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Impact of Customer Satisfaction Strategies on Customer Retention: A Case of National Social Security Fund (NSSF). Tanzania

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ABSTRACT: This paper investigated the effect of customer satisfaction measures on customer retention, and the National Social Security Fund (NSSF) Ilala office in Tanzania was used as a case study. In particular, it examined how relationship marketing, service quality, and customer relationship management (CRM) affect customer satisfaction and retention, also examined how customer satisfaction mediates these relationships. The study followed the case study design and focused on NSSF employees and members. A sample of 50 respondents was chosen by means of simple random sampling. Structured questionnaires and reviews of documents were used as sources of data collection. To analyse the primary data the Statistical Package of Social Sciences (SPSS) was used, and multiple regression analysis was performed to establish relationships between independent variables (relationship marketing, quality of service, CRM), mediating variable (customer satisfaction), and dependent variable (customer retention). The results showed that service quality and CRM had a positive, significant effect on customer satisfaction and customer retention, and relationship marketing had a smaller or less significant impact. Additionally, customer satisfaction emerged to have a critical mediating impact and enhanced the influence of service quality and CRM on customer retention.

The paper concludes that service quality practices and high-quality CRM systems are the key to improving the satisfaction and retention of members of social security institutions. It recommends that NSSF should consider staff training on relationship marketing, continuous quality improvement and CRM systems to improve customer experience and customer loyalty. The research can be extended to other regions and pension schemes in future to provide comparative data.

KEYWORDS: Customer Retention, Customer Satisfaction, Relationship Marketing, Service Quality, Customer Relationship Management (CRM), National Social Security Fund (NSSF).

CHAPTER ONE. INTRODUCTION

Customer satisfaction has become one of the determinants of organizational success and sustainability in the ever competitive service environment. Several studies have indicated that satisfied customers would tend to be more loyalty, re-purchase and refer to others (Anderson and Sullivan, 1993; Fornell, 1992). The loyalty is translated into increased long term profitability and ultimately lowers the cost of acquiring new customers (Jones and Sasser, 1995). Customer satisfaction is also crucial in the case of a social security scheme in a public institution, not only to achieve financial performance, but also to establish trust, compliance, and confidence in the system.

Customer satisfaction strategies though very important, have not been well established in most developing countries. The National Social Security Fund (NSSF) in Tanzania is vital in the provision of pensions and health insurance among other benefits to members. Nonetheless, due to the legally constituted membership, NSSF occasionally fails to pursue deliberate policies to improve satisfaction and retention. Regulations can ensure that members carry on contributing instead of being satisfied, and this may undermine their confidence and readiness to become long-term supporters of the fund. Otherwise, such neglect may undermine perceptions of service quality, as well as institutional credibility.

Three key strategies of improving satisfaction and retention have been found in literature, including relationship marketing (RM), service quality (SQ), and customer relationship management (CRM). RM is about developing long-term personal relationships with the customers (Berry, 1983), SQ is based on the regularity and predictability of the services delivered (Parasuraman et al., 1988), and CRM is based on the technology and data-driven processes that make interactions and responsiveness even stronger (Verhoff and Donkers, 2001). But when these strategies are generally examined in the context of the private sector, their application in terms of pension and social security institutions is under-researched.

Thus, the research question of the study is how customer satisfaction strategies affect customer retention in NSSF Ilala branch in Tanzania. In particular, it evaluates the effects of RM, SQ and CRM on customer satisfaction and retention and the mediation of customer satisfaction between them. The results offer clues to how pension plans can assume business like approaches that enhance customer loyalty, better service delivery and long term sustainability of the organization.

Main Objective

To assess the impact of customer satisfaction strategies on customer retention, and in particular whether customer satisfaction mediates the relationship between customer satisfaction and customer retention

Research Objectives

1. To ascertain the effects of relationship marketing on customer satisfaction and customer retention.
2. To check how service quality impacts customer retention and customer satisfaction.
3. To determine the role of customer relationship management (CRM) on customer satisfaction and customer retention.
4. To test the mediating role of customer satisfaction in the relationship that exists between customer satisfaction strategies and customer retention.

Research Questions

1. How does relationship marketing affect customer satisfaction and customer retention?
2. What is the relationship between quality of service, customer satisfaction and customer retention?
3. Which customer relationship management impact on customer satisfaction and customer retention?
4. How customer satisfaction mediates the association between customer satisfaction strategies and customer retention?

CHAPTER TWO. LITERATURE REVIEW

Customer Retention and Customer Satisfaction.

It is common knowledge that customer satisfaction is a key factor in determining customer loyalty as well as a long term organizational success. It occurs when actual performance is as good or, better still, it is over the expectations of customers (Kotler and Keller, 2006; Oliver, 1980). According to Expectancy Disconfirmation Theory, a positive disconfirmation, where performance surpasses expectations, results in the level of satisfaction and recurrent patronage whereas a negative disconfirmation results in dissatisfaction (Oliver, 1997). Satisfaction is directly connected with customer retention which is defined as the continuity between a company and its customers (Gerpott, Rams and Schindler, 2001). Research has repeatedly emphasized that contented consumers tend to stay loyal, make repeat purchase, and refer other people to such services (Anderson and Sullivan, 1993; Fornell, 1992). Retention is also cheap, compared to acquisition, since it is less expensive to retain than to acquire (Jones & Sasser, 1995). Retention in terms of the pension and social security institutions can be interpreted to mean the willingness of members to remain dedicated to contributions, trust the scheme and persuade members to join.

Relationship Marketing (RM)

The emphasis of relationship marketing is the establishment and maintenance of long term, win-win relationships with customers (Berry, 1983). It focuses on constant communication, trust and involvement (Reinartz and Kumar, 2003). Loyalty reward schemes, customized services and interactive feedback systems have proven to enhance satisfaction and retention (Arnold, Fang, and Palmatier, 2011). Nonetheless, there is mixed empirical evidence in situations in which the membership of customers is mandatory. By way of example, relationship marketing may be of limited effect in schemes like NSSF whereby individuals are legally required to make contributions in matters of pensions.

Service Quality (SQ)

Service quality has been confirmed as being one of the best predicates of satisfaction and loyalty. The SERVQUAL model by Parasuraman et al. (1988) incorporated five dimensions of service quality that are reliability, responsiveness, assurance, empathy, and tangibility. The argument forwarded by Grönroos (1982) is that customer retention is influenced on the difference between the perceived service quality and the expected service quality. Quality services always delivered at a high level were proven to enhance customer loyalty and retention in the long term in the financial services industry (Kim et al., 2004). In the case of social security institutions, aspects like promptness in payment, staff responsiveness and process visibility are paramount in regard to perceived quality of service.

Customer Relationship Management (CRM).

Customer Relationship Management combines technology, process and people in managing interactions and reinforce the relationship with customers. The good CRM systems enable organizations to customize services, predict the needs of customers, and enhance responsiveness (Feinberg and Kadam, 2002; Verhoff and Donkers, 2001). Research indicates that CRM impacts trust and loyalty positively, which result in the increase of retention (Odunlami, 2015). When applied to a pension fund, the CRM systems are capable of enhancing communication, better-managed contributions and real-time feedback, which increases customer trust in the organization.

Relationship among Variables

The literature reveals that Relationship Marketing (RM), Service Quality (SQ), and Customer Relationship Management (CRM) all have a big role in defining the outcomes of customers. These strategies as independent variables will affect customer retention indirectly and directly. On their part, they increase trust, decrease uncertainty, and promote loyalty which motivates the customers to have long term association with the organization. Nevertheless, studies indicate that these direct effects depend on context to differ in strength. As an example, SQ and CRM tend to have closer links to retention whereas RM might have a weaker effect in a compulsory service type, like pension scheme, where a customer has no easy way to leave. Indirectly, the customer satisfaction serves as a mediating variable, which connects these strategies to retention results. Customers that are more satisfied through a creation of greater relational trust, reliability and responsiveness of the service by RM and personalization through CRM, will ultimately become more loyal, as a result of the creation of more satisfaction. In this way, customer satisfaction is the key mechanism with the help of which RM, SQ, and CRM will be converted into a better customer retention.

Hypothesis

H1: Relationship Marketing has a positive impact on Customer Retention. H2: Customer Retention is positively affected by Service Quality.

H3: Customer Retention is positively impacted by CRM.

H4: Customer Retention is positively affected by Customer Satisfaction. H5: Customer Satisfaction mediates the relation between CR and RM.

H6: The association between SQ and CR is mediated by Customer Satisfaction. H7: Customer Satisfaction is an intermediate between CRM and CR.

Theoretical Models

This paper relies on three models. The Expectancy Disconfirmation Theory (Oliver, 1980) describes the way in which the perception and the expectancy lead to satisfaction in comparing the expected with the perceived performance. This is extended by the one by Zeithaml and Bitner Model (2012) who include personal and situational factors, in addition to price and quality, as the determinants of satisfaction. The American Customer Satisfaction Index (1994) offers a structural model that relates the perceptions of value and quality to expectations to satisfaction, loyalty and complaints. These models in combination elaborate why satisfaction is a result of service strategies and a customer retention driver.

Empirical Literature Review

This study subject has attracted much attention amongst both researchers and practitioners in every part of the world. Customer satisfaction is a problem that cannot be underrated since it is an aspect that should taken into consideration in order to allow some space in terms of consumer retention. The marketing literature agrees that customer retention depends on the satisfaction of the customers with regard to the perceived quality and price of the product or service.

Faizan et al. (2011) felt that satisfaction is a crucial scale of the degree to which the needs and demands of a customer can be satisfied as the customer loyalty is a level of the probability of the customer returning to the relationship activities and make another purchase. They were of the view that customer loyally and customer satisfaction have a positive significant relationship. They also determine that you cannot have loyalties without satisfaction. Mohsam, et al. (2011) noted that the problem of customer satisfaction has been receiving growing interest among researcher and practitioners as a key organizational instrument of increasing performance and profitability in financial institutions. Additionally, he noted that customer satisfaction is a problem that cannot be easily overlooked since the more satisfied the customers, the less they have to do to spread the word about the product.

Henning and Klee (1997), have focused on satisfaction of customer of a product or services provided by a firm since it is the most valuable factor of success and survival of a company over a long period.. The author had seen customer satisfaction as a key factor that would lead to customer retention. The general aim of the research is to establish a conceptual framework to explore the customer retention process using the concept of customer satisfaction and relationship quality. The satisfaction - retention relationship is critically examined and a comprehensive picture of the quality perception of the customer is developed. Relationship marketing has been indicated to be the major objective of firms that engage in relationship marketing. Although the definition and measurement of customer retention may depend on the industry, as well as the firm in question, there seems to be a universal agreement that customer retention can have a number of economic payoffs when given sufficient focus (Buttle, 2004). And also Buttle state customer retention to be the number of customers of the firm doing business with a firm at the end of the financial year as a percentage of the customer that were doing business with the firm at the start of the year.

According to Gets and Thomas (2001) customer retention is when a consumer makes a second purchase of a product or services and then a third and so on, this is customer retention in the long term and this term takes place across a period of time. Means when there is frequency purchase by the customers gives how many times the customers are returning to purchase of the business it indicates the rate by which the business has retention is a great method of determining how effective the retention strategy you are using is actually working. Khan and Hussain (2013) believe that brand conscious and prestige sensitive customers are prepared to spend more on a product or service.

The perceived quality of service by the consumer has a significant impact on customer retention (Kim et al, 2004). They established that individual product features, value added services, customer service, cost and convenience in processes all had a significant impact on the perceived quality. It is found that retained customers are more likely to have a higher perceived service quality. In addition to this, researcher concluded that service quality (fivefold dimensions (reliability, responsiveness, assurance, empathy and tangible) has a positive and significant association between satisfaction and loyalty.

Research Gap

Despite the numerous studies conducted to understand the relationship between satisfaction and retention within banking, retail and telecommunication industries (Faizan et al., 2011; Mohsam et al., 2011; Buttle, 2004), very little research has been done to elucidate the interactions between satisfaction and retention within the pension and social security institutions, especially in Sub-Saharan Africa. The mandatory nature of NSSF membership in Tanzania casts doubt on whether such low-level strategies as RM, SQ, and CRM have any substantial effect on satisfaction and voluntary retention. It is this gap that gives the incentive to the current study which explores the role of customer satisfaction in the mediation of the relationship between these strategies and retention at NSSF Ilala.

CHAPTER THREE. METHODOLOGY

This chapter provides a general overview of the design and methodology of the study. It gives analysis on how the study was conducted in the study area, research design adopted, sampling design, data collection methods and data analysis.

3.1 Research design

The research design used in this study was case study design as it assists in developing contextual and in depth information about a given subject, but most importantly, it enables the investigation into the main characteristics, meanings and implications of the study. But also to collect the opinions, believes and feelings of the chosen sample of people, data were collected using a questionnaire.

3.2 Area of the study

The research was done in Ilala district, Dar es salaam City. The reason why the researcher chose this part of the study because there are many such private organizations in this area that contribute their funds at this pension and also due to the fact that it is the researcher lives therefore easily accessible to get reliable information about the study.

3.3 Sampling design

In this study the researcher decided not to use sampling because the concept of sample arises from the inability to test all individual in a given population due the time and inaccessibility of members of an organization. Sampling helps to select some individuals from the population who will be a part of the respondents on behalf of the entire population of the study.

3.3.1 Population of the study

Population is well defined of people, service, elements, and events, group of things or households that are being invested Ngechu (2004). The research conducted on NSSF (Dar es Salaam) customers to determine on quality service which made them satisfy and be retained in social security scheme in Tanzania, as case study of NSSF- Ilala regional office. The study target population will be total 50 respondents who are all the staffs of NSSF as a member of the organization.

3.3.2 Units of inquiry/analysis

This represents the objects that are observed and about which information is systematically collected. The unit of analysis is the major entity that researcher is analysing in a given study. In this particular study the unit of analysis is an individual, that is a staff's member of NSSF.

3.3.3 Sample size

Sample selected in the study is 50 which comprised all NSSF staffs of a certain work place in the study area. The study used 50 as a sample size due to the small population of the members of the organization who are the respondents of the study.

3.3.4 Sampling techniques

The technique employed to obtain study participants is simple random sampling, and is most appropriate when the entire population from which the sample is taken is homogeneous. This method was used by researcher to generalize or to represent the entire data population, and was ideal since it gives each participant an equal and independent chance of being selected.

3.4 Data collection methods

It is a series of compiling and quantifying data about variables of interest, in a proven systematic manner that allows the researcher to respond to the research questions asked, to test hypotheses and to compare results. It is based on primary and secondary data collection.

3.4.1 Primary data collection method

Primary data are normally obtained at the place where the data are originated and considered as the best type of data in research. In study the primary data collection means are structured questionnaires that is aimed at eliciting the information of the target respondents in NSSF.

3.4.2 Secondary data collection method

It refers to the data collected by someone other than the user, means the information is already available, and someone analyses it. The second data includes magazines, newspapers, books, journals etc. In the study secondary data used encompass the use of related materials, journals, and periodicals.

3.5 Data analysis methods

The mixed data approach methods which is qualitative and quantitative were used by the researcher when carrying out analysis of the data which will be obtained as a result of the researcher findings. The information that will be collected through qualitative method will be simplifying, focusing and condensing the rich data to the key concepts in explaining, understanding or interpreting the people and researchers who have examined.

Quantitative data was processed and began to summarize the gathered data and display it in tabular, graphical and chart format. The SPSS analysis tools will then be used to code the answer and then the descriptive command will be executed to get the descriptive data that will be used to present the results of this study.

The precise procedure applied in the research is multiple regression analysis because it is most suitable to determine the value of a variable by the variable the researcher aim to determine when three or more explanatory variables have linear relationship with the dependent variable.

3.6 Validity and Reliability: Validity tests how precisely the study information addresses a certain variable or construct in the study (Mugenda, 2008). Means the accuracy of the information that the respondents are giving, and ensuring that the information is not biased, and is suitable to carry out the research study. In this research questionnaire guide will be used and offered to academician and other expert, so that the measuring instrument can be sufficient to cover the topic area and capture the pertinent information related to the study.

Reliability is the extent to which the results are trustworthy across time and are a true reflection of the entire population being dealt with (Mugenda, 2008). To ascertain the reliability of the measuring tool a pilot test of the questionnaire to be sent to respondents will be carried out to ascertain to which extent the tool will offer same results in the study.

CHAPTER FOUR: PRESENTATION OF RESULTS AND DISCUSION OF FINDINGS

4.1 Demographic information

The total of thirty (50) questionnaires was distributed among the staffs in NSSF who participated in data collection and all thirty for the questionnaires and were successful in terms of feedback as well all questions were answered appropriately, and papers were returned.

4.1.1 Sex of the respondents

According to the following data in an item of table 1, the present sex distribution of respondents, the total thirty respondents out of the total respondents 20 (66.7%) are female, and 10 (33.3%) are male. This means that most of females favors working in this discipline compared to male where more than 66.7% of females were the respondents. In addition, most of the respondents are employed at NSSF Ilala regional office because there is no equality between these two genders in this line of work as indicated in the table below;

Table 4.1 Sex of the respondents

Sex	Frequency	Percent (%)	Valid Percent	Cumulative Percent
Female Valid	20	66.7	66.7	66.7
Male	10	33.3	33.3	100.0
Total	**30**	**100.0**	**100.0**	

Source: *Field Data (2025)*

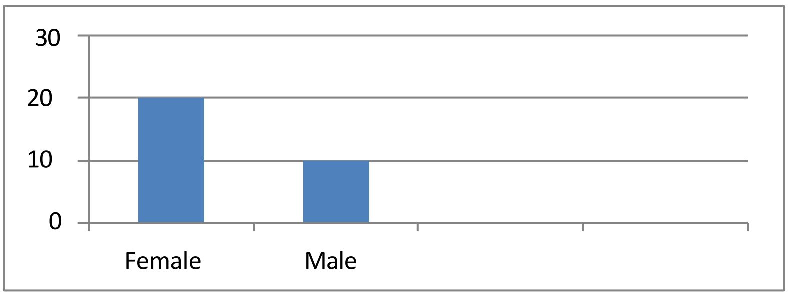

Figure 4.1 Sex of the respondents
Source: Field data (2025)

The figure above implies that there are more female members than a male, for this fact organization should also employ male a lot in order to bring gender balance between members.

4.1.2 Age of the respondents

The respondents who participated in the study were found in different age categories that ranged as in presented table below;

Table 4.2: Age category of the respondents.

	Age range	Frequency	%	Valid %	Cumulative %
	18 – 30	16	53.3	53.3	53.3
Valid	31 – 50		40.0	40.0	
	Above 50	2	6.7	6.7	100.0
	Total	30	100.0	100.0	

Source: *Field data (2025)*

The age groups of the respondents as indicated in Table 4.2 above are divided into three categories of the age. The 16 respondents aged 18 -30 years constitute 53.3%, also respondents aged 12 constitute 40% and Above 50 years old constitute 2, equivalent to 6.7%. Means youth may be more powerful and labor more than the elders because they are vigorous enough toallow organization to mention the execution of the workforce both in relation to productivity and performance of the labor force.

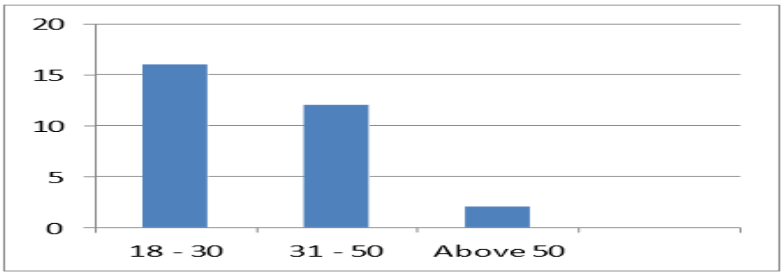

Figure 4.2 Age of respondents
Source: Field data (2025)

From the figure above it implies the majority of members are found in the age group of 18 – 30 years followed by group of age 31 – 50, while the few of them are found in the group of above year 50.

4.1.3 Education Level

Education level of respondents included Basic Certificate, Ordinary Diploma, Bachelor Degree, and Master Degree, the findings revealed that 6.7% of respondents participated in the study had certificate level of education, whereby respondents of 50% had diploma level, also respondents who acquired bachelor degree level of education were 16.7%, Moreover respondents account 26.6% had master's degree. Most of majority of respondents working at NSSF Ilala in Dar es salaam are having Diploma level followed by master's level hence implies that correct and accurate data were collected from these respondents, as shown in the table below;

Table 4.3 Level of education of the respondents

	Education level	Frequency	%	Valid %	Cumulative %
	Certificate	2	6.7	6.7	6.7
Valid	Diploma	15	50.0	50.0	56.7
	Bachelor Degree	5	16.7	16.7	73.4
	Masters Degree	8	26.6	26.6	100.0
	Total	30	100.0	100.0	

***Source**: Field data (2025)*

The figure below shows the level of education in NSSF members, which shows many members who hold diploma level at NSSF than other level but followed with the highest level of masters, means there is high performance in an organization due to their ability and knowledge that they have. As shown below;

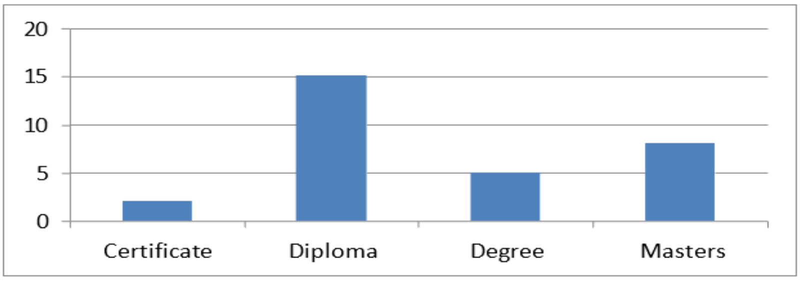

Figure 4.3 Education levels of respondents

***Source**: Field data (2025)*

4.1.4 Working experience of NSSF respondents

Experience represents how long each of the respondents has stayed with the organization. Staff personnel with more experience have more knowledge of the organization's operations thus providing more realistic and relevant information for th e study. Data collected showed most of the respondents had the experience of more than four years in the organization thus helps to bring positive results in the organization. This working experience is presented as below;

Table 4.4 Experience of respondents

	Experience	Frequency	Percent	Valid percent	Cumulative percent
	Less than a year	7	23.3	23.3	23.3
	1 – 4 year	9	30.0	30.0	53.3
Valid	5 – 9 year	12	40.0	40.0	93.3
	Above 10	2	6.7	6.7	100.0
	Total	30	100.0	100.0	

***Source:** Field data (2025)*

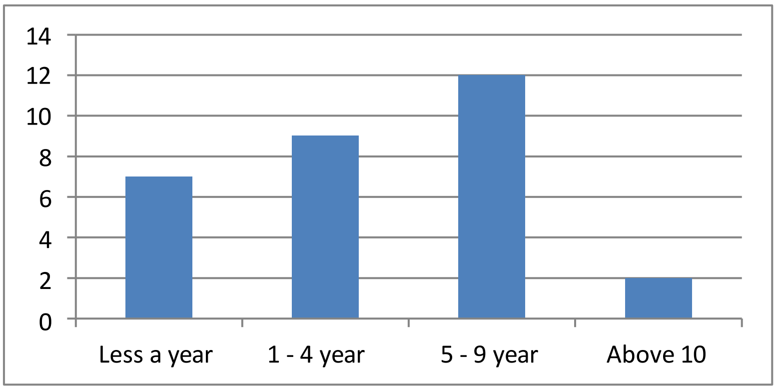

Figure 4.4 Respondents experience

***Source:** Field data (2025)*

The above figure 4.4 means that a substantial number of NSSF members have served in the organization between 5-9 years that is to mean that they have a lot of experience in an organization that make them retain their customers.

4.1.5 Future membership

This intended to check the perception of members on their membership status at NSSF whether they are willing to continue being members of the organization or not.

Table 4.5 Future membership

	Future membership	Frequency	Percent	Valid percent	Cumulative percent
	Yes	24	80.0	80.0	80.0
	No	1	3.3	3.3	83.3
Valid	Undecided	5	16.7	16.7	100.0
	Total	30	100.0	100.0	

Source: *Field data (2025)*

The table above represents future membership with the organization, and results show that the majority represents with 80% they decided to continue to stay in the organization, and 16.7% they have not decided yet whereby 3.3% have no intention at all of being members of NSSF means that a lot of them are satisfied being at NSSF.

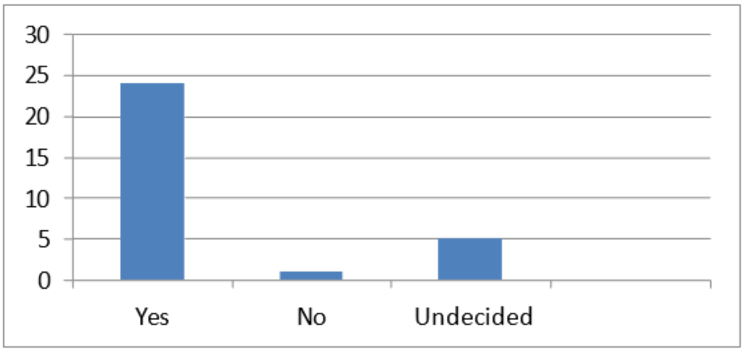

Figure 4.5 NSSF future memberships

Source: *Field data (2025)*

4.2 Multiple regression model analysis

Multiple regression is the statistical method of estimating the relationship between two or more independent variable, it need to explain how many independent variables (predictors) are influencing dependent variables (Tundui, 2018).

Regression analysis has been found to be apt technique in data analysis particularly when there are multiple independent variables that exert influence on a dependent variable, and simultaneously, the independent variables are also correlated. To derive the potentials of this method, the simple regression analysis was basically applied on this study in order to test the hypothesis that were predicted in chapter two (2) of this study. Customer retention was positively related to customer relationship management as well as service quality in an organization, while positive are weak to relationship marketing.

4.2.1 Summary of the models

Table 4.6 Model Summary

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate
1	.958[a]	.917	.907	.336

Source: *Field data (2025)*

Predictors: (Constant), Customer relationship management, Relationship marketing, Service quality

The mode explain that the three independent variables were sufficiently significant to explain the dependent variable at 91.7 percent (.917 × 100% x .50× %) as depicted by R-square hence the finding test the three variables investigated in this study were the most significant predictors in the customer retention at NSSF -Dar es salaam Regional office because the higher the R- square, the better is model.

4.2.2 Analysis of variance Table 4.7 ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	32.429	3	10.810	95.685	.000b
1	Residual	2.937	26	.113		
	Total	35.367	29			

Source: *Field data (2025)*

a. Dependent Variable: customer retention

b. Predictors: (Constant), Customer relationship management, Relationship marketing, Service quality

c. Mediator: Customer Satisfaction

The ANOVA table show .000 level of significance which is below 0.05(5%), the total degree freedom (df) of 29 as numerator = 3 and denominator = 26 and computed F value of 95.685. Therefore, regression mode is statistical significant, thus it suitable determine the impact of customer satisfaction strategies on customer retention. This it supported by the p-value of 0% (0.000) which is less than 55 (0.05).

4.2.3 Regression coefficient

Table 4.8 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	.024	.193		.123	.903
1	Customer relationship management	.430	.142	.375	3.033	.005
	Relationship marketing	.034	.145	.040	.232	.069
	Service quality	.517	.119	.589	4.344	.000

Source: *Field data (2025)*

a. Dependent Variable: Customer retention

The results indicate that a significant level of mode is significant unique contribution to predicting the performance of the dependent variable of customer relationship management with significant value of 0.005 service quality with significant value of 0.000 and other don't show the significant contribution to the performance of the customer retention consequently, therefore, the mode indicates that information factor is the most predicator on the performance of the customer relationship management, except relationship marketing it has no significant since has 0.069.

This model can be used to demonstrate the input of independent variables to dependent variable whereby it was condensed into a mathematical equation as follows; Y= a + b1X1 + b2X2 + b3X3 + e. Whereby Y=customer retention, a=constant (coefficient interpret), b1-b3 the coefficient of the independent variables, X1=customer relationship management, X2=relationship marketing, X3=service quality while e= estimated error.

Y=0.024 + 0.430X1 + 0.034X2 + 0.517X3 + 0.193

The result show that for every unit or one percent increasing in Customer Relationship Management, customer retention will change by 0.430 of Beta value; similar a one percent increasing in Relationship Management, customer retention will change by 0.034; and a unit increasing in Service Quality, customer retention will change by 0.517. The entire coefficient has a great predictor to customer retention in an organization.

Generally, the data were analyzed by multiple regressions, using independent variables (customer relationship management, relationship marketing, and service quality). The regression model was strong (R-square adj = 90.7%), the overall relationship was significant (F = 95.685, p<0.00). With other variables held constant, customer retention was positively related to customer relationship management and service quality, except relationship marketing have weak contribution to the customer retention within an organization, while Service quality has a unique contribution 58.9% of standardized beta.

DISCUSSION OF FINDINGS

The focus of the present research is the role of customer satisfaction strategies in customer retention at NSSF. The overall goals of the research were to determine the effects of customer satisfaction strategies on customer retention at NSSF, and the more specific goals were to test the effects of customer relationship management, relationship marketing, and service quality on customer retention. According to the result of the study, the summary model of multiple regressions indicates the three independent variables are the most important predictors of customer retention that have larger R-square, the larger the R-square, the better is the model. In the variance analysis ANOVA table indicates the significance because has a 0.000 of P- Value, that are appropriate in ascertaining the effects of the customer satisfaction strategies on customer retention.

Customer Relationship Management demonstrates how the 0.005 values explain as a good predictor of the performance of retain customers in an organization owing to the positive relationship that have to customer retention. CRM have an effect on customer retention of 0.430 in terms of Beta value.

Second, demonstrate that Relationship Marketing has a weak significant because has a larger p-value of 0.069, but also beyond the weak relationship, there is some effect on customer retention because any unit or percent changing in relationship marketing will cause the customer retention to change by 0.034.

Finally, lastly- Service quality is significantly related to customer retention with p-value 0.000 and there is also unique contribution to the forecasting of the customer retention.

CONCLUSION

From the research finding and the answer to the research questions, some conclusion can be made about the study. Therefore researcher concludes that service quality and customer relationship management has positively impact related to customer retention, while relationship marketing has negative impact. Though NSSF have tried to provide some customer satisfaction strategies in order to retain their customer but there may be still a room of improvement in relationship marketing.

RECOMMENDATIONS

Basing on the finding of the study which is presented in this research report, researcher provides some recommendation as following;

Organization must then establish a good relation with their targets markets. The management of NSSF organization needs to give train to their workers on relationship marketing skills, such train would create climate of customer orientation where contact staffs can execute their service effectively, acknowledging the fact that the acquisition and maintenance of customers is the basic purpose of marketing. An organization focus in relationship marketing so will assist in retaining the customers in the long term which translating to customer loyalty rather than customer purchase once or rarely. Feedback given by the customers on the issues surrounding the service provided should then be analysed and acted on by the management which will enhance the chances of customer retention as service will be customized to the needs of the customer. But also it has to make sure that they keep their promises to not only their members but also their customers that they will deliver on time. The organization also needs to keep a good check on the strategies like customer relationship management and quality of services by setting the right expectations in the minds of customers, but also to deliver those expectations to customers in a good way.

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