



Customers' Perceptions on the Effectiveness of HESLB Public Relation Unit in Enhancing Customers' Satisfaction

Happyness Kihwele¹, Albert Tibaijuka², Rajendran Britto²

¹Public Relations Officer: Higher Education Students Loans Board (HESLB). Email: hpkihwele@gmail.com

²Academician, Department of Journalism and Mass Communication, St. Augustine University of Tanzania

ABSTRACT

This study aimed to explore customers' perceptions of the effectiveness of the HESLB Public Relations Unit in enhancing customer satisfaction. The research employed a qualitative case study design and purposively selected 35 participants, including 20 students, 10 parents, and 5 loan officers. Data were collected through in-depth interviews and document analysis and were analyzed thematically to identify emerging patterns and insights. Regarding customer perceptions, respondents indicated that improvements in communication and service delivery have been consistent; however, concerns remain regarding responsiveness, personalization, and the availability of support. Reported issues included automated communication systems that do not adequately address specific concerns when interacting with employees. The study concludes that while HESLB has made notable progress in institutionalizing PR practices and adopting digital communication channels, gaps persist in policy implementation, responsiveness, and customer-oriented service delivery. Recommendations include regular policy reviews to align with stakeholder expectations, strengthening staffing capacity to ensure timely responses, incorporating personalized communication alongside automated messages, systematically integrating customer feedback, and providing continuous professional development for PR staff.

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***Corresponding Author**

Happyness Kihwele

E-mail: bapropsk@gmail.com

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1. INTRODUCTION

Public relation is an ingredient that has helped to improve customer satisfaction in all sectors worldly. Good PR strategies help in communication between an organization and its customers leading to better service delivery and organizational image. Research has indicated that companies and organizations that invest in PR experience greater customer satisfaction rates, as they engage better and are more transparent (Grunig and Hunt, 2020). Examples in the financial field include PR campaigns that prove invaluable in responding to customer concerns, dealing with expectations, and ensuring faith in service delivery (Kotler and Keller, 2022). Considering its importance, PR strategies are being incorporated in the operations of many organizations across the globe in order to promote positive relations with stakeholders. In Africa, PR has played a key role in the creation of customer satisfaction in several sectors of the economy especially service or service-oriented sectors like the banking, telecommunications, and higher education sectors. Research has shown that successful PR practices lead to increased complaint management, positive institutional image, and customer satisfaction (Nwokah and Ahiauzu, 2021). African institutions with a robust PR system, such as social media presence and customer educational programs, are characterized by increased external customer satisfaction (Adegbite et al., 2023). Even so, inadequate public relations education, limited financial resources, and disrupted communication systems are some of the challenges to the efficacy of public relations activities in many African organizations. The role of public relations in enhancing customers' satisfaction has been noted in the Tanzanian context, especially in government institutions. The Higher Education Students Loans Board (HESLB), which handles student loans and offers government services, has been noted for its transparency and service efficiency. The study mentions the value of public relations activities such as timely communication, information provision, and stakeholder interaction in enhancing customer satisfaction in Tanzanian public institutions (Mcharo & Nuhu, 2023). Being a governmental agency, HESLB has numerous stakeholders and students, so it has to employ PR tactics to manage the expectations of the masses and retain its image.

The issue of customer satisfaction is still burning in governmental organizations in Tanzania and in the education financing department in particular. Higher education students loans board (HESLB) that oversees the loans offered to higher education students has received mounting criticism among its clientele who are mostly students and their guardians based on its inability to update loans, lapses in communication and provision of accurate information (CAG, 2023; Mcharo & Nuhu, 2023). They are a challenge not only operationally but also communicational, meaning that there might be

shortcomings in the way the institution processes the information available to the public and how it talks to its customers. The PR Unit that HESLB needs to close the communication gap between the organization and its stakeholders appears to be underperforming or it has internal issues that render it ineffective in enhancing customer satisfaction.

The Government of Tanzania has directed all public institutions to set up and strengthen the public relations units in accordance with the national directives to enhance service delivery to the citizens. HESLB has done so by establishing a PR Unit, and introducing various digital communication platforms including a customer care call centre, a restructured site, and operational social media pages. These tools are designed to deliver real-time information, answer the questions of citizens, and enhance transparency in service delivery. Even with these efforts, several customers continue to face a delay in communication, incomplete or vague information, and slow or no response when communicating with the institution. This shows how the PR practices are strategically implemented which leaves us to ask how much value the PR Unit adds to customer satisfaction. In addition, there is very little literature that deals with internal issues of the PR Unit at HESLB like resource limitations, inability, or co-ordination problems that is affecting the performance of this unit. Thus, the purpose of this study was to find out customers' perceptions on the effectiveness of HESLB public relation unit in enhancing customers' satisfaction

2. LITERATURE REVIEW

Theoretical Framework

This study was underpinned by the theory of Public Relations, which underlies communication strategy, first identified by Grunig and Hunt (1984), and discussed in greater depth in the existing literature. The theory explains how PR functions can make an organization successful through two-way, symmetrical communication, ethical performance, and stakeholder involvement. Grunig (2020) claims that purpose-driven, holistic, and strategic communication will achieve excellence in the PR sphere. This model is applied particularly within the setting of open and receptive communication in public institutions, whereby external customer satisfaction is highly enhanced, as in the scenario of the Higher Education Students Loans Board (HESLB).

Among the primary points of this theory is the need to identify certain and measurable communication objectives. According to recent research findings, which have once again confirmed this fact, organizations that establish communication goals related to customer service performance are better placed to improve customer satisfaction and trust (Men & Yue, 2021). In the

example of HESLB, the PR Unit must strive to present relevant information regarding loan services timely, effectively clarify procedures, and answer questions. To conclude the points discussed above, it is possible to say that the theory of excellence is a holistic pattern for examining the strategic role of PR in encouraging external customer satisfaction. It also fits the purpose of this research because it sheds light on the importance of PR in setting objectives, gaining attention, engaging in dialogue, and compelling action in a way that clearly articulates the research objectives. Thus, through this theory, the research will arrive at details concerning the improvement of the HESLB PR Unit in order to provide more customer-oriented communication and, ultimately, achieve favorable service provision outcomes.

Empirical Literature Review

The article by Mwaisaka (2021) is a research that focused on the contribution of PR units to customer satisfaction in the universities of Tanzania. In the research, a survey of 200 respondents (prospective students and parents) was conducted and its results established that PR units are crucial in enhancing transparency and openness between high education institutions and external stakeholders. The results showed that one in every five people believed that the communication activities of PR unit especially in availing of clear and timely information with respect to courses, admission process, and post-graduation services had a huge impact on increasing their trust towards the institution. Also, 78 percent of surveyed respondents reported that their satisfaction with the institution was also because of the clarity and ease of access to the information offered by the PR unit. Such tactics as regular updates on university work and clear instructions on how to apply were revealed to enhance the general perception of the university, which resulted in the increase in the level of satisfaction among potential students and their relatives. Specifically, 72 percent of the respondents declared that they would refer others to the institution because of the good influence of the activities of the PR unit in their perception of the institution.

In evaluations of the impacts of social media on attitudes toward gender-based violence, Saqib (2023) used a mixed-methods approach and included a sample of 500 individuals with a broad range of demographic characteristics. The study findings concluded that interactive and engaging social media platforms substantially shape public attitudes about gender-based violence. According to the participants, 65% noted an increase in awareness of gender-based violence due to social media initiatives, especially those focused on the #MeToo and #TimesUp campaigns, and 60% of respondents affirmed that the campaigns increased their willingness to advocate for and seek assistance regarding gender-based violence. Furthermore, the participants in the study overwhelmingly recognized and appreciated the social media campaigns that aimed to

unite and encourage dialogue, with 72% indicating an increased willingness to appreciate the testimonies of survivors. The findings also underscored initiatives within public relations that can mobilize social media platforms for advocacy awareness and encourage their audience to become willing change-makers in the advocacy for gender-based violence initiatives.

Wright and Murphy (2022) described the problems associated with the Public Relations (PR) branches of public organizations. Their analysis found that the efficacy of the external customer interaction of the PR divisions was being blocked by a number of the major PR department issues. Wright and Murphy (2022) attributed these issues to a deficiency of resources, a lack of management support, and a lack of training of PR staff. Insufficient resources resulted in the failure of extensive PR campaigns, and the lack of clarity of goals, lack of direction, and strategic failure was attributed to a lack of management support. Most of the respondents (60 percent) reported a lack of adequate resources as a critical challenge, and 55 percent of the respondents described insufficient training of PR staff as a major problem. In addition, the paper found that PR departments were ineffective in addressing the needs of the external customers (heterogeneous customers) with 50 percent of respondents noting their unavailability. Inconsistency in the principal PR department messages was also found, which was argued to negatively influence the level of customer satisfaction.

Kilonzo (2020) analyzed the difficulties faced by PR units in enhancing external customer satisfaction. The study indicated insufficient financial resources, political interference, and poorly defined communication strategies as primary barriers. Of the 120 respondents, 75 percent indicated that insufficient financial resources were an important barrier for the PR units in effectively managing communication with external stakeholders. In addition, 68 percent of the respondents identified political interference as an obstacle to effective communication, and 65 percent reported that the lack of a comprehensive communication strategy made it difficult to satisfy external customers. The study also identified 60 percent of respondents within the sample as being dissatisfied with the lack of communicational consistency from the PR units, which created a disconnect between the institutions and their stakeholders.

According to Larkin and Briggs (2019), numerous strategies exist to maximize the impact PR divisions have on customer satisfaction. Modern PR divisions have to incorporate tools like social media and customer relationship management (CRM) systems, as these are vital for facilitating instantaneous interactions with clients and resolving customers' issues as they arise. Customers' feedback can be collected through these interfaces. Three out of five surveyed PR professionals acknowledged the role of CRM systems and social media in enhancing customers' participation and feedback. By using these tools, PR divisions gained insights on customers' demands and made data-driven improvements to service delivery. Thus, the researchers

recommended the use of CRM-CRM monitoring and analytics tools to assess and adjust communication effectiveness. Such mechanisms allow PR divisions to perpetually refine their customer interactions and demonstrate their fulfillment of customer service expectations. The application of these strategies is seen as a way of improving the relationships between the PR units and external clients, which will improve customer satisfaction.

3. METHODOLOGY

The study based on the role of the Public Relations (PR) Unit in the process of enhancing the external customers' (Higher Education Students Loans Board (HESLB) customer satisfaction used a qualitative research design for this purpose. The qualitative research method was appropriate for this study because of the complexity of social phenomena underlying the PR activities and the social phenomena of the PR activities and their impacts on customer satisfaction. Braun and Clarke (2019) noted the importance of qualitative research in understanding human experience, and this was the case for understanding the perceptions and social interactions that influenced the outcomes of PR on customer satisfaction. This approach enabled the collection of detailed and elaborate data that articulated the effects of the communication strategies employed by the PR unit on external stakeholders, particularly students, parents, and other clients of HESLB.

These visions aided in understanding the lived experiences of external customers and customers of those professionals. Through the qualitative method, the intricate determinants that shaped Public Relations practice were also uncovered, such as organizational culture, access to resources, and the demands of external stakeholders (Creswell and Creswell, 2020). Furthermore, the qualitative approach made it possible to uncover latent issues, thereby allowing the researcher to adapt the study in progress as understanding unfolded. Such adaptability is needed in the study of subjective human relations, where the complexity of public relations, and the satisfaction of customers makes it a necessity.

The case study research design was employed to discuss the role of the PR Unit in enhancing the satisfaction of the external customers at HESLB. This type of design was particularly suitable, because it allowed the researcher to perform a deep, contextual study of a given institution, in which the connection between the practices of the area under public relations and customer satisfaction could be examined comprehensively.

In research, target population is used to refer to a particular group of people or units that a research intends to study and make conclusions concerning them. In this case, the focus group involved people and social media content that was directly associated with PR activities that focus on improving the level of customer

satisfaction, specifically in the higher education student loans in Tanzania. The population target comprised of students, parents, and other stakeholders in the higher education sector who were directly involved in the process of the student loans. These individuals gave information about the manner in which the Public Relations Unit of HESLB interacted with the outside customers and the effects of such interaction on customer satisfaction. The sample was narrowed down to those who were enthusiastic consumers of the public communications regarding student loans or those who were involved in conversations involving higher education policies.

The researcher applied purposive sampling in this study to generate 35 interviewees and the posts related to Instagram that were pertinent to the study. The sample was dependent on 20 students who have been loaned by HESLB, 10 parents of students who have applied to borrow different kinds of loans as well as 5 student loan officers/ education advocates working on the system of developing or managing the student loan system. Purposive sampling was also appropriate as it enabled the selection of individuals with a firsthand experience of the subject of the study or knowledge of the subject and the data received was informative with regard to the effectiveness of the PR strategies employed by HESLB and how these strategies affected the external customer satisfaction (Neuman, 2020).

The 35 sampled participants presented an approximate view of the impact of the public relations strategies on the level of customer satisfaction and balanced the adequate RM against the rich and elaborate data the management can afford. The sample consisted of a mix of the most important stakeholders parents, students and student loan officers of the higher education institutions directly involved in the student loan process, which helped gauge the complex and net impacts of the public relations efforts of HESLB.

In-depth interviews were used to collect data. This was the right approach to examine communication tactics and stakeholder satisfaction particularly in looking into social behaviours and subjective experiences. In the present instance, the in-depth interviews gave the participants the chance to elaborate on their perceptions and experiences. This approach offered a more holistic and in-depth insight into the role of the Public Relations Unit in the improvement of customer satisfaction (Creswell and Poth, 2018).

4. FINDINGS AND DISCUSSION

Customers' Perceptions on the Effectiveness of HESLB Public Relations Unit in Enhancing Customers' Satisfaction

This study explore how external customers perceive the effectiveness of the Higher Education Students' Loans Board (HESLB) Public Relations (PR) Unit in enhancing satisfaction. This involved examining stakeholders'

experiences with communication channels, responsiveness, clarity of information, and the extent to which the PR Unit addresses their concerns. The analysis of qualitative responses from students, parents, and loan officers revealed mixed perceptions, reflecting both progress and persistent challenges in HESLB's service delivery.

Table 1: Codes and Themes

Codes	Themes
Improved responsiveness, clear information, positive engagement	Gradual improvements in service delivery
Generic messages, lack of personalised responses, impersonal communication	Impersonality of automated communication
Delays, multiple referrals, bureaucratic inefficiencies	Systemic inefficiencies in customer service
Staff acknowledgment, ongoing system improvement, commitment to reforms	Institutional awareness and commitment to improvement

Gradual Improvements in Service Delivery

Most of the findings acknowledged recent enhancements in communication and responsiveness:

“Compared to three years ago, the responsiveness of the HESLB Public Relations Unit has noticeably improved, with inquiries now addressed more promptly and accurately. Information is presented in a clearer and more structured manner, reducing confusion and enhancing stakeholders’ understanding of processes.” (Respondent, 10, HESLB, 29/09/ 2025)

This quotation highlights stakeholders' recognition of incremental progress, suggesting that HESLB's efforts to streamline communication channels and enhance information clarity are starting to yield tangible benefits. Literature on Tanzanian public agencies supports this view, indicating that incremental adoption of digital communication tools can improve service responsiveness even if challenges persist (World Bank, 2023; URT, 2024). Similarly, research on public sector transformation in East Africa underscores that sustained investments in institutional capacity and digital infrastructure require time to produce measurable improvements in customer satisfaction (Mwaipopo&Komba, 2022; Ngowi&Lema, 2023). The observed progress at HESLB aligns with these insights, reflecting that policies and training initiatives aimed at strengthening PR functions are beginning to positively influence operational outcomes.

But there have been studies that show that just putting in digital reforms will not improve an

organization's performance or the services it offers. Simply implementing digitalisation isn't enough. As noted by Creswell and Creswell (2020) and Kalim and Omar (2021), it needs to be followed with consistent assessments, step-by-step upgrades, and active control to truly appreciate the digitalisation benefit in an organization. Without this, digital systems can stagnate, lose relevance to the current context, and have little to no passed impact on the overall goal.

HESLB is progressively improving efficient service delivery by implementing digital services. This has allowed quicker application processing and improved accessibility, transparency, and stakeholder services. However, digital tools, in and of themselves, will not yield efficient results. In order to fully reap the benefits, refining digital services, improving ease of use, and ensuring security and functional ease of digital services will be necessary; as is the seamless connection of digital services with other operational processes.

HESLB will also need to set the necessary structures to gather and disseminate client and employee feedback on reporting issues, refining services, and evaluating processes. Successive refinements to the feedback will adjust the reframed expectations and challenges on the systems to sustain operational efficiency and a positive client experience. In this regard, the digital services offered to clients is an operational improvement. However, sustaining digital transformation requires just as much work and improvement to make the services fully functional as the original digital services offered.

Impersonality of Automated Communication

Other respondents, however, expressed dissatisfaction with the lack of personalised responses. One student reported:

“The messages I receive from the HESLB Public Relations Unit often feel generic and standardised, giving the impression that they are simply copied and pasted rather than tailored to address my specific concerns. This approach diminishes the sense of personalised attention and makes it challenging to feel that my individual issues are being fully understood or resolved.” (Respondent, 10, HESLB, 29/09/ 2025)

This shows another of the potential concerns around the automation of the communication of services offered via the web: it might bring a sense of efficiency, but, without proper modification for the specific context, it may come across as cold and lacking human quality. The literature on the digital public sector communication automation explains how effectiveness is related to not only the speed of response but the quality and responsiveness of

the communication as well (Msigwa & Kabote, 2024; URT, 2023). In the case of HESLB, HESLB stakeholders will consider trust generic automation as a PR penalty, limiting the perceived 'value' of any public relations intervention. When stakeholders and the public feel a communication is simple and generic, this will hinder trust. It has been shown adding core automated services with more personal communications such as a follow up phone conversation improves public trust (Ngowi & Lema, 2023; Mwaipopo & Komba, 2022). For HESLB automated systems, being aware of specific contexts and their responsive/adaptive capabilities will be key to HESLB achieving both operational efficiency and the desired effect of trust on the part of students and parents (Creswell & Creswell, 2020; Kalim & Omar, 2021).

Systemic Inefficiencies in Customer Service

Parents frequently perceived the PR Unit as underperforming due to procedural delays and fragmented communication. A parent noted:

"It is often very difficult to reach a specific person directly at HESLB, as inquiries are repeatedly redirected from one desk to another. This constant referral process creates delays and increases frustration, making it challenging for stakeholders to obtain timely and clear responses."(Respondent, 9, HESLB, 29/09/ 2025)

These observations point to problems with HESLB's customer service system, which are probably due to a mix of organizational, technological, and procedural issues (Ngowi & Lema, 2023; Braun & Clarke, 2019). From an organizational perspective, poorly designed workflows and a lack of role clarity create confusion and overlap, which service delivery suffers as a result. From a technological perspective, outdated information systems and limited digital systems lack integration, which facilitates delays in processing customer inquiries and, as a result, customers receive no real-time information. From a procedural perspective, strict adherence to form-based protocols, with no adaptive mechanisms, and the unit's procedural flexibility to meet unique customer needs, contributes to problem rigidity.

Increased multi-layered bureaucracy, and a lack of effective coordination between layers, results in siloed and scattered communication, which contributes to delays and diminishes customer service satisfaction; this is a problem seen in Tanzanian public institutions in general (Mwaipopo & Komba, 2022). The lack of effective structural and operational systems, introduced outdated technology, demonstrates the lack of basic system organizational controls as role clarity, siloed communication and lack feedback loops, which all need to be addressed.

Finally, the ways HESLB incorporates feedback and the ways students, parents, and other stakeholders engage with the Board are poorly integrated in ways that are frustrating for people and the organization itself. Board members ignore the feedback and suggestions that are purposefully integrated into the evaluating, monitoring, and strategic decision-making processes in place. This means that the feedback received does not adjust any policies or operations, and the concerns, suggestions, or complaints that get through the Board will not lead to any outcome that will help students, parents, and stakeholders.

Those involved in the systems HESLB trust to hear their voices think the systems are unresponsive to their voices. People might feel dissatisfied because of the unaccessed problems feedback, disregarded feedback loops, and handle problems in the unaccessed feedback. Kalim and Omar (2021) reminds that a public institution in HESLB. Having problem feedback tools in the operational systems of HESLB is not the problem. While decision frameworks and evaluation sets are soft, absorptive systems in the HESLB will remain unresponsive, leaving the external systems unresponsive, with negative feedback. Having problem feedback tools in the operational systems of HESLB is not the problem.

Not responding to feedback damages the trust and credibility of HESLB and other stakeholders. These issues negatively impact the legitimacy of HESLB as it becomes seen as unresponsive and bureaucratically rigid by users outside the organization (World Bank 2023). Additionally, feedback inefficiencies prevent the organization from updating its student loan management practices to respond to emerging challenges such as delayed loan disbursements, opaque service delivery, and lack of accountability (Ngowi & Lema, 2023). In essence, without a robust and responsive feedback framework, HESLB risks not only stakeholder dissatisfaction but also broader operational inefficiencies that compromise its mandate to support higher education financing.

Institutional Awareness and Commitment to Improvement

Loan officers acknowledged these challenges but emphasised ongoing efforts to improve service delivery:

"We acknowledge that complaints from customers are valid and important; however, the high volume of inquiries often overwhelms our capacity to respond promptly. Despite this, we are actively working on integrating improved systems and processes to manage queries more efficiently, aiming to reduce response times and enhance the overall quality of service provided to our stakeholders."(Respondent, 7, HESLB, 29/09/ 2025)

Recognition of existing gaps within an organisation is a fundamental step towards effective reform and sustainable improvement. Scholarly studies emphasise that institutional awareness of weaknesses, inefficiencies, or bottlenecks is a necessary prerequisite for designing and implementing corrective measures, especially in organisations experiencing significant digital transformation (Braun & Clarke, 2019; Mwaipopo & Komba, 2022).

If there are no clear details on the areas that need improving, service delivery, and stakeholder satisfaction will miss the mark. With regards to the Higher Education Students' Loans Board (HESLB), there are steps being taken to try to alleviate some communication problems and bolster stakeholder engagement. The use of online portals provides students and other groups access to needed information and services faster than prior systems. This advancement cuts information retrieval visits to the office, and the time lost in bureaucratic red tape. While social media is used to help communication is modernized, it also serves the purpose of connecting with a greater market audience that is used to real time communication. All of these communications and social engagements shows there is sincere effort to try to alleviate the communications and engagements problems pelleting the stake holders.

Still, customers going to the Higher Education Students' Loans Board (HESLB) repeatedly talk about their experience as inconsistent. Some clients focus on delayed response times, and even the most understanding customers talk about delays which most people see as excessive. Beyond that, lots of customers mention the generic nature of responses that seemed to be 'one-size-fits-all' typeed responses even for issues that needed particular care. Not only does this generic response system lower the value of the service provided, but it also frustrates customers. Furthermore, customers have a lot of trouble getting in touch with the right people for their specific issues. Calls and emails are redirected over and over again, and the details for the right contacts are vague or hard to find. These situations point to the deeper structural and operational problems within the Board that are still eroding the overall effectiveness of its services. These problems include insufficient internal department coordination that results in a lack of cohesive responses and excessive delays, poorly defined communication strategies that create contradictory instructions, and the inadequate empowerment of operational staff, who are bound by inflexible systems in the administrative order and are, therefore, frustrated by their inability to assist clients in a timely manner. All of these components result in a service delivery system that is failing to meet customer needs and demands urgent change.

Here, too, some studies focused on public service institutions within Dar es Salaam recommend more comprehensive strategies to enhance client interactions. Many scholars have pointed out the need to

take an integrated approach in the delivery of services as a means of achieving client satisfaction (Ngowi & Mwakalinga, 2024; Kalim & Omar, 2021). With more focused integrated approaches aligned with the digital systems in place, it becomes easier to enhance the overall client experience. If public service institutions fail to address the underlying service delivery challenges, the concern for client satisfaction will lead to even faster automatization of processes. If public institutions advance the digital systems in place, service delivery will be more seamless and client satisfaction will be easier to obtain.

These insights tell us a lot about how ready Tanzanian public institutions are to offer truly customer-focused services. There is little doubt that the improvement of customer services is driven by the adoption of new technologies coupled with increased institutional awareness. However, advanced technologies alone are not enough to improve customer services. Delivering customer services requires more than having a technological infrastructure; it involves creating clear, sophisticated, and actionable implementation plans and ongoing monitoring to ensure that delivering customer services has real value for the clients (World Bank, 2023; Msigwa & Kabote, 2024).

The situation with the Higher Education Students' Loans Board (HESLB) shows how technology is changing quickly, but the service delivery is changing slowly. Even after improvements with communication and the digitalisation of systems, customers and users still face many problems. Many poorly designed processes at the organisational and procedural levels ultimately cause customer dissatisfaction. Improvements in technology will not resolve the design or the usability of the service. Service design needs employees, processes, and systems to be responsive, clear, and easy to use. The overall experience with HESLB shows the lack of responsive, customer-driven strategies that is necessary to improve customer experience in public institutions.

5. CONCLUSION

Based on the findings of this study, it can be concluded that customers perceive PR services at HESLB to be enhanced incrementally, particularly through quicker responses and more effective communication via digital media. The introduction of multiple communication channels has improved accessibility and transparency, which positively influences customer experiences. However, some concerns persist, including time wastage, impersonal approaches, and limited direct contact with employees, which negatively affect trust and confidence in the PR activities of HESLB. Automated responses that lack individual attention were frequently highlighted as an issue, contributing to a perception of lower service quality. Therefore, customer perceptions reflect both the progress made and the ongoing challenges. While digitalization and multiple engagement channels have

strengthened communication, systemic inefficiencies, lack of personalization, and delays continue to hinder the PR Unit from fully meeting customer expectations. Addressing these gaps is essential for achieving meaningful improvements in customer satisfaction (Kalim & Omar, 2021; World Bank, 2023).

6. RECOMMENDATIONS

The Higher Education Students Loans Board (HESLB) should prioritize the review and updating of its Public Relations (PR) and customer service policies. Such regular revisions are essential to ensure that the organization remains aligned with the evolving needs and expectations of its diverse stakeholders, including students, parents, higher learning institutions, and the general public. Systematic policy reviews enable HESLB to identify emerging issues, respond flexibly to external changes, and proactively address stakeholder concerns. This approach not only strengthens the organization's image but also reinforces its mandate to serve students fairly, transparently, and efficiently.

Moreover, regular policy updates would allow the PR Unit to remain responsive to shifts in communication channels and service delivery mechanisms. For instance, with the increasing reliance on digital platforms, the Board should redefine its strategies to incorporate social media interactions, online feedback tools, and easily accessible self-service portals. By doing so, the institution can enhance accessibility, efficiency, and inclusivity in both communication and service delivery.

In addition, cultivating a culture of feedback within HESLB is critical. Continuous review of customer service policies provides opportunities to systematically collect, analyze, and implement stakeholder feedback, complaints, and suggestions. This process would improve responsiveness, demonstrate transparency and accountability, and strengthen trust and confidence among stakeholders. Ultimately, a robust feedback mechanism embedded in policy would ensure that HESLB remains proactive, customer-oriented, and capable of delivering high-quality services in a dynamic and technology-driven environment.

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