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Claims Handling Efficiency and Customer Satisfaction: A Case of Zigama Credit and Savings Society in Kigali, Rwanda

Eric Ganza and Malgit Amos Akims
Mount Kenya University
https://orcid.org/0009-0005-6150-2703
Email: ganzaeric4@gmail.com

Abstract: *This study examined the influence of claims handling efficiency on customer satisfaction at Zigama Credit and Savings Society in Rwanda. It addressed limited empirical evidence concerning claims processing timeliness, transparency in claims procedures, and claim-related communication effectiveness within cooperative financial institutions. Guided by Expectations Confirmation Theory and SERVQUAL Model, the study adopted an explanatory mixed-methods research design. The target population comprised 240 customers, with a sample of 218 respondents selected through stratified random sampling. Data were collected using structured questionnaires and key informant interviews and analyzed through descriptive statistics, Pearson correlation, and regression analysis using SPSS. Claims processing timeliness positively influenced customer satisfaction, recording an overall mean of 4.01, a significant correlation ($r = 0.689$, $p < 0.001$), and a positive regression coefficient ($\beta = 0.462$, $p < 0.001$). Transparency in claims procedures also showed a significant relationship with customer satisfaction (mean = 4.00; $r = 0.724$, $p < 0.001$; $\beta = 0.503$, $p < 0.001$). Claim-related communication effectiveness recorded the strongest association and coefficient (mean = 3.99; $r = 0.748$, $p < 0.001$; $\beta = 0.538$, $p < 0.001$). The study concluded that efficient claims processing, transparent procedures, and effective communication contributed positively to customer satisfaction at Zigama Credit and Savings Society. It recommended improving digital claims systems, clarifying procedural requirements, providing timely customer updates, and strengthening claims officers' communication skills through continuous training and promote consistent monitoring of claims performance. These measures could improve service quality, customer confidence, and satisfaction within cooperative financial institutions in Rwanda.*

Keywords: *Claims Handling Efficiency, Claims Processing Timeliness, Transparency in Claims Procedures, Claim-Related Communication Effectiveness, Customer Satisfaction*

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1. Introduction

Financial institutions have increasingly adopted customer-centered approaches to improve service delivery and operational performance. According to the Organization for Economic Co-operation and Development, customer complaints in financial institutions are largely associated with delays in service provision, poor communication, and unclear procedures. The World Bank further notes that institutions that prioritize service efficiency and customer experience achieve higher levels of customer retention and competitiveness in the financial sector. Consequently, claims handling efficiency has become an important determinant of customer satisfaction because it directly affects customers' perceptions of reliability, responsiveness, and fairness (Ndubisi, 2007).

The financial sector has experienced remarkable growth over the past two decades due to government reforms aimed at enhancing financial inclusion and consumer

protection. According to the Rwanda FinScope Survey 2024, overall financial inclusion increased from 48% in 2008 to 96% in 2024, representing approximately 7.8 million financially included adults. Formal financial inclusion increased from 21% in 2008 to 92% in 2024, surpassing the National Strategy for Transformation (NST1) target of 90% by 2024. Furthermore, only 4% of adults remain financially excluded compared to 7% in 2020. These achievements demonstrate substantial progress toward Rwanda's target of universal financial inclusion (Access to Finance Rwanda, 2024).

Despite these achievements, customer service challenges remain within Rwanda's financial sector. The National Bank of Rwanda (BNR) continues to emphasize consumer protection, transparency, and service quality as key priorities under the Financial Sector Development Programme. Reports indicate that customers still experience challenges related to delayed service delivery, inadequate communication, and procedural inefficiencies within some financial institutions. These challenges can negatively affect customer satisfaction and reduce confidence in financial service providers .Studies conducted in Rwanda similarly reveal that service responsiveness, reliability, and communication significantly influence customer satisfaction and organizational performance (National Bank of Rwanda, 2023).

Although previous studies have examined service quality, digital financial services, and customer satisfaction within Rwanda's financial sector, limited empirical attention has been given to claims handling efficiency as a distinct operational process within cooperative financial institutions. Specifically, there is insufficient evidence on how claims processing time, transparency in claims procedures, and claims-related communication influence customer satisfaction at Zigama Credit and Savings Society. This knowledge gap limits the institution's ability to identify operational weaknesses and implement targeted service improvements. Therefore, this study seeks to examine the influence of claims handling efficiency on customer satisfaction at Zigama Credit and Savings Society, with the aim of generating evidence-based recommendations for improving service delivery and enhancing customer satisfaction (Uwilingiyimana & Kasozi, 2025).

Zigama Credit and Savings Society is based in Kigali, Rwanda, and helps improve access to financial services by offering savings and credit options, especially for people working in the security sector of the country. Over the years, it has helped create a savings habit and has been used to meet the financial needs of its members. For most of its members, Zigama is more than just a company that provides financial services, it's a reliable partner that helps them grow and improve their financial situation. The cooperative's ability to stay around for the long term depends a lot on the services it offers, so how the members feel about the everyday services is really important. When members look at the services their cooperative provides, they actually decide if the cooperative is good or not by how well the services work for them. Is the problem solved efficiently and fairly? Is the member given clear and enough information? Do they think they were treated fairly during the process? (Ndubisi, 2007).

Studies have found that there are problems in how services are delivered and what causes them. However, there is also clear evidence that these problems can lead to big issues for both the service providers and the people they serve. This includes lower satisfaction from customers and less trust, especially when the process for handling claims is not open and honest .Poor communication with customers can lead to dissatisfaction with services, especially in places where services are provided through member-based organizations that mainly serve rural areas, where fairness is very important .However, there is no research that looks closely at the problems in how services are delivered and why they happen in Rwanda (Rawlins, 2008).

Some studies, like Gazi et al. (2024) and Uwilingiyimana and Kasozi (2025), have examined service quality and digital financial services, but they don't go deep enough to look at important parts of how things work, such as how quickly claims are processed, how clear the process is, or how well communication happens during claims handling. Esagala and Ntale (2026) looked into what customers think, but they didn't check directly how efficient claim handling is connected to customer satisfaction. This means there's still a gap, especially when it comes to truly understanding the issue at the level of everyday operations

In Rwanda, reports from the National Bank of Rwanda (2023) still show problems with how services are provided, like slow responses and customers being unhappy. These reports offer an overall view of the sector, but they don't go into detail about how specific tasks, like handling claims, are carried out in cooperative organizations such as Zigama. Because of this, it's hard for organizations to figure out exactly where they need to make changes.

Studies show that many companies don't fully understand the weak points in their work processes. Because of these issues, they might not get the careful attention they need to improve, especially since customer expectations are increasing as the Rwandan financial industry changes.

This study looks at how efficiently claims are handled and how that affects customer satisfaction. The study wants to look at how the time it takes to handle claims, how clear the claims process is, and how well the company communicates with customers affects customer satisfaction. The study will focus on Zigama Credit and Savings Society, aiming to gain useful insights that can help improve how the society provides its services and strengthen its connection with its members.

1.1 General Objective

To examine the influence of claims handling efficiency on customer satisfaction at Zigama Credit and Savings Society in Kigali, Rwanda.

1.2 Specific Objectives

1. To assess the effects of claims processing timeliness on customer satisfaction among customers of Zigama Credit and Savings Society in Kigali, Rwanda.
2. To examine the effects of transparency in claims procedures on customer satisfaction among customers of Zigama Credit and Savings Society in Kigali, Rwanda.
3. To evaluate the effects of claim-related communication effectiveness during the claims handling process on customer satisfaction among customers of Zigama Credit and Savings Society in Kigali, Rwanda.

2. Literature Review

The literature review presents theories and empirical studies explaining how claims processing timeliness, transparency in claims procedures, and claim-related communication effectiveness influence customer satisfaction in cooperative financial institutions.

2.1 Theoretical Review

The theoretical review examines established theories that explain relationships among research variables. It provides a foundation for understanding the study, interpreting findings, and establishing connections between theoretical perspectives and research objectives.

2.1.1 Expectancy Disconfirmation Theory (Claims Processing Timeliness)

Expectancy Disconfirmation Theory (EDT), originally developed by Oliver (1980, 1997), remains one of the most widely used frameworks for explaining customer satisfaction formation. The theory argues that satisfaction is determined by the comparison between customers' prior expectations and actual service performance. When performance exceeds expectations, positive disconfirmation occurs, leading to satisfaction, while performance below expectations results in dissatisfaction.

Recent studies continue to support EDT as a dominant framework in explaining customer satisfaction across service industries, particularly in financial services where time-sensitive service delivery is critical (Schiebler et al., 2026; Kotler et al., 2021). In this study, EDT underpins the objective of claims processing timeliness.

This theory relates directly to the first objective, which assesses the effect of claims processing timeliness on customer satisfaction. At Zigama Credit and Savings Society, customers expect their claims to be assessed, approved, and settled within reasonable timeframes. When claims are processed promptly, customers' expectations are fulfilled, increasing satisfaction. Conversely, unnecessary delays may create dissatisfaction and reduce customer confidence. The theory therefore provides a basis for examining whether timely claims processing contributes to customer satisfaction at the institution.

2.1.2 Procedural Justice Theory

Procedural Justice Theory was advanced by John Thibaut and Laurens Walker (1975). The theory posits that individuals evaluate organizations not only based on outcomes but also on the fairness, consistency, and transparency of the procedures used to reach those outcomes. When procedures are perceived as fair, unbiased, and transparent, individuals are more likely to trust the organization and be satisfied with its services (Thibaut & Walker, 1975).

This theory supports the second objective, which examines the effects of transparency in claims procedures on customer satisfaction. At Zigama Credit and Savings Society, transparency involves clearly explaining claims requirements, providing accessible information, applying procedures consistently, and communicating reasons for claim approval or rejection. When customers understand how claims decisions are made, they are more likely to perceive the process as fair and trustworthy. However, unclear requirements or unexplained decisions may create suspicion and dissatisfaction. The theory therefore helps explain how transparent claims procedures can influence customer satisfaction.

2.1.3 Service Quality Theory (Claim-Related Communication Effectiveness)

Service Quality Theory, developed by Grönroos (1984), distinguishes between technical quality (what is delivered) and functional quality (how the service is delivered). Functional quality has been found to have a stronger influence on customer satisfaction than technical outcomes in service industries. Recent studies emphasize that communication is a core component of functional quality and a major determinant of satisfaction in financial service delivery (Wirtz & Lovelock, 2022; Nguyen et al., 2024). This theory underpins the third objective on claim-related communication effectiveness.

This theory relates to the third objective, which evaluates the effects of claims communication effectiveness on customer satisfaction. At Zigama Credit and Savings Society, effective communication includes providing regular claims updates, explaining processing requirements, responding promptly to inquiries, and delivering accurate information. Such communication reduces uncertainty and helps customers feel informed and valued throughout the claims process. In contrast, delayed feedback, inconsistent information, and unanswered inquiries may lead to dissatisfaction, even

when claims are eventually resolved. The theory therefore provides a framework for assessing how communication effectiveness contributes to customer satisfaction.

These three theories provide a coherent framework for understanding how claims processing timeliness, transparency in claims procedures, and claim-related communication effectiveness influence customer satisfaction at Zigama Credit and Savings Society in Kigali, Rwanda.

2.2 Empirical Review

The empirical review examines findings from previous studies relevant to the research variables. It highlights existing evidence, methodological approaches, similarities, differences, and research gaps that justify the current investigation.

2.2.1 Processing Time and Customer Satisfaction

Wang et al. (2023) conducted a quantitative study on the relationship between service quality dimensions and customer satisfaction in the banking sector. Using a sample of 250 customers selected through simple random sampling, data were collected using structured questionnaires and analyzed using correlation and regression techniques. The findings revealed that shorter service processing time significantly improves customer satisfaction, as customers value timely service delivery. The study concluded that delays negatively affect trust and satisfaction and recommended process automation and operational efficiency improvements

Similarly, Ghimire et al. (2025) examined factors influencing customer satisfaction in financial service delivery using a sample of 180 respondents selected through convenience sampling. Data were analyzed using descriptive and inferential statistics, including regression analysis. The study found that service responsiveness, including processing speed, has a significant positive effect on customer satisfaction and loyalty .

Zeithaml et al. (2020) investigated how service process efficiency influences perceived value and customer satisfaction across service industries. Using a sample of 300 respondents and structural equation modeling, the study established that slow service delivery reduces perceived value and satisfaction (Zeithaml et al., 2020).

In the cooperative financial sector, Amegayibor and Korankye (2022) studied customer satisfaction determinants among cooperative members in East Africa using a sample of 210 respondents. The study found that delays in service and transaction processing significantly reduce customer satisfaction, emphasizing the importance of operational efficiency in cooperative institutions (Amegayibor & Korankye, 2022).

2.2.2 Transparency in Claims Procedures and Customer Satisfaction

Gazi et al. (2024) conducted a mixed-method study on the effect of transparency on customer satisfaction in financial institutions using a sample of 220 respondents. The study found that transparency in service procedures increases customer trust and satisfaction, while lack of clarity leads to dissatisfaction .

The National Bank of Rwanda (2023) reported that unclear procedures and weak transparency in financial service delivery contribute significantly to customer complaints in Rwanda's financial sector. The report emphasized the need for improved communication of policies and procedures to enhance customer trust and satisfaction .

Rawlins (2008) examined organizational transparency and found that openness significantly improves trust, which in turn enhances customer satisfaction. Using a sample of 200 participants, the study established a strong positive relationship between transparency and customer satisfaction (Rawlins, 2008).

Honora et al. (2022) investigated transparency in financial services and found that it positively influences customer satisfaction both directly and indirectly through trust. The study used structural equation modeling on data from 270 respondents and confirmed that transparency enhances perceived fairness and satisfaction (Honora et al., 2022).

Amegayibor and Korankye (2022) studied service delivery in SACCOs in Rwanda and found that unclear procedures negatively affect customer satisfaction. The study concluded that transparency in service processes is essential for improving member satisfaction (Amegayibor & Korankye, 2022).

2.2.3 Claims-Related Communication and Customer Satisfaction

Esagala and Ntale (2026) examined the effect of communication during claims handling on customer satisfaction in financial institutions. Using a sample of 240 respondents and structural equation modeling, the study found that effective communication significantly improves customer satisfaction by reducing uncertainty and managing expectations (Esagala & Ntale, 2026).

Uwilingiyimana and Kasozi (2025) studied the impact of digital communication systems on service delivery in financial institutions. The study found that improved communication channels enhance customer satisfaction by improving accessibility and responsiveness (Uwilingiyimana & Kasozi, 2025).

Ndubisi (2007) found that effective communication in banking significantly improves customer satisfaction and loyalty. Using data from 200 respondents, the study concluded that consistent and clear communication strengthens customer relationships (Ndubisi, 2007).

Boateng (2019) established that timely feedback and communication during service delivery improve customer satisfaction in banking institutions. The study used regression analysis and confirmed a positive relationship between communication and satisfaction (Boateng, 2019).

Mugova et al. (2025) found that clarity and responsiveness in communication significantly influence customer satisfaction in financial services. Their study concluded that effective communication reduces confusion and improves customer experience (Mugova et al., 2025).

3. Methodology

This section explained the procedures that were followed to examine the influence of claims handling efficiency on customer satisfaction at Zigama Credit and Savings Society. As Rwanda's financial sector continues to grow and places greater emphasis on service quality and accountability, a systematic and well-structured research methodology was adopted to generate reliable and credible findings.

3.1 Research Design

This study employed a mixed methods research approach using a descriptive and explanatory research design to examine the effect of claims handling efficiency on customer satisfaction at Zigama Credit and Savings Society. The mixed methods approach combined both quantitative and qualitative techniques, enabling the researcher to obtain a comprehensive understanding of the relationship between claims handling efficiency and customer satisfaction.

In this study, the quantitative component involved the use of structured questionnaires administered to customers of Zigama Credit and Savings Society. The data collected were analyzed using statistical techniques to determine the relationship between claims handling efficiency and customer satisfaction.

The qualitative component involved key informant interviews with selected staff members of Zigama Credit and Savings Society to gain deeper insights into claims handling processes, operational challenges, and service delivery practices. This complemented and helped explain the quantitative findings.

3.2 Study Population

The target population for this study consisted of 240 customers drawn from four key service categories of Zigama Credit and Savings Society in Kigali, Rwanda. These respondents were considered appropriate because they have experience with claims handling processes within the institution and provided relevant information regarding claims handling efficiency and customer satisfaction.

3.3 Sampling Design

In this study, the population was stratified into four main categories based on service experience with claims handling at Zigama Credit and Savings Society, namely: loan and credit services customers, savings services customers, electronic and digital banking services customers, and insurance-related services customers. This approach ensured that all key service areas involved in claims handling were adequately represented in the study.

Within each stratum, simple random sampling was used to select individual respondents. This technique gave each member of the stratum an equal chance of being selected, thereby reducing selection bias and improving the representativeness of the sample (Bryman, 2016). For the qualitative component, purposive sampling was used to select key informants from Zigama Credit and Savings Society staff involved in claims handling processes, including customer service and operations personnel. This provided in-depth insights into claims handling procedures and operational challenges.

For the qualitative component, 10 key informants were purposively selected from Zigama Credit and Savings Society staff involved in claims handling and customer service functions.

Thus, the total study sample consisted of 208 quantitative respondents and 10 qualitative informants, making a combined sample of 218 participants.

3.4 Data Collection Instruments

A structured questionnaire was used as the primary data collection instrument for this study. The questionnaire was designed to capture quantitative data from customers of Zigama Credit and Savings Society regarding claims handling efficiency and customer satisfaction.

All items in Sections B and C were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), which allowed for the quantitative analysis of respondents' perceptions and attitudes (Likert, 1932).

In addition, a semi-structured interview guide was used to collect qualitative data from selected key informants within Zigama Credit and Savings Society. These informants included staff involved in claims handling processes, such as customer service officers and operational managers. The interview guide focused on issues such as claims handling procedures, transparency practices, communication effectiveness, and challenges encountered in claims processing. This provided in-depth insights that complemented the quantitative findings and helped explain the observed relationships.

3.5 Pilot Study, Validity and Reliability

A pilot study was conducted prior to the main data collection to test the reliability and validity of the research instruments and to identify any potential

weaknesses in the questionnaire and interview guide. The pilot study was essential in ensuring that the instruments effectively captured data on claims handling efficiency and customer satisfaction at Zigama Credit and Savings Society.

The pilot study was conducted at another sister institution with similar operational characteristics. Approximately 10% of the total sample size participated in the pilot test. These respondents were excluded from the final study to ensure the reliability and validity of the research instruments.

Validity refers to the extent to which a research instrument measures what it is intended to measure. In this study, validity was ensured to confirm that the questionnaire and interview guide accurately captured information on claims handling efficiency and customer satisfaction at Zigama Credit and Savings Society.

A Cronbach's Alpha value of 0.70 or above was considered acceptable, subject to the study's requirements. Pilot testing was conducted at another sister institution with similar operational characteristics, and the pilot respondents were excluded from the main study. Item-total correlation was also considered to identify questions that did not align adequately with their respective scales.

3.6 Data Analysis

After data collection, the completed questionnaires were checked for completeness, coded, entered into statistical software, and cleaned to ensure accuracy before analysis. Quantitative data were analyzed using the Statistical Package for Social Sciences (SPSS).

The analysis process involved both descriptive and inferential statistical techniques to address the study objectives and examine the relationship between claims handling efficiency and customer satisfaction at Zigama Credit and Savings Society. The descriptive statistics included frequencies, percentages, means, and standard deviations to summarize respondents' characteristics and perceptions regarding claims handling efficiency and customer satisfaction. Inferential statistics, including correlation and multiple regression analysis, were used to determine the nature and extent of the relationship between claims handling efficiency and customer satisfaction.

Statistical significance was tested at a 5% level of significance ($p < 0.05$), where relationships with p-values below 0.05 were considered statistically significant.

3.7 Ethical Considerations

Ethical considerations were observed to ensure research integrity, protect participants' rights, and maintain confidentiality throughout the study. Before data collection, ethical approval was obtained from the university's ethical review committee, followed by official authorization from the management of Zigama Credit and Savings Society. These approvals ensured compliance with institutional research requirements and ethical standards.

All respondents were informed about the study's purpose, objectives, and data collection procedures. Written informed consent was obtained before participation, and respondents were assured that their involvement was entirely voluntary. Participants retained the right to decline participation or withdraw at any stage without facing negative consequences.

Confidentiality and anonymity were maintained throughout the research process. Information collected from respondents was used exclusively for academic purposes and securely stored, with access restricted to the researcher and academic supervisor. Personal identifiers, including names and contact information, were excluded from data analysis and reporting to prevent identification of individual participants. These measures promoted honest responses, protected participants' privacy, and strengthened the credibility of the study findings.

4. Results and Discussions

This section presents the findings and discussion on claims handling efficiency and customer satisfaction at Zigama Credit and Savings Society in Kigali, Rwanda. Descriptive statistics and inferential analyses, including correlation and multiple regression, were used to analyze and interpret the data. The discussion focuses on claims processing timeliness, transparency in claims procedures, and communication effectiveness in relation to customer satisfaction, guided by the study objectives, theoretical framework, and existing empirical literature.

4.1 Response Rate

The questionnaire response rate was assessed to determine the level of participation achieved during the data collection process.

Table 1: Questionnaire Response Rate

Category	Frequency	Percentage (%)
Questionnaires distributed	208	100
Questionnaires returned	208	100
Questionnaires not returned	0	0
Total	**208**	**100**

Source: Field Data (2026).

A total of 208 questionnaires were distributed to selected respondents who were customers of Zigama Credit and Savings Society in Kigali, Rwanda. Out of the 208 distributed questionnaires, 208 questionnaires were successfully completed and returned, representing a response rate of 100%.

4.2 Inferential Statistics

Inferential analysis was conducted to determine whether transparency in claims procedures had a statistically significant relationship with customer satisfaction. Pearson correlation analysis was used to examine the strength and direction of the relationship, while multiple regression analysis assessed the predictive influence of transparency in claims procedures on customer satisfaction. The transparency construct was measured using five indicators: clear explanation of claims requirements, openness of the claims decision-making process, accessibility of claims information, communication of required documentation before claims processing, and clear communication of reasons for claim approval or rejection.

4.2.1 Correlation Analysis

Inferential analysis was conducted to determine whether claims processing timeliness had a statistically significant relationship with customer satisfaction. Pearson correlation analysis was used to examine the strength and direction of the relationship between claims processing timeliness and customer satisfaction, while multiple regression analysis was performed to assess the predictive effect of claims processing timeliness on customer satisfaction. The claims processing timeliness construct was measured using five indicators: prompt assessment of claims after submission, reasonable claim settlement time, minimal delays in approval or payment, adherence to communicated processing timelines, and completion of the claims handling process without unnecessary waiting periods.

Table 2: Pearson Correlation between Claims Processing Timeliness and Customer Satisfaction

Variables	Customer Satisfaction (r)	Sig. (p-value)
Claims Processing Timeliness	0.694	0.000

Source: Field Data (2026).

The Pearson correlation results indicate a strong positive and statistically significant relationship between claims processing timeliness and customer satisfaction ($r = 0.694$, $p < 0.001$). This implies that improvements in the timeliness of claims processing including prompt claims assessment, reasonable settlement periods, minimal approval and payment delays, adherence to communicated timelines, and reduced unnecessary waiting periods were associated with higher levels of customer satisfaction. The findings suggest that customers who perceived the claims process as timely were more likely to express satisfaction with the overall service provided by Zigama Credit and Savings Society.

Inferential analysis was conducted to determine whether transparency in claims procedures had a statistically significant relationship with customer satisfaction. Pearson correlation analysis was used to examine the strength and direction of the relationship, while multiple regression analysis assessed the predictive influence of transparency in claims procedures on customer satisfaction. The transparency construct was measured using five indicators: clear explanation of claims requirements, openness of the claims decision-making process, accessibility of claims information, communication of required documentation before claims processing, and clear communication of reasons for claim approval or rejection.

Table 3: Pearson Correlation between Transparency in Claims Procedures and Customer Satisfaction

Variables	Customer Satisfaction (r)	Sig. (p-value)
Transparency in Claims Procedures	0.731	0.000

Source: Field Data (2026).

The Pearson correlation results indicate a strong positive and statistically significant relationship between transparency in claims procedures and customer satisfaction ($r = 0.731$, $p < 0.001$). This implies that improvements in the clarity of claims requirements, openness of the decision-making process, accessibility of claims information, communication of documentary requirements, and explanation of claim approval or rejection decisions were associated with higher levels of customer satisfaction. Customers who perceived the claims process as transparent were more likely to express satisfaction with the services provided by Zigama Credit and Savings Society.

Inferential analysis was conducted to determine whether claim-related communication effectiveness had a statistically significant relationship with customer satisfaction. Pearson correlation analysis was used to examine the strength and direction of the relationship, while multiple regression analysis assessed the predictive influence of claim-related communication effectiveness on customer satisfaction. The communication effectiveness construct was measured using five indicators: timely feedback on claim status,

accuracy and consistency of information, prompt staff responses to inquiries, effectiveness of communication channels, and provision of adequate updates throughout the claims handling process.

Table 4: Pearson Correlation between Claim-Related Communication Effectiveness and Customer Satisfaction

Variables	Customer Satisfaction (r)	Sig. (p-value)
Claim-Related Communication Effectiveness	0.748	0.000

Source: Field Data (2026).

The Pearson correlation results indicate a strong positive and statistically significant relationship between claim-related communication effectiveness and customer satisfaction ($r = 0.748$, $p < 0.001$). This implies that improvements in timely feedback, information accuracy and consistency, staff responsiveness, effective communication channels, and continuous updates throughout the claims handling process were associated with higher levels of customer satisfaction. Customers who perceived communication during the claims process as effective were more likely to express satisfaction with the services provided by Zigama Credit and Savings Society.

4.2.2 Multiple Regression Analysis

Inferential analysis was conducted to determine whether claims processing timeliness had a statistically significant relationship with customer satisfaction. Pearson correlation analysis was used to examine the strength and direction of the relationship between claims processing timeliness and customer satisfaction, while multiple regression analysis was performed to assess the predictive effect of claims processing timeliness on customer satisfaction. The claims processing timeliness construct was measured using five indicators: prompt assessment of claims after submission, reasonable claim settlement time, minimal delays in approval or payment, adherence to communicated processing timelines, and completion of the claims handling process without unnecessary waiting periods.

Table 5: Multiple Regression Results for Claims Processing Timeliness

Predictor Variable	Beta (β)	t-value	Sig.
Claims Processing Timeliness	0.481	8.267	0.000

Source: Field Data (2026).

The multiple regression results demonstrate that claims processing timeliness had a positive and statistically significant effect on customer satisfaction ($\beta = 0.481$, $t = 8.267$, $p < 0.001$). This indicates that an improvement of one unit in claims processing timeliness was associated with a 0.481-unit increase in customer satisfaction, holding other factors constant. The regression model explained 48.2% ($R^2 = 0.482$) of the variation in customer satisfaction, indicating that claims processing timeliness was a substantial predictor of customer satisfaction among Zigama Credit and Savings Society customers. These findings emphasize that ensuring claims are assessed promptly, settled within reasonable timeframes, processed according to communicated timelines, and completed without unnecessary delays plays a significant role in enhancing customer satisfaction.

Inferential analysis was conducted to determine whether transparency in claims procedures had a statistically significant relationship with customer satisfaction. Pearson correlation analysis was used to examine the strength and direction of the relationship, while multiple regression analysis assessed the predictive influence of transparency in claims procedures on customer satisfaction. The transparency construct was measured using five indicators: clear explanation of claims requirements, openness of the claims decision-making process, accessibility of claims information, communication of required documentation before claims processing, and clear communication of reasons for claim approval or rejection.

Table 6: Multiple Regression Analysis Predicting Customer Satisfaction: Transparency in Claims Procedures

Predictor Variable	Beta (β)	t-value	Sig.
Transparency in Claims Procedures	0.514	8.964	0.000

Source: Field Data (2026).

The multiple regression results show that transparency in claims procedures had a positive and statistically significant effect on customer satisfaction ($\beta = 0.514$, $t = 8.964$, $p < 0.001$). This indicates that a one-unit improvement in transparency in claims procedures was associated with a 0.514-unit increase in customer satisfaction, holding other factors constant. The regression model explained 53.4% ($R^2 = 0.534$) of the variation in customer satisfaction, demonstrating that transparency in claims procedures was a major determinant of customer satisfaction at Zigama Credit

and Savings Society. These findings underscore the importance of clearly communicating claims requirements, providing accessible claims information, informing customers about required documentation, maintaining openness in decision-making, and explaining the reasons for claim approval or rejection to enhance customer satisfaction.

Table 7: Multiple Regression Analysis Predicting Customer Satisfaction: Claim-Related Communication

Predictor Variable	Beta (β)	t-value	Sig.
Claim-Related Communication Effectiveness	0.538	9.214	0.000

Source: Field Data (2026).

The multiple regression results indicate that claim-related communication effectiveness had a positive and statistically significant effect on customer satisfaction ($\beta = 0.538$, $t = 9.214$, $p < 0.001$). This indicates that a one-unit improvement in communication effectiveness was associated with a 0.538-unit increase in customer satisfaction, holding other factors constant. The regression model explained 56.0% ($R^2 = 0.560$) of the variation in customer satisfaction, demonstrating that communication effectiveness was one of the strongest determinants of customer satisfaction at Zigama Credit and Savings Society. These findings highlight the importance of providing timely and accurate information, maintaining responsive communication, utilizing effective communication channels, and keeping customers adequately informed throughout the claims handling process to enhance customer satisfaction.

4.3 Discussion of Findings

This section discusses the relationship between claims handling efficiency and customer satisfaction at Zigama Credit and Savings Society in Kigali, Rwanda. The discussion follows the three specific objectives, interpreting the correlation and regression findings in relation to the study's theoretical framework and previous empirical studies. Particular attention is given to claims processing timeliness, transparency in claims procedures, and claim-related communication effectiveness.

4.3.1 Effect of Claims Processing Timeliness on Customer Satisfaction

The findings established a positive and statistically significant relationship between claims processing timeliness and customer satisfaction at Zigama Credit and Savings Society. The findings support the Expectancy Disconfirmation Theory, which explains customer satisfaction through comparisons between expected and actual service performance. Customers expect claims to be processed within reasonable timeframes, and timely resolutions contribute to favorable evaluations of institutional services. Conversely, prolonged processing periods may create negative experiences and reduce customer confidence. At Zigama Credit and Savings Society, the significant positive relationship demonstrates that claims processing timeliness is consistent with the theory's explanation of how service experiences shape customer satisfaction (Oliver, 1980).

The findings are consistent with Wang et al. (2023), who examined service quality performance and customer satisfaction in non-banking financial institutions and highlighted the importance of effective service delivery in shaping customer experiences. Similarly, Ghimire et al. (2025) examined service quality and customer satisfaction in the Nepalese banking industry, emphasizing the importance of service responsiveness in customer evaluations. These studies support the present findings by demonstrating that efficient and responsive financial services contribute to positive customer experiences. In the context of Zigama CSS, improving claims processing timeliness may therefore strengthen customer satisfaction by reducing delays and enhancing service reliability.

4.3.2 Influence of Transparency in Claims Procedures on Customer Satisfaction

The study established that transparency in claims procedures had a positive and statistically significant relationship with customer satisfaction at Zigama Credit and Savings Society. The results support the Procedural Justice Theory, which emphasizes fairness, consistency, and transparency in organizational decision-making. Customers evaluate claims handling not only through final decisions but also through the procedures followed to reach those decisions. When claims requirements are clearly communicated and decisions are adequately explained, customers are more likely to perceive the process as fair and trustworthy. The significant relationship established at Zigama Credit and Savings Society therefore demonstrates the relevance of procedural fairness and transparency in shaping customer satisfaction (Thibaut & Walker, 1975).

The findings correspond with Rawlins (2008), who examined organizational transparency and established its importance in strengthening institutional trust. Transparent communication and accessible information enable individuals to understand organizational decisions and evaluate institutional practices more positively. Similarly, Gazi et al. (2024) examined online banking service quality and customer satisfaction, highlighting the importance of dependable and effective

financial service delivery. These empirical findings reinforce the present study by demonstrating the relevance of openness, reliability, and accessible information to customer experiences. At Zigama CSS, strengthening transparency in claims procedures may consequently improve customer confidence and satisfaction.

4.3.3 Effect of Claim-Related Communication Effectiveness on Customer Satisfaction

The findings revealed that claim-related communication effectiveness had a positive and statistically significant relationship with customer satisfaction at Zigama Credit and Savings Society. The results are consistent with the Service Quality Theory, which distinguishes between the outcomes of service delivery and the manner in which services are provided. Effective communication forms an important aspect of functional service quality, particularly when customers require explanations, progress updates, and assistance throughout claims handling. Timely and accurate communication reduces uncertainty and strengthens confidence in institutional procedures. At Zigama Credit and Savings Society, the positive relationship between communication effectiveness and customer satisfaction demonstrates the importance of maintaining responsive and reliable interactions with customers (Grönroos, 1984).

The findings agree with Ndubisi (2007), who examined relationship marketing and customer loyalty in banking and highlighted the importance of effective communication in strengthening customer relationships. Clear and consistent information contributes to trust and positive evaluations of financial services. Similarly, Uwilingiyimana and Kasozi (2025) examined digitalization and financial institutional performance in Rwanda, providing relevant evidence concerning the importance of improved digital service delivery. These studies support the present findings by highlighting the value of effective customer relationships and accessible service channels. For Zigama CSS, strengthening communication effectiveness may improve customer satisfaction through timely updates, accurate explanations, and responsive claims handling services.

Overall, the inferential findings established positive and statistically significant relationships between the three dimensions of claims handling efficiency and customer satisfaction at Zigama Credit and Savings Society. Claim-related communication effectiveness recorded the highest correlation and standardized regression coefficients ($r = 0.748$, $\beta = 0.538$), followed by transparency in claims procedures ($r = 0.731$, $\beta = 0.514$) and claims processing timeliness ($r = 0.694$, $\beta = 0.481$). All relationships were statistically significant at $p < 0.001$. Since the coefficients originated from separate regression analyses, their relative magnitudes do not establish independent effects within a combined model. Nevertheless, the findings highlight the importance of timely processing, transparent procedures, and effective communication in strengthening customer satisfaction at Zigama Credit and Savings Society.

5. Conclusions and Recommendations

Based on the findings of the study, several conclusions were drawn regarding the influence of claims handling efficiency on customer satisfaction at Zigama Credit and Savings Society in Kigali, Rwanda, with specific focus on claims processing timeliness, transparency in claims procedures, and claim-related communication effectiveness.

5.1 Conclusion

The study concluded that claims processing timeliness significantly improved customer satisfaction at Zigama Credit and Savings Society. The findings demonstrated that timely assessment of claims, reasonable settlement periods, and reduced delays in approval and payment processes contributed to positive customer experiences. The overall mean score of 4.01 indicated that customers generally perceived claims processing at the institution as efficient and timely.

The study concluded that transparency in claims procedures significantly influenced customer satisfaction at Zigama Credit and Savings Society. The findings revealed that clear communication of claims requirements, understandable decision-making processes, and accessibility of claims-related information enhanced customers' trust and confidence in the institution. The overall mean score of 4.00 demonstrated that respondents generally perceived the claims procedures as transparent and fair.

The study concluded that claim-related communication effectiveness had the strongest influence on customer satisfaction among the examined dimensions of claims handling efficiency. The findings showed that timely updates, accurate information, and responsive communication from staff significantly improved customers' experiences during the claims handling process. The overall mean score of 3.99 indicated that respondents generally considered communication during claims processing to be effective.

Overall, the study concludes that claims handling efficiency significantly influences customer satisfaction at Zigama Credit and Savings Society in Kigali, Rwanda. The three dimensions examined claims processing timeliness, transparency in claims procedures, and claim-related communication effectiveness were found to have positive and statistically significant effects on customer satisfaction. Among these dimensions, claim-related communication effectiveness emerged as the strongest predictor, followed by transparency in claims procedures and claims processing timeliness.

5.2 Recommendations

Based on the findings and conclusions of this study, the following recommendations are proposed to strengthen claims handling efficiency and improve customer satisfaction at Zigama Credit and Savings Society in Kigali, Rwanda.

1. The study recommends that Zigama Credit and Savings Society should continue strengthening its claims processing systems to improve timeliness and efficiency in claims settlement.
2. Furthermore, the institution should invest in digital claims management systems that enable faster processing, tracking, and monitoring of claims.
3. The study also recommends that Zigama Credit and Savings Society should strengthen transparency in claims procedures by ensuring that customers clearly understand claims requirements, assessment criteria, approval processes, and settlement decisions.
4. Additionally, the institution should prioritize communication effectiveness throughout the claims handling process. Continuous training of claims officers in customer relationship management, communication skills, and responsive service delivery should be implemented to improve customer interactions.
5. The study recommends that claims officers and employees involved in claims management should adopt customer-centered approaches when handling claims.

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