
**CUSTOMER CARE SERVICES AND SALES VOLUME OF FINANCIAL
INSTITUTIONS IN UGANDA;
A CASE STUDY OF BAYPORT FINANCIAL SERVICES (BFS)**

**1 Achola Monica, 2 Kabanda Richard
1, 2 Metropolitan International University**

ABSTRACT

In order to determine the relationship between Customer Care Services and Sales Volume of an analysis of financial institutions in Uganda by Bayport Financial Services (BFS).

The precise objectives were to investigate the relationship among Bayport Financial Services' (BFS) complaints registration practices and sales volume, to ascertain the link among BFS's grievances examination and sales quantity, and to discover the link among BFS's support staff and sales volume. To obtain the necessary client sample and guarantee that each participant had a comparable likelihood of being chosen, simple random design and stratified random sampling design were combined. The results were supported by a mean of 3.83 and a standard deviation of 1.085, indicating that the bank actually evaluates grievances in full so they can find an arrangement that will help address the issue at hand. The vast majority of the participants were in agreement with 60%, which was followed by 23.3% who agreed, 6.7% who were unsure, and 3.3% who were strongly opposed. This demonstrates that handling grievances effectively results in devoted clients. The answers are supported by a mean of 4.30 and a standard deviation of 1.088. It was recommended that Bayport financial services should re-implement the complaints registration strategies for example better documentations of customer records, introduction of powerful cameras that helps in reviewing customers issues, design of better complaints registration forms that will enable them to improve its sales volume.

Key words: customer care services, sales and financial institutions

Background to the study

The value of providing excellent service to customers is equally maintained throughout the entire organization in Africa. Banking organizations place a premium on excellent client service since they have been at the cutting edge of service delivery. Service breakdowns cost businesses money and credibility, and the majority of dissatisfied consumers tend not to file complaints (Stauss and Seidel 2004).

Nevertheless, clients who have utilized the business's customer support offerings in Uganda feel that they have been handled fairly and are more likely to stick with the business in the long run and recommend it to their friends. Due diligence should be put into putting the highest quality client service strategies and practices in place, such as personnel education and oversight to ensure effective and efficient in service providing. According to Ladu (2019), the banking sector in Uganda may be guilty of providing significantly less in the way of customer support to its consumer.

The total quantity of merchandise units or services sold to the marketplace over a specific period of time is referred to as sales volume. The primary focus of Bayport Uganda, which is centered on sales and profit, is sales volume (Soni, 2017). Everything (margin, profit, and quantitative distribution) is controllable as volume increases. However, it becomes challenging to control the business conditions when volume declines. Sales cannot increase or decrease without a driving force. Through relationship-building services, the corporation controls and guides its sale volume. Although Bayport Financial Services has made significant contributions, its efficiency has been impacted by customer care services that meet the demands of consumers.

Statement of the Problem

In order to secure dominance and growth in the highly saturated service sector of today, banks are increasingly focusing on luring and keeping clients. Every firm has traditionally placed a high priority on sales volume. Since it began operating in Uganda

in 2004, Bayport Securities has maintained its ability to receive support from its clients, stakeholders, and directors (Chris, 2019). The bank's sustained oversight of its clients' affairs has ensured consistency and accelerated ascent, progress, and wealth to the point that it has become one of the top banks in Uganda. This has been accomplished through registering grievances, looking into concerns, and resolving concerns among various clientele of banks, leading to increased customer loyalty, sales value, economic viability, and recommendations among other things. Businesses must efficiently address customer concerns that may result from poor service. According to Buttle (2014), customer service problems have grown to be a typical occurrence among financial organizations. This could be linked to low sales volume, low-quality services, and a lack of proper customer care activities, amongst other things. Notwithstanding steps taken to address all of the aforementioned issues, the bank has not achieved the desired outcomes and continues to deal with a variety of consumer grievances and customer service issues, which reduces its sales volume. Consequently, using Bayport Financial Service as a case study, the present study aims to explore the effects of customer service offerings on the revenue generated by sales of financial companies in Uganda.

Objectives of the Study

- 1. To examine the relationship between complaints registration procedures and sales volume in Bayport financial services.*
- 2. To determine the relationship between complaints investigation and sales volume in Bayport financial services.*
- 3. To establish the relationship between customer care services and sales volume in Bayport financial services.*

Research Questions

1. *What is the relationship between complaints registration procedures and sales volume in*

Bayport financial services?

2. *What is the relationship between complaints investigation and sales volume in Bayport financial services?*

3. *What is the relationship between customer care services and sales volume in Bayport financial services?*

Methodology

Research Design

A cross-sectional methodology was adopted for this investigation. This design was decided on because it was crucial for the investigator to learn what a cross-section of the general public thought about the topic of the study within a specific time period while utilizing a specific organization (Sekaran, 2003). This study has a mixed quantitative and qualitative character because it gathered mathematical data and descriptive data. Thus, sampling, data collecting, quality control, and analysis for the study included qualitative as well as quantitative techniques.

Study Population

A study population, according to Bryman & Bel (2003), is the entire group that the research was conducted on. The leadership, workers, and consumers of Bayport Financial Service's main branch made up the research population, particularly the bank's top executives, staff, and clients. forty participants made up an audience that was drawn from the study region. It was significant to notice that just a small number of staff members were chosen for the study, not all of them.

Table 1 Illustrating the population

Respondents	Population (N)	Percentage %
<i>Senior management</i>	5	12.5

Employees	10	25
Consumers	25	62.5
Total	40	100

Source: Primary data

Sampling Design, Procedure and Size

This section covered the sample design that was used in this study as well as the sample selection procedure and sample size determination.

Sampling design

The senior executives and employees were chosen purposefully based on their familiarity with the study's factors. In order to obtain the necessary sample of clients and guarantee that each participant had a comparable likelihood of being chosen, simple random design and a stratified random sampling design were used.

Sampling Technique

After stratifying the responses, the investigator scheduled appointments with each one of them to give each of these the tool. Every third customer that entered the bank was selected every day for a week, until the target number was attained. The use of methodical sampling was used because each group was impartially presented (Mugenda and Mugenda, 2003).

Sample size

The sample size adopted by the study is 39 respondents. The researcher assumes this sample was representative enough of the entire population using the Morgan and Krejcie (1970) table, as cited in Amin, (2005). The sample sizes were depicted in Table 2.

Table 2: Sample Size of Respondents and Sampling Techniques

<i>Category of Population</i>	<i>Population Size</i>	<i>Sample Size</i>	<i>Sampling technique</i>
<i>Senior management</i>	<i>5</i>	<i>5</i>	<i>Purposive sampling</i>
<i>Employees</i>	<i>10</i>	<i>10</i>	<i>Purposive sampling</i>
<i>Customers</i>	<i>25</i>	<i>24</i>	<i>Systematic sampling</i>
Total	40	39	

Source: Primary Data sampled using the Krejcie and Morgan Sampling Technique (1970)

From Table 2, the researcher targeted the sample size of 39 respondents using systematic sampling technique for the bank customers and purposive sampling.

Data Analysis

Each night, the survey entries were reviewed for logical and typographic problems to ensure that the findings of the evaluation phase were not skewed. The investigator made sure that all the data was entered twice and verified for discrepancies. Despite the fact that the data was largely error-free, it was cleaned by assuming that data shortages absent choosing was neutral.

The investigator entered the information from the completed surveys into a Statistical Package for Social Sciences data entry screen. After that, descriptive statistics and relationships were used to analyze, compile, and then communicate the data.

RESULTS

Findings on Complaint Registration and Sales volume at Bayport financial services Various questions were asked in order to establish the complaint registration procedures used at Bayport financial services. Questions B1 - B12 in the Questionnaire (Appendix 1) were specifically designed to capture complaint

registration practices at Bayport financial services. Responses were computed by making an aggregate of responses given by respondents to a 5point Likert scale (1=strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree). The responses are presented as percentages together with their means, and standard deviations.

Table 1: Descriptive Statistics for complaint registration procedures

Items	Frequency (%)					Mean	Std. Deviation
	1	2	3	4	5		
Complaint is registered in a form/book	00	6.7	10	33.3	50	4.27	.907
Complaint registration desk.	3.3	3.3	13.3	23.3	56.7	4.27	1.048
Registration of a complaint is very easy.	00	10	13.3	30	46.7	4.13	1.008
Complain registration takes a long time	50	23.3	13.3	10	3.3	1.93	1.172
Complains are acknowledged		3.3	13.3	46.7	36.7	4.17	.791
A complainant is issued with a complaint number	30	23.3	23.3	13.3	10	2.50	1.333
encourage complainer to come forward	00	3.3	3.3	46.3	50	4.40	.724
Bayport financial services has a complain registration procedure	6.7	13.3	26.7	26.7	26.7	3.53	1.224
Complain forms are stamped after receipts.	6.7	13.3	10	26.7	43.3	3.87	1.306
Complain are all filed and kept	00		6.7	40	53.3	4.47	.629
Physical complain registration.	00	16.7	13.3	30	40	3.93	1.112
On-line complain registration	10	20	23.3	26.7	20	3.27	1.285

Source:
Primary Data

Table 8 provides an overview of the procedures for registering complaints at Bayport Financial Services. When asked if complaints are recorded on a form or book, the responses were: 50% enthusiastically agreed, 33.3% agreed, 6.7% disapproved, and 10% were undecided. 83.3% of respondents strongly agree and agree in total. This suggests that Bayport Financial Services logs consumer grievances in a book that resembles a form. This is supported by the statement's agreement with the mean of 4.27 and standard deviation of 0.907.

56.7% of the participants strongly agreed that there should be a complaint registry desk, 23.3% agreed, 13.3% were unsure, and 3.3% disapproved and strongly objected. The sum of every arrangement is 80%. This demonstrates that a complaint exists. The ease of registering a complaint was a question that was posed to the participants. 46.7% of respondents overwhelmingly agreed, 30% concurred 13.3% were unsure, and 10% disapproved. A mean of 4.13 and a standard deviation of 1.008 support this. This shows that filing an accusation with Bayport Financial Services is actually simple, enabling all complainants to do so as soon as feasible.

To establish the existence of a relationship between the customer care services and sales volume, the data set was subjected to correlational analysis and yielded the results presented below.

Table 2: Correlation between complaint registration and sales volume

		Complaint Registration	Sales volume
Complaint Registration	Pearson Correlation	1	.483**
	Sig. (2-tailed)		.007
	N	30	30
Sales volume	Pearson Correlation	.483**	1
	Sig. (2-tailed)	.007	
	N	30	30

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

**Source: Primary
Data**

Table 2's findings reveal a weakly significant Pearson (r) relationship ($P=0.007$) that is less than 0.01 between complaints regarding process of registration and sales volume. Both variables will move in the same direction if there is a positive link between them. This implies that sales volume also rises when complaint submission is simplified or enhanced. The bank should therefore make a concerted effort to guarantee that complaint register is enhanced in order to increase sales volume.

To confirm the existence of a relationship between Complaints registration and sales volume, a liner regression analysis was conducted and the results are presented in the table 3:

Table 3: Model Summary for complaint registration and sales volume

Model	R	R Square	Adjusted R Square	Std. Error of the
1	.483 ^a	.234	.206	.676

a. Predictors: (Constant), Complaint Registration

Source: Primary Data

The model summary of regression yielded an adjusted R^2 of 0.206 implying that complaints registration procedures contribute 20.6% to sales volume. This implies that besides complaints registration, there are other factors that contribute to sales volume in a bank.

Table 4: ANOVA^b complaint registration and sales volume

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3.896	1	3.896	8.536	.007 ^a
Residual	12.779	28	.456		
Total	16.675	29			

a. Predictors: (Constant), Complaint Registration

b. Dependent Variable: Sales Volume

Source: Primary Data

Table 5: Coefficients^a for complaint registration and sales volume

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.303	1.050		1.241	.225
Complaint Registration	.817	.280	.483	2.922	.007

a. Dependent Variable: sales volume

Source: Primary Data

The regression value of 3.896, which is 20.6% of the total, when compared to the residual value of 12.779 out of a total of 16.6675, further explains the position in the modal breakdown. According to the statistically noteworthy F value of 8.536 (P value of 0.007-0.01), the number of complaints registering accounts for changes in sales volume in Bayport financial services. The beta coefficient is equal to the Pearson's r coefficient at 0.483. This result is consistent with Nyer, P. (2000), who emphasizes that offering top-notch customer service is an absolute necessity for many organizations, especially in a sector that is centered on service provision. According to research, responding to client complaints frequently increases customer loyalty and sales.

Findings on Complaint Investigation and Sales volume at Bayport financial services Various questions were asked in order to establish the complaint investigation procedures used at Bayport financial services. Questions C1 - C8 in the Questionnaire (Appendix 1) were specifically designed to capture complaint investigation practices at Bayport financial services. Responses were computed by making an aggregate of responses given by respondents to a 5-point Likert scale

(1=strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree). The responses are presented as percentages together with their means, and standard deviations.

Table 6: Descriptive Statistics for Complaint Investigation

	Frequency (%)					Mean	Std. Deviation
	1	2	3	4	5		
Bayport financial services makes complains inquiry.	3.3		20	33.3	43.3	4.13	.973
Open investigation case file for every complaint.		10	20	40	30	3.90	.960
Establish facts of complaint	13.3	16.7	26.7	30	13.3	3.13	1.252
Conduct full assessment of the complaints	3.3	6.7	26.7	30	33.3	3.83	1.085
Search for supporting and substantive evidence from the	3.3	6.7	26.7	36.7	26.7	3.77	1.040
Uses employees not involved in the matter to investigate complaints	10	20	10	26.7	33.3	3.53	1.408
Complain investigation involve hearing from both customer and employee.	16.7	16.7	13.3	26.7	26.7	3.30	1.466
Record of complaint meetings and conversation are kept		3.3	3.3	40	53.3	4.43	.728

Source: Primary Data

Table 6 provides descriptive data about Bayport Financial Services' complaint inquiry

procedures. When asked if the complaint inquiry makes complaints, participants overwhelmingly very concurred with 43.3%, concurred with 33.3%, were unsure with 20%, and strongly disagreed with 3.3%. This demonstrates that the manufacturer does, in fact, investigate concerns after obtaining them. The responses are supported by the data's mean of 4.13 and standard deviation of 0.973.

When asked if the bank files a case file for every dissatisfaction more than half of the participants said yes, with 40% strongly agreeing, 30% not sure, 20% disagreeing, and 10% disagreeing. A mean of 3.90 and a standard deviation of 0.96 support this.

Table 7: Correlation between Sales volume and Complaint Investigation

	Sales volume	Complaint Investigation
Pearson Correlation	1	.623**
Sig. (2-tailed)		.000
N	30	30
Pearson Correlation	.623**	1
Sig. (2-tailed)	.000	
N	30	30

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

Source: Primary Data

Table 7's findings demonstrate a high positive correlation between complaint investigation and sales volume, with a Pearson (r) value of 0.623 at a significance level of $P=0.000$, which is less than 0.01. The two variables move in the same direction if there is a positive link between them. This indicates that when a grievance assessment is done correctly, it is likely to lead to proper the resolution of complaints, which in turn enhances sales volume. In order to ensure that complaints

are thoroughly examined and sales volume is obtained, the bank must implement complaint inquiry processes.

To confirm the existence of a relationship between Complaints investigation and sales volume, a liner regression analysis was conducted and the results are presented in the table 8.

Table 8: Model Summary for complaint Investigation and sales volume

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.623 ^a	.388	.367	.604

a. Predictors: (Constant), Complaint Investigation

Source: Primary Data

The model summary of regression yielded an adjusted R^2 of 0.367 implying that complaints investigation procedures contribute 36.7% to sales volume. This implies that besides complaints investigation, there are other factors that contribute to sales volume in a bank.

Table 9: ANOVA^b for complaint Investigation and sales volume

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	6.477	1	6.477	17.782	.000 ^a
Residual	10.198	28	.364		
Total	16.675	29			

a. Predictors: (Constant), Complaint Investigation

b. Dependent Variable: sales volume

Source: Primary Data

Table 10: Coefficients^a for complaint Investigation and sales volume

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.845	.604		3.054	.005
Complaint Investigation	.667	.158	.623	4.217	.000

Source: Primary Data

a. Dependent Variable: sales volume

The Pearson correlation coefficient of 6.477, which is 36.7% of the total, has been juxtaposed to the residual value of 10.198 out of a total of 16.675, further illuminating the relationship. The F value of 17.782 indicates that the grievances investigation explains fluctuations in sales volume in Bayport financial services (P value of 0.000 0.01). The beta coefficient is equal to the Pearson's r coefficient at 0.623. This result supports Victoria's (2004) assertion that not all complaints are amenable to examination in order to produce an adequate report.

Findings on Complaint Resolution and Sales volume at Bayport financial services Various questions were asked in order to establish the complaint resolution procedures used at Bayport financial services. Questions D1 - D8 in the Questionnaire (Appendix 1) were specifically designed to capture complaint resolution practices at Bayport financial services. Responses were

computed by making an aggregate of responses given by respondents to a 5-point Likert scale (1=strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree). The responses are presented as percentages together with their means, and standard deviations.

Table 11: Descriptive Statistics for complaint Resolution

	Frequency (%)					Mean	Std. Deviation
	1	2	3	4	5		
After thorough investigation, remedy is suggested to supervisors.		10	16.7	33.3	40	4.03	.999
Customers are given feedback on action to be taken.	6.7	3.3	10	30	50	4.13	1.167
Customers are notified of complaints settlement		10	13.3	33.3	43.3	4.10	.995
Customers are given remedy to their complaints	6.7	6.7	13.3	40	33.3	3.87	1.167
Complaints are managed very fast.	6.7	6.7	13.3	36.7	36.7	3.90	1.185
Remedy is fair.	6.7	10	23.3	33.3	26.7	3.63	1.189
Remedy covers the complaint and cost.	3.3	16.7	30	26.7	23.3	3.50	1.137
Remedy provided satisfies the complaint		13.3	23.3	30	33.3	3.83	1.053

Source:
Primary Data

Table 11 provides an overview of the procedures for handling complaints at Bayport Financial Services. When asked if a remedy is recommended to managers after a thorough inquiry, the vast majority of the participants strongly agreed with 40%,

agreed with 33.3%, were not sure with 16.7%, and disagreed with 10%. This is proof that the bank genuinely reviews complaints extensively before recommending a solution to managers in the hopes that the solution will help the problem be resolved. The responses are supported by a mean of 4.03 and a standard deviation of 0.999.

When asked if clients receive feedback on the course of action to be taken, more than half of the participants strongly concurred with 50%, agreed with 30%, were unsure with 10%, strongly disagreed with 6.7%, and disagreed with 3.3%. A mean of 4.13 and a standard deviation of show that this is true.

1.167 shows the diversity in answers.

The answers given by the participants to the statement about notifying customers of complaint resolution were varied, with the majority strongly agreeing with 43.3%, agreeing with 33.3%, not sure 13.3%, and disagreeing 10%. A mean of 4.10 and a standard deviation of 0.995, which indicate that the bank genuinely notifies clients when the issue is resolved, support this. This is to make it possible for the client to understand and receive the payment in writing.

Table 12: Correlation between Complaints Resolution and sales volume

	Complaint Resolution	Sales volume
Pearson Correlation	1	.773**
Sig. (2-tailed)		.000
N	30	30
Pearson Correlation	.773**	1
Sig. (2-tailed)	.000	
N	30	30

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

Source: Primary Data

The findings of a correlation analysis between complaints management and sales volume are shown in Table 12. The Pearson (r) value of 0.773, at a significance level of $P=0.000$, is less than 0.01 and indicates an extremely significant positive link between the complaint's resolution methods and sales volume. The two variables move in the same direction if there is a positive link between them. Therefore, when concerns are correctly handled, sales volume happens. Resolving grievances is a key element in ensuring sales volume. In order to increase sales, the bank must make sure that all complaint received is recorded, investigated, and resolved to its logical conclusion.

Regression Analysis for complaints resolution on Sales volume

Further, to establish the extent of the relationship between Complaints resolution and sales volume, a liner regression analysis was conducted and the results are presented in the table 21.

Table 13: Model Summary for Complaints Resolution on Sales volume

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.773 ^a	.597	.582	.490

a. Predictors: (Constant), Complaint Resolution

Source: Primary Data

The model summary of regression yielded an adjusted R^2 of 0.582 implying that complaints resolution procedures contributes 58.2% to Sales volume. This implies that besides complaints resolution contributes only 58.2% to sales volume the remaining

42.8% is contributed by other factors.

Table 14: ANOVA^b Complaints Resolution on Sales volume

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9.952	1	9.952	41.449	.000 ^a
Residual	6.723	28	.240		
Total	16.675	29			

a. Predictors: (Constant), Complaint Resolution

b. Dependent Variable: Sales volume

Source: Primary Data

Table 15: Coefficients^a Complaints Resolution on Sales volume

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.729	.417		4.147	.000
	Complaint Resolution	.676	.105	.773	6.438	.000

a. Dependent Variable: Sales volume

Source: Primary Data

In comparison to the residual value of 6.723 out of a total of 16.675 (the regression

value is 58.2% of the total), the ANOVA and the regression coefficients produced a regression value of 9.952. The F value of 41.449 indicates that the settlement of grievances accounts for fluctuations in sales volume in Bayport financial services (P value of 0.000 to 0.01). The beta coefficient, which is 0.773, is the same as the Pearson's r coefficient.

Conclusions

The registering of grievances is crucial in determining how a case came to be. It is significant to remember that not all complaints lend themselves to investigation in order to produce an acceptable report. According to the regression analysis for complaints registration, which is primarily handled at the complaint registration desk, as shown in table 4.6, it brings in 56.7% to sales volume. Although the processes used occasionally are unsuccessful and only favor major or serious instances, it is demonstrated that management ensures that the majority of grievances are documented. This demonstrates a somewhat favorable correlation between the complaint's registration process and sales volume in Bayport monetary services. As a result, the data demonstrates that Bayport Financial Services' efficient complaint registration resulted in successful revenue volume.

Recommendations for the study

The study's findings also suggests that the management of Bayport Financial Services introduce better laws and regulations regarding bank operations, such as involving financial institution regulators like a professional complaints investigation group to carry out essential investigations to cases that arise from bank customers. It is crucial to keep in mind that not all consumers are sincere, and not all complaints require careful consideration. A professional investigation therefore aids in giving complaints a careful examination, which increases sales.

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