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Examining the role of organisational learning in customer relations management: A case study of Microfinance Institutions in the Central Business District of Lusaka, Zambia

By

ARNOLD DZIMIRI

721000230

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DECLARATION

I, **Dzimiri Arnold**, declare that this dissertation is my work and that it has not been submitted in any form for another degree or qualification. All sources have been acknowledged and referenced. Any data, ideas, or words from others have been appropriately credited and referenced.

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CERTIFICATION OF APPROVAL

This dissertation of **Arnold Dzimiri** is approved as fulfilling the requirements for the award of the degree of Master of Business Administration (MBA) offered at the **University of Zambia** in collaboration with **Zimbabwe Open University**.

Name:

Signature:

Marjorie Nkamba

.....

(Supervisor)

Examiners signatures:

Signature.....

Date.....

Signature

Date.....

Chairperson Board of Examinors

Signature

Date.....

.....

Date of approval

DEDICATION

I dedicate this research to my beloved family, whose unwavering support, love, and understanding have been the cornerstone of my educational journey. To Paul Dzimiri, Lynah Manyuke, Timothy Dzimiri, and the entire family - your encouragement and sacrifices have fuelled my determination to succeed.

To my dear friends, whose camaraderie and encouragement have brightened my academic path, I offer this work in recognition of our shared moments and enduring companionship. Your belief in me has been a source of strength.

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ABSTRACT

The purpose of this study was to examine the role of organisational learning in customer relations management, using a case study of Microfinance Institutions in the central business district of Lusaka, Zambia. The study was prompted by the problem of a continuous rise in customer complaints. This raised the question of whether the Microfinance institutions are repeating the same mistakes over and over again, without learning from them or maybe they are failing to adjust to their customer's needs and expectations. This study aimed to fill a gap in existing research by examining the role of organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka, Zambia. The findings can inform policy-making and help MFIs improve their customer relations management, enhancing their sustainability. The study sought to ascertain the mistakes in handling customer complaints by Microfinance Institutions in the CBD of Lusaka, Zambia. It also sought to establish the role played by organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka, Zambia. Lastly, the study sought to determine measures that Microfinance Institutions can implement to learn from their mistakes in customer relations management. The Organisational Learning Theory was the theoretical framework that guided the study. The study took a qualitative research approach, where data was gathered through semi-structured interviews and open-ended questionnaires. Semi-structured interviews were used to collect data from the Marketing Managers while open-ended questionnaires were used to gather data from the customers of MFIs. The target population was the 30 Marketing managers in MFIs in Lusaka, Zambia as well as an estimated 200 Customers of MFIs. A sample of 70 participants was used to participate in the study using the Taro Yamane method for sample size calculation. Quota sampling was used to select the elements in the sample. The gathered data was analysed using thematic analysis. The study found

that the mistakes made in handling customer complaints include a lack of adequate complaint-handling processes, poor communication and responsiveness, lack of empathy and understanding, ineffective complaint resolution, as well as inadequate feedback and escalation mechanisms. The study also found that the role played by organisational learning in customer relations management includes knowledge acquisition and sharing, continuous improvement and adaptation, customer feedback integration, employee development, and training, as well as knowledge application and innovation. The study also found that the measures that MFIs in Zambia can implement to learn from their mistakes in customer relations management include conducting post-mortem analyses, establishing a feedback loop, implementing continuous training and development programs, conducting regular performance reviews, as well as encouraging a culture of learning and improvement. The study recommended that MFIs should promote a culture of learning by fostering cross-departmental collaboration and continuous improvement in customer relations management practices. Post-mortem analyses after customer-related incidents can help identify factors contributing to mistakes and develop strategies to prevent future incidents. Active customer feedback can be used to identify areas for improvement. Prioritising employee development and training programs can enhance customer service and relations skills. Future studies should explore leadership's role in promoting organisational learning and customer satisfaction.

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ABBREVIATIONS

CBD- Central Business District

CCPC- Consumer Protection Commission

CRM- Customer relationship management

MFIs- Microfinance Institutions

OL – Organisational Learning

OLT- Organisational Learning Theory

CHAPTER ONE

1.1 Introduction

The concept of organisational learning has become one of the most discussed topics amongst academics and captains of industry in contemporary times (Attia & Essam Eldin, 2018). One of the reasons for this is that organisations, regardless of the industry they are operating in, need to continuously improve themselves by developing new capabilities and also avoiding repeating previous mistakes. Given that customer relations management is important in the banking sector, this study seeks to examine the role of organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka, Zambia.

This chapter outlines why the study to examine the role of organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka, Zambia. The chapter focuses on the background of the study, problem statement, research objectives, research questions, the significance of the study, limitations, delimitations, conceptual framework, assumptions of the study, definition of key terms, and ethical considerations.

1.2 Background to the study

The strength and vigor of any nation's financial system often determine how quickly its economy grows as postulated by Siwale and Godfroid (2022). The privatisation of important industries, the liberalisation of capital flows, and the accelerated real-time communication and information transmission of related technological processes are the foundations for the Microfinance sector's rapid development and the financial markets' numerous innovations over the past 20 years (Malambo, 2022).

Microfinance has emerged as a crucial policy instrument to fight social and financial exclusion, encourage self-employment, and assist microenterprises in the context of the economic crisis and growing inequality that Europe has experienced over the last several years (Wakunuma et al., 2019). Despite this, there is still a significant unmet demand in Europe for micro businesses and individuals who are economically excluded. In addition to that, there have been numerous reports of unfair treatment of clients and considerably higher interest rates on loans as compared to banks (Hobden et al., 2021). This same challenge has also been reported in South America, where Banda (2020) argues that Microfinance institutions often take advantage of people who do not qualify to get loans in the banks, by charging higher interest rates.

In sub-Saharan Africa, two-thirds of individuals do not have access to formal financial services, which implies that the majority of people do not have access to regulated credit, safe and effective methods to save money, or safe and effective ways to transfer money (Remer & Kattilakoski, 2021). The most disadvantaged communities—those with low levels of education, poor incomes, and rural populations—have the greatest rates of financial exclusion. Despite the fact that Tanzania's economy is based mostly on subsistence farming, less than 5% of the nation's small farmers have accounts with reputable banking institutions as revealed by Hobden et al (2021). Understanding this new customer segment is one of the challenges MFIs face as they attempt to break new ground by providing banking services to such communities (Mubanga, 2019). This current study argues that financial institutions need to innovate in order to obtain new information and analyse old data more efficiently.

Microfinance organisations in Zambia have contributed significantly to the provision of financial services throughout the years, particularly to low-income people (Sikuulu, 2021). Microfinance institutions have had some good effects on the economic activities of low-income families in both

urban and rural regions, despite the fact that access to credit is still limited in these places. Nevertheless, several clients continue to complain to the Bank of Zambia about the high cost of microfinance in the nation (Siwale et al., 2022). It has been noted by Wakunuma et al (2019) that certain Microfinance institutions in the CBD of Lusaka, Zambia charge interest rates that sometimes surpass 300%. Additionally, consumers are often misinformed about true interest rates and other fees, which results in their paying much more than what was first given to them. This raises moral concerns regarding openness and the function of microfinance organisations in Zambia's fight against poverty and economic growth.

One of the highest rates of financial exclusion is seen in the CBD of Lusaka, Zambia, which is thought to be a result of both the lack of consumer trust in official financial institutions and the high cost of financial goods (Banda, 2020). Only around 23% of the adult population is serviced by a formal financial institution, and 37% utilise some kind of formal or informal financial product, according to Hobden et al (2021). In a study by Siwale (2016), financial products were stated as being too costly to buy by some respondents (e.g., fees, premiums, or needed minimum balances were too high), while others had limited knowledge of financial products or had low faith in financial service providers. The goal of improving financial capabilities and consumer protection is to aid consumers in becoming more knowledgeable about and confident in financial services and providers. Besides aiming to promote healthy competition among financial providers, develop a culture of openness, and enhance corporate governance procedures, consumer protection measures also seek to improve business-to-consumer practices and the quality of information offered to customers (Wakunuma et al., 2019).

It is against this background that the current study seeks to examine the role of organisational learning in customer relations management, using Microfinance Institutions in the CBD of Lusaka, Zambia.

1.3 Statement of the Problem

Microfinance Institutions (MFIs) in the 21st century have grown to become one of the largest non-banking financial intermediaries around the globe, and the CBD of Lusaka, Zambia is no exception (Siwale & Godfroid, 2022). Nevertheless, regardless of their rise in prominence, customer complaints have continued to increase due to suspected poor customer relations. The Competition and Consumer Protection Commission (CCPC) have resultantly reported a 12% increase in customer complaints in 2022, which is an upward trend when compared to a 7% increase that was reported in 2021 (CCPC, 2022). This continuous rise in customer complaints has raised the question of whether the Microfinance institutions are repeating the same mistakes over and over again, without learning from them or maybe they are failing to adjust to their customer's needs and expectations. This problem prompted the study to examine the role of organisational learning in customer relations management, a case study of Microfinance Institutions in the CBD of Lusaka, Zambia.

1.4 Research Objectives

1.4.1 Main Objective

1.4.1 To examine the role of organisational learning in customer relations management, a case study of Microfinance Institutions in the CBD of Lusaka, Zambia

1.4.2 Specific Objectives

1.4.2.1 To ascertain the mistakes made in handling customer complaints by Microfinance Institutions in the CBD of Lusaka, Zambia.

1.4.2.2 To establish the role played by organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka, Zambia.

1.4.2.3 To determine measures that Microfinance Institutions can implement to learn from their mistakes in customer relations management.

1.5 Research questions

1.5.1. What are the mistakes made in handling customer complaints by Microfinance Institutions in the CBD of Lusaka, Zambia?

1.5.2. What is the role played by organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka, Zambia?

1.5.3. What measures can be implemented by Microfinance Institutions to learn from their mistakes in customer relations management?

1.6 Significance of the Study

The theoretical significance of the study is that no study known to the researcher has focused on examining the role of organisational learning in customer relations management, using Microfinance Institutions in the CBD of Lusaka, Zambia as a case study. Studies like Sikuulu (2021) focused on exploring the sustainability challenges faced by Micro Financial institutions in Zambia, while others like Mubanga (2019) focused on the effects of interest rates on loan repayment in MFIs in Zambia (CBD of Lusaka Zambia). None of the studies however focused on

the role of organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka, Zambia, and therefore this is the gap that this study seeks to fill. The findings of the study can therefore be used by other researchers and students researching similar or related research topics.

The study is also of practical significance because the findings of the study can be used to inform policy-making on how the conduct of Microfinance institutions can be improved. Furthermore, the management of the various MFIs in the CBD of Lusaka, Zambia, and around the globe can also use the findings of this study to utilise organisational learning to improve their customer relations management. This can go a long way in enhancing their sustainability.

1.7 Limitations of the study

Various limitations were encountered during the conduct of the study, but these were mitigated in order to ensure the success of the study. The first limitation was in the gathering of data. Some of the participants were not willing to reveal some information about their organisations because of the fear of how the information will be used. To mitigate this limitation, the researcher explained to the participants that the data would be used for academic purposes only and other purposes. Furthermore, the researcher also explained that strict confidentiality and anonymity will be ensured during the study.

The other limitation was in the literature. This is because there was no study known to the researcher that had focused on examining the role of organisational learning in customer relations management, using Microfinance Institutions in the CBD of Lusaka, Zambia as a case study. Literature was therefore scarce. To mitigate this limitation, various journals and publications were

consulted, including local, regional, and international in order to come up with a comprehensive literature review.

1.8 Delimitation

The study was geographically delimited to Lusaka, focusing on MFIs operating in the CBD of the city. This area was chosen because it has many MFIs and informal discussions with some customers have shown that customers are complaining a lot about MFIs operating in this area, because they have a high traffic of customers.

The study was also confined to theory on organisational learning and customer relations management only, and no other concepts were looked at in this study. This was done to make the study manageable and focus only on the research objectives.

1.9 Theoretical Framework

The theoretical framework in a literature review refers to the foundational review that underpins the research, providing a theoretical foundation for the study. It consists of a set of interrelated concepts, assumptions, and propositions that help to explain the research problem and guide the research design and methodology (Liao et al., 2019; Shaw et al., 2020). The theoretical framework provides a basis for interpreting the research findings, as it helps to establish the relationship between the research question and the existing body of knowledge (Gupta & Govindarajan, 2019).

The importance of the theoretical framework in a literature review cannot be overstated. It serves several critical functions in the research process, including providing a clear and concise explanation of the research problem and its relevance to the existing literature (Shaw et al., 2020), guiding the development of the research questions and hypotheses (Liao et al., 2019), helping to

identify the appropriate research design and methodology (Gupta & Govindarajan, 2019), and providing a basis for interpreting the research findings and establishing their relevance to the existing literature (Shaw et al., 2020).

The theoretical framework selected to support the study "Examining the Role of Organisational Learning in Customer Relations Management: A Case Study of Microfinance Institutions in the CBD of Lusaka, Zambia" is the Organisational Learning Theory (OLT). OLT provides a comprehensive and widely accepted framework for understanding how organisations learn and improve their performance, which can be applied to the context of customer relations management in Microfinance Institutions (MFIs).

2.4.1 Organisational Learning Theory

This theory emphasises the importance of learning within an organisation and how it can lead to improved performance and competitive advantage. According to this theory, organisations can gain knowledge and experience through exploring and exploiting new ideas, experimentation, and reflection on past experiences. Organisational learning can occur at different levels, including individual, team, and organisational levels (Argote & Miron-Spektor, 2019). Organisational Learning Theory (OLT) is a theoretical framework that explains how organisations acquire, store, and use knowledge to improve their performance (Argote & Miron-Spektor, 2011; Cohen & Bacdayan, 1994). According to OLT, organisations can learn through various mechanisms, including experimentation, experience, and observation (Argote & Miron-Spektor, 2011). The learning process can result in changes in behaviour, beliefs, and attitudes that can lead to improved performance (Cohen & Bacdayan, 1994).

OLT has been widely used in various fields, including business, management, and education, to understand how organisations learn and improve their performance (Argote & Miron-Spektor, 2011; Kim & Lee, 2019). In the context of customer relations management, OLT can provide insights into how Microfinance Institutions can learn from their experiences with customers and use this knowledge to improve their customer service and retention (Kim & Lee, 2019). One of the key tenets of OLT is that knowledge is a valuable resource that can provide a competitive advantage to organisations (Argote & Miron-Spektor, 2011). In the case of Microfinance Institutions in the CBD of Lusaka, Zambia, knowledge of customer needs and preferences is crucial for improving customer relations management. By using OLT, researchers can explore how these institutions acquire, store, and use customer knowledge to improve their customer service and retention.

The Organisational Learning Theory emphasises the importance of learning within an organisation and how it can lead to improved performance and competitive advantage. According to this theory, organisations can gain knowledge and experience through exploring and exploiting new ideas, experimentation, and reflection on past experiences. Organisational learning can occur at different levels, including individual, team, and organisational levels (Argote & Miron-Spektor, 2019). In the context of customer relations management, OLT can provide insights into how Microfinance Institutions can learn from their experiences with customers and use this knowledge to improve their customer service and retention (Kim & Lee, 2019). It can help identify the factors that facilitate or hinder organisational learning in customer relations management and how these factors can be addressed to improve performance.

OLT can also provide insights into the role of organisational culture and structure in the learning process (Argote & Miron-Spektor, 2011). For instance, a supportive and open organisational

culture can facilitate knowledge sharing and experimentation, while a rigid and hierarchical structure can impede the learning process (Kim & Lee, 2019). In the context of Microfinance Institutions in the CBD of Lusaka, Zambia OLT can be used to explore how the organisational culture and structure can influence the learning process and ultimately impact customer relations management. The organisational learning theory can also be used to understand how Microfinance Institutions in the CBD of Lusaka Zambia can improve their customer relations management through the process of learning. The theory can help identify the factors that facilitate or hinder organisational learning in customer relations management and how these factors can be addressed to improve performance.

Through the application of the OLT to the study, researchers can investigate how Microfinance Institutions in the CBD of Lusaka, Zambia acquire, store, and utilise customer knowledge to enhance their customer service and retention. The theory can help identify the mechanisms through which organisational learning occurs within MFIs and how it can be leveraged to improve customer relations management practices. Additionally, OLT can shed light on the role of organisational culture and structure in facilitating or inhibiting the learning process. Combining the Organisational Learning Theory with the specific context of Microfinance Institutions in the CBD of Lusaka, Zambia, the study can provide valuable insights into how these institutions can enhance their customer relations management practices. Through understanding the role of organisational learning and its impact on CRM outcomes, the study can offer recommendations and strategies for MFIs to improve customer satisfaction, loyalty, and overall business performance.

1.10 Assumptions of the Study

The first assumption of the study is that the research participants provided truthful data that is not biased, which can be used to draw meaningful inferences on the research phenomenon. Furthermore, the other assumption is that no universally agreed-upon solution to the challenge of customer complaints had been found during the time of the study, the problem, therefore, is still in existence.

1.11 Definition of key terms

Customer relations management- customer relations management is a term used to describe all activities, strategies, and tools used by a company to manage the ways it interacts with its customers.

Organisational learning- Organisational learning is the process by which an organisation improves itself over time through gaining experience and using that experience to create knowledge that is transferred within an organisation.

Microfinance Institution- Microfinance Institutions are providers of credit, whose size of loans is smaller than those granted by traditional banks.

1.12 Ethical Considerations

The following ethical considerations will be made during the study

1.12.1 Anonymity

Anonymity in a research study is about the protection of the identities of the participants (Patten, 2017). In this study, no names or personal identification information like identity numbers were collected to ensure the anonymity of the research participants.

1.12.2 Confidentiality

Confidentiality in research is about protecting the data so that it does not get into the hands of any unauthorised people (Faire, 2016). In this study, confidentiality was ensured by ensuring that only the researcher and authorised people from the University of Zambia had access to the data. Electronic data was password protected and saved on the cloud, while hard copies were stored in a locked cabinet. This data would be destroyed after 5 years.

1.12.3 Informed consent

Informed consent in research is about telling the participants all the details about the research so that they decide whether or not to participate (Patten, 2017). In this study, all the participants were told about the reasons and scope of the study. They were also told that participation was voluntary and that they could withdraw from the study at any time.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This research chapter seeks to discuss the literature review of the research. Bhattacharjee (2021), contends that a literature review is a critical and systematic analysis of previous research studies, theories, and publications on a specific research topic. It involves identifying, evaluating, and synthesising relevant and reliable sources of information to develop a comprehensive understanding of the research problem and provide a framework for the research questions or hypotheses. Tranfield et al. (2019), emphasised that a literature review is essential in providing a critical evaluation of the existing literature and identifying research gaps, research questions, and research designs that have been successful in previous studies. The literature review will be on the role of organisational learning in customer relations management of Microfinance Institutions.

2.1 Global Perspective

Several studies have explored the relationship between organisational learning, customer relationship management, and customer satisfaction in various global contexts. Akter, S. et al. (2020) conducted a study in Bangladesh focusing on examining CRM technology adoption in microfinance institutions in Bangladesh. The adoption and utilisation of CRM technology in MFIs have gained increasing attention in recent years. However, there is a need for more research on the factors influencing the adoption of CRM technology in MFIs, the challenges faced during implementation, and the impact of technology adoption on organisational learning and CRM outcomes. Exploring the role of technology in enhancing customer relations and organisational performance will be crucial in the digital age.

Alam, N. (2021) also investigated customer complaint management practices in microfinance institutions in Bangladesh. The idea was to fill the gap in understanding the effectiveness of customer complaint management practices in improving customer satisfaction and loyalty. These studies demonstrate strong internal validity, establishing a clear link between the research objectives and the data collected. However, it is important to acknowledge certain limitations in the literature. Some articles lack methodological clarity, and the research design and sampling methods are not always explicitly described. For instance, the study by Hussain et al. (2021) on the impact of CRM on customer retention in the banking sector of Pakistan lacks detailed information on the sampling strategy employed, raising questions about the generalisability of the findings. Additionally, there is a need for more longitudinal studies to understand the long-term effects of organisational learning and CRM practices in MFIs.

Many existing studies focus on specific regions or countries, such as Bangladesh, Malaysia, and Ghana. There is a need for research that explores the role of organisational learning and CRM in MFIs across diverse contexts, including different geographical locations, cultural settings, and regulatory environments. Examining how contextual factors influence the implementation and effectiveness of organisational learning and CRM practices will provide valuable insights for practitioners and policymakers.

2.2 African Perspective

Mungube and Muturi (2019) investigated the relationship between organisational learning and customer satisfaction in the banking industry in Kenya. Their study also revealed a positive correlation between organisational learning and customer satisfaction, suggesting that learning-oriented organisations tend to achieve higher customer satisfaction levels. Ismaila Mohammed and Ahmed Mohammed Maiyaki (2020) conducted research in the Nigerian retail banking sector to

assess the impact of customer relationship management on customer loyalty. They found that CRM practices positively influenced customer loyalty in the sector. The existing literature primarily focuses on the direct relationships between organisational learning, CRM practices, and performance outcomes. There is a need for research that investigates the mediating and moderating mechanisms that influence these relationships. For example, examining the role of customer satisfaction, trust, and loyalty as mediators between organisational learning and CRM outcomes will provide a more comprehensive understanding of the underlying processes.

Bright Owusu-Antwi and John Effah (2019) conducted a study in the Ghanaian retail banking sector, assessing the impact of customer relationship management practices on customer loyalty. They discovered that CRM practices significantly positively affected customer loyalty in the sector. Faridahwati Mohd Shamsudin, Zainal Abidin Mohamed, and Nur Anisah Abdul Latiff (2019) explored the impact of organisational learning on innovation in Malaysian small and medium-sized enterprises (SMEs). Their findings revealed a positive influence of organisational learning on innovation in SMEs.

Aliyu Abdullahi Shehu and Abdulmumin Saad (2020) explored the impact of organisational learning on organisational performance in the Nigerian banking sector. Their study showed that organisational learning had a significant positive impact on organisational performance. Ogochukwu Nzewi and Patrick Enu (2021) examined the relationship between customer complaints management and organisational performance in the Nigerian banking sector. They found that effective complaints management positively influenced organisational performance in the sector. While some studies provide cross-sectional insights into the relationship between organisational learning, CRM practices, and performance outcomes, there is a lack of longitudinal studies that examine the long-term effects of these practices. Longitudinal research designs will

allow for the examination of organisational learning processes and CRM dynamics over time, capturing the dynamics and changes within MFIs and their impact on customer relations and institutional performance.

2.3 Zambian Perspective

In the Zambian banking sector, Bwalya, Ngalande, and Chikulo (2020) found that service quality, customer relationship management, and responsiveness to customer needs were significant factors influencing customer satisfaction. Mwape and Sichilalu (2021) investigated the relationship between organisational learning and customer satisfaction in the Zambian banking sector. They found a positive correlation between organisational learning and customer satisfaction, suggesting that organisations that embrace learning tend to have higher levels of customer satisfaction. While some studies compare CRM practices across different MFIs within a specific country, there is a lack of comparative studies that examine CRM practices across countries or regions. Comparative research can shed light on the similarities and differences in CRM strategies, implementation approaches, and effectiveness across various contexts. Such studies can help identify best practices and provide insights for MFIs operating in different settings.

While previous studies have provided valuable insights into the relationship between organisational learning, customer relationship management, and customer satisfaction in the banking and microfinance sectors in African countries, there is still a research gap regarding the specific role of organisational learning in customer relationship management practices in microfinance institutions in Zambia, particularly in the CBD of Lusaka. Existing literature has explored the influence of organisational learning on customer satisfaction and performance in various global and African contexts, but there is a lack of focused research on how organisational

learning specifically impacts customer relations management in microfinance institutions in the CBD of Lusaka, Zambia.

This study aims to fill this research gap by investigating the role of organisational learning in customer relations management within the microfinance institutions operating in the CBD of Lusaka, Zambia. By examining this specific context, the study seeks to provide insights into how organisational learning practices can influence customer relationship management strategies and processes employed by microfinance institutions. The research will explore the mechanisms through which organisational learning contributes to improved customer satisfaction and enhanced performance in these institutions.

2.4 Chapter Summary

In summation, the study will contribute to the existing body of knowledge on organisational learning, customer relationship management, and customer satisfaction within the microfinance sector, with a particular focus on the CBD of Lusaka, Zambia. The findings of this study will provide valuable insights and practical implications for microfinance institutions in Zambia, assisting them in developing effective strategies to enhance customer relations management, customer satisfaction, and overall performance. Furthermore, the study may serve as a basis for further research in similar contexts and contribute to the broader understanding of the role of organisational learning in customer relationship management practices in microfinance institutions.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

The aim of this chapter is to discuss the research methodology that was adopted in examining the role of organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka Zambia. The chapter outlines and justifies the research design, study area, study population, study sample, sampling techniques, data collection instruments, data collection procedure and timeline, as well as the data analysis instruments and procedures.

3.1.1 Philosophical Perspective

The researcher undertook interpretivism philosophy. The researcher aimed to uncover the meanings people attach to their experiences, rather than focusing on the objective facts or causes.

3.2 Research design

The study followed a descriptive research design. Descriptive research design is a type of research methodology that aims to systematically describe and present the characteristics, behaviours, or phenomena of a particular group, situation, or setting (Litosseliti, 2018). The study aimed to understand and describe the role of organisational learning in customer relations management within a specific context—Microfinance Institutions in the CBD of Lusaka, Zambia. Descriptive research allowed the researcher to capture the nuances of this context, providing a rich and detailed portrayal of the situation. Furthermore, customer relations management and organisational learning are complex phenomena that involve various factors, processes, and interactions. A

descriptive approach allowed researchers to explore these complexities comprehensively and present a holistic view of the subject.

The study resultantly took a qualitative research approach. A qualitative approach is a research approach that mainly focuses on people's opinions, perceptions, and attitudes while using data in the form of text and not numbers (Stokes & Wall, 2017). This approach therefore does not involve statistical analysis of data. The qualitative approach was taken to collect detailed data about the role of organisational learning in customer relations management. This approach also had the advantage of being flexible, hence the researcher could ask follow-up questions on any issues that were brought up by the research participants.

3.3 Study site

The study was geographically delimited to Lusaka, focusing on MFIs operating in the CBD of the city. This area was chosen because it had many MFIs and informal discussions with some customers had shown that customers were complaining a lot about MFIs operating in this area because they had a high traffic of customers. The interviews were conducted mainly face-to-face at the participants' workplaces, with a few exceptions of interviews that were done during lunch at restaurants. The researcher was flexible in the choice of research site by the participants in order to avoid inconveniencing the participants or making them feel uncomfortable.

3.4 Study population

A target population is the group upon which the study seeks to draw inferences. In this case, the target population were the 30 Marketing managers in MFIs in Lusaka, Zambia as well as an estimated 200 Customers of MFIs. According to the Bank of Zambia (2022), by August 2022 there

were 30 registered MFIs operating in Lusaka Zambia. The Marketing managers were chosen because they were considered to be knowledgeable about what is happening in their institutions in terms of their customer relations management. The study also targeted customers of the MFIs in Lusaka, Zambia. Since the study sought to examine the role of organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka Zambia, it was appropriate to also hear the perspectives of the customers, since they were the ones directly affected.

3.5 Study Sample

A sample size is the actual number of subjects chosen from the target population to participate in the study (Stokes & Wall, 2017). The sample size is calculated using the Taro Yamane method for sample size calculation. The formula is:

$$n = \frac{N}{1 + N(e)^2}$$

n = the sample size

N = research population

e = Margin of error

Therefore

$$.n = 230 / (1 + 230(0.1)^2)$$

$$.n = 69.69 \quad n = 70$$

In this case, a sample of 70 participants was selected to participate in the study. The sample was structured as follows

Table 3.1: Population and Sample

Population Group	Size	Sample	Percentage
Marketing Managers	30	10	33%
Customers of MFIs	200 (Estimation)	60	30%
Total	230	70	30.43%

Based on the Taro Yamane method for sample size calculation, a sample size of 70 participants was suitable for this study. This sample size was also used because it was believed that data saturation would be reached after the 70 interviews. Data saturation is a situation whereby no new data is coming out of the interviews (Hammarberg et al., 2016).

3.6 Sampling techniques

A non-probability sampling technique was used since the study was qualitative in nature. Non-probability sampling techniques do not give elements an equal chance to be selected, as they do not involve randomness (Litosseliti, 2018). More specifically, the study used a quota sampling technique. This sampling technique entails creating a convenience sample involving individuals that represent a population (Hammarberg et al., 2016). This technique was used to ensure that both the marketing managers in MFIs and the customers were represented in the sample. For the marketing managers convenience sampling was used. This included working with the participants

who are readily available to participate in the study (Ghauri et al., 2020). This technique was used because due to the busy nature of the marketing managers' jobs, it was challenging for some of them to fit the interviews into their schedules. Resultantly, those who found time to participate in the interviews became part of the sample. Furthermore, the convenience sampling technique was used because the target population was relatively homogenous, so any Marketing Manager in an MFI operating in the CBD of Lusaka could become part of the sample.

3.7 Data Collection Instruments

Data for the study was collected using semi-structured interviews and open-ended questionnaires. Semi structured interviews were used to collect data from the Marketing Managers while the open-ended questionnaires were used to gather data from the customers of MFIs.

Semi-structured interviews are a discussion between the interviewer (researcher) and interviewee (participant), where some pre-set questions are used, but giving room for probing (asking follow-up questions) (Hammarberg et al., 2016). The semi-structured interviews were used in order to gather detailed data about the role of organisational learning in customer relations management in Microfinance Institutions in Zambia. Furthermore, the other advantage of semi-structured interviews is that they ensure the interviewer does not divert from the research objectives because there will be questions derived from the objectives, and then from there, that is when follow-up questions can be asked.

Open ended questionnaires were used because the large number of customers of MFIs made it challenging to conduct interviews with all of them. Instead, they were given questionnaires that were personally administered and collected in the same manner. With questionnaires, the customers could complete them at their convenience which enhanced the response rate. The open-

ended questionnaires also saved time because in a day, 15 to 30 could be collected unlike interviews where the researcher could only do at most 3 a day.

3.8 Data collection procedure and timeline

The first step was to develop the interview schedule and open-ended questionnaire that were corrected and aligned with the research objectives with the help of the research supervisor. The next step was to pre-test the research instruments in a pilot study. The pilot study was conducted using 5 participants who were recruited among the MFI community in Lusaka. This pilot study helped in identifying some vague and open ended questions that needed to be corrected before the actual data collection. In addition to that, the pilot study revealed that some of the participants were not comfortable with stating their actual age, hence an age range was used instead. The results of the pilot study were not included in the findings of the main study but were only used to correct the research instruments.

After the pilot study and correcting the research instrument, the researcher scheduled the interviews for the main study. This was done by approaching the elements in the sample face to face, explaining to them the purpose of the study and the nature of their participation, and then asking them for their consent to participate in the study. The participants then chose a date and a time of their preference so that the interviews would be done at their convenience. The interviews were scheduled three weeks before the interview date in order to give the participants enough time to fit the interviews into their busy schedules.

On the day of the interviews, the interviewer reintroduced himself and again stated the purpose of the study and what was required of the interviewees. The interviewer further reminded the participants that they were free to withdraw from the study since participation was voluntary. Each

interview took between 30 to 45 minutes. The interview could note non-verbal cues as the interviews were conducted face to face.

For the questionnaires, the researcher distributed them personally to clients that were coming into the MFIs. The researcher first asked for consent by explaining the purpose of the study and the nature of their participation. The participants were asked to return the questionnaires personally or electronically after completing them.

3.9 Data analysis instruments and procedures

Data were analysed using thematic analysis. Thematic analysis is a qualitative data analysis technique that involves coding the data and arranging it into distinct themes that will emerge from the findings (Hammarberg et al., 2016). This data analysis technique is advantageous in that it allows the use of a flexible approach for the data as it allows the adjustment of research objectives and research questions depending on the findings of the study. In conducting the thematic analysis, the following six steps were followed:

Table 3.2: Steps in Thematic analysis

Phase	Procedures for each step
Familiarizing oneself with data	Transcribing data; reading and re-reading; noting down initial codes
Generating initial codes	Coding interesting features of the data in a systematic fashion across the data-set, collating data relevant to each code
Searching for the themes	Collating codes into potential themes, gathering all data relevant to each potential theme
Involved reviewing of the themes	Checking if the themes work in relation to the coded extracts and the entire data-set; generate a thematic map
Defining and naming themes	Ongoing analysis to refine the specifics of each theme; generation of clear names for each theme

Producing the report Final opportunity for analysis selecting appropriate extracts; discussion of the analysis; relate back to research question or literature; produce report

Source: Stokes and Wall (2017)

The analysed data was presented in continuous writing, making use of direct quotations from the participants to stress the important points they brought up.

3.10 Validity and Reliability

According to researcher no research tool is perfectly reliable and valid thus each study issues of validity and clarity must be noted. Validity was defined by Creswell and Creswell (2017) as the property of a research instrument that measures its relevance and accuracy. Reliability is the capacity of an instrument to produce consistent results when repeated. To ensure that this research was valid and reliable, the questionnaire which was used, was first subjected to a pilot study and modifications were made.

3.11 Chapter Summary

This chapter discussed the research methodology that was adopted in examining the role of organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka Zambia. The chapter outlined and justified the research design, study area, study population, study sample, sampling techniques, data collection instruments, data collection procedure and timeline, as well as the data analysis instruments and procedures. The next chapter presents, discusses, and interprets the findings of the study.

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND ANALYSIS

4.1 Introduction

This chapter presents, interprets and analyses the findings of the study. These findings were obtained through semi-structured interviews conducted with ten marketing managers of MFIs in Lusaka, as well open-ended questionnaires completed by 60 customers of MFIs in Lusaka. This gives a total of seventy participants. The data was analysed using thematic analysis.

4.2 Demographic details

This section presents the demographic details of the research participants, focusing on their age, gender, highest level of educational qualification, and the length of time they have spent as a customer or employee in the MFIs.

4.2.1 Age

The participant's age groups are shown in the figure 4.1 below

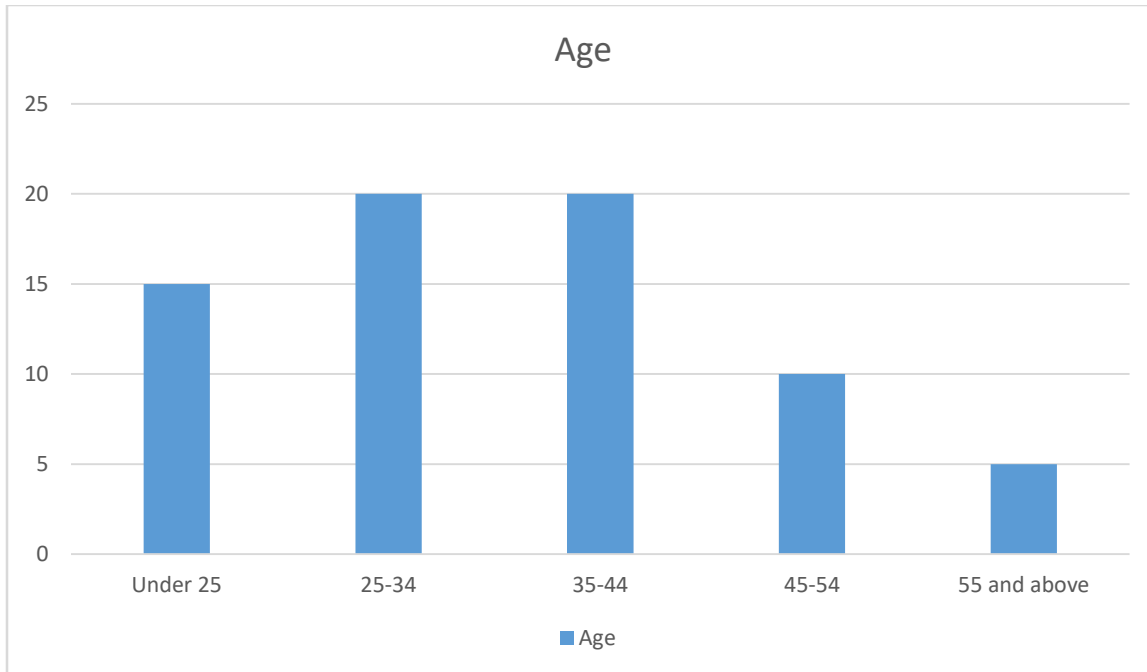


Figure 4.1: Participants' Age

The findings above reveal a diverse range of age groups represented in the study. Participants under the age of 25 accounted for 15 individuals, while the 25-35 age group comprised 20 participants. The 35-44 age group and the 25-35 age group were equally represented with 20 participants each. Additionally, there were 10 participants in the 45-54 age group, and 5 participants aged 55 years and above. The study's inclusion of participants from different age groups provides a comprehensive perspective on the role of organisational learning in customer relations management within the context of MFIs in Lusaka's Central Business District.

4.2.2 Gender

The gender of the participants is shown in Figure 4.2 below

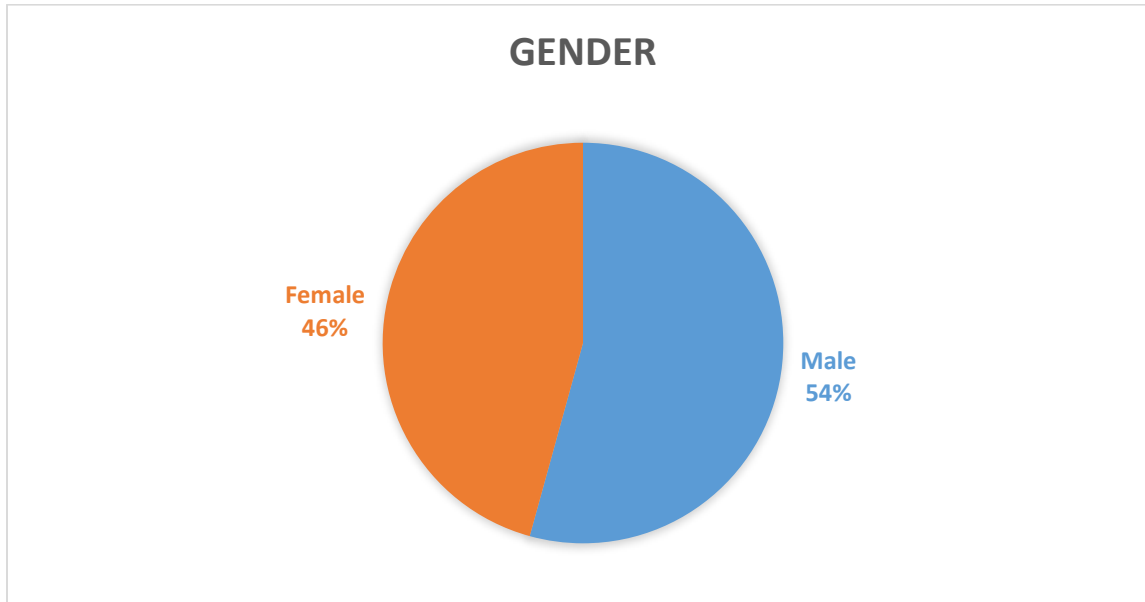


Figure 4.2: Gender of participants

The findings indicate that there were 38 male participants and 32 female participants. This gender distribution highlights a relatively balanced representation of both male and female participants in the study. The implications of this balanced gender distribution are significant, as it allows for a more comprehensive understanding of the role of organisational learning in customer relations management within the context of Microfinance Institutions in Lusaka's Central Business District. By including participants from diverse gender backgrounds, the study can capture a broader range of perspectives and experiences, ultimately enhancing the validity and applicability of its findings to real-world scenarios.

4.2.3 Highest Educational Qualification

The highest educational qualifications of the participants is shown in Figure 4.3 below

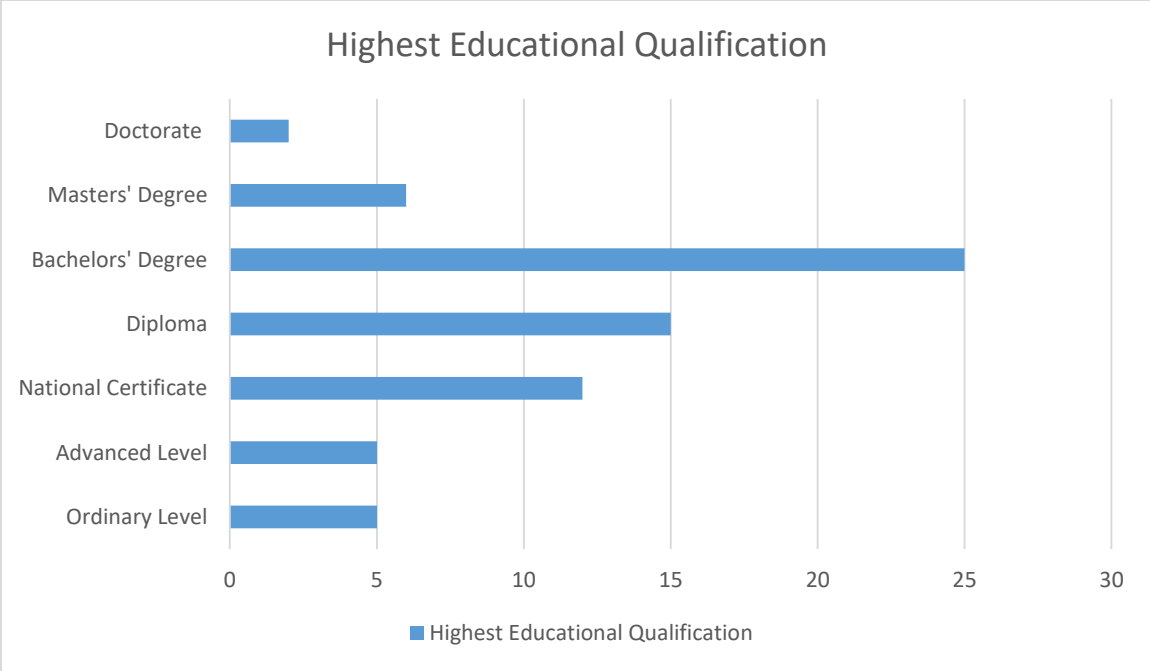


Figure 4.3: Highest Educational Qualification

The analysis revealed a diverse range of educational qualifications among the participants. The highest number of participants held a Bachelor's degree (25), followed by those with a Diploma (15), National Certificate (12), and Advanced Level (5). Additionally, there were smaller numbers of participants with Ordinary Level (5), Master's degree (6), and Doctorate (2) qualifications. This varied educational background among the participants suggests a multi-dimensional perspective on the role of organisational learning in customer relations management within the context of Microfinance Institutions. The implications of this diversity are significant as it allows for a comprehensive exploration of the topic, drawing from the experiences and knowledge of individuals with different levels of education. This diverse representation enhanced the study's validity and ensured a more nuanced understanding of the subject matter.

4.2.4 Duration in the position

The time the participants have been in their positions either as customers or employees of MFIs is shown in Figure 4.4 below

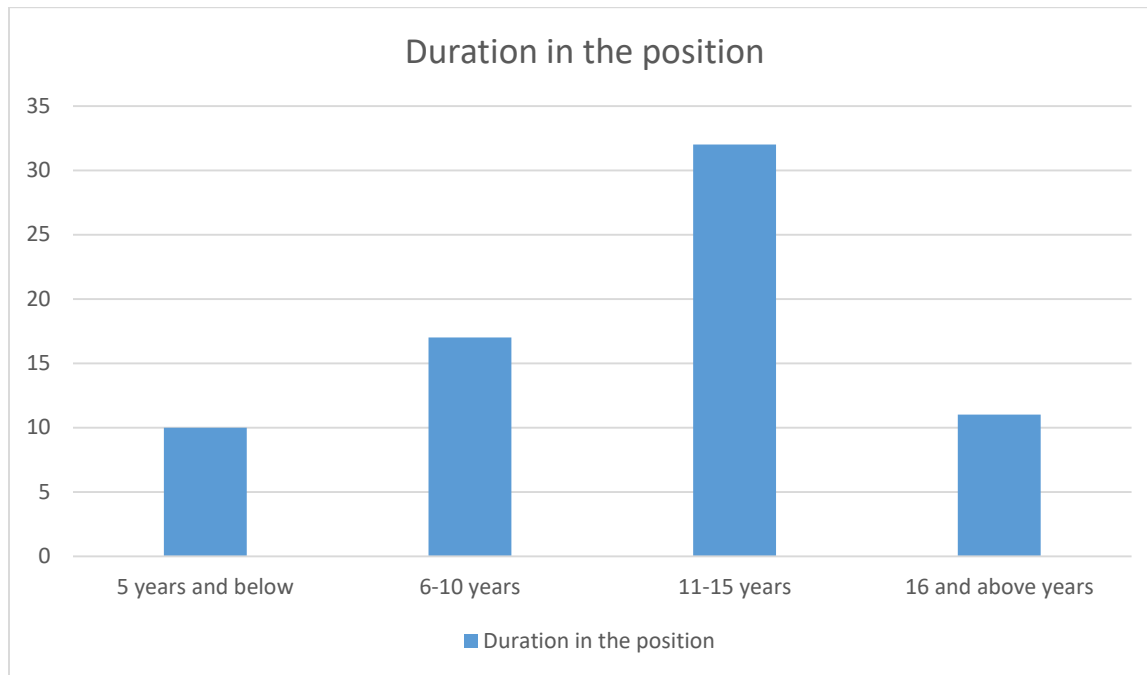


Figure 4.4: Duration in the position

The analysis revealed a diverse range of tenure among the participants. Approximately 10 participants had been in their positions for 5 years and below, while 17 participants had a tenure of 6-10 years. The majority of participants, 32 individuals, had been in their positions for 11-15 years, and 11 participants had a tenure of 16 years and above. This wide range of tenure implies that the study can capture insights from individuals with varying levels of experience within the MFI industry. The implications are significant as participants with shorter tenures can provide fresh perspectives and insights, while those with longer tenures can offer valuable knowledge and expertise gained from years of experience. This diversity in tenure enriches the study's findings

and ensures a comprehensive understanding of the role of organisational learning in customer relations management within MFIs.

4.3 Summary of Themes and Subthemes

Table 4.1: Summary of themes and subthemes

Theme	Subtheme
Theme 1: Mistakes made in handling customer complaints	Subtheme 1.1: Lack of Adequate Complaint Handling Processes
	Subtheme 1.2: Poor Communication and Responsiveness
	Subtheme 1.3: Lack of Empathy and Understanding
	Subtheme 1.4: Ineffective Complaint Resolution
	Subtheme 1.5: Inadequate Feedback and Escalation Mechanisms
Theme 2: The role played by organisational learning in customer relations management	Subtheme 2.1: Knowledge Acquisition and Sharing
	Subtheme 2.2: Continuous Improvement and Adaptation
	Subtheme 2.3: Customer Feedback Integration
	Subtheme 2.4: Employee Development and Training
	Subtheme 2.5: Knowledge Application and Innovation
	Subtheme 3.1: Conducting Post-Mortem Analyses
	Subtheme 3.2: Establishing a Feedback Loop

Theme 3: Measures that Microfinance Institutions in Zambia can implement to learn from their mistakes in customer relations management	Subtheme 3.3: Implementing Continuous Training and Development Programs
	Subtheme 3.4: Conducting Regular Performance Reviews
	Subtheme 3.5: Encouraging a Culture of Learning and Improvement

4.4 Theme 1: Mistakes made in handling customer complaints by Microfinance Institutions in Zambia

The study sought to ascertain the mistakes made in handling customer complaints by Microfinance Institutions in the CBD of Lusaka, Zambia. The following subthemes emerged from the findings

4.4.1 Subtheme 1.1: Lack of Adequate Complaint Handling Processes

The participants highlighted that there was absence of a structured complaint handling systems in some MFIs, making it difficult for the organisation to effectively track and manage customer complaints. This lack of process can result in delays and inefficiencies in resolving customer issues. This is supported by the following quotations

"We don't have a dedicated system to track and manage customer complaints. It becomes challenging to keep a record of complaints and ensure they are addressed in a timely manner." – Participant 4

"There is no standardized process for recording and categorizing complaints. This makes it difficult to identify recurring issues and implement effective solutions." – Participant 7

"Our complaint handling process lacks clear escalation procedures. Sometimes, complaints get stuck at lower levels and don't receive necessary attention from higher authorities." – Participant 10

The absence of a standardized complaint recording and categorisation system hinders the organisation's ability to track patterns or trends in customer complaints. As a result, Siwale and Godfroid (2022) posit that it becomes challenging to identify common issues and implement proactive measures to prevent their recurrence. Furthermore, Akter et al. (2020) attest that the organisations' complaint handling process which lacks well-defined escalation mechanisms, cause delays in addressing critical complaints. This can lead to frustration among customers whose concerns are not appropriately escalated for resolution.

4.4.2 Subtheme 1.2: Poor Communication and Responsiveness

The participants revealed that slow response times to customer complaints create a perception of poor communication and responsiveness. This delays in addressing customer concerns can lead to frustration and a sense of being neglected, diminishing customer satisfaction. The following quotations support these findings

"It takes days or even weeks for the organisation to respond to customer complaints. This lack of promptness leaves customers feeling ignored and undervalued." – Participant 1

"We do not have a well-defined process for managing customer expectations in terms of complaint resolution timelines. This leads to unrealistic customer expectations and further dissatisfaction when resolutions take longer than anticipated." – Participant 4

"As customers we are often left in the dark regarding the progress of our complaints. We are not provided with regular updates, leaving us unsure if our issues are being addressed or not." – Participant 45

"There is a lack of consistency in the quality of responses provided to customer complaints. Some staff members provide vague or generic replies, which fails to address the specific concerns raised." – Participant 63

Inadequate communication with customers regarding the status and progress of their complaints can result in feelings of uncertainty and frustration. Failing to provide timely updates erodes trust and further exacerbates customer dissatisfaction. These findings concur with Banda (2020), who asserts that inconsistent and inadequate responses to customer complaints indicate a lack of attention to detail and a failure to understand the specific issues raised by customers. This poor communication contributes to customer dissatisfaction and a perception that their concerns are not taken seriously. Furthermore, Crossan et al. (2019) support the findings noting that the absence of clear communication on complaint resolution timelines can result in customers having unrealistic expectations. When resolutions take longer than expected, it leads to increased frustration and dissatisfaction. Establishing transparent timelines and effectively communicating them to customers is crucial for managing expectations and maintaining positive customer relationships.

4.4.3 Subtheme 1.3: Lack of Empathy and Understanding

The findings reveal that insufficient empathy displayed by staff members during complaint handling contributes to customer dissatisfaction. Customers feel unheard and unvalued when their concerns are met with dismissive attitudes, leading to a negative perception of the organisation.

This is supported by the following quotations:

"We sometimes fail to put ourselves in the customer's shoes and understand their perspective. This leads to ineffective problem-solving and an inability to provide suitable solutions that address their specific needs." – Participant 8

"Some staff members lack empathy when dealing with customer complaints. They come across as dismissive and unsympathetic, which only exacerbates the customers' frustration." – Participant 25

"There is a tendency to treat customer complaints as mere inconveniences rather than opportunities for improvement. This mind-set hinders the MFIs to understand and address the underlying issues causing the complaints." – Participant 54

"Staff members often fail to acknowledge the emotional aspect of customer complaints. They focus solely on resolving the technical issue without recognizing the customer's feelings of frustration or disappointment." – Participant 63

When complaints are not viewed as valuable feedback, the organisation fails to identify and address the root causes of customer dissatisfaction. These findings are aligned with Kiptui et al. (2019), who notes that the lack of understanding prevents the organisation from making meaningful improvements to its products, services, or processes. Moreover, neglecting to acknowledge the emotional impact of customer complaints hampers the organisation's ability to provide satisfactory resolutions. Amaral et al. (2020) highlight that customers seek not only technical solutions but also empathy and validation for their concerns. Ignoring the emotional aspect can further escalate customer dissatisfaction. It is important to note that a lack of empathy and understanding results in a disconnection between the organisation and its customers. By failing

to empathize and understand the customer's perspective, the organisation struggles to find appropriate and tailored solutions, which can further aggravate customer complaints.

4.4.4 Subtheme 1.4: Ineffective Complaint Resolution

The findings show that ineffective complaint resolution occurs as some of the organisation fail to provide satisfactory solutions that address the underlying problems. Superficial resolutions may temporarily alleviate the immediate concern but do not address the root cause, leading to recurring complaints and customer dissatisfaction. This is supported by the following quotations:

"We often struggle to provide satisfactory solutions to customer complaints. Our attempts at resolution are sometimes superficial, without addressing the root cause of the issue." – Participant 9

"We encounter challenges in identifying and addressing recurring complaints. There is a lack of analysis and proactive measures to prevent similar issues from arising in the future." – Participant 10

"There is a lack of follow-up after the initial resolution attempt. The MFIs fail to ensure that the customer is satisfied with the outcome or to verify if the issue has been fully resolved." – Participant 33

"The resolution process lacks flexibility and personalized solutions. They often provide generic responses and fail to tailor solutions to individual customer needs and circumstances." – Participant 40

These findings are supported by Ntim et al. (2020), who argue that inadequate follow-up after the initial complaint resolution can result in unresolved issues or unresolved customer dissatisfaction. Failing to confirm customer satisfaction or address any lingering concerns can leave customers feeling neglected and dissatisfied with the resolution process. Moreover, Akter et al. (2020) posit that without analysing the common root causes and implementing proactive measures, the organisation cannot effectively resolve these issues, leading to ongoing customer dissatisfaction. By offering generic responses, the organisation overlooks the unique circumstances and needs of each customer, leading to dissatisfaction and a perception of inadequate resolution efforts.

4.4.5 Subtheme 1.5: Inadequate Feedback and Escalation Mechanisms

The findings show that inadequate feedback mechanisms prevent the MFIs from receiving valuable input from customers regarding their complaint handling process. Without customer feedback, it becomes challenging to identify areas for improvement and address shortcomings in the complaint resolution process. This is supported by the following quotations:

"Customers have limited avenues to provide feedback on the complaint handling process. This lack of feedback channels prevents us from understanding their experiences and making necessary improvements." – Participant 6

"We lack transparency in informing customers about the progress and outcome of their complaints. This lack of communication erodes trust and leaves customers feeling uninformed about the status of their issues." – Participant 8

"It seems like there is a lack of effective channels for escalating complaints to higher authorities or regulatory bodies. This leaves us as customers feeling like our concerns are not being adequately addressed or taken seriously." – Participant 54

"I think these MFIs do not have a systematic process for analysing and acting upon customer feedback. This hinders their ability to identify systemic issues and make necessary improvements." – Participant 69

These findings concur with Kim and Lee (2019), who asserts that inadequate communication regarding the progress and outcome of complaints creates a perception of opacity and hinders trust-building. Customers expect transparency in being informed about the steps taken to address their complaints, and the absence of such communication leads to dissatisfaction. Inadequate escalation mechanisms prevent customers from seeking further assistance or redress when their complaints are not resolved satisfactorily (Alam, 2021). The absence of clear channels to escalate complaints to higher authorities or regulatory bodies can contribute to customer frustration and a sense of helplessness. Inadequate mechanisms for analysing and acting upon customer feedback impede the organisation's ability to identify systemic issues within the complaint handling process (Argote & Miron-Spektor, 2019). Without a systematic approach to feedback analysis, the organisation may miss opportunities to address recurring issues and enhance its complaint resolution procedures.

4.5 Theme 2: The role played by organisational learning in customer relations management in Microfinance Institutions

The second objective sought to establish the role played by organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka, Zambia. The following subthemes emerged from the findings

4.5.1 Subtheme 2.1: Knowledge Acquisition and Sharing

The findings showed that knowledge acquisition through industry research enables Microfinance Institutions to stay updated on the latest trends and best practices in customer relations management. By regularly conducting research and analysis, organisations gathered valuable insights that inform their strategies and decision-making processes, leading to more effective customer relationship management. This is shown by the following quotations:

"We actively engage in industry research and analysis to acquire knowledge about emerging trends and best practices in customer relations management. This helps us stay informed and make data-driven decisions." – Participant 2

"We encourage cross-departmental collaboration and knowledge sharing to leverage the expertise and experiences of different teams. This allows us to tap into a wide range of perspectives and collectively learn from each other." – Participant 7

"We have implemented knowledge sharing platforms and tools to facilitate the dissemination of information across the organisation. These platforms encourage employees to share their expertise, lessons learned, and best practices, fostering a culture of continuous learning and improvement." – Participant 10

"Customer feedback is a valuable source of knowledge for MFIs. They should actively collect and analyse feedback to gain insights into customer preferences, needs, and pain points. This knowledge drives their decision-making and helps them refine their customer relations management strategies." – Participant 27

The findings agree with Crossan et al. (2019), who noted that in a learning organisation, knowledge sharing is promoted through cross-departmental collaboration. By facilitating the exchange of

ideas and experiences across teams, Microfinance Institutions can tap into a diverse pool of knowledge and perspectives. This enabled the organisation to learn from each other's successes and challenges, fostering a culture of continuous learning and improvement. Liu and Jiang (2021) also noted that MFIs recognize the importance of customer feedback as a source of knowledge. By actively collecting and analysing customer feedback, organisations gain valuable insights into customer preferences and expectations. This knowledge is used to make informed decisions and refine customer relations management strategies, ensuring they align with customer needs and enhance the overall customer experience. According to Crossan et al. (2019), learning organisations recognize the importance of formalized knowledge sharing platforms. By providing tools and platforms for employees to share their expertise, lessons learned, and best practices, MFIs can capture and disseminate institutional knowledge. This promotes a culture of continuous learning and improvement, enabling the organisation to leverage the collective knowledge of its employees for enhanced customer relations management.

4.5.2 Subtheme 2.2: Continuous Improvement and Adaptation

The findings showed that continuous improvement is a key aspect of being a learning organisation. Microfinance Institutions actively evaluate their customer relations management practices to identify areas that need improvement. By regularly assessing their strategies, processes, and systems, organisations adapted and enhanced their approach to align with evolving customer needs and expectations. This is supported by the following quotations:

"As a learning organisation, we conduct regular evaluations of our customer relations management practices to identify areas for improvement. This enables us to adapt and

enhance our strategies to meet changing customer needs and expectations." – Participant 1

"We encourage a culture of experimentation and innovation in our customer relations management. This allows us to explore new ideas, test different approaches, and refine our practices to deliver better customer experiences." – Participant 3

"We actively monitor industry trends and competitors to stay ahead of the curve in customer relations management. This enables us to proactively adapt our strategies and processes to maintain our competitive edge." – Participant 6

"We leverage customer feedback and data analytics to continuously improve our customer relations management. By analysing customer interactions and satisfaction metrics, we identify areas where we can make adjustments and enhancements to better serve our customers." – Participant 9

Learning organisations foster a culture of experimentation and innovation. This concurs with Nguyen et al. (2021), who alludes that MFIs encourage employees to explore new ideas and test different approaches in customer relations management. By embracing innovation, organisations can discover more effective methods, refine their practices, and ultimately provide enhanced customer experiences. Learning organisations recognize the importance of staying updated on industry trends and competitors. Kiptui et al. (2019) also posit that MFIs actively monitor the market to identify emerging practices and are quick to adapt their customer relations management strategies and processes accordingly. This proactive approach allows organisations to maintain a competitive edge and effectively meet customer expectations. Learning organisations use customer feedback and data analytics to drive continuous improvement in customer relations management.

Microfinance Institutions collect and analyse customer interactions, satisfaction metrics, and feedback to identify areas for improvement. This data-driven approach enables organisations to make informed adjustments and enhancements that result in an improved customer experience (Vashisht et al., 2020).

4.5.3 Subtheme 2.3: Customer Feedback Integration

The findings revealed that MFIs recognized the importance of integrating customer feedback into their customer relations management strategies. By actively collecting feedback through various channels, such as surveys, focus groups, and social media listening, organisations can gain valuable insights into customer preferences, needs, and pain points. This integration of customer feedback ensures that the organisation's practices are customer-centric and responsive to their expectations. The following quotations support these findings:

"We have implemented a closed-loop feedback system that allows us to follow up with customers who provide feedback. This not only shows our commitment to addressing their concerns but also provides us with an opportunity to learn from their experiences and make necessary improvements." – Participant 2

"We use sentiment analysis tools to analyse and categorize customer feedback. This helps us identify recurring themes and prioritize areas that require improvement. By quantifying and categorizing feedback, we can take targeted actions to enhance our customer relations management practices." – Participant 5

"Customer feedback is invaluable in shaping customer relations management strategies. Some MFIs actively collect feedback through surveys, focus groups, and social media

listening, and integrate it into their decision-making processes to ensure their practices align with customer expectations." – Participant 15

"Some MFIS have established customer advisory boards and forums where they directly engage with customers." – Participant 68

These findings agreed with Crossan et al. (2019), who asserted that learning organisations understand the importance of closing the feedback loop with customers. Microfinance Institutions have implemented systems that enable them to follow up with customers who provide feedback. This demonstrates a commitment to addressing customer concerns and provides an opportunity to gather additional insights that can be used to make necessary improvements in customer relations management. Liu and Jiang (2021) further emphasized that learning organisations actively engage with their customers through customer advisory boards and forums. Microfinance Institutions provide platforms for direct interaction, allowing them to have open and transparent conversations with customers. By involving customers in the co-creation of solutions, organisations gain a deeper understanding of their needs and preferences, leading to more effective customer relations management strategies. Learning organisations leverage technology, such as sentiment analysis tools, to analyse and categorize customer feedback (D'Antoni & Khan, 2020). Microfinance Institutions use these tools to identify recurring themes and sentiments expressed by customers. By quantifying and categorizing feedback, organisations gain a clear understanding of the areas that require improvement in their customer relations management practices, enabling them to take targeted actions for enhancement.

4.5.4 Subtheme 2.4: Employee Development and Training

The findings showed that learning organisations prioritize employee development and training in customer relations management. Microfinance Institutions invested in comprehensive training programs that provided employees with the skills and knowledge required to excel in their customer interactions. By equipping employees with the necessary expertise, organisations ensured they can effectively engage with customers and deliver exceptional service. This is shown by the following quotations:

"We invest in comprehensive training programs that equip our employees with the necessary skills and knowledge to excel in customer relations management. This ensures that they have the expertise to effectively engage with customers and provide exceptional service." – Participant 4

"We provide ongoing coaching and mentoring to our employees to support their growth in customer relations management. This allows them to continuously enhance their skills, receive feedback, and stay updated on industry best practices." – Participant 8

"We encourage cross-functional training opportunities to broaden employees' understanding of customer relations management. By exposing them to different areas of the organisation, employees gain a holistic perspective and can better serve our customers." – Participant 10

"Some MFIs promote a culture of continuous improvement by encouraging employees to pursue professional development opportunities. This includes attending industry conferences, workshops, and training sessions to stay updated on the latest trends and advancements in customer relations management." – Participant 37

These findings aligned with Malambo (2022), who noted that learning organisations foster a culture of continuous learning and improvement through ongoing coaching and mentoring. Microfinance Institutions provide employees with regular support to develop their skills in customer relations management. This includes providing feedback, guidance, and access to industry best practices, enabling employees to continuously enhance their abilities and stay updated in their field. Hussain et al. (2021) also attest that learning organisations recognize the value of cross-functional training in customer relations management. Microfinance Institutions provide employees with opportunities to expand their understanding of different areas within the organisation. By exposing employees to various departments and functions, they gain a holistic perspective on customer relations management. This broader understanding allows them to better serve customers by considering the organisation as a whole. According to Alam (2021), learning organisations foster a culture of continuous improvement by supporting employees' pursuit of professional development. Microfinance Institutions encourage employees to attend industry conferences, workshops, and training sessions focused on customer relations management. By staying updated on the latest trends and advancements, employees can bring new insights and knowledge back to the organisation, enhancing their ability to provide exceptional customer service.

4.5.5 Subtheme 2.5: Knowledge Application and Innovation

The findings showed that learning organisations promote the application of knowledge and encourage innovation in customer relations management. Microfinance Institutions empowered employees to leverage their knowledge and expertise to creatively solve customer challenges. By fostering a culture of innovation, organisations tapped into the diverse perspectives and ideas of

their team members, leading to the development of unique and effective solutions. This is supported by the following quotations:

"We encourage our employees to apply their knowledge and expertise in creative ways to solve customer challenges. By fostering a culture of innovation, we empower our team to think outside the box and develop unique solutions." – Participant 9

"MFIs should establish internal knowledge sharing platforms where employees can contribute their insights and ideas. This collaborative approach encourages the application of knowledge across the organisation and fosters a culture of innovation." – Participant 13

"It is important for MFIs to continuously seek ways to leverage technology and automation to streamline their customer relations management processes. By embracing innovative tools and solutions, they can enhance efficiency, accuracy, and the overall customer experience." – Participant 46

These findings aligned with Liao et al. (2019) who asserted that learning organisations provide platforms that facilitate knowledge sharing and collaboration. Microfinance Institutions have internal knowledge sharing platforms where employees can contribute their insights and ideas. This collaborative approach enables the application of knowledge across the organisation, allowing employees to share innovative approaches and inspire each other to think creatively in customer relations management. According to Argote and Miron-Spektor (2019), learning organisations recognize the role of technology and innovation in customer relations management. Microfinance Institutions should actively seek opportunities to leverage technology and automation to streamline their processes. By embracing innovative tools and solutions,

organisations can improve efficiency, accuracy, and the overall customer experience, enabling them to deliver services in a more effective and customer-centric manner.

4.6 Theme 3: Measures that Microfinance Institutions in Zambia can implement to learn from their mistakes in customer relations management

The third objective sought to determine measures that Microfinance Institutions can implement to learn from their mistakes in customer relations management. The following sub-themes emerged from the findings

4.6.1 Subtheme 3.1: Conducting Post-Mortem Analyses

The findings showed that MFIs recognized the importance of conducting post-mortem analyses after customer-related incidents. By conducting a thorough review of the situation, identifying root causes, and documenting lessons learned, organisations can gain insights into the factors that contributed to the mistake. This analysis enabled them to develop strategies and implement measures to prevent similar mistakes from occurring in the future. This is supported by the following quotations:

"After any significant customer-related incident, we conduct post-mortem analyses to understand what went wrong and how we can improve. This involves a comprehensive review of the situation, identifying root causes, and documenting lessons learned to prevent similar mistakes in the future." – Participant 1

"MFIs should involve cross-functional teams in post-mortem analyses to ensure a comprehensive perspective. Different departments can share their insights, identify

potential gaps or breakdowns, and collectively brainstorm solutions to improve customer relations management." – Participant 18

"During post-mortem analyses, MFIs should emphasize a blame-free environment where individuals can openly discuss their mistakes and share lessons learned. This encourages a learning culture and allows us to focus on process improvement rather than individual blame." – Participant 27

"As part of the post-mortem analyses, MFIs should develop action plans to address identified gaps and implement preventive measures. This ensures that they learn from their mistakes and proactively improve their customer relations management practices." – Participant 52

The findings showed that learning organisations understand the value of involving cross-functional teams in post-mortem analyses. Microfinance Institutions encouraged collaboration among different departments to ensure a comprehensive perspective. These findings are supported by Kim and Lee (2019), who posits that by gathering insights and inputs from various teams, organisations can identify potential gaps or breakdowns in their customer relations management processes. This collaborative approach fosters a collective ownership of improvement initiatives and facilitates the development of effective solutions. Microfinance Institutions created a blame-free environment during post-mortem analyses. This environment encouraged individuals to openly discuss their mistakes and share lessons learned without fear of judgment or repercussions. Vashisht et al. (2020) stress that through fostering a learning culture, organisations prioritize process improvement over individual blame. This approach allowed for a more objective analysis of mistakes and enables the implementation of effective measures to enhance customer relations management. Learning organisations ensure that post-mortem analyses lead to tangible actions

(Nguyen et al., 2021). Microfinance Institutions developed action plans based on the findings of the analyses. These action plans included specific steps to address identified gaps and implement preventive measures. By translating insights into actions, organisations actively learn from their mistakes and proactively improve their customer relations management practices, ultimately enhancing the customer experience.

4.6.2 Subtheme 3.2: Establishing a Feedback Loop

The findings showed that Microfinance Institutions recognized the importance of actively seeking feedback from their customers. By implementing surveys, focus groups, and online platforms, organisations gathered valuable insights into customer experiences. This feedback enabled them to identify areas for improvement in their customer relations management strategies and make necessary adjustments to enhance customer satisfaction. This is supported by the following quotations:

"We actively seek feedback from our customers through surveys, focus groups, and online platforms. This allows us to understand their experiences, identify areas for improvement, and strengthen our customer relations management strategies." – Participant 7

"MFIs should establish a dedicated customer support team that proactively reaches out to customers to gather feedback. This personalized approach allows them to address concerns promptly, demonstrate their commitment to customer satisfaction, and learn from any mistakes or shortcomings." – Participant 17

"MFIs could provide multiple channels for customers to share their feedback, including email, phone, and online chat. By offering diverse options, they ensure that customers can provide feedback in a way that is convenient and comfortable for them." – Participant 40

"MFIs need to analyse customer feedback systematically and categorize it based on themes and trends. This would allow them to identify recurring issues, pinpoint areas for improvement, and take targeted actions to enhance our customer relations management practices." – Participant 62

Malambo (2022) supported these findings, saying that learning organisations prioritize proactive engagement with customers to gather feedback. Microfinance Institutions have dedicated customer support teams that reach out to customers directly. This personalized approach not only helped address any concerns promptly but also demonstrates the organisation's commitment to customer satisfaction. By actively seeking feedback, organisations can learn from their mistakes or shortcomings and implement measures to enhance customer relations management. Microfinance Institutions understand the importance of offering diverse channels for customers to share their feedback. Hussain et al. (2021) allude that, by providing options such as email, phone, and online chat, organisations make it convenient and comfortable for customers to provide feedback. This approach encourages more customers to share their experiences, enabling the organisation to gather a broader range of feedback and make more informed decisions to improve customer relations management. According to Banda (2020), learning organisations analyse customer feedback systematically to derive meaningful insights. Microfinance Institutions categorize feedback based on themes and trends, allowing them to identify recurring issues and areas for improvement in their customer relations management practices. This data-driven approach enabled organisations to take targeted actions that address specific concerns, leading to effective improvements and better customer experiences.

4.6.3 Subtheme 3.3: Implementing Continuous Training and Development Programs

The findings showed that MFIs recognized the value of continuous training and development programs for their employees. By providing regular training sessions, organisations ensured that employees have up-to-date knowledge and skills in customer relations management. This investment in their continuous development helped them to avoid mistakes and deliver exceptional service, leading to improved customer satisfaction. This is shown by the following quotations:

"We provide regular training sessions for our employees to enhance their knowledge and skills in customer relations management. By investing in their continuous development, we ensure that our team members are equipped with the necessary tools to avoid mistakes and deliver exceptional service." – Participant 3

"MFIs should offer a variety of learning opportunities, including workshops, webinars, and e-learning modules, to cater to different learning styles and preferences. This allows employees to engage in continuous learning and acquire new techniques and strategies for effective customer relations management." - Participant 19

"It is important for MFIs to encourage employees to attend industry conferences and seminars to stay updated on the latest trends and best practices in customer relations management. This exposure to external knowledge and expertise would enrich their understanding and helps them avoid common mistakes." - Participant 21

"MFIs must provide ongoing coaching and mentoring programs to support employees in their professional growth. Through one-on-one sessions, they can address specific challenges, provide guidance, and help employees develop the necessary skills to excel in customer relations management." - Participant 53

According to Amaral et al. (2020), learning organisations understand the importance of offering diverse learning opportunities. Microfinance Institutions should provide workshops, webinars, and e-learning modules to cater to different learning styles and preferences. This approach allows employees to engage in continuous learning and acquire new techniques and strategies for effective customer relations management. By offering a variety of learning formats, organisations ensure that employees can access training in a way that best suits their individual needs. Microfinance Institutions recognize the importance of external knowledge and expertise in enhancing customer relations management. Ntim et al. (2020) assert that by encouraging employees to attend industry conferences and seminars, organisations enable them to stay updated on the latest trends and best practices. This exposure to external insights enriches their understanding and equips them with strategies to avoid common mistakes, leading to improved customer relations. Learning organisations prioritize ongoing coaching and mentoring programs to support employees' professional growth (Ntim et al., 2020). Microfinance Institutions should offer one-on-one coaching sessions to address specific challenges and provide guidance. These programs help employees develop the necessary skills to excel in customer relations management. By providing personalized support, organisations ensure that employees have the resources and guidance needed to avoid mistakes and continuously improve their customer service skills.

4.6.4 Subtheme 3.4: Conducting Regular Performance Reviews

As shown in the findings, MFIs recognized the importance of conducting regular performance reviews to assess the performance of employees and teams in customer relations management. By conducting these reviews, organisations gained valuable insights into areas that require improvement. This feedback allowed them to address any shortcomings and implement measures

to enhance their overall customer service, leading to improved customer satisfaction. This is shown by the following quotations

"We conduct regular performance reviews to assess individual and team performance in customer relations management. These reviews provide us with valuable insights into areas of improvement, allowing us to address any shortcomings and enhance our overall customer service." – Participant 10

"During performance reviews, MFIs should provide constructive feedback to employees, highlighting areas of strength and areas that need improvement. This feedback helps employees understand their performance expectations and motivates them to work on enhancing their customer relations skills." - Participant 29

"MFIs must set clear performance goals and objectives during performance reviews, aligned with our customer relations management strategies. By setting measurable goals, they create a roadmap for employees to work towards and track their progress in delivering exceptional customer service." - Participant 42

"Performance reviews also serve as an opportunity to identify training and development needs in customer relations management. By assessing employees' skills and competencies, MFIs can identify areas where additional training or support is required to improve their performance." - Participant 58

These findings are supported by Liao et al. (2019), who asserted that learning organisations ensured that performance reviews provide constructive feedback to employees. Microfinance Institutions should use these reviews as an opportunity to highlight employees' strengths and areas that require improvement in customer relations management. This feedback helps employees

understand their performance expectations and motivates them to work on enhancing their skills, ultimately leading to improved customer relations. Microfinance Institutions needed to understand the importance of setting clear performance goals and objectives during performance reviews. These goals are aligned with the organisation's customer relations management strategies. According to Kim and Lee (2019), by setting measurable goals, organisations provide employees with a roadmap to work towards. This approach helps employees track their progress and ensures that their efforts are focused on delivering exceptional customer service. Learning organisations leverage performance reviews to identify training and development needs in customer relations management (Liu & Jiang, 2021). Microfinance Institutions assess employees' skills and competencies during these reviews to identify areas where additional training or support is required. This proactive approach ensures that employees receive the necessary resources and development opportunities to enhance their customer service skills and improve overall performance.

4.6.5 Subtheme 3.5: Encouraging a Culture of Learning and Improvement

The findings showed that MFIs should prioritize fostering a culture of learning and improvement. By encouraging employees to share their experiences and insights, organisations created an environment where knowledge is openly exchanged. This collaborative approach enabled the organisation to learn from each other's experiences and continuously enhance their customer relations management practices. This is supported by the following quotations:

"We foster a culture of learning and improvement by encouraging employees to share their experiences and insights. This open exchange of knowledge allows us to learn from each

other and continuously enhance our customer relations management practices." – Participant 5

"MFIs should hold regular team meetings and discussions to review customer feedback and brainstorm ideas for improvement. By involving the entire team in the process, they tap into diverse perspectives and generate innovative solutions to enhance our customer service." - Participant 23

"MFIs must allocate dedicated time for employees to engage in self-directed learning and professional development. By providing resources and support, they empower employees to take ownership of their learning journey and continuously improve their skills in customer relations management." - Participant 65

"MFIs must celebrate and recognise employees who demonstrate a commitment to learning and improvement. By acknowledging their efforts, we reinforce the importance of continuous learning and inspire others to embrace a growth mind-set in customer relations management." - Participant 70

These findings agreed with Ntim et al. (2020), who attested that learning organisations involve the entire team in the process of learning and improvement. Microfinance Institutions should hold regular team meetings and discussions to review customer feedback and brainstorm ideas for improvement. By involving the team in these discussions, organisations tap into diverse perspectives and encourage innovative thinking. This collaborative approach fosters a culture of learning and improvement, leading to enhanced customer service practices. Microfinance Institutions recognise the importance of providing dedicated time for self-directed learning and professional development. Siwale and Godfroid (2022) argue that by allocating resources and

support, organisations empower employees to take ownership of their learning journey. This approach allows employees to continuously improve their skills in customer relations management, contributing to a culture of learning and improvement within the organisation. Learning organisations understand the significance of recognizing and celebrating employees who exhibit a commitment to learning and improvement (Liu & Jiang, 2021). Microfinance Institutions acknowledge the efforts of these employees to reinforce the value of continuous learning. By recognizing their contributions, organisations inspire others to embrace a growth mind-set in customer relations management. This recognition further strengthens the culture of learning and improvement within the organisation.

4.7 Chapter Summary

This chapter has presented, interpreted and analysed the findings of the study. The study found that the mistakes made in handling customer complaints include lack of adequate complaint handling processes, poor communication and responsiveness, lack of empathy and understanding, ineffective complaint resolution, as well as inadequate feedback and escalation mechanisms. The study also found that the role played by organisational learning in customer relations management include knowledge acquisition and sharing, continuous improvement and adaptation, customer feedback integration, employee development and training, as well as knowledge application and innovation. The study also found that the measures that MFIs in Zambia can implement to learn from their mistakes in customer relations management include conducting post-mortem analyses, establishing a feedback loop, implementing continuous training and development programs, conducting regular performance reviews, as well as encouraging a culture of learning and improvement. The next chapter outlines the summary, discussion, conclusions and recommendations.

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter is the last chapter of the study. It summarises the study, discusses the findings of the study, makes conclusions and proffers recommendations for the study.

5.2 Summary

The purpose of this study was to examine the role of organisational learning in customer relations management, using a case study of Microfinance Institutions in the central business district of Lusaka, Zambia. The study was prompted by the problem of a continuous rise in customer complaints. This raised the question of whether the Microfinance institutions are repeating the same mistakes over and over again, without learning from them or maybe they are failing to adjust to their customer's needs and expectations. This study aimed to fill a gap in existing research by examining the role of organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka, Zambia. The findings can inform policy-making and help MFIs improve their customer relations management, enhancing their sustainability.

The study sought to ascertain the mistakes made in handling customer complaints by Microfinance Institutions in the CBD of Lusaka, Zambia. It also sought to establish the role played by organisational learning in customer relations management in Microfinance Institutions in the CBD of Lusaka, Zambia. Lastly, the study sought to determine measures that Microfinance Institutions can implement to learn from their mistakes in customer relations management. The Organisational Learning Theory was the theoretical framework that guided the study.

The study took a qualitative research approach, where data was gathered through semi-structured interviews and open ended-questionnaires. Semi structured interviews were used to collect data from the Marketing Managers while the open-ended questionnaires were used to gather data from the customers of MFIs. The target population were the 30 Marketing managers in MFIs in Lusaka, Zambia as well as an estimated 200 Customers of MFIs. A sample of 70 participants was used to participate in the study using the Taro Yamane method for sample size calculation. Quota sampling was used to select the elements in the sample. The gathered data was analysed using thematic analysis.

The study found that the mistakes made in handling customer complaints include lack of adequate complaint handling processes, poor communication and responsiveness, lack of empathy and understanding, ineffective complaint resolution, as well as inadequate feedback and escalation mechanisms. The study also found that the role played by organisational learning in customer relations management include knowledge acquisition and sharing, continuous improvement and adaptation, customer feedback integration, employee development and training, as well as knowledge application and innovation. The study also found that the measures that MFIs in Zambia can implement to learn from their mistakes in customer relations management include conducting post-mortem analyses, establishing a feedback loop, implementing continuous training and development programs, conducting regular performance reviews, as well as encouraging a culture of learning and improvement.

5.3 Discussion

This section discusses the findings of the study. Three main themes emerged from the study.

5.3.1 Theme 1: Mistakes made in handling customer complaints

The research findings from the study shed light on various aspects of customer complaint handling in MFIs. These findings demonstrate the importance of structured complaint handling systems, effective communication and responsiveness, empathy and understanding, and the need for a strong organisational connection with customers. The results also reveal knowledge gaps and exceptions, highlighting areas where improvements are needed.

One of the key findings is the absence of structured complaint handling systems within MFIs. This lack of a dedicated system for tracking and managing customer complaints hinders the identification of recurring issues and the implementation of effective solutions. The findings also point out the absence of standardised processes for recording and categorising complaints, as well as the lack of clear escalation procedures. These deficiencies contribute to delays in addressing critical complaints and create frustration among customers. These findings align with existing literature that emphasises the importance of well-designed complaint handling systems and standardised processes for effective complaint resolution (Ntim et al., 2020).

Another significant finding is the poor communication and responsiveness exhibited by MFIs in handling customer complaints. Slow response times create a perception of neglect and lead to customer frustration. Insufficient communication about the status and progress of complaints further exacerbates dissatisfaction and erodes trust. These findings correspond with previous research that highlights the negative impact of poor communication and responsiveness on customer satisfaction (Kim & Lee, 2019). The study suggests that effective communication and

timely responses are crucial for managing customer expectations and maintaining positive relationships.

The lack of empathy and understanding displayed by MFI staff members during complaint handling is another noteworthy finding. Customers feel undervalued and unheard when their concerns are met with dismissive attitudes. This lack of empathy hampers effective problem-solving and prevents the organisation from providing suitable solutions tailored to customers' specific needs. The study highlights the importance of addressing the emotional aspect of complaints and treating them as opportunities for improvement. This finding aligns with existing literature that emphasises the role of empathy in complaint resolution and customer satisfaction (Akter et al., 2020).

Furthermore, the study reveals the inadequacy of feedback mechanisms within MFIs. The absence of effective channels for customers to provide feedback on the complaint handling process prevents the organisation from understanding their experiences and making necessary improvements. Lack of transparency in informing customers about the progress and outcome of their complaints further erodes trust. Additionally, the study highlights the lack of clear escalation mechanisms for customers to seek further assistance or redress when their complaints are not satisfactorily resolved. These findings resonate with existing research that emphasises the importance of feedback and escalation mechanisms in complaint resolution (Kim & Lee, 2019).

Overall, the research findings underscore the need for MFIs in Lusaka, Zambia to address the identified shortcomings in their customer complaint handling processes. The study emphasises the importance of structured complaint handling systems, effective communication and responsiveness, empathy and understanding, and the establishment of strong customer

connections. By addressing these areas, MFIs can enhance customer satisfaction, build trust, and improve their complaint resolution procedures.

In summary, the findings from the study provide valuable insights into the role of organisational learning in customer relations management within Microfinance Institutions in Lusaka, Zambia. The results highlight the importance of addressing the identified shortcomings and align with existing literature on complaint handling and customer satisfaction. By adopting effective complaint handling systems, improving communication and responsiveness, demonstrating empathy and understanding, and establishing robust feedback and escalation mechanisms, MFIs can enhance customer satisfaction and strengthen their relationships with customers.

5.3.2 Theme 2: The role played by organisational learning in customer relations management

The research findings on the role of organisational learning in customer relations management in MFIs in Lusaka, Zambia, highlight several important principles and relationships. The study emphasises the significance of knowledge acquisition through industry research, cross-departmental collaboration, continuous improvement and adaptation, integration of customer feedback, employee development and training, and the application of knowledge and innovation.

These findings are in line with existing literature, such as the work of Crossan et al. (2019), which emphasises the importance of knowledge sharing through cross-departmental collaboration in learning organisations. The study's findings also align with the understanding that continuous improvement and adaptation are essential in customer relations management, as well as the importance of integrating customer feedback into strategies and prioritising employee development and training.

Furthermore, the study highlights the practical implications of these findings. It suggests that MFIs should conduct industry research to stay updated on best practices and leverage customer feedback and data analytics to improve their customer relations management. The study also emphasises the need to foster a culture of continuous learning and improvement through cross-departmental collaboration, employee training, and the application of knowledge and innovation. Implementing these practices can lead to more effective customer relations management, enhanced customer experiences, and improved organisational performance.

In summary, the research findings provide valuable insights into the role of organisational learning in customer relations management within MFIs in Lusaka, Zambia. The results align with existing literature and emphasise the importance of knowledge acquisition, cross-departmental collaboration, continuous improvement and adaptation, integration of customer feedback, employee development and training, and the application of knowledge and innovation. By implementing these principles and relationships, MFIs can enhance their customer relations management practices, deliver superior customer experiences, and achieve organisational success.

5.3.3 Theme 3: Measures that Microfinance Institutions in Zambia can implement to learn from their mistakes in customer relations management

The research findings on measures that MFIs in Zambia can implement to learn from their mistakes in customer relations management highlight several important principles and relationships. The study emphasises the significance of conducting post-mortem analyses after customer-related incidents, involving cross-functional teams in the analysis, creating a blame-free environment, developing action plans based on the findings, actively seeking customer feedback, implementing continuous training and development programs, and conducting regular performance reviews.

These findings align with existing literature, which emphasises the importance of learning from mistakes and using them as opportunities for improvement. The study's results also support the understanding that involving cross-functional teams and creating a blame-free environment are conducive to effective learning from mistakes. Additionally, the findings highlight the importance of actively seeking customer feedback, implementing training and development programs, and conducting performance reviews to enhance customer relations management.

The practical implications of these findings are significant. The study suggests that MFIs should prioritise conducting post-mortem analyses to gain insights into the factors contributing to mistakes and develop strategies to prevent similar incidents in the future. Involving cross-functional teams and creating a blame-free environment during these analyses can support a comprehensive understanding of mistakes and facilitate the implementation of effective measures.

The study also emphasises the importance of actively seeking customer feedback through various channels and using it to identify areas for improvement in customer relations management. Implementing continuous training and development programs, along with regular performance reviews, can enhance employees' skills and competencies, leading to improved customer service.

In summary, the research findings provide valuable insights into the measures that MFIs in Zambia can implement to learn from their mistakes in customer relations management. The results align with existing literature and emphasise the importance of post-mortem analyses, cross-functional collaboration, creating a blame-free environment, action planning, seeking customer feedback, training and development, and performance reviews. By implementing these measures, MFIs can enhance their customer relations management practices, learn from their mistakes, and continuously improve their customer service to better meet customer needs and expectations.

5.4 Conclusions

5.4.1 Objective 1: To ascertain the mistakes made in handling customer complaints by MFIs in the CBD of Lusaka, Zambia

The research conclusions for the mistakes made in handling customer complaints, highlight several key issues within MFIs in Lusaka, Zambia. These include the absence of structured complaint handling systems, poor communication and responsiveness, lack of empathy and understanding, and a disconnection between the organisation and its customers. The study concludes that there is need for MFIs to establish dedicated systems for tracking and managing complaints, implement standardised processes for recording and categorising complaints, and establish clear escalation procedures. Furthermore, the study underscores the importance of improving communication and responsiveness to address customer complaints in a timely manner, displaying empathy and understanding during the complaint handling process, and fostering a stronger connection between the organisation and its customers. By addressing these mistakes and implementing effective complaint handling strategies, MFIs can enhance customer satisfaction, trust, and loyalty.

5.4.2 Objective 2: To establish the role played by organisational learning in customer relations management in MFIs in the CBD of Lusaka, Zambia

The study concludes that organisational learning plays a crucial role in customer relations management. It emphasises the importance of knowledge acquisition through industry research, cross-departmental collaboration, and continuous improvement and adaptation. Integrating customer feedback, prioritising employee development and training, and fostering a culture of knowledge application and innovation are also essential. The study also concludes that by implementing these principles, MFIs can enhance their customer relations management practices,

deliver superior customer experiences, and improve overall organisational performance. The study's conclusions align with existing literature and provide practical implications for MFIs to effectively leverage organisational learning in their customer relations management strategies.

5.4.3 Objective 3: To determine measures that MFIs can implement to learn from their mistakes in customer relations management

The study concludes that MFIs in Zambia can implement several measures to learn from their mistakes in customer relations management. These measures include conducting post-mortem analyses after customer-related incidents to gain insights into the factors contributing to mistakes, involving cross-functional teams in the analysis process, creating a blame-free environment that encourages open discussions and sharing of lessons learned, and developing action plans based on the findings to prevent similar mistakes in the future. Additionally, actively seeking customer feedback, implementing continuous training and development programs, and conducting regular performance reviews are important for identifying areas of improvement and enhancing customer service. The study's conclusions align with existing literature and provide practical implications for MFIs to improve their customer relations management practices and deliver better customer experiences.

5.5 Recommendations

Based on the conclusions of the study for themes 1, 2, and 3, the following recommendations can be made:

1. MFIs should foster a culture of organisational learning by promoting cross-departmental collaboration, knowledge sharing, and continuous improvement in customer relations management practices.
2. MFIs could implement post-mortem analyses after customer-related incidents to identify factors contributing to mistakes and develop strategies to prevent similar incidents in the future.
3. MFIs could also actively seek customer feedback through various channels and use it to identify areas for improvement in customer relations management.
4. MFIs could also prioritise employee development and training programs to enhance their skills and competencies in customer service and relations.
5. Future studies could consider examine the role of leadership in promoting a culture of organisational learning and its effect on customer satisfaction and organisational performance.

5.6 Suggestions on Further Research

With regards to the major findings of this study, a proposal for future research of other case studies either in Zambia or somewhere in Africa must be taken into consideration. There is need to replicate this study using various business environments so as to examine the role of organizational learning in customer relations management.

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APPENDICES

Appendix A: Informed Consent

Informed consent for participation in an academic research project

Examining the role of organisational learning in customer relations management: A case study of Microfinance Institutions in the Central Business District of Lusaka Zambia

Dear Respondent

You are herewith invited to participate in an academic research study conducted by **Arnold Dzimiri**, a student in the Master of Business Administration at The University of Zambia, Lusaka.

The purpose of the study is to examine the role of organisational learning in customer relations management, a case study of Microfinance Institutions in the CBD of Lusaka, Zambia.

All your answers will be treated as confidential, and you will not be identified in any of the research reports emanating from this research.

Your participation in this study is very important to us. You may however choose not to participate and you may also withdraw from the study at any time without any negative consequences.

Please answer the questions during the interview as completely and honestly as possible.

The results of the study will be used for academic purposes only and may be published in an academic journal. We will provide you with a summary of our findings on request.

Please contact my supervisor, nkambamarj@gmail.com if you have any questions or comments regarding the study. Please sign below to indicate your willingness to participate in the study.

Yours sincerely

Arnold Dzimiri

I, [RESPONDENT NAME], herewith give my consent to participate in the study. I have read the letter and understand my rights with regard to participating in the research.

Respondent's signature

Date

Appendix B: Questionnaire for MFI’s Customers

Please write your answers on the spaces provided

Section A: Demographic Data

- 1. How old are you?.....
- 2. What is your gender?
- 3. What is your highest level of educational qualification?.....
- 4. How long have you been a customer of an MFI?.....

Section B: The mistakes made in handling customer complaints by Microfinance Institutions in Zambia

- 5. What would you say are the complaints given by Lusaka CBD MFIs’ customers?

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.....
.....

- 6. Would you say these complains are attended to properly by MFIs in Lusaka?

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7. What do you think are mistakes made in handling customer complaints by Microfinance Institutions in Zambia?

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8. In your opinion, what might be the causes of the mistakes you have highlighted?

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Section C: The role played by organisational learning in customer relations management in Microfinance Institutions in Zambia

9. What is your understanding of the term organisational learning?

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10. What do you think should be done by MFIs to learn from their previous mistakes in handling customer complains?

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Section D: Measures that Microfinance Institutions in Zambia can implement to learn from their mistakes in customer relations management

- 11. What measures should be implemented to improve customer relations management in MFIs in Lusaka, Zambia?

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- 12. Do you have any other comments on the issues we have discussed?

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Appendix C: Interview Guide for Marketing Managers

Section A: Demographic Data

1. How old are you?
2. What is your gender?
3. What is your highest level of educational qualification?
4. How long have you been in that position?

Section B: The mistakes made in handling customer complaints by Microfinance Institutions in Zambia

1. On average how many customer complains would you say your organisation receives per month?
2. Would you say your organisation makes an effort to attend to all those customer complains?
3. What would you say are some of the mistakes that your organisation makes in handling the customer complains?
4. Have the mistakes you identified above, been brought to the attention of the responsible authorities before? And how did those authorities respond?

Section C: The role played by organisational learning in customer relations management in Microfinance Institutions in Zambia

1. What is your understanding of the term organisational learning?
2. Would you categorise your organisation as a learning organisation?

3. How do you think learning can help your organisation in customer relations management?

Section D: Measures that Microfinance Institutions in Zambia can implement to learn from their mistakes in customer relations management

13. What do you think Microfinance Institutions in Zambia should do to learn from their mistakes in customer relations management
14. What measures should be implemented to improve customer relations management in your organisation?
15. Do you have any other comments on the issues we have discussed?

Thank you

APPENDIX D: ETHICAL CLEARANCE APPROVAL LETTER



**THE UNIVERSITY OF ZAMBIA
DIRECTORATE OF RESEARCH AND GRADUATE STUDIES**

Great East Road Campus | P.O. Box 32379 | Lusaka10101 | Tel: +260-211-290 258/291 777 Fax: (+260)-211-290
258/253 952 | E-mail: director.drgs@unza.zm | Website: www.unza.zm

APPROVAL OF STUDY

IORG No. 0005376

HSSREC IRB No. 00006464

REF NO. HSSREC-2023- OCT - 052

22nd November, 2023

Mr. Arnold Dzimiri
The University of Zambia
P.O. Box 32379
LUSAKA

Dear Mr. Dzimiri

**RE: “EXAMINING THE ROLE OF ORGANISATIONAL LEARNING IN
CUSTOMER RELATIONS MANAGEMENT: A CASE STUDY OF
MICROFINANCE INSTITUTIONS IN THE CBD OF LUSAKA, ZAMBIA”.**

Reference is made to your submission of the protocol captioned above.

The HSSREC resolved to approve this study and your participation as Principal Investigator for a period of one year.

Specific conditions will apply to this approval. As Principal Investigator it is your responsibility to ensure that the contents of this letter are adhered to. If these are not adhered to, the approval may be suspended. Should the study be suspended, study sponsors and other regulatory authorities will be informed.

REVIEW TYPE	ORDINARY REVIEW	APPROVAL NO. HSSREC-2023- OCT-052
Approval and Expiry Date	Approval Date: 22 nd November, 2023	Expiry Date: 21 st November, 2024
Protocol Version and Date	Version - Nil.	21 st November, 2024
Information Sheet, Consent Forms and Dates	<input type="checkbox"/> English.	To be provided
Consent form ID and Date	Version - Nil	To be provided
Recruitment Materials	Nil	Nil
Other Study Documents	- Questionnaire - Interview Guide	
Number of Participants Approved for Study		

Conditions of Approval

- No participant may be involved in any study procedure prior to the study approval or after the expiration date.
- All unanticipated or Serious Adverse Events (SAEs) must be reported to HSSREC within 5 days.
- All protocol modifications must be approved by HSSREC prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address.
- All protocol deviations must be reported to HSSREC within 5 working days.

- All recruitment materials must be approved by HSSREC prior to being used.
- Principal investigators are responsible for initiating Continuing Review proceedings. HSSREC will only approve a study for a period of 12 months.
- It is the responsibility of the PI to renew his/her ethics approval through a renewal application to HSSREC.
- Where the PI desires to extend the study after expiry of the study period, documents for study extension must be received by HSSREC at least 30 days before the expiry date. This is for the purpose of facilitating the review process. Documents received within 30 days after expiry will be labelled “late submissions” and will incur a penalty fee of K500.00. No study shall be renewed whose documents are submitted for renewal 30 days after expiry of the certificate.
- Every 6 (six) months a progress report form supplied by The University of Zambia Humanities and Social Sciences Research Ethics Committee as an IRB must be filled in and submitted to us. There is a penalty of K500.00 for failure to submit the report.
- When closing a project, the PI is responsible for notifying, in writing or using the Research Ethics and Management Online (REMO), both HSSREC and the National Health Research Authority (NHRA) when ethics certification is no longer required for a project.
- In order to close an approved study, a Closing Report must be submitted in writing or through the REMO system. A Closing Report should be filed when data collection has ended and the study team will no longer be using human participants or animals or secondary data or have any direct or indirect contact with the research participants or animals for the study.
- Filing a closing report (rather than just letting your approval lapse) is important as it assists HSSREC in efficiently tracking and reporting on projects. Note that some funding agencies and sponsors require a notice of closure from the IRB which had approved the study and can only be generated after the Closing Report has been filed.

- A reprint of this letter shall be done at a fee.
- All protocol modifications must be approved by HSSREC by way of an application for an amendment prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address or methodology and methods. Many modifications entail minimal risk adjustments to a protocol and/or consent form and can be made on an Expedited basis (via the IRB Chair). Some examples are: format changes, correcting spelling errors, adding key personnel, minor changes to questionnaires, recruiting and changes, and so forth. Other, more substantive changes, especially those that may alter the risk-benefit ratio, may require Full Board review. In all cases, except where noted above regarding subject safety, any changes to any protocol document or procedure must first be approved by HSSREC before they can be implemented.

Should you have any questions regarding anything indicated in this letter, please do not hesitate to get in touch with us at the above indicated address.

On behalf of HSSREC, we would like to wish you all the success as you carry out your study.

Yours faithfully,



Dr. J. I. Ziwa

DR. J. I. Ziwa

CHAIRPERSON

THE UNIVERSITY OF ZAMBIA HUMANITIES AND SOCIAL SCIENCES
RESEARCH ETHICS COMMITTEE - IRB

cc: Director, Directorate of Research and Graduate Studies
Assistant Director (Research), Directorate of Research and Graduate Studies
Assistant Registrar (Research), Directorate of Research and Graduate Studies

APPENDIX E: GRANT CHART

Activity	1 Feb	29 Mar	30 Mar	30 Apr	1 May	30 June	1 July	30 August	1 Sept	31 October	1 Nov	30 Nov	1 Dec	30 Dec	1 Jan	15 February
Proposal																
Chapter 1																
Chapter 2																
Chapter 3																
Chapter 4																
Chapter 5																
First Draft																
Final Draft																

APPENDIX F: BUDGET

ITEM	AMOUNT
Stationary	2000 k
Communication	2000k
Transport	4000k
Data (Internet)	3000k
Total	11 000 k