effect of the message, her reaction and behavior toward, and ultimate relationship with, the sender.

In banking, the bank seeks to create a relationship with its customers; the bank to provide financial solutions to the customer. Knowledge of predispositions helps in constructing messages that fit well into the sociocultural realities of the receiver’s situation. Bank customers in seeking services from the bank have different needs, some bank for getting loans, others for interest on savings and they have competitor information from friends and past experience, the bank in communicating should take into account these predispositions. A communicator who knows and understands these predispositions is more likely to succeed than a communicator who sends messages to audiences/persons whose predispositions are not adequately known – the shot in-the-dark approach to communication known as the information-dumping strategy. It is a sure way of creating misunderstanding and souring relationships of creating conflict situations.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the methodology and procedures that were used in data collection. The chapter also covers the research design, determination and identification of the population sample size, sampling design, sampling procedure, the instruments of data collection, validity, and reliability of data collected, sources of data, methods of data collection and methods of analyzing the data.

3.2 Research Design

The descriptive survey was adopted for this study, this design describes phenomena as it exists and it is used to identify and obtain information on the characteristics of a particular problem or issue. It is preferred because it is efficient in collecting large amounts of information within a short time. Kerlinger (1978) encourages the use of surveys in social economic fact finding because they provide a great deal of information that is accurate. According to Orodho (2003) descriptive survey is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. It can be used to collect information about people’s attitude, opinions, habits or any of the variety of education or social issues. This research design therefore helped the researcher to gather information in relation to customer’s opinion, attitude and views towards communication and customer service in the KCB. Statistical analysis was used to describe the results of the study thus making descriptive design the most suitable research design.

3.3 Research Population

KCB Bank Kenya is made up of the branch network, is under retail banking and comprises of 169 branches. The study targeted 10 main branches in Nairobi; namely KCB Moi Avenue
branch, KICC branch, University Way branch, KCB Kimathi branch, Tom Mboya branch, Milimani branch, Capital Hill branch, Gikomba branch, Mashariki branch and Kariobangi branch. All branches are homogeneous in nature and serve a mix of customers from all KCB branches in the country and in the subsidiaries. All the branches offer the same quality and service to the customers hence the sample was representative.

3.4 Sampling

Sampling refers to the selecting of a given number of objects or items from a defined population as a representative of that population. The research used stratified random sampling techniques.

There exist various categories of probability sampling namely random sampling, interval or systematic sampling, stratified sampling and cluster or multistage sampling (Orodho and Kombo, (2002). When carrying out the research, the researcher used stratified random sampling method to obtain a sample for the research. This ensured that all the subgroups of the target population were represented in the sample in the same proportion as the population itself.

The sampling procedure is the step that has been followed in determining the appropriate sample size. Calculation of an appropriate sample size depends upon factor is unique to each survey. The three most important factors are how accurate the researcher wishes to be, how confident the researcher is in the results and the budget available.

In this study, due to limited time of the study and cost constraints, the researcher took a sample of 5 customers at the branches at different time intervals of the day making a total of 50 customers.

3.5 Data Collection

Data collection is the process of gathering the factual information aimed at proving or refuting some facts. Data collection is important in research as it allows for dissemination of accurate information and development of meaningful programmes (Kombo and Tromp 2006). The process involved an interaction between the researcher and the respondents. In this section therefore, the researcher shows the data collection instruments and procedure that have been applied to collect data during the research.
3.5.1 Data Collection Instruments

Kombo and Tromp (2006) define data collection instruments as tools used to collect information for an evaluation study. There are various types of instruments including surveys, tests, questionnaires, interview instruments, intake forms, case logs and attendance records. Instruments may be developed for a specific evaluation or modified from existing instruments. According to Orodho (2003) there are various data collection instruments that include the use of interviews, observations, tests or experiments and also questionnaire. The main instrument that was applied in collecting data for the research was the questionnaire. There are two types of questionnaire; the structured and the unstructured questionnaire that have opened ended and closed ended.

According to Kombo and Tromp (2006), questionnaires are very cost-effective especially for studies where the respondents are located in different physical locations. Questionnaires are also familiar to many people and are easy to analyze. The tool does not make people apprehensive and the tool also helps to reduce bias in the study. The researchers own opinions therefore did not influence the respondent to answer questions in a certain manner. The researcher prepared a questionnaire with both closed and open ended questions.

3.5.2 Data Collection Procedures

In gathering information for the research, a questionnaire was used as the main instrument for data collection. The questionnaires were administered through drop, wait and pick method. Descriptive statistics was used to describe and summarize information about the population and sample. The advantage of this technique is the ease of administration and it’s cost effectiveness. The target respondents were customers visiting the branches selected randomly at different time intervals. The questionnaire comprised different sections to test the banks communication, customer satisfaction and the messages.

3.6 Data Analysis and Presentation

This section presents the analysis of the research finding compiled from the questionnaire given by responds. Description analysis involved the transformation of raw data into a form that made it easy to understand and interpret, rearrange, ordering, manipulating data to provide
descriptive information. The data was described by measures of central tendency that is the mean and the standard deviation. Interpretation involved making inference about real world and drawing conclusion about the data managerial implications.
CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF RESULTS

4.1 Overview

This chapter presents the analysis and findings of the study. It provides general information gathered from the respondents in determining the communication in customer service of the KCB Bank Group. The study focused on the bank’s clients /customers as they were the best sources to gauge the rate or the efficiency of the banks customer care services. The data provided was taken to be a true representation of the respondents views due to independence of the study carried out from the organization.

4.2 Response Rate

The study targeted 50 respondents in collecting data with regard to effectiveness of communication in customer service: a case study of KCB bank group. From the study, 42 respondents out of the 50 sample respondents filled-in and returned the questionnaires making a response rate of 84%.

4.3 Demographic Information of the Respondents

4.3.1 Age of the respondents

Figure 4.2 Age of the respondents

![Age of the respondents chart]

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25 years</td>
<td>5</td>
</tr>
<tr>
<td>25 - 40 years</td>
<td>17</td>
</tr>
<tr>
<td>40 - 55 years</td>
<td>10</td>
</tr>
<tr>
<td>Above 55 years</td>
<td>10</td>
</tr>
</tbody>
</table>
The study sought to find out the age of the respondents. According to the findings, 40.5% of the respondents were aged 25-40 years, 23.8% were aged 40-55 years, 23.8% were aged above 55 years and 11.9% were aged less than 25 years. This implies that the study interviewed all the age groups from the banks customer who accessed their services, the majority in the age group of 25-40 years.

4.3.2 Level of education of the respondents

It was established from the study that 33.3% of the respondents have secondary education as their highest level of education, 21.1% of the respondents have diploma level education as their highest level of education, 28.6% have diploma level of education, and undergraduates comprised 16.7% of the respondents while those that had primary education as their highest level of education constituted 21.4%.

4.4 Period the respondents have banked with the KCB

It was established from the study that 33.3% of the respondents have secondary education as their highest level of education, 21.1% of the respondents have diploma level education as their highest level of education, 28.6% have diploma level of education, and undergraduates comprised 16.7% of the respondents while those that had primary education as their highest level of education constituted 21.4%.
The study established that 42.8% of the respondents had banked with the bank for less than one year, according to the KCB Annual Report (2012) the customer base had increased 29% to 1.8 million. 33.3% of them had done so for between one and five years and followed by those who had banked with the KCB for a period of between five and ten years and comprised of 16.7%. Those who had banked with the bank for more than 10 years were 7.1%

4.5 Occupation of the respondents

It was established from the study that 42.8% of the respondents had formal employment followed by those who were in the informal sector who comprised 33.3%. Those who were in school were 16.7% and those who never fell in the categories were a mere 7.1%.

CUSTOMER COMMUNICATION

4.6. Frequency the respondents got/received the information from the bank
It was established from the study that majority of the respondents (50%) received information from the bank on monthly basis and were followed by those who received their information on quarterly basis and they comprised 42.8%. Those who did get the information on annual basis were a paltry of 7.2% of the respondents. This implies that the bank communicated with its customers on a monthly basis.

4.6 Respondents responses on the statements on the levels of agreement on the provision of information.

Key 1-strongly disagrees, 2-disagree, 3 neutral, 4- agree, 5- strongly agree

Table 4.1 Respondents response on the statements on the levels of agreement on the provision of information

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fr</td>
<td>%</td>
<td>Fr</td>
<td>%</td>
<td>Fr</td>
</tr>
<tr>
<td>It has provided convenient access to information</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>16</td>
</tr>
<tr>
<td>The bank staff are available in timely manner</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Staff provide accurate information</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td>Staff provide consistent information</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>The bank staff are helpful</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>The bank staff are respectful and courteous</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>The bank staff are knowledgeable and competent</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

The study sought to enquire the levels of agreement on the provision of information by the bank. It was established that 61.9% of the respondents said that strongly agreed that the bank provided convenient access to information. 90.5% of the respondents strongly agreed that the bank staff were available in timely manner for the provision of the information to the customers while 9.5% of them agreed to that statement. In the staff provision of accurate and consistent information, majority of the respondents strongly agreed while the rest of the respondents agreed.
All of the respondents (100%) said that the bank staff were helpful, respectful/courteous and knowledgeable and competent and this implied that they were all qualified for the various positions they held in the bank. Cook (2002) demonstrates that customers' expectations can be conditioned by the service providers themselves. If the frontline staff is professional, friendly and is able to handle customer's needs, then that customer will have a positive impression of the organization.

4.7 Efficiency of channels of communication used by the banks

Key 1—strongly disagrees. 2—disagree. 3—neutral, 4—agree, 5—strongly agree

| Table 42 Efficiency of channels of communication used by the banks |
|-----------------|--------|--------|--------|--------|--------|--------|
| Fr %            | Fr %   | Fr %   | Fr %   | Fr %   | Fr %   |
| Website         |        |        |        |        |        |
| 0 0             | 0 0    | 0 0    | 0 0    | 18 42.8  | 24 57.1 |
| Brochures       |        |        |        |        |        |
| 0 0             | 0 0    | 0 0    | 10 23.2  | 27 64.8  | 5 11.9 |
| Monthly statements | 27 64.8 | 13 30.9 | 2 4.8   | 0 0    | 0 0    |
| Newspaper ads   |        |        |        |        |        |
| 7 16.7          | 10 23.8 | 18 42.8 | 7 16.7  | 0 0    | 0 0    |
| Press releases  |        |        |        |        |        |
| 0 0             | 0 0    | 0 0    | 29 69   | 8 19   | 5 11.9 |
| Bank staff      |        |        |        |        |        |
| 0 0             | 0 0    | 0 0    | 0 0    | 0 0    | 42 100 |

The study sought to establish the efficiency of the various types of channels of communication used by the KCB Bank Group. 57.1% of the respondents strongly agreed that the company's website was efficient while 64.8% of the respondents strongly agreed that brochures were efficient as a means for communication while 23.2% were neutral. 64.8% of the respondents strongly disagreed that monthly statements were an effective means of communication while 30.9% disagreed. In case of the newspaper ads, 42.8% of the respondents were neutral on whether the newspapers were an effective method of communication. 69% of the respondents were neutral if the press releases were effective while all of the respondents said that the bank staff were very efficient in communicating with the banks customers. This is supported by the Asian Banker Research (2010) which identified, electronic channels of communication to be
more effective than the paper based channels (brochures, newspaper advertisements and press releases).

4.8 Methods used by the respondents to give feedback to the bank

Figure 4.7 Methods used by the respondents to give feedback to the bank

All of the respondents said that they gave feedback to the bank through the bank staff while those who said that they used emails were 95.2%. This implied that use of the bank staff was the most familiar as this give immediate feedback and response. It was established from the study that 78.6% of the respondents they used the bank's website for giving feedback to the bank, while 61.9% showed that they used brochures for giving feedback to the KCB Bank Group.

The findings are supported by both the Xerox Study (2009) in Europe and the Asian Banker Research (2010) which indicated that customer’s still prefer to visit the branch to receive and give feedback to the bank. Bank staff are based on the branch network.
COMMUNICATION MESSAGES

4.9 Respondents agreement on the messages communicated by the bank

Key 1-strongly disagrees, 2-disagree, 3-neutral, 4-agree, 5-strongly agree

| Table 4.3 respondents’ agreement on the messages communicated by the bank |
|----------------|----------------|----------------|----------------|----------------|----------------|
|                | 1              | 2              | 3              | 4              | 5              |
|                | Fr %           | Fr %           | Fr %           | Fr %           | Fr %           |
| Are easy to understand | 0 0 0 0 18 42.8 | 24 57.1        |
| Are personalized | 0 0 0 10 27 64.8 | 5 11.9        |
| Are clear      | 27 64.8 13 30.9 2 4.8 0 | 0 0        |
| Are relevant to the customers | 7 16.7 10 23.8 18 42.8 7 16.7 0 | 0 0     |
| Are sent on time | 0 0 0 0 29 69 8 19 5 | 11.9    |
| Are well informing | 0 0 0 0 0 0 0 0 42 | 100     |
| Have errors    | 0 0 0 0 0 0 0 0 42 | 100     |
| Are contradicting | 0 0 0 0 0 0 0 0 42 | 100     |

The study sought to determine the level of the agreement by the respondents on the messages sent by the bank to its customers. It was determined that the majority (57.1%) of the respondents strongly agreed that the messages were easy to understand while 42.8% agreed to that statement. 64.8% of the respondents indicated that they agreed to the fact that the messages sent were personalized. 69% of the respondents were neutral that the messages sent by the bank were sent on time while the 19% agreed that the messages were sent on time. All of the respondents agreed that the messages were well informing (with adequate information) as they were not contradicting nor had errors.

The findings indicate that KCB Bank complies with the Central Bank Prudential Guidelines (2012) which state that the messages communicated to customers by a financial institution should be clear and easy to understand.
4.10 The type of messages that should be communicated to the customers

Figure 4. 8 The type of messages that should be communicated to the customers

It was established from the study that the type of messages that should be communicated to the customers, all of the respondents indicated that account information should be sent to the customers. Bank charges were yet crucial information that was supposed to be sent to the customers and had 95.2%. Promotions messages had 61.2% who indicated that they should be sent to the customers while 16.7% of the respondents indicated that they wanted to be notified about new branches. This implied that most of the respondents were interested with their current statuses of their bank accounts.

Customers prefer getting information on new product and services from friends and family members who endorse the product hence the reason for the low score on New Products and service information.

From the findings, in addition to receiving account information and information on bank charges, customers would also like to receive information on investment opportunities and promotional information as well.
CUSTOMER SATISFACTION

4.11 Frequency the respondents contacts the bank

It was determined from the study that majority of the respondents (83.3%) responded that they contacted the bank on monthly basis while 16.7% said that they contacted their respective branches on annual basis and this implies that most of the bank customers kept in touch with the information provided by the bank as well as their current statuses of their accounts.

4.12 Methods used by the respondent to contact the bank

It was established from the study that most of the respondents (92.8%) contacted their banks through the branch visit followed by those who used Twitter platform and had (85.7%) as this
give immediate response. Those who contacted their banks by use of emails were 61.9% while through Facebook were 52.4%.

The research findings on the key role played by the Branch are in tandem with the literature review: Xerox Study (2009) in Europe and the Asian Banker Research (2010) which indicated that branches are key in providing feedback and receiving feedback from customers.

4.13 If the respondent had contacted the bank recently

Figure 4.11 If the respondent had contacted the bank recently

![Pie chart showing Yes and No responses]

The study sought to find out if the respondents contacted the bank recently. It was determined that majority (83.3%) of the respondents had contacted the bank while 16.7% did not.

4.14 Period taken by the bank staff to resolve the respondents query

Figure 4.12 Period taken by the bank staff to resolve the respondents query

![Bar chart showing response times]
It was established from the study that majority (95.2%) of the respondents indicated that they did get the responses/feedback immediately and the rest did get in less than a day and this implied that that the bank is quite effective and efficient in its customer care operations.

4.15 Number of times the respondents had to contact the bank for their enquiries to be resolved

Figure 4.13 Number of times the respondents had to contact the bank for their enquiries to be resolved

It was established from the study that majority (86%) of the respondents contacted the bank once for their queries to be resolved while the rest of the respondents (14%) contacted them twice and this indicated high rates of efficiency.

The Asian Banker Research (2010) shows that banks in the region have managed to reduce turnaround time and achieve an average first call resolution rate i.e. satisfactory resolution of query within the first call itself, of about 85 percent. KCB Bank’s First call resolution of 95.2% is higher.
4.16 If the respondents decision affected KCB’s products and services

Figure 4.14: If the respondents decision affected KCBs products and services

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>31</td>
<td>1</td>
</tr>
</tbody>
</table>

It was determined from the study that majority respondents (83.3%) strongly agreed that their feedback affected KCBs products and services while 23.8% agreed while a mere 2.3% of the respondents disagreed to the statement that theirs decisions affected the banks product and services.

4.17 Overall rate of the KCB’s customer service

Figure 4.15: Overall rate of the KCB’s customer service
The study sought to enquire the overall ratings from the respondents' the state of the banks customer care service and it was determined that majority of the respondents (80.9%) indicated that it was excellent while the rest (19.1%) indicated that it was good and this implied that the customers were satisfied with the services provided by the KCB Bank group.
CHAPTER FIVE
SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter gives a summary of the research conclusions. It also offers a number of recommendations useful to the banks managers, scholars, planners, policy makers and other banks who may want to implement the customer communication strategy to improve their performance.

The findings of this study will also add to the general body of knowledge in the academic study of Customer Communication.

5.2 Summary

This study sought find out the effectiveness of communication on customer service; a case study of the KCB Bank Group.

5.2.1 Communication Strategies Used By the KCB Bank Group

The study targeted the customers who obtained the banking services and other services form the KCB bank. It was established from the study that majority of the respondents (50%) received information from the bank on monthly basis and were followed by those who received their information on quarterly basis and they comprised 42.8%. Those who did get the information on annual basis were a paltry of 7.2% of the respondents. The majority of the respondents (61.9%) strongly agreed that the bank provided convenient access to information and followed by those who agreed. 90.5% of the respondents strongly agreed that the bank staff were available in timely manner for the provision of the information to the customers while 9.5% of them agreed to that statement.

In the efficiency of the various types of channels of communication used by the banks, 64.8% of the respondents strongly agreed that brochures were efficient as a means for communication. 57.1% of the respondents strongly agreed that the company’s website was efficient while 23.2% were neutral. 64.8% of the respondents strongly disagreed that monthly statements were
an effective means of communication while 30.9% disagreed. In case of the newspaper ads, 42.8% of the respondents were neutral if the newspapers were an effective method of communication. 69% of the respondents were neutral if the press releases were effective while all of the respondents said that the bank staffs were very efficient in communicating with the banks customers. 78.6% of the respondents they used the banks website for giving feed back to the bank, while 61.9% showed that they used brochures for giving feedback. All of the respondents said that they gave feedback to the bank through the bank staffs while those who said that they used emails were 95.2%. This implied that use of the bank staff was the most familiar as this give immediate feedback and response.

5.2.2 Messages communicated by the bank

The type of messages that should be communicated to the customers, all of the respondents indicated that account information should be sent to the customers. Bank charges were yet crucial information that was supposed to be sent to the customers and had 95.2%. Promotions messages had 61.2% who indicated that they should be sent to the customers while 16.7% of the respondents indicated that they wanted to be notified about new branches. This implied that most of the respondents were interested with their current statuses of their bank accounts. Majority of the respondents (83.3%) responded that they contacted the bank on monthly basis while 16.7% said that they contacted their respective branches on annual basis and this implies that most of the bank customers kept in touch with the information provided by the bank as well as their current statuses of their accounts.

In the staff provision of accurate and consistent information, majority of the respondents strongly agreed while the rest of the respondents agreed. All of the respondents (100%) said that the bank staff were helpful, respectful/ courteous and knowledgeable and competent and this implied that they were all qualified for the various positions they held in the bank.

5.2.3 Feedback to the Bank

It was established from the study that most of the respondents (92.8%) contacted their banks through the branch visit followed by those who used Twitter platform and had (85.7%) as this give immediate response. Those who contacted their banks by use of emails were 61.9% while
through Facebook were 52.4%. The study determined that majority (83.3%) of the respondents contacted the bank while 16.7% did not. Majority (95.2%) of the respondents indicated that they did get the responses/feedback immediately and the rest did get in less than a day and this implied that the bank is quite effective and efficient in its customer care operations. It was established from the study that majority of the respondents (86%) contacted the bank once for their queries to be resolved while the rest of the respondents (14%) contacted them twice and this indicated high rates of efficiency.

It was determined from the study that majority of the respondents (83.3%) decision strongly agreed that affected KCBs products and services while 23.8% agreed while a mere 2.3% of the respondents disagreed to the statement that theirs decisions affected the banks product and services. The study sought to enquire the overall ratings from the respondents' the state of the banks customer care service and it was determined that majority of the respondents (80.9%) indicated that it was excellent while the rest (19.1%) indicated that it was good and this implied that the customers were satisfied with the services provided by them.

5.3 Conclusion

The KCB bank did provide did information on annual basis and this implies that the bank communicated with its customers regularly as this is the method or medium in which the bank determines the rate or the level of satisfaction by its customers. The bank also provided convenient access to information to its customers as its staff was available in timely manner for the provision of the information to the customers. In the staff provision of accurate and consistent information, majority of the respondents strongly agreed. The bank staff were helpful, respectful/ courteous and knowledgeable and competent and this implied that they were all qualified for the various positions they held in the bank and this portrayed a positive image to the public in the provision of its banking services and this has put it a foot ahead compared to other banks in the country.

In the efficiency of the various types of channels of communication used by the banks, the company’s website was efficient followed by the brochures were efficient as a means for communication. In the staff provision of accurate and consistent information, majority of the
respondents strongly agreed while the rest of the respondents agreed. All of the respondents (100%) said that the bank staff were helpful, respectful/courteous and knowledgeable and competent and this implied that they were all qualified for the various positions they held in the bank. Customers contacted their banks through the branch visit as this was and is the most common method for making enquiries. Twitter platform was yet another channel as this gave immediate response. Other methods which were common for the respondents contacting the bank were the emails and the Facebook.

5.4 Recommendation from the study

The KCB bank has really made tremendous achievement in the integration of the modern methods of communicating such as the Twitter and the Facebook in the customer care department and this study recommends that the bank should try to integrate more methods for reaching its customers such as the roadshows and other forums where the customers can converge and exchange ideas and the information.

Due to the popularity of the branch as a channel of communication, the bank should also increase more staff and qualified and competent who would be providing the right and the relevant information to the clients day and night and this would give them a notch higher over its competitors.

5.4.1 Communication Strategies used by the Bank

The study recommends that since customer communication involves conveying information by the bank on a regular basis using a variety of means for purposes of addressing customer suggestions, proper channel of customer communication should be established and communication programs developed for specific segments, niches and even individuals since customers differ. Communication also focuses on integrating the views and attitudes of the customer into the organization.

5.4.2 Messages communicated by the Bank

The study gives a recommendation on customer communication process in the banking industry communication process as it dictates the general growth and development of a
banking industry. Effective customer communication is the key in the banking operations as the right message should go to the right person, in the right format and at the right time. Delayed messages, sent to the wrong recipients and with the wrong content do not only put the banks' reputation at stake but also leads to financial loss on the part of the bank.

5.4.3 Feedback Mechanisms Used by the Bank

The study recommends that for a banking industry to remain successful in a highly competitive environment, it needs to maintain excellent relationships with the existing client base. By establishing various feedback channels through which customers can communicate with the bank. Banks need to keep up with customer demands through the use of technology, best practice and personalizing communication and feedback channels (Pew Research Centre, 2011). Remaining successful in a highly competitive environment requires considerable creativity and effort and frequent interaction with customers is essential for retaining current customers and may increase customers' purchases.

5.5 Suggestions for further studies

This study focused on the effectiveness of communication in customer service a case study of KCB Bank group. To this end therefore the same study should be carried out in other banks in the country to find out if the same results would be obtained. The size of the sample used in the study was 50 and the size should be increased in other subsequent studies that would be conducted on the same topic as this would provide wider information.
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50


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APPENDIX ONE: QUESTIONNAIRE FOR KCB CUSTOMERS

ABOUT YOU

1. Gender
   - Male [ ]
   - Female [ ]

2. Age
   - Below 25 years [ ]
   - 25-29 years [ ]
   - 50 years and above [ ]
   - 30-39 years [ ]
   - 40-49 years [ ]

3. How long have you banked with KCB?
   - Less than 1 year [ ]
   - 1-5 years [ ]
   - More than 10 years [ ]
   - 5-10 years [ ]

4. Educational level
   - Primary level [ ]
   - Secondary level [ ]
   - College [ ]
   - University [ ]
   - Post graduate [ ]

5. Are you in?
   - In formal employment [ ]
   - In informal employment [ ]
   - In school/college/university [ ]
   - Neither in school nor employed [ ]

ABOUT CUSTOMER COMMUNICATION

1. During the past year, how frequently, on average, did you contact and/or receive information from KCB Bank (please mark an ‘X’ in the appropriate box in each column)?

<table>
<thead>
<tr>
<th>I contacted KCB Bank</th>
<th>I received information from KCB Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily</td>
<td>Daily</td>
</tr>
<tr>
<td>Weekly</td>
<td>Weekly</td>
</tr>
<tr>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Annually</td>
<td>Annually</td>
</tr>
<tr>
<td>Never</td>
<td>Never</td>
</tr>
</tbody>
</table>
How well do you think KCB keeps its customers informed about KCB's products and services?

[ ] Very well  [ ] Quite well  [ ] Not very well  [ ] badly

2.1 If you answered "badly" can you give us some more details?


On a scale of 1 (do not agree at all) to 5 (strongly agree), please rate your level of agreement with the following statements (by marking an 'X' in the appropriate box).

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>KCB Bank has provided convenient access to the information I need</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank staff are available in a timely manner</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank staff provide accurate information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank staff provide consistent information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank staff are helpful</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank staff are knowledgeable and competent</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank staff are timely in their responses</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank staff are courteous/respectful</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank staff are effective in offering solutions to resolve problems I have encountered</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank is open to new ideas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

On a scale of 1 (not important at all) to 5 (extremely important), please rate the following communication methods on their value as a source of information about KCB Bank (by marking an 'X' in the appropriate box)

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>KCB Bank web site</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Department brochures / flyers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mail-outs in Statements</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newspaper Ads</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newspaper articles</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Posted notices</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Press releases</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radio ads</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radio news</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank staff</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emails</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others (please specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Are there other ways you would like to receive information?


On a scale of 1 (not important at all) to 5 (extremely important), please rate each of the following on their value as a means for you to provide input and feedback to KCB Bank (by marking an 'X' in the appropriate box).

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>KCB Bank website</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Department brochures/flyers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mail-outs in Statements</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newspaper Ads</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newspaper articles</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Posted notices</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Press releases</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radio Ads</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radio news</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank staff</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emails</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Are there other ways you would like to offer input to KCB Bank staff?


Overall, what do you consider to be KCB Bank staff's greatest strength in their communications effort to date?


Overall, what do you consider to be KCB Bank staff's greatest weakness in their communications effort to date?


1. What would be the one thing you would change in order to improve the effectiveness of your communications with KCB Bank staff?

2. Please share any additional comments or suggestions that you may have about improving customer service and communications by KCB Bank staff.

KCB COMMUNICATION MESSAGES

1. On a scale of 1 (do not agree at all) to 5 (strongly agree), please rate your level of agreement with the following statements (by marking an ‘X’ in the appropriate box).

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>KCB Bank messages are easy to understand</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank messages are personalized</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank messages are relevant to me</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank messages are clear</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank messages are sent on time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank messages leave me well informed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank messages are complete</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Am happy with the information I get from KCB</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank messages have sufficient information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank messages have errors/mistakes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KCB Bank messages are contradicting</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2. What do you think should be communicated to you as a KCB customer?

<table>
<thead>
<tr>
<th>Information on my account [ ]</th>
<th>New management [ ]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promotions [ ]</td>
<td>Investment opportunities [ ]</td>
</tr>
<tr>
<td>New products and services [ ]</td>
<td>Trips [ ]</td>
</tr>
<tr>
<td>New branches [ ]</td>
<td>Bank charges [ ]</td>
</tr>
<tr>
<td>Interest rates [ ]</td>
<td></td>
</tr>
</tbody>
</table>

Any other information

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ABOUT CUSTOMER SERVICE

1. How often do you need to contact KCB?

   Weekly [ ]  Monthly [ ]  Yearly [ ]  Rarely [ ]

2. Which of the following methods below have you used to contact KCB BANK?

   a. Letter
   b. Email
   c. Branch visit
   d. Telephone
   e. Email
   f. Website
   g. Twitter
   h. Facebook

3. Which of the following would you prefer to use when contacting KCB Bank?

   a. Letters
   b. Email
   c. Branch visit
   d. Telephone
   e. Email
   f. Website
   g. Twitter
   h. Facebook
4.0 Have you contacted KCB Bank recently?

Yes [ ] No [ ]

4.1 About how long did it take to get your request resolved?

Immediate resolution [ ] Less than a day [ ]
Between 2-3 days [ ] Between 3-5 days [ ]
More than a week [ ]

4.2 How many times did you have to contact KCB for your needs to be fully resolved?

Once [ ] Twice [ ]
Three times [ ] More than 3 times [ ]

5. Do you agree or disagree that you can influence decision affecting KCB's products and services?

Definitely agree [ ]
Tend to agree [ ]
Tend to disagree [ ]
Definitely disagree [ ]

6. Do you feel that you have had difficulty getting your opinion heard by the bank?

Yes [ ] No [ ]

If yes, can you explain why?

----------------------------------------------------------------------------------------

----------------------------------------------------------------------------------------

7. How likely are you to recommend KCB to people you know?

Very likely [ ] Likely [ ] Not likely [ ] Not likely at all [ ]

8. Overall how do you rate KCB Banks' Customer Service?

Excellent [ ] Good [ ] Average [ ] Poor [ ]

- END -

Thank you very much for your time and information!