

**SERVICE DELIVERY AND CUSTOMER SATISFACTION IN SELECTED
COMMERCIAL BANKS IN CENTRAL DIVISION, KAMPALA**

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By:
Kamal Halidi

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DECLARATION A


"This dissertation is my original work and has not been presented for a Degree or any other academic award in any University or Institution of Learning".

Kamal Halidi 
Name and Signature of Candidate

9th November, 2012
Date

DECLARATION B

"I/We confirm that the work reported in this dissertation was carried out by the candidate under my supervision".

KASOZI Geoffrey 
Name and Signature of Supervisor

9th Nov, 2012
Date

APPROVAL SHEET

This dissertation entitled "commercial banks services delivery and satisfaction of customers in selected banks in Uganda" prepared and submitted by Kamal Halidi in partial fulfillment of the requirements for the degree of Masters in Business Administration in Banking in Finance has been examined and approved by the panel on oral examination with a grade of PASSED.

Asad
Dr. Bulkyo Muganyizi
Name and Sig. of Chairman

Kaszi Geoffrey
Name and Sig of Supervisor

Bugingo Derrick
Name and Sig. of Panelist

Name and Sig. of Panelist

Name and Sig. of Panelist

Date of Comprehensive Examination: _____

Grade: _____

Name and Sig of Director, SPGSR

Name and Sig of DVC, SPGSR _____

DEDICATION

This thesis is dedicated with the deepest love and affection to the researcher's beloved mother and father, both of whom have given him the golden opportunity to attend school.

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Abstract

The study examined the relationship between service delivery and customer satisfaction among selected Banks in Kampala, Uganda; based on five specific objectives: (i) to determine respondent's profiles in terms of gender, age, marital status, level of education position and experience; (ii) level of service delivery (iii) level of customer satisfaction; (iv) difference in the level of service deliver and level of customer satisfaction according to relevant profile variables; and (v) relationship between service deliver and customers satisfaction among the selected banks in Kampala, Uganda. It used a descriptive correlation design, survey, expos facto and cross-sectional survey designs. A self administered questionnaire was used to collect primary data from 331 respondents out of a population of 2400 using convenient sampling technique. Data was analyzed using SPSS's frequencies and percentages, means, one way ANOVA, Pearson's Linear Correlation Coefficient.

The data analysis revealed that most of the respondents were female, married and in the age bracket of 20 – 39 years; majority were bachelor's degree holders; with experience of 5 years and above. The study went ahead to reveal that both the level of service delivery and customer care was high. One way ANOVA revealed that service delivery significantly differed according to age and experience; and the level of customer satisfaction differed according to education and experience. Lastly, PLCC and Regression analysis showed that service delivery positively and significantly correlated to customer satisfaction. Basing on the study findings, the researcher made the following recommendations: Banks need to have complaint registers on their counter for Customer to record their complaints about the services and in areas where they are not satisfied; use friendly system to make ATM transactions easier and cheaper, this will reduce queues on the counter inside the bank; locate ATMs in convenient places to reduce the distance customers move to access their finances and secondly, these ATMs need to be in safe places to reduce robbery and coning of customers after withdrawing their cash; staff need to devote enough effort in resolving customer problems and complaints as and when they arise; banks to set fair interest rates to attract more customers; banks follow up customers to establish their level of satisfaction on the services offered.

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CHAPTER ONE

THE PROBLEM AND ITS SCOPE

Background of the study

As the business world is becoming more and more competitive, banks have felt the need of quality services as a panacea to address the increasing challenges of the globalization. The rising competition in the banking industry as a whole and in Uganda specifically has posed a challenge to banking units to ensure effectiveness and quality service to maintain a competitive edge. Furthermore, the increasing changes in technology, knowledge transfer, coupled with higher customer demands and awareness, require commercial banks to make quality a priority on their agenda. This research paper seeks to provide an overview of the banking sector in Uganda as it highlights how the provision of financial services and products impacts customer satisfaction in the country.

Until recently, the subprime crisis as well as the regulative measures formulated by governments along with the Breton-woods institutions has caused financial institutions to review their policies and strategies so as to minimize risks that are inherent in the banking activities. As a result, most commercial banks have designed research programs to measure service quality, service delivery as well as customer satisfaction. Such programs are put in to place to facilitate the management of service provision and to foster relationship building initiatives. In addition, they provide crucial information to guide efforts to reduce variability in service quality and to provide customers with the service that will help ensure their continued patronage. In Uganda, for instance, many efforts were made to improve the quality of services and ensure customer satisfaction in commercial banking.

Generally speaking, customer satisfaction is the gratification of customers towards the services or products they received. However, lots of theoretical frameworks have been applied to explain customer satisfaction. The most prominent paradigm is "*expectancy disconfirmation paradigm*" from social psychology. That paradigm holds that consumers form expectation of products or services prior to their purchase. These expectations are then either confirmed or disconfirmed after the product or service is purchased or used (*Schnaars, 1991*). Shnaars asserted that

customer satisfaction is a competitive advantage that is sustainable over the long-term. Engel & Blackwell (1990) defined it as an evaluation that then chosen alternative is consistent with prior beliefs with respect to that alternative. Satisfaction implies a conscious and deliberate evaluation of outcomes (*Engel & Blackwell, 1982*). If expectations are matched, the outcome, of course, is satisfaction. When alternative is perceived as falling short in significant ways, dissatisfaction is the result. High satisfaction or dissatisfaction also is a motivation for sharing with others (*Engel, 1990*). If customer satisfaction is a long-term objective, then it is incumbent on commercial banks to maintain standards and quality service delivery to ensure a continuous supply of both existing and prospective customers to allow superior satisfaction in an ever-changing environment. However, there is no specific unanimous strategy that leads to customer satisfaction. More even, there is no empirical evidence about the extent to which customers are gratified by the services that are offered in commercial banking in Uganda.

Statement of the problem

The banking industry has evolved from being a traditional activity to a modern one providing higher quality services that meet the growing changes in technology. Any organization that strives to maintain a competitive position in today's world should employ a variety of measures of performance focusing on both financial and non financial perspectives, as opposed to traditional measures whose focus was limited on financial indicators (*Amaratrunga, 2001*). With increasing changes in technology, knowledge transfer, coupled with increasing customer demands and awareness, require banks to make customer satisfaction a priority on their daily agenda. Despite the charges in technology, bank queues have not reduced. Customers are still spending more time making transaction within banks.

In Uganda, despite the importance of technology in the banking industry, fewer studies have focused on service delivery and customer satisfaction especially in Ugandan commercial banks. This study therefore sought to find if there was a relationship between the delivery of services and customer satisfaction in commercial banks in central division, Kampala.

Purpose of the study

The study a) tested the hypothesis of no significant relationship between service delivery and customer satisfaction among selected banks in Kampala; b) validated existing information related to the theory to which the study had been based; c) generated new information based on the findings of the study; and d) bridged the gaps identified in the previous studies.

Research objectives

General: The study determined a relationship between service delivery and customer satisfaction among selected banks in Kampala.

Specific: In particular, the study was based on following specific objectives:

- i) To determine respondent's profiles in terms of gender, age, marital status, level of education, position and experience;
- ii) To determine the level of service delivery in banks among selected commercial banks in Kampala;
- iii) To determine the extent of customer satisfaction among selected commercial banks in Kampala;
- iv) To determine difference in the level of service delivery and level of customer satisfaction according to relevant profile variables
- v) To establish if there is a significant relationship between the delivery of services and level of customer satisfaction among selected commercial banks in Kampala

Research Questions

- i) What are the respondent's profiles in terms of gender, age, marital status, level of education, job title and experience?

- ii) What is the level of service delivery in banks among selected banks in Kampala?
- iii) What is the extent of customer satisfaction among selected banks in Kampala?
- iv) Is there a significant difference in the level of service delivery and level of customer satisfaction according to relevant profile variables?
- v) Is there a significant relationship between the delivery of services and level of customer satisfaction among selected banks in Kampala

Null Hypotheses

Ho₁: There is no significant difference in the level of service delivery and level of customer satisfaction according to relevant profile variables

Ho₂: There is no significant relationship between the delivery of services and the level of customer satisfaction among selected banks in Kampala.

Scope of the study

Geographical Scope

This study involved four commercial banks in Kampala District, namely, Stanbic bank, DFCU bank, Bank of Africa, and Centenary Bank.

Theoretical Scope

The theories on which the study was based are on Herzberg's Two Factors Theory and the new approach to Customer Satisfaction, Service Quality and Relationship Quality Research by Byron Sharp, Narelle Page and John Dawes.

Content Scope

The variables in this study namely, services delivery as the independent variable and customer satisfaction as the dependent variable were empirically

investigated for significant difference and significant correlation. Other variables are the factors related to customer satisfaction.

Time Scope

The study took a period of six months that is from July – October 2012.

Significance of the Study

The outcome of the study will benefit various stakeholders and parties as follow:

The results will be helpful to all researchers, including academicians and students, as a point of reference while conducting a study in the same or related areas.

The findings will also help the management commercial banks in Uganda in designing services and policies that meet customer requirements, expectation and satisfaction. This may help banks to achieve sustainability through the diversification of services and outreach and seek for consultations for efficient operation the institution.

Lastly, the results will guide and help the Management department in addressing critical issues to banking institutions such as outreach and sustainability. This can help establishing strong relationships with the stakeholders.

Operational Definitions of Key Terms

For the purpose of this study, the following terms are operationally defined.

Commercial bank: an institution which accepts deposits, makes business loans, and offers related services. Commercial banks also allows for a variety of deposit accounts, such as checking, saving, and time deposits. These institutions are run to make a profit and are owned by a group of individuals. While commercial banks provide services to different individuals, they are primarily concerned with receiving deposit and lending to business.

Service delivery: Service Delivery is one of two disciplines that comprise Information Technology (IT) and Service Management. Service delivery defines the business of IT. Through Service Delivery processes, IT can: clearly define the

content of services, the roles and responsibilities of customers (those who pay for the services), users (those who use the services) and Service Providers as well as set expectations of service quality, availability and timeliness.

Customer: a person who purchases goods or services from another, buyer, patron.

Satisfaction: the extent to which an individual is gratified with something or a situation.

Customer satisfaction is a business term that is a measure of how products and services supplied by a company meet or surpass customer expectation.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Concepts, Opinions, Ideas from Authors/Experts

Financial institutions play a very important role in shaping and enabling society to function. They are vital in just about any type of financial matter including home loans, car loans, issuing credit, storing and saving money and investing. There are many financial institutions including investment banks, financial brokerage firms, and most common, commercial banks. These financial institutions provide various services and have many functions. Investment banks help companies and large corporations merge together to raise capital and issue stock. Brokerage firms provide investment advice, investment and wealth management as well as buying and selling securities. The most common financial institution is the commercial bank.

Functions of Commercial Banks

A commercial bank provides many services such as issuing home loans, car loans, offering certificates of deposit (CDs), money market funds, opening checking and savings accounts and providing business loans. Commercial banks offer home loans which are funds that are given to customers to buy home. The buyer is then expected to pay the loan back plus an interest rate. The next function for a commercial bank is providing car loans which are like home loans. This is money given to purchase a car or other vehicle. Again, the buyer is expected to pay the money back at a certain rate and within a certain amount of time usually five years. Opening checking and savings accounts is another function of the commercial bank. These are accounts where people can store and save money and then use that money to spend and pay bills. Providing investments such as CD's, money market accounts are accounts that grow in value over time in order to increase one's savings are another primary function of the commercial bank.

Services provided in Commercial Banking

Commercial banks provide a variety of important products and services. In contrast to investment banks, which deal primarily with the securities markets,

commercial banks accept a variety of deposit types, make various kinds loans and provide other services including checking and savings accounts, credit cards, ATM networks, safe deposit boxes, and custodial and trustee services.

Liability Products

According to *Gary Nolan (2010)* liability products are one category of products that commercial banks provide. So named because they represent liabilities of the bank, these products include checking and savings accounts, certificates of deposit and other types of deposit products. Except for checking accounts, liability products normally earn interest for the depositor, which varies according to the type and term of the deposit. Commercial banks provide these products to individuals, businesses and non-profit organizations.

Asset Products

Asset products are another service that commercial banks provide called asset products because they represent the primary assets of the banks, these products normally take the form of personal and business loans, mortgages, auto loans and credit cards. Asset products also have a variety of rates and terms, and the interest revenue in them is the main way that commercial banks earn profits (*Gary Nolan, 2010*).

Electronic Banking (E-banking)

Electronic banking services provided by commercial banks include the maintenance and expansion of 24-hour ATM networks, wire transfers and banking websites that allow consumers and business to obtain account information, open new accounts, order checks, transfer funds between accounts and make bill payments added convenience these websites offer has proven to be a great benefit to bank customers (*Steven M. Shuffling, 2003*). However, in Uganda banks have not yet given access to electronic commerce to their customers.

Internet banking

Arunachalam and Sivasubramanian (2007) content that Internet banking is where customer can access his or her bank account via the Internet using PC or mobile phone and web-browser. *Ongkasuwan and Tantichattanon (2002)* defined Internet banking service as a banking service that allows customers to access and perform financial transactions on their bank accounts from their computers with Internet connection.

Kim et al. (2006) predicted that 87% of community banks would offer Internet banking in 2003 to meet consumers' needs, and asserted that, Internet banking has advantages for banks to maintain competition, to save costs, to enhance mass customization, marketing and communication activities, and to maintain and attract consumers.

Other services

Commercial banks also provide other services to businesses and consumers for which they earn various fees. These include investment advisory services, corporate finance consulting, custodial services for estates and trusts, safekeeping of securities and other valuable items as well money transfer services.

Delivery of services and use of computer systems

Computers are used by commercial banks for a variety of reasons. They help bank personnel operate more efficiently and effectively. Computers are used to track certain transactions and they help process other customer information as well. Without computers, it would be very hard for a bank to offer good customer service day in and day out. Computers help a bank save time and money, and can be used as an aid to generate profits.

Customer Information

Banks use computers to track customer information such as name, address, phone number, date of birth, Social Security number and place of employment. This information is used to stay in touch with customers and notify them of any changes in bank policy. A customer address is needed to send out statements on a monthly

basis. A customer's account number is also stored in the computer, which gives bank employees the ability to access customer information efficiently.

Products

Khattak and Rehman (2010) stressed that the number of products and services a customer has is also stored in computers. In some banks, the personnel periodically call customers at home to offer them a product or service, such as a home equity line of credit. It helps to know which products a customer already has before any new products are offered. Without the use of computers, it would be difficult to keep track of this information

Reports and Profits

Rehman (2012) reported that with a computer, banks can analyze aging reports and track the customers who have had checks returned due to nonsufficient funds. This report can be used by the sales associates to call these customers and offer them a product called overdraft protection, which prevents a customer from over drafting their account. Computers help bank personnel generate income by targeting certain customers for sales activity.

Transactions and Goals

According to *Kenneth C. Laudon (2010)*, computers help tellers keep a record of all transactions for the day. When customers make deposits and withdrawals, cash checks, open checking accounts or apply for mortgage loans, a computer will store and track all of the information once a teller or bank employee keys it into the system. After tabulating all of the information, a branch manager can print the report at the end of the day to see if the branch hits its goals and objectives. Branches have goals for lending and new accounts.

Credit Applications

A bank can use computers for new loan applications and credit card applications, ChexSystems verification, and opening new accounts such as checking, savings or certificate of deposit accounts (*Kenneth C. Laudon (2010)*).

Delinquency

Computers can be used to track customers who are delinquent on their loan and credit card payments. Computers can generate separate reports for customers who are 30, 60 and 90 days delinquent on their accounts. When a 30-day delinquency report is generated, a collection representative can contact the customer for resolution, which helps keep delinquency under control (*Kenneth C. Laudon (2010)*).

Miscellaneous

Computers can keep a record of all communications that a bank employee may have with a bank customer including collection activity. A bank can also use a computer to see which safety deposit boxes are available and they can keep a record of customers who have safety deposit boxes (*Kenneth C. Laudon, 2010*).

Theoretical perspective

Service provision and approaches to the measuring customer satisfaction

In 1959, *Frederick Herzberg*, a behavioural scientist proposed a *two-factor theory*. According to Herzberg, there are some factors that result in satisfaction while there are other factors that prevent dissatisfaction. According to Herzberg, the opposite of "Satisfaction" is "No satisfaction" and the opposite of "Dissatisfaction" is "No Dissatisfaction".

Herzberg classified these satisfaction factors into two categories: a) **Hygiene factors or dissatisfiers**-which are factors that are essential for existence of satisfaction. They are required to avoid dissatisfaction and do not lead to positive satisfaction for long-term. But if these factors are non-existent in an office, then they lead to dissatisfaction. In other words, hygiene factors are those factors which when adequate/reasonable in an office, pacify both employees and customers and do not make them dissatisfied. The hygiene factors are extrinsic to the organization and symbolize the physiological needs which the individuals want and expected to be fulfilled; b) **satisfiers**-these are factors that lead to positive satisfaction. Satisfiers are inherent to the work and services provided. They motivate the employees for a

superior performance and satisfy the customer with the service or product they received. Satisfiers symbolized the psychological needs that are perceived as an additional benefit.

Customer satisfaction is a key factor in formation of customer's desires for future purchase (*Mittal & Kamakura, 2001*). Furthermore, the satisfied customers will probably talk to others about their good experiences. This fact, especially in the Middle Eastern cultures, where the social life has been shaped in a way that social communication with other people enhances the society, is more important (*Jamal & Naser, 2002*). Although satisfaction has been defined as the difference between expectation and performance, but there are differences between quality and satisfaction. For example, *Parasuraman et al. (1991)* say that satisfaction is a decision made after experience while quality is not the same. On the other hand, in satisfaction literature, expectations for goods is "would", while in service quality literature, expectations for goods is "should".

Cadotte & Turgeon (1988) have introduced another group of factors known as neutral factors. Besides, *Liljander & Strandvik (1993)* say that experience is not needed for evaluating service quality, and service can be evaluated on the basis of the knowledge about service provider, while satisfaction is an inner view, resulted from customer's own experience from the service. Finally, several researches have been done on the relation between service quality and satisfaction: findings of some of these researches show that satisfaction results in service quality (*Parasuraman et al., 1988*). Also, the research conducted by *Sureshchandar et al. (2002)* shows that, there is a two-way relation between satisfaction and service quality.

Measuring service quality and satisfaction traditionally involves asking customers for subjective attitudinal evaluations, that is, asking if they personally felt the service they received was satisfactory. Many service and relationship quality measurement programs also ask customers for subjective evaluations, e.g. "please rate the quality of the delivery service - was it excellent, very good, fair or poor". This is done on the assumption that customers' attitudes towards the service will affect their future behaviour, such as repeat-purchase behaviour or recommending the company to others.

Attitude: future behaviour (buying or recommending)

While this attitudinal measurement approach sounds intuitively sensible, it is actually fraught with problems. It is a needlessly complicated and indirect approach. It does not focus on service provision or buyer behaviour. Instead it measures customer attitudes and makes inferences from these both to service delivery and to buyer behaviour.

Yet, the purpose of service quality market research is not to determine whether or not customers give positive or negative evaluations (actually the answer to this question is usually the same - most customers give positive evaluations). What really needs to be discovered is (a) what sort of service is the company really delivering, and (b) how does this impact on real customer behaviour, that is, what aspects of the service really affect behaviour –either positively or negatively? So logically, the important things are to measure the actual service provision experienced and the subsequent behaviour.

Service delivery: future behaviour (buying or recommending)

Apart from the logical argument against measuring customers subjective evaluations (attitudes) there are also three very practical concerns: Attitude-based service quality research does not tend to produce managerially actionable findings. Managers need to know what specific aspects of service delivery are poor and which aspects affect behaviour. Measuring global attitudes is not a direct way of gathering this information. Finding out that on average, customers rate the hotel's reception service at "6 out of 10" does not tell a manager what the problems with the reception service actually are.

New search into customer's subjective evaluations (attitudes) has shown that customers are extremely fickle. Typically, only half of the respondents who gave a particular attitudinal response (eg "Barclays bank has good customer service") give the same response on a second interview, irrespective of when that second interview takes place - for example 15 minutes later or a month later (*Dall'Olmo Riley et al. 1997*).

It seems that attitudes are seldom deeply held, customers give an attitudinal response only because they were asked to, not because Most of the time customers form no real judgment about the service, and even when they do they often quickly forget it. This is evidenced by the wide scale success of the Dirichlet model of repeat-purchase that assumes no purchase feedback (*Goodhardt et al. 1984*).

Not surprisingly then, decades of research into the link between customer's expressed attitudes and their subsequent behavior has consistently shown a very weak link. The vast bulk of customers who switch away from the brand they used previously might say they were satisfied. Attitudes appear to be more a function of behaviour (we like brands we *have* used) rather than the other way round (*Bird and Ehrenberg 1966*). Therefore, basing service quality research on attitudes is not sensible or useful. Likewise there seems little point in measuring customer satisfaction (which is nothing more than an attitude). The exceptions to this are organizations in a monopoly position, such companies do not need to worry about customer loyalty but they usually need to keep customers satisfied in order to avoid regulators or at least fulfil the requirements that regulators have set them. Also, monopoly companies cannot measure loyal behaviour - all their customers have to be loyal.

Companies with government ownership and government organizations themselves are also rightly concerned with customer (voter) satisfaction. But most companies are not in monopoly positions so their emphasis should be on measuring their service provision and relationship enhancing efforts, as well as determining how this impacts on buying behavior. In this paper we briefly describe a new approach based on the above rationale.

Linking Service Provision with Buyer Behavior

Given the problems with evaluative (attitudinal) assessments of service quality, the approach emphasizes the gathering of descriptive, 'objective', information on the service provision and on customer behavior (either repeat-purchase or providing recommendations). Making causal inferences about objective elements of service provision, even from cross sectional data, is often less contentious than it is from attitudinal variables. There is clearer separation between

the independent variables (service that did or did not occur) and the dependent variable (loyalty behaviour). Whereas the separation between say satisfaction and re-purchase intention is not great. Even between attitudes and behavior it is difficult to know what is causing what.

Objective measures are not only possible, but they form the basis of much scientific work even in the social sciences (*Hunt, 1993*). The use of objective measures of service quality are, however, uncommon (though there is some use in commercial market research e.g., mystery shopping, and much use in product quality research). A reason for this reluctance to employ measures that are based on pre-determined explicit standards may be that such measures are seen as not customer-oriented. That is, that they may not capture customers' assessments of the service experience. This can be addressed by prior qualitative research to help ensure that a service quality study captures relevant aspects of the service received. Another important benefit of a prior qualitative study is to ensure that the instrument uses customers' own terminology to increase the validity of the study (to make sure all respondents understand the questions and to remove any ambiguous questions or jargon).

To collect descriptive information on the service provision we may: ask customers to provide descriptive responses concerning the actual service they received (e.g., "did the cashier greet you? Or "How long have you been waiting?"); or have trained 'mystery shoppers' record the service that was delivered. Mystery shopping has been found to be a reliable and valid means of evaluating service quality, although the results cannot be used to compare individual sites due to service variability and sampling concerns (Dawes and Sharp 2000); or ask staff to factually report what they did (or did not do); or use internal company records to provide data on what relationship building interventions the customer was and was not exposed to.

Ideally the market research should explicitly measure the effectiveness of organizations' selling channels (sales representatives, telephone sales etc) and also customers' evaluations of the service received in ordering, gaining and using the product or service. For example, in the airline industry a customer service quality study would incorporate measures for the purchasing of tickets, pre-flight service

th(check-in, baggage handling, lounge), the actual flight itself (leaving on time, food service, special requests, general presentation and hospitality of crew), post flight service (baggage, connecting flights, etc) and any follow-up contact (e.g. complaint handling).

This information can then be modeled against data on customer behavior that is also collected. Behaviors such as repeat-buying, recommending, complaining, or paying price premiums. Where it isn't possible to measure actual behavior we advocate the use of non-attitudinal, probabilistic predictors of future behavior that have been shown to be reliable (*e.g., see Danenberg and Sharp 1996*). This approach has been tremendously successful in providing managers with reliable information about variation in the quality of service provision, and showing what aspects of the service are associated with desirable buyer behavior. It provides actionable information by going to the heart of the issue – linking actual service provision to buyer behaviors that really matter. Rather than taking a side route by examining buyers attitudes.

Service Loyalty

This approach, to directly examine the relationship between service provision and loyalty behavior, has been advocated by *Rust (1993)*. It allows for examination of the link between particular components of customer service and loyalty. Some elements of customer service may be more important than other elements. It is financially impossible and practically improbable to focus marketing efforts on all possible customer service elements. Discovering the elements that relate to subsequent buying behaviors gives managers a better handle on what they should manage in order to reduce customer defection.

A more traditional alternative is to ask customers directly which service elements are most important to them. This is fraught with problems; buyers may be good at making choices but do not necessarily know how they make these choices. And the practice of asking them what is important out of a list of usually all relevant features tends to produce high scores for every item. It is also difficult to interpret such scores as they give little insight into the trade-offs customers might make. Asking what is important to the customer is not the same as finding out what affects

their buying behavior. A better approach is to determine relative importance from statistical and experimental techniques.

Empirical studies

A number of empirical studies have been conducted using this approach. Examples of objective measures of Relationship Quality: Know name of contact personnel, face-to-face contact, telephone contact, social invite, business function invite. Examples of objective measures of Service Quality (using a range of industry settings): No delivery problems, contact with truck driver / sales manager Know name of sales manager / sales rep, Delivery on time, waiting time in queue. Empirical findings have included being able to determine the most preferred method of contact (face to face has been preferred in a number of studies over telephone contact); identifying how close or strong the relationship is using the simple "know main contact's name" measure and setting benchmarks whereby more customers will know the name of their main contact; being able to rectify dissatisfaction with late delivery by keeping customer's in contact at all stages of the dispatch process.

Implications

Objective measures provide a very useful complement to subjective assessments. They also provide insights into environmental/external causes of subjective assessments. Such measures provide managers with strategic information to develop service quality and relationship marketing programs and allow researchers and managers to determine what activities have stronger associations with overall relationship and service quality. Objective measures are very straightforward and have high face validity. They are unambiguous, easily understood by people of different cultural and ethnic backgrounds and can be used as a benchmark.

The application of such measures and the modeling of relationships with customer behavior provide an immediate practical tool for marketing managers. In addition it opens up the opportunity to develop generalizations concerning aspects of service provision and how variation affects customer loyalty.

Related studies

Many theoretical frameworks have been applied to explain customer satisfaction. The most prominent one is the "expectancy disconfirmation paradigm" by Schnaars (1991). That paradigm holds that consumers form expectation of products or services prior to their purchase. These expectations are then either confirmed or disconfirmed after the product or service is purchased or used. This study is anchored on two Theories: satisfaction measurement and theory (*Scott M. 2007*) and *Engel and Blackwell's (1982)* consumer satisfaction model.

Satisfaction measurement and theory

According to Scott M. (2007), Customer satisfaction measures how well a company's products or services meet or exceed customer expectations. These expectations often reflect many aspects of the company's business activities including the actual product, service, company, and how the company operates in the global environment. Customer satisfaction measures are an overall psychological evaluation that is based on the customer's lifetime of product and service experience. Effective marketing focuses on two activities: retaining existing customers and adding new customers. Customer satisfaction measures are critical to any product or service company because customer satisfaction is a strong predictor of customer retention, customer loyalty and product repurchase.

Satisfaction measures involve three psychological elements for evaluation of the product or service experience: cognitive (thinking/evaluation), affective (emotional-feeling/like-dislike) and behavioral (current/future actions). Customer satisfaction usually leads to customer loyalty and product repurchase. But measuring satisfaction is not the same as measuring loyalty. Satisfaction measurement questions typically include items like:

- An overall satisfaction measure (emotional): Overall, how satisfied are you with our products? Satisfaction is a result of a product related experience and this question reflects the overall opinion of a consumer's experience with the product's performance. Note that it is meaningful to measure attitudes towards a

product that a consumer has never used, but not satisfaction for a product or brand that has never been used.

- A loyalty measure (affective, behavioral): Would you recommend "our products" to your family and friends?
- A series of attribute satisfaction measures (affective and cognitive): How satisfied are you with the "quality" of the product? How important is "quality" to you in selecting our bank?

Satisfaction and attitude are closely related concepts. The psychological concepts of attitude and satisfaction may both be defined as the evaluation of an object and the individual's relationship to it. The distinction is that satisfaction is a "post experience" evaluation of the satisfaction produced by the product's quality or value.

- Intentions to repurchase (behavioral measures): Do you intend to repurchase Yoni fresh yogurt? Satisfaction can influence post-purchase/post-experience actions other than usage (such as word of mouth communications and repeat purchase behavior). Additional post-experience actions might include product or information search activity, changes in shopping behavior and trial of associated products.

Scott M. adds that it is sometimes believed that dissatisfaction is synonymous with regret or disappointment while satisfaction is linked to ideas such as, "it was a good choice" or "I am glad that I bought it." When phrased in behavioral response terms, consumers indicate that "purchasing this product would be a good choice" or "I would be glad to purchase this product." Often, behavioral measures reflect the consumer's experience individuals associated with the product (i.e. customer service representatives) and the intention to repeat that experience.

Customer satisfaction is a long-term strategy. Just as it is difficult to radically alter perceptions of product quality over a short time horizon, so too is difficult to quickly cultivate a reputation for superior customer service. Consequently customer satisfaction is as competitive advantage that is sustainable over the long term

(Schnaars, 1991). In the past few years, subject of satisfaction and dissatisfaction has received a great deal of attention from academic researchers. Engel and Blackwell (1982) defined satisfaction as an evaluation that the chosen alternative is consistent with prior beliefs with respect to that alternative. Satisfaction implies a conscious and deliberate evaluation of outcomes. If expectations are matched, the outcome, of course, is satisfaction. When alternative is perceived as falling short in significant ways, dissatisfaction is the result. Satisfaction and dissatisfaction, of course, represent extreme points on a continuum. High satisfaction or dissatisfaction also is a motivation for sharing with others.

There are many ways to improve customer satisfaction. Some strategies are: building relationships with customers, superior customer service, unconditional guarantees, efficient complaint handling. Customer satisfaction leads to competitive advantage in market place by differentiation, product quality, speed, unified corporate purpose etc. The service management literature argues that customer satisfaction is the result of a customer's perception of the value received in a transaction or relationship – where value equals perceived service quality relative to price and customer acquisition costs—relative to the value expected from transactions or relationships with competing vendors (Zeithaml et al., 1990).

Customer satisfaction surveys are now increasingly administered by many service industries. Growth of service industries compared with manufacturing industries and the demand for total quality management for both industries has increased customer satisfaction survey. Along with the increased research in customer satisfaction has been a corresponding increase in the diversity of measurement scales used in customer satisfaction surveys (Devlin et al., 1993).

A review of the literature revealed over 40 different scales used to measure consumer product or service satisfaction, from retail to airline settings (Haddrell, 1994). With such a large number of alternative scales available. Almost all studies of customer satisfaction share a common characteristic that has been noted by a number of researchers. That is, "virtually all self-reports of customer satisfaction possess a distribution in which a majority of the responses indicate that customers

are satisfied and the distribution itself is negatively skewed”.

Peterson and Wilson (1992) offered various explanations for this phenomenon. These include: (1) individuals could in fact be very satisfied with what they consume and purchase; (2) satisfaction is caused by factors (such as expectations, performance), therefore its antecedents may influence the shape and level of the observed distributions; (3) satisfaction may possess a distribution that is different from what we know as a normal distribution; and (4) the level and shape of customer satisfaction ratings are a function of the research methodologies employed.

The research gap: Customer Satisfaction issues in the Ugandan Banking Sector

The number of commercial banks is increasing in Uganda due to the attractive market opportunity available in the country, especially after the advent of democracy. Nowadays, the performance of these commercial banks has come under question in terms of customer satisfaction.

Furthermore, despite the growing interest and importance of banking activities in Uganda and the implementation of such innovations in some banks, there has remained low adoption rates among clients and its usage has not brought significant outputs in the way clients become happy with the services offered, and indeed extant literature indicates that despite such growing interest, no significant studies that have focused on consumer adoption and more so, customer satisfaction (*Katri, 2003; Gao and Owolabi, 2008*). It is, therefore, quite imperative to assess their performance in terms of customer satisfaction. This study is designed to answer to this problem.

CHAPTER THREE METHODOLOGY

Research Design

The study utilized the descriptive comparative, correlation research design and cross sectional survey design. Descriptive comparative design was employed since the study measured the difference in the level of Independent Variable (delivery of services) and Dependent Variables (customer satisfaction) according to relevant profile variable. Correlation design was used since the study measured the relationship between the Dependent Variable and Independent Variable. Cross sectional survey since the population was large and respondents were selected and participated in study once.

Research Population

The target population consisted of 1920 employees of the four selected commercial banks. In general, employees of commercial banks are the full time workers of the banks that deal directly or indirectly with customers. Nevertheless, the present study could not cover all employees of commercial banks.

Sample Size

The minimum sample size of the study was 331. It was determined using Sloven's formula. (*See Appendix V*)

Table 1
Respondents of the Study

Name of the Bank	Target population	Sample size
Stanbic Bank	105	83
DFCU Bank	103	82
Centenary Bank	116	90
Bank of Africa	93	76
Grand Total		331

Source: Assets & market share among commercial banks in Uganda and researcher's conceptualization

Sampling procedure

A set of inclusion criteria of sampling were purposively used to select the 331 expected actual respondents from the 1920 target population of respondents. The following criteria then were utilized: (1) gender, (2) age, (3) level of education, (4) marital status, (5) job title, and (6) experience. A list of sampling frame was made reflecting the qualified respondents. Using this list, selection was through simple random sampling in order to arrive at the 331 minimum sample size. However, in anticipation to some deficits in retrieval of questionnaires, the researcher selected and administered the questionnaires to more than 331 qualified respondents. The researcher provided all transport fees and other costs that are inherent in the study.

Research Instruments

The researcher utilized a researcher made self administered questionnaire with three major parts/sections that included the following: (i) data on the respondents' profile (gender, age, marital status, educational level, job title and experience); (ii) levels of service delivery and (iii) the level of customer satisfaction. The response modes and scoring rates were as follows: strongly agree (4), agree (3), disagree (2), and strongly disagree (1).

Validity and Reliability of the instrument

To ensure the validity and reliability of the instrument, the research employed the expert judgment method. After constructing the questionnaire, the researcher contacted experts in the study area to go through it to ensure that it measured what it was designed for. Necessary adjustments were made after consultation and this ensured that the instrument was clear, relevant, specific and logically arranged. In addition, a pre-test was conducted in order to test and improve on the reliability of the questionnaire. Lastly, a content validity index (CVI) of 0.99 was obtained using the following formula:

$$CVI = \frac{\text{The number of relevant questions}}{\text{The total number of Judges}}$$

Calculations are indicated in the appendix (IV). CVI = 0.97 which was greater than 0.70 thereby declaring the instrument valid. Reliability of the instrument was

tested using the cronbach's coefficient alpha (α) and the results obtained $\alpha = 0.89$ (SPSS results) which was greater than 0.70 indicating that the instrument was highly reliable.

Data Gathering Procedures

Before the administration of the questionnaires

The researcher obtained a letter of introduction from the College of Higher degrees and Research addressed to the human resource managers of the selected banks in Kampala soliciting approval to conduct the study in that organization. When approved, the researcher secured a list of the qualified respondents from the bank and selected through simple random sampling from this list to arrive at the minimum sample size. Respondents were explained about the study and were requested to sign the Informed Consent Form (Appendix II). The researcher produced more than enough questionnaires for distribution and selected research assistants who assisted in data collection, briefed and oriented them in order to be consistent in administering the questionnaires.

During the administration of the questionnaires

Respondents were requested to answer completely and not to leave any part of the questionnaires unanswered; the researcher and research assistants emphasized to retrieve the questionnaires within two weeks from the date of distribution. On retrieval, all returned questionnaires were checked if all questions were answered.

After the administration of the questionnaires

After two weeks, questionnaires were retrieved, encoded, edited, categorized and entered into the computer and statistically treated using the Statistical Package for Social Sciences (SPSS) for data processing and analysis.

Data Analysis

The frequency and percentage distribution were used to determine the profile of respondents; means were applied for the levels of service delivery and customer satisfaction. The students' independent t-test and One Way ANOVA was used to measure the level of difference between the level of service delivery and customer

satisfaction according to relevant profile variables. PLCC and Regression analysis were used to analyze the relationship between service delivery and customer satisfaction

An item analysis is to illustrate the strengths and weaknesses based on the indicators in terms of mean and rank. From these strengths and weaknesses, the recommendations were derived.

The following mean range was used to arrive at the mean of the individual indicators and interpretation on both the Independent and dependent variables:

Mean Range	Response Mode	Interpretation
3.26-4.00	Strongly agree	Very High
2.51-3.25	Agree	High
1.76-2.50	Disagree	Moderate
1.00-1.75	Strongly disagree	Low

Ethical Considerations

To ensure confidentiality of the information provided by the respondents and to ascertain the practice of ethics in this study, the researcher implemented the following activities: a) respondents and financial institutions coded instead of reflecting the names; b) solicited permission through a written request to the concerned officials of the selected financial institutions in the study; c) requested respondents to sign the Informed Consent Form; d) acknowledged the authors quoted in this study through citations and referencing and e) findings were presented in a generalized manner.

Limitations of the Study

In view of the following threats to validity, the researcher claimed an allowable 5% margin of error at 0.05 level of significance. Measures are also indicated in order to minimize if not to eradicate the threats to the validity of the findings of this study.

1. Extraneous variables which were beyond the researcher's control such as respondents' honesty, personal biases and uncontrolled setting of the study. To minimize this threat, the researcher requested respondents to avoid being subjective while answering the questionnaires.

2. Instrumentation: The research instrument was not standardized. Therefore a validity and reliability test were done to produce a credible measurement of the research variables.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

Respondents' demographic characteristics

The researcher described respondents' profile in terms of age, gender, and marital status, level of education, job title and experience. Respondents were requested to state their characteristics for purposes of classifying them. The study utilized a structured researcher made self administered questionnaire to classify respondent's profiles and their responses were analyzed using frequencies and percentage distributions as shown in the table 2.

Table 2
Respondents Demographic Characteristics

Main category	Sub category	Frequency	Percentage
Gender	Male	140	42
	Female	191	58
	Total	331	100
Age	20 – 39 yrs & below	232	70
	40 – 59 years	88	27
	60 yrs & above	11	3
	Total	331	100
Marital Status	Single	101	31
	Married	220	66
	Divorced	3	1
	Widowed	7	2
	Total	331	100
Level of education	Diploma	39	12
	Bachelors	208	63
	Postgraduate	84	25
	Total	331	100
Job title	Loan officer	36	11
	Supervisor	21	6
	Manager	9	3
	Other	265	80
	Total	331	100
Experience	5 yrs & below	171	52
	6 – 10 years	106	32
	11 – 15 years	33	10
	16 and above	21	6
	Total	331	100

Source: Primary data

Table 2 indicates that majority (58%) were female whereas male respondents were (42%). This implies that an even distribution of banking personnel in terms of gender even though females made the biggest percentage.

Regarding age brackets, the finding revealed that majorly (70%) were in the age brackets 20 – 39 years, followed by age brackets 40 – 59 years with (27%) and in the last category was 60 years and above (3%). Based on the study findings, the study indicated that banking institutions high young employees at entry level.

In terms of marital status, majority (66%) were married, followed single at (31%), widowed and divorced followed with (2%) and (1%) respectively. A person's marital status has a bearing on one's way of life, motivation, tastes and preferences and the general attitude towards work.

Concerning the level of education, respondents with bachelors contributed the biggest percentage (63%), followed by postgraduate and diploma holder with (25%) and (12%) respectively. This implies that the banks employee staff with the required level of education.

In line with job title, study revealed that (11%) of the respondents were loan officers, (6%) supervisors, (3%) managers whereas (80%) occupy other positions like customer care, tellers name them.

Lastly, most staff (52%) had experience of 5 years and below, followed by age bracket of 6 – 10 years with (32%), the age brackets 11 – 15 years and 16 years and above came last with (10%) and (6%) respectively. These results means that there is some remarkable rate of labor turnover in the Uganda banking sector.

The Level of Service delivery in selected banks in Uganda

The independent variable in this study was set to determine the level of service delivery banking systems in selected in Uganda, for which the researcher intended to find out how level of service delivery and the degree at which it stand. Service delivery was broken into twenty five items and all the aspects were measured using qualitative questions in the questionnaire, with each question having four points answer range, where 1= strongly disagree; 2 = disagree; 3=agree; and 4 = strongly agree. Respondents were required to rate how satisfactory each item was by showing the degree to which they agree or disagree with each. In doing this

each respondent was directed to tick a number corresponding to his or her own best opinion, perception and thinking.

Three major indicators of Service Delivery were assumed to determine the level of the quality of services offered by the four selected banks in Kampala which included reliability, responsiveness and empathy where responses were analyzed using SPSS and summarized using means, as indicated in tables 3A and 3B.

Table 3 A
Level of Service Delivery
(n = 331)

Service delivery	Mean	Interpretation	Rank
Reliability			
Your bank has several loan products	2.87	High	1
Your transactions are done accurately	2.84	High	2
Customers wish domestic transactions were performed efficiently	2.82	High	3
Your contribution in the bank is valued by management	2.79	High	4
Your bank knows the needs of its customers	2.79	High	4
Your bank provides fast and efficient services	2.79	High	4
You understand the mission of your bank	2.78	High	7
You think your bank should invest more in IT	2.76	High	8
Mean for reliability	2.80	High	
Responsiveness			
You are committed to time management of your bank	2.76	High	8
Your bank values its customers	2.74	High	10
Your bank is the only bank in the area	2.72	High	11
Management involves customers in key decisions	2.7	High	12
Your bank provides customer feedback services	2.69	High	13
Your bank follows the laid down policies and procedures	2.69	High	13
Customers wish international transactions were performed efficiently	2.68	High	15
Your bank keeps accurate records	2.63	High	16
Mean for responsiveness	2.70	High	

Source: Primary data 2012

Table 3 B
Level of Service Delivery
(n = 331)

Empathy	Mean	Interpretation	Rank
You feel good with customers	2.62	High	17
Your bank is able to satisfy customers' complaints	2.59	High	18
Your bank provides friendly environment to customers while in the queue such as music, TV, etc	2.58	High	19
Your bank issues written guarantee that transactions have taken place	2.57	High	20
ATMs provide services in different languages	2.55	High	21
The services offered by your bank are secured	2.55	High	22
Availability of complaint registers on services	2.54	High	23
Your bank uses friendly system to make ATM transactions easier	2.54	High	24
Your bank has its ATMs located in convenient places	2.52	High	25
Mean for Empathy	2.56	High	
Overall mean for service delivery	2.68	High	

Source: Primary data, 2012

Key: Rating Scale

Answer Range	Response mode	Interpretation
1.00 – 1.75	Strongly disagree	Low
1.76 – 2.50	Disagree	Moderate
2.51 – 3.25	Agree	High
3.26 – 4.00	Strongly agree	Very High

The above tables 3A and 3A reveal the overall mean of Service Delivery was 2.68, interpreted as high. But the three different indicators of Service quality in terms of Reliability, Responsiveness and Empathy were rated high with overall means "2.80, 2.70 and 2.68" respectively.

These results are consistent with earlier research; *Munusamy and Chelliah* 2012's study on service quality in the banking industry in Malaysia (2012 which showed that the higher the service quality, the higher the customer satisfaction. According to the above authors, in order to maintain the customer, the organization

needs to ensure that the right products and services, supported by the right promotion and making it available at the right time for the customers. The research revealed that, due to the onset of technology and internet, customers have higher demand in the machine reliability rather than human reliability when dealing with banks. Also, they argued that responsiveness is a need in providing quality service, but not a must. Finally, the study concluded that banks should maintain and improve the empathy skill since personal contact is still very important in direct marketing.

The Level of Customer Satisfaction in selected Banks in Kampala, Uganda

The dependent variable in this study was customer satisfaction, broken down into twenty five aspects and all were measured using qualitative questions in the questionnaire and each question had an answer scale ranging between one to four; where 1=strongly disagree; 2=Disagree; 3=agree; 4=strongly agree. Respondents were required to rate the level of customer satisfaction on each of the items by ticking the relevant number in the corresponding box in the table.

Three major criteria of customer satisfaction were believed to reflect the level of satisfaction of customers. Their responses were analyzed using SPSS and summarized using descriptive statistics showing means as indicated in tables 4A and 4B.

Table 4 A
Level of Customer Satisfaction
(n = 331)

Customer satisfaction	Mean	Interpretation	Rank
Retention			
Customers are likely to switch to a different bank	2.87	High	1
Your old customers' access level increases with time	2.85	High	2
Your bank keeps close follow up with customers	2.84	High	3
Your bank trains customers in business management	2.83	High	4
You experience long lines up to counter	2.83	High	4
Customers have knowledge of the bank's products and services	2.82	High	6
Your bank trains new customers about the product offered	2.8	High	7
Customers accept to be contacted by a bank's representative	2.79	High	8
Mean for retention	2.82	High	

Source: Primary data, 2012

Table 4 B
Level of Customer Satisfaction
(n = 331)

Loyalty	Mean	Interpretation	Rank
Customers complain about interest rates	2.79	High	8
Customers visit the bank often	2.78	High	10
Your customers have strong attachment with your bank	2.78	High	11
Customers are likely to recommend your bank to others	2.76	High	12
Your bank gets new customers for loan	2.76	High	12
Your bank enhances quality management approach to ensure customer satisfaction	2.76	High	12
Management regularly meets customers to discuss business	2.74	High	15
New accounts are created every week	2.74	High	15
Customers appreciate the helpfulness of the staff to resolve problems	2.73	High	17
Mean for loyalty	2.76	High	
Availability			
Information is available in brochures	2.73	High	17
Supervisors/managers are available while needed by customers	2.73	High	17
Your bank should come up with new products	2.73	High	17
Your bank has extended serves to new places	2.7	High	21
Customers suggest changes or improvement in services or features of the bank	2.7	High	21
New products have been added into the market over the period	2.65	High	23
Customers are concerned about the types of products the bank offers	2.54	High	24
New products have been added into the market over the period	2.51	High	25
Mean for availability	2.66	High	
Overall mean for customer satisfaction	2.75	High	

Source: Primary data 2012

Key: Rating Scale

Answer Range	Response mode	Interpretation
1.00 – 1.75	Strongly disagree	Low
1.76 – 2.50	Disagree	Moderate
2.51 – 3.25	Agree	High
3.26 – 4.00	Strongly agree	Very High

The above tables 4A and 4A reveal the overall mean of Customer Satisfaction was 2.75, interpreted as high. But the three different indicators of Customer satisfaction in terms of Retention, Loyalty and Availability were rated high with overall means "2.82, 2.76 and 2.66" respectively.

Previous studies on customer satisfaction revealed similar results. For instance, these results are consistent with *Slater and Woodruff (1997)*'s study on customer satisfaction in New Zealand which stated that customers are more value oriented in their consumption of services because they have alternative choices.

Although the present revealed positive responses which were slightly above or below average, the bank should not be complacent; instead it should be creative and innovative creating new products or services and marketing strategies that can stimulate the demand to use products like internet banking services. Even if the new strategy is implemented generally, it should mainly emphasize its efforts on targeting individual clients (*Andrew Musiime and Malinga Ramadhan, 2011*). Clearly, customer value can be a strong driver of customer satisfaction.

Difference in the Level of Service Delivery in selected Banks in Kampala, Uganda according to relevant profile Variables

The fourth objective in this study was to determine whether there is a significant difference in the level of service delivery in selected Banks in Kampala, Uganda for which it was hypothesized that there is significant difference between the levels of service delivery among selected banks in Kampala according to relevant profile variables. To test this hypothesis, the researcher compared the mean perceptions computed in table 3 and the relevant profile variables in table 3 using Fisher's one way Analysis of Variance (ANOVA), results of which are indicated in table 5:

Differences in the level of Service Delivery according to Gender

The underlying assumption was the level of service delivery does not differ significantly between male and female staff among selected commercial banks in Kampala. The students' independent t-test was used to verify this hypothesis and as indicated in Table 5A

Table 5A
Difference in the Level of Service delivery according to Gender

	Gender	Mean	F	Sig	Interpretation	Decision on Ho
Service delivery	Male	2.68	.081	.776	Insignificant difference	Accepted
	Female	2.69				

Source: Primary data 2012

As indicated in Table 5A, the level of service delivery does not significantly differ between male and female staff with male staff, and this is evidenced by the mean score. (F = 0.081, Sig. = 0.776). This led to the acceptance of the null hypothesis that the level of service delivery does not significantly differ according to gender (between male and female staff).

Differences in the level of Service Delivery according to Age

The underlying assumption was the level of service delivery does not differ significantly among selected commercial banks in Kampala according to age. Fisher's one way Analysis of Variance (ANOVA), was used to verify this hypothesis and as indicated in Table 5B,

Table 5B
Difference in the Level of Service delivery according to Age

	Age	Mean	F	Sig.	Interpretation	Decision on Ho
Service delivery	20 - 39 years	2.67	5.059	.007	Significant difference	Rejected
	40 - 59 years	2.70				
	60 yrs & above	2.97				

Source: Primary data 2012

Table 5B that the level of service delivery significantly differ among the selected banks in Kampala Uganda according to age, and this is evidenced by the improvement in the mean score in the line with the increase in the age. (F = 5.059, Sig. = 0.007). This led to the rejection of the null hypothesis that the level of service delivery does not significantly differ according to staffs' age.

Differences in the level of Service Delivery according to Qualification

The underlying hypothesis here was that the level of service delivery among the selected banks in Kampala does not significantly differ according to one's

education level. The Fisher's One Way Analysis of Variance (ANOVA) was used to test this hypothesis and as indicated in Table 5C,

Table 5C
Difference in the Level of Service delivery according to Qualification

	Education	Mean	F	Sig.	Interpretation	Decision on Ho
Service delivery	Diploma	2.79	2.356	.096	Insignificant difference	Accepted
	Bachelor	2.67				
	Postgraduate	2.67				
	Total	2.68				

Source: Primary data 2012

As indicated in Table 5B, the level of service delivery did not significantly differ according to education level (sigs. > 0.05). These results revealed that staffs level of education has less to do with compliance to the level of service delivery (F = 2.356, Sig = 0.096). This means that the null hypothesis that there is no significant difference in the level of service delivery among selected banks in Kampala, Uganda according to one's level of education was accepted.

Differences in the Level of Service Delivery According to Work Experience

The underlying hypothesis here was that the level of service delivery does not differ among selected Banks in Kampala, Uganda according to experience on the job. Fishers' One Way ANOVA was used to test this null hypothesis, results which are indicated in Table 5D.

Table 5D
Difference in the Level of Service delivery according to Work Experience

	Experience	Mean	F	Sig.	Interpretation	Decision on Ho
Service delivery	5 yrs & below	2.67	2.927	.034	Significant difference	Rejected
	6 - 10 years	2.65				
	11 - 15 years	2.78				
	16 yrs & above	2.84				
	Total	2.68				

Source: Primary data 2012

Results in Table 5D indicate that the level of service delivery significantly differ among selected banks in Kampala, Uganda according to experience on the job

or position ($F = 2.927$, $Sig = 0.034$). Basing on these results the null hypothesis that there is no significant difference in the level of service delivery among selected banks in Kampala, Uganda according to staff's experience was rejected, leading to a conclusion that more years one spends on the job, the more improved is the services he deliver and vice versa.

Difference in the Level of Customer Satisfaction According to Relevant Profile Variables

The fourth objective in this study was to determine whether there is a significant difference in the level of customer satisfaction in selected Banks in Kampala, Uganda for which it was hypothesized that there is no significant difference in the level of customer satisfaction in the selected banks in Kampala, Uganda according to relevant profile variables. To test this hypothesis, the researcher compared the mean perceptions computed in table 4 and the relevant profile variables in table 2 using Fisher's one way Analysis of Variance (ANOVA), results of which are indicated in table 6.

Differences in the level of Customer Satisfaction according to Gender

The underlying assumption was that the level of customer satisfaction does not differ significantly between male and female staff in selected banks in Kampala, Uganda. The students' independent t-test was used to verify this hypothesis and as indicated in Table 6A.

Table 6A
Difference in the level of Customer Satisfaction according to Gender

	Gender	Mean	F	Sig	Interpretation	Decision on Ho
Customer satisfaction	Male	2.79	2.866	.091	Insignificant difference	Accepted
	Female	2.73				

Source: Primary data 2012

As indicated in Table 6A, the level of customer satisfaction does not significantly differed between male and female staff ($F = 2.866$, $Sig. = 0.091$). According to the study findings the null hypothesis that there is no significant difference in the level of customer satisfaction among selected banks in Kampala, Uganda according to gender (between male and female) was accepted.

Differences in the level Customer satisfaction according to Age

The underlying hypothesis here was that the customer satisfaction among the selected banks in Kampala does not significantly differ according to age. The Fisher's One Way Analysis of Variance (ANOVA) was used to test this hypothesis and as indicated in Table 6B.

Table 6B
Level of Customer satisfaction according to Age

	Age	Mean	F	Sig.	Interpretation	Decision on Ho
Customer satisfaction	20 - 39 years	2.75	2.121	.122	Insignificant difference	Accepted
	40 - 59 years	2.72				
	60 yrs & above	2.95				

Source: Primary Data

Table 6B indicates that the level of customer satisfaction does not significantly differed according to age ($F = 2.121$, $Sig. = 0.122$). According to the study findings the null hypothesis that there is no significant difference in the level of customer satisfaction among selected banks according to age of the staff was accepted.

Differences in the level Customer satisfaction according to Qualification

The underlying hypothesis here was that the customer satisfaction among the selected banks in Kampala does not significantly differ according to one's education level. The Fisher's One Way Analysis of Variance (ANOVA) was used to test this hypothesis and as indicated in Table 6C.

Table 6C
Level of Customer satisfaction according to Qualification

	Education	Mean	F	Sig.	Interpretation	Decision on Ho
Customer satisfaction	Diploma	2.98	12.472	.000	Significant difference	Rejected
	Bachelor	2.75				
	Postgraduate	2.66				
	Total	2.75				

Source: Primary data 2012

As indicated in Table 6C, the level of customer satisfaction significantly differ according to one's level of education ($F = 12.472$, $Sigs. = 0.000$). These results

revealed that staffs level of education has much to do in satisfying customers' needs and expectation through delivery of first class service and this led to the rejection of the null hypothesis that there is no significant difference in the level of customer satisfaction among selected banks in Kampala according to level of education.

Differences in the Level of Customer Satisfaction According to Work Experience

The underlying hypothesis here was that the levels of customer satisfaction do not differ according to experience on the job. Fishers' One Way ANOVA was used to test this null hypothesis, results which are indicated in Table 6D.

Table 6D
Level of Customer satisfaction according to Experience

	Experience	Mean	F	Sig.	Interpretation	Decision on Ho
Customer satisfaction	5 yrs & below	2.73	6.654	.000	Significant difference	Rejected
	6 - 10 years	2.70				
	11 - 15 years	2.95				
	16 yrs & above	2.90				

Source: Primary data 2012

Results in Table 6D indicate that the level of customer satisfaction significantly differed according to experience on the job or position (F = 6.654, Sig = 0.000). Basing on these results the null hypothesis that there is no significant difference in the level of customer satisfaction among selected banks in Kampala, Uganda according to experience was rejected, leading to a conclusion that more years one spends on the job, the more determined is that staff's devotion toward satisfying customer's needs and vice versa.

Relationship between Service Delivery and Customer Satisfaction Selected Banks in Kampala, Uganda

The fourth objective in this study was to establish whether there is a significant relationship between service delivery and customer satisfaction among the selected banks in Kampala, Uganda. Here the researcher stated a null hypothesis that there is no significant relationship between service delivery and customer satisfaction among the selected banks in Kampala, Uganda. To achieve this last

objective and to test this null hypothesis, the researcher correlated the means for service delivery items and those on customer satisfaction using the Pearson's Linear Correlation Coefficient, as shown in table 7

Table 7A
Pearson's Linear Correlation Coefficient Results between Customer Satisfaction and Service Delivery

Variables correlated	R-value	Sig	Interpretation	Decision on Ho
Service delivery Vs Customer satisfaction	.471	.000	Positive and significant relationship	Rejected

Source: Primary data 2012

Table 7A indicates that service delivery is significantly correlated with customer satisfaction in the selected banks in Kampala – Uganda (sig. <0.05). Results also indicate that service delivery is positively correlated with aspects of customer satisfaction in the selected banks in Kampala – Uganda. This implies that an improvement in the service delivery improves customer satisfaction as per this study. Basing on these results, the stated null hypothesis is rejected at a 0.05 level of significance. These results lead to a conclusion that an improvement in the service delivery is likely to improve customer satisfaction in the selected banks in Kampala – Uganda by a coefficient of 0.471 (r-value on customer satisfaction index), see table 7B.

Table 7B
Regression analysis results for Service Delivery and Customer Satisfaction

Variables Regressed	Adjusted R²	F	Sig.	Interpretation	Decision on Ho
Customer satisfaction Vs service delivery	.219	93.694	.000	Positive and significant effect	Rejected

Source: Primary data 2012

The Linear regression results in Table 7B above indicate service delivery significantly affects Customer satisfaction (F =9 3.694, sig. = 0.000). The results indicate that 21.9 % of the dependent variable (customer satisfaction) is explained by the independent variable (service delivery), (Adjusted R²=0.219). This implies that streamlined service delivery should be put in place and the existing ones be

improved for these selected Banks in Kampala to increase their level of customer satisfaction.

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Summary of Findings

The study on service delivery and customer satisfaction among selected Banks in Kampala, Uganda, tested the hypothesis of no significant relationship between the level of service delivery and the level of customer satisfaction.

The study validated existing information related to the theory to which the study was based, generated new information based on the findings of the study, and bridged the gaps identified in the previous studies.

The present study was based on five specific objectives; (a) to determine the profile of respondents in terms of gender, age, marital status, level of education, job title, and experience; (b) level of service delivery, (c) level of customer satisfaction; (d) difference in the level of service delivery according to relevant profile variables (e) difference in the level of customer satisfaction according to relevant profile variables; and (f) establish if there is a significant relationship between the level of service delivery and level of customer satisfaction among selected Banks in Kampala, Uganda.

Data analysis done using SPSS's descriptive statistics revealed that majority of the respondents were male, in age bracket of 20 – 29 years, diploma holders dominated the study, education officers contributed the largest percentage when it came to position and most respondents had a working experience of 1 – 5 years.

The analysis went ahead to reveal that the level of service delivery was high (mean=2.68); and customer satisfaction also stood at high level (mean=2.75).

One way ANOVA indicated that service delivery significantly differed according to Age, and experience; and did not differ according to gender and one's level of education. ANOVA continued to reveal that customer satisfaction significantly differed according to one's level of education and experience; however, it did not differ according to gender and age.

Results using Pearson's Linear Correlation Coefficient establish that service delivery are significantly and positively correlated with customer satisfaction ($r = 0.471$, sig. = 0.000). Regression analysis results indicated that service delivery was

found responsible for over 21% variation towards customer satisfaction among selected banks in Kampala with (Adjusted $r^2 = 0.219$).

Conclusions

In this section, the researcher gives conclusion to the study findings in relation to the purpose of the study: (a) tested the hypothesis of no significant relationship between the level of service delivery and the level of customer satisfaction. The regression analysis between the dependent variable and the independent variable revealed that 21.9 % of the dependent variable (customer satisfaction) was explained by the independent variable (service delivery), (Adjusted $R^2=0.219$). (b) Validated existing information related to the theory to which the study was based; (c) Generated new information based on the findings of the study; and (d) bridged the gaps identified in the previous studies.

The study concluded that there is a positive and significant relationship between service delivery and customer satisfaction among selected banks in Kampala.

The theory used was validated according to study finding and it was very relevant and applicable as far as this study is concerned.

New information in areas of service delivery and customer satisfaction was generated and will be useful by future researcher and relevant organizations.

The study bridged a content gap since concepts were defined differently from other scholars. Secondly, contextual gap was also bridged since there is no study on service delivery and customer satisfaction has been conducted in the respective banks which participated in this study.

Recommendations

Basing on the study findings, the researcher recommended the following to both the management of the selected banks in Kampala, Uganda:

- a) There is need for Banks to have complaint registrars on the counter for Customer to record their complaints about the services and in areas where they are not satisfied. This help Banks and staff to ensure that they address those needs.

- b) There is need for Bank to use friendly system to make ATM transactions easier and cheaper as this will help reduce queues on the counter inside the bank.
- c) There is need for Banks to locate ATMs in convenient places to reduce the distance customers move to access their finances and secondly, these ATMs need to be in safe places to reduce robbery and coning of customers after withdrawing their cash.
- d) There is need for staff to devote enough effort to resolve customer problems and complaints as and when they arise so that they develop confidence in the services offered and the bank as a whole.
- e) There is need for banks to set fair interest rates to reduce cheating their customers and this will reduce the level of complaints in the Bank.
- f) There is need for banks to follow up their customers to establish whether they are satisfied with the Banks services, however, before contacting these customer, they banks should first establish the means/ media customers feel convenient with either telephone calls, email or post mail.

Areas for future Research

The researcher recommends that future researchers need to conduct the same study but in other parts of the country to test the validity, reliability and applicability of the study findings and to bring to limelight the state of affairs in those part of the country. Secondly, future researchers need to concentrate on customer satisfaction determinants and efficient service delivery to examine how the delivery of services can result in higher customer satisfaction.

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<http://en.wikipedia.org/wiki/F-test>

APPENDICES

APPENDIX I A: TRANSMITTAL LETTER FOR THE RESEARCHER



Ggaba Road - Kansanga
P.O. Box 20000, Kampala, Uganda
Tel: +256 - 414 - 266813 / +256 - 772 - 322563
Fax: +256 - 414 - 501 974
E-mail: admin@kiu.ac.ug
Website: www.kiu.ac.ug

**OFFICE OF THE HEAD OF DEPARTMENT, ECONOMICS AND
MANAGEMENT SCIENCES
COLLEGE OF HIGHER DEGREES AND RESEARCH (CHDR)**

Date: 4th June, 2012

**RE: REQUEST KAMAL HALIDI MBA/32899/102/DU TO
CONDUCT RESEARCH IN YOUR ORGANIZATION**

The above mentioned is a bonafide student of Kampala International University pursuing Masters of Business Administration (Banking and Finance).

He is currently conducting a research entitled **"Commercial Banks Services Delivery And Satisfaction Of Customers In Selected Banks In Uganda."**

Your organization has been identified as a valuable source of information pertaining to his research project. The purpose of this letter is to request you to avail him with the pertinent information he may need.

Any information shared with him from your organization shall be treated with utmost confidentiality.

Any assistance rendered to him will be highly appreciated.

Yours truly,

Mr. Malinga Ramadhan
**Head of Department,
Economics and Management Sciences, (CHDR)**

NOTED BY:

Dr. Sofia Sol T. Gatte
Principal-CHDR



"Exploring the Heights"

APPENDIX I B: TRANSMITTAL LETTERS FOR THE RESPONDENTS



Date 11th /07/2012

**THE HEAD OF DEPARTMENT
ECONOMICS AND MANAGEMENT SCIENCES
COLLEGE OF HIGHER DEGREE AND RESEARCH
Kampala International University,
P.O.Box 2000
Kampala**

Dear Sir,

RE: AUTHORITY GRANTED TO MR. KAMAL HALIDI TO CONDUCT RESEARCH:

With reference to your introductory letter dated 4th June 2012 of Kamal Halidi, I wish to inform you that he has been granted authority to conduct research at Bank of Africa, Jinja Road branch in his interest: Service Delivery and Customer satisfaction in Selected Banks in Uganda.

However, I wish to point out that the bank does not undertake any financial commitment other than facilitating his to get the information he is searching for.

Yours sincerely,

Amet Nakasi
OF AFRICA
UGANDA
Branch Manager Jinja Road.....
Manager, Jinja Road Branch

Centenary Rural Development Bank Ltd.

P.O.Box 186, Entebbe Road,

Tel: 251 41 620006

Fax: 251 41 620006

Date: 14th August 2012


TO WHOM IT MAY CONCERN

RE: AUTHORITY GRANTED TO MR. KAMAL HALIDI TO CONDUCT RESEARCH

With reference to your introductory letter issued on 4th June 2012 to Mr. Kamal Halidi, we would like to inform you that he has been granted authority to conduct research in Centenary Rural Development Bank Ltd, Kampala Branch in his area of Service Delivery and Customer Satisfaction in selected Banks in Uganda.

Nevertheless, our bank does not undertake any financial commitment other than facilitating him to get the information he is searching for.

Yours sincerely,

 Centenary Bank
For and on behalf of
Centenary Rural Development Bank
MUKISA JOSHUA Assistant Manager Banking
ENTEBBE ROAD BRANCH
Entebbe Road Branch.



The Head of Department,
Economics and Management Sciences,
College of Higher Degree and Research,
Kampala International University,
P.O. Box 2000,
Kampala.

P.O. Box 7131
Kampala, Uganda

Crested Towers, Short Tower
17 Hannington Road
Kampala, Uganda

Telex : 61018
Fax : 0414 2311116/ 0414 230608
Telephone: 0417154600/
0312224600
Website : www.stanbicbank.co.ug

Dear Sir,

Date

31/05/2012

Direct telephone
number

0312224600

In reply please quote
our reference

Ref/MBA/124126/102/DU

Your reference

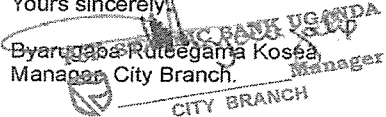
RE: AUTHORITY GRANTED TO MR. KAMAL HALIDI TO CONDUCT RESEARCH:

With reference to your introductory letter dated 4th June 2012 of Mr. Kamal Halid I wish to inform you that he has been granted authority to conduct research at Stanbic Bank, City Branch in his area of Service Delivery and Customer Satisfaction in selected Banks in Uganda

However, I wish to point out that the bank does not undertake any financial commitment other than facilitating him to get the information he is searching for.

Yours sincerely,


Byarugaba Ruttegama Kosea
Manager, City Branch.


CITY BRANCH

Stanbic Bank Uganda Limited (Registration number P.525)
A member of the Standard Bank Group of South Africa

Directors: HR Karuhanga*(Chairman), PS Odera** (Managing Director), K Mbathi**, SK Seijaaka (Dr.)*, SJ Mpipi,*** BS Mulwana (Ms)* PF Masambu* R Emunu (Mrs.)* JA Okot (Ms)*
*Executive Director *Ugandan **Kenyan ***South African

APPENDIX II: CLEARANCE FROM ETHICS COMMITTEE

Date _____

Candidate's Data

Name _____

Reg.# _____

Course _____

Title of Study _____

Ethical Review Checklist

The study reviewed considered the following:

- Physical Safety of Human Subjects
- Psychological Safety
- Emotional Security
- Privacy
- Written Request for Author of Standardized Instrument
- Coding of Questionnaires/Anonymity/Confidentiality
- Permission to Conduct the Study
- Informed Consent
- Citations/Authors Recognized

Results of Ethical Review

- Approved
- Conditional (to provide the Ethics Committee with corrections)
- Disapproved/ Resubmit Proposal

Ethics Committee (Name and Signature)

Chairperson _____

Members _____

APPENDIX III: RESEARCH INSTRUMENTS

Dear Sir/Madam,

I am a candidate of Masters in Business Administration at Kampala International University with a dissertation on Commercial Banks' service delivery and Customers Satisfaction in Kampala District, Uganda. As I pursue to complete this academic requirement, may I request your assistance by being part of this study? Please note that you have been scientifically selected to participate in giving responses to the statements. Kindly provide the most appropriate information as indicated in the questionnaire and if possible please do not leave any item unanswered. Any data from you shall be for academic purposes only and will be kept with utmost confidentiality.

May I retrieve the questionnaire one week after you have received it? Thank you for your cooperation.

Yours faithfully,

Part A: Respondent's profile

Please provide the correct information by ticking in the right boxes below:

Gender: Male Female

Age: 20 – 39 years 40 – 59years 60 year and above

Marital status: Single Married Divorced Widowed

Education: Certificate Diploma Degree Postgraduate

Job title: Loans Officer Manager Supervisors Others

Experience: 3years and below 4 – 6years 7years and above

Part B: Bank's Service Delivery Issues

Please from any of the statement below, state your position by ticking the correct box of your choice among the following:

1. Strongly disagree
2. Disagree
3. Disagree
4. Strongly disagree

Service Delivery	Scale			
You understand the mission of your bank	1	2	3	4
Your bank is the only bank in the area	1	2	3	4
Your bank knows the needs of its customers	1	2	3	4
Management involves customers in key decisions	1	2	3	4
Your contribution in the bank is valued by management	1	2	3	4
You are committed to time management of your bank	1	2	3	4
Your bank values its customers	1	2	3	4
Your bank provides fast and efficient services	1	2	3	4
Your bank has several loan products	1	2	3	4
Your bank follows the laid down policies and procedures	1	2	3	4
You think your bank should invest more in IT	1	2	3	4
Your bank provides friendly environment to customers while in the queue such as music, TV, etc	1	2	3	4
You feel good with customers	1	2	3	4
Availability of complaint register on services	1	2	3	4
Customers wish domestic transactions were performed efficiently	1	2	3	4
Customers wish international transactions were performed efficiently	1	2	3	4
Your bank issues written guarantee that transactions have taken place	1	2	3	4
The services offered by your bank are secured	1	2	3	4
Your bank keeps accurate records	1	2	3	4
Your bank has its ATMs located in convenient places	1	2	3	4
Your bank uses friendly system to make ATM transactions easier	1	2	3	4
ATMs provide services in different languages	1	2	3	4
Your bank is able to satisfy customers' complaints	1	2	3	4
All transaction are done accurately	1	2	3	4
Your bank provides customer feedback services	1	2	3	4

Part C: Bank's Customer Satisfaction Issues

Customer Satisfaction	Scale			
Your bank gets new customers for loan	1	2	3	4
New accounts are created every week	1	2	3	4
Your old customers' access level increases with time	1	2	3	4
Your bank has extended serves to new places	1	2	3	4
Your bank trains new customers about the product offered	1	2	3	4
Your bank keeps close follow up with customers	1	2	3	4
New products have been added into the market over the period	1	2	3	4
Your bank trains customers in business management	1	2	3	4

Management regularly meets customers to discuss business	1	2	3	4
Your customers have strong attachment with your bank	1	2	3	4
Your bank should come up with new products	1	2	3	4
Your bank enhances quality management approach to ensure customer satisfaction	1	2	3	4
Your bank measures performance internally	1	2	3	4
Customers complain about interest rates	1	2	3	4
Customers are likely to recommend your bank to others	1	2	3	4
Customers visit the bank often	1	2	3	4
Customers are concerned about the types of products the bank offers	1	2	3	4
Customers have knowledge of the bank's products and services	1	2	3	4
Customers are likely to switch to a different bank	1	2	3	4
You experience long lines up to counter	1	2	3	4
Supervisors/managers are available while needed by customers	1	2	3	4
Information is available in brochures	1	2	3	4
Customers accept to be contact by a bank's representative	1	2	3	4
Customers appreciate the helpfulness of the staff to resolve problems	1	2	3	4
Customers suggest changes or improvement in services or features of the bank	1	2	3	4

APPENDIX IV: CONTENT VALIDITY COMPLEX

	No of Judges	Items declared Valid	CVI
Service Delivery			
You understand the mission of your bank	3	3	0.6
Your bank is the only bank in the area	3	2	0.6
Your bank knows the needs of its customers	3	3	1
Management involves customers in key decisions	3	3	1
Your contribution in the bank is valued by management	3	3	1
You are committed to time management of your bank	3	3	1
Your bank values its customers	3	3	1
Your bank provides fast and efficient services	3	3	1
Your bank has several loan products	3	3	1
Your bank follows the laid down policies and procedures	3	3	1
You think your bank should invest more in IT	3	3	1
Your bank provides friendly environment to customers while in the queue such as music, TV, etc	3	3	1
You feel good with customers	3	2	0.6
Availability of complaint register on services	3	3	1
Customers wish domestic transactions were performed efficiently	3	2	0.6
Customers wish international transactions were performed efficiently	3	3	1
Your bank issues written guarantee that transactions have taken place	3	3	1
The services offered by your bank are secured	3	3	1
Your bank keeps accurate records	3	3	1
Your bank has its ATMs located in convenient places	3	3	1
Your bank uses friendly system to make ATM transactions easier	3	3	1
ATMs provide services in different languages	3	3	1
Your bank is able to satisfy customers' complaints	3	3	1
All transaction are done accurately	3	3	1
Your bank provides customer feedback services	3	3	1
Average	3	3	0.94
Customer Satisfaction			
Your bank gets new customers for loan	3	3	1
New accounts are created every week	3	3	1
Your old customers' access level increases with time	3	3	1
Your bank has extended serves to new places	3	3	1
Your bank trains new customers about the product offered	3	3	1
Your bank keeps close follow up with customers	3	3	1
New products have been added into the market over the period	3	3	1

Your bank trains customers in business management	3	3	1
Management regularly meets customers to discuss business	3	3	1
Your customers have strong attachment with your bank	3	3	1
Your bank should come up with new products	3	3	1
Your bank enhances quality management approach to ensure customer satisfaction	3	3	1
Your bank measures performance internally	3	3	1
Customers complain about interest rates	3	3	1
Customers are likely to recommend your bank to others	3	3	
Customers visit the bank often	3	3	1
Customers are concerned about the types of products the bank offers	3	3	1
Customers have knowledge of the bank's products and services	3	3	1
Customers are likely to switch to a different bank	3	3	1
You experience long lines up to counter	3	3	
Supervisors/managers are available while needed by customers	3	3	1
Information is available in brochures	3	2	1
Customers accept to be contact by a bank's representative	3	3	1
Customers appreciate the helpfulness of the staff to resolve problems	3	3	1
Customers suggest changes or improvement in services or features of the bank	3	3	1
Average	3	3	1

CVI = Number of Items Declared Valid ÷ No of Judges

$$CVI = \frac{0.94+1}{2}$$

$$CVI = 0.97$$

Reliability Statistics	
Cronbach's Alpha	N of Items
.891	50

APPENDIX V: DETERMINATION OF SAMPLE SIZE

Required Sample Size, Given A Finite Population, Where N = Population Size and n = Sample Size

The Sloven's formula:

$$n = \frac{N}{1 + N \times \alpha^2}$$

$$n = \frac{1920}{1 + 1920 \times 0.05^2}$$

$$n = \frac{1920}{1 + 4.8}$$

$$n = \frac{1920}{5.8}$$

$$n = 331$$

APPENDIX VI: CURRICULUM VITAE

KAMAL HALIDI

P.O Box 6189 Kampala
Plot 1694 mitala road, Uganda

cell (+256) 718138294
email: kamalhalidi@gmail.com

Objective: Invest my time and potential for the best interest of people in a context of conflict, war, famine, poverty and other related aspect.

ACADEMIC BACKGROUND

- MBA in Banking and Finance KIU (current)
- Masters in International Economics and Finance (not fully achieved)
- Bachelors in Economic Analysis University Mohamed 1st, 2009
- Associates in Economic Study University Mohamed 1st, 2008
- Bacculaureate Intelligencia School, 2005

EMPLOYEMENT HISTORY

Experience Tour

-I worked as a data collector for Experience Tour, a tourist agency.

Teller Marketer

-As a teller marketer I called and wrote people selling products and following up on customer satisfaction.

VOLUNTEER WORK

- Center of Hope

In my volunteership at the center of hope I teach basic computer, and sometimes deal with the reception by registering new students as well as recording payments.

- Banque populaire Maroc

At bank populaire I did a two month internship in the department of foreign exchange.

TECHNICAL AND SPECIALIZED SKILLS

Word, Excel, PowerPoint, Access, Internet, SPSS,

PROFESSIONAL DEVELOPMENT

I have continued to pursue education and further development in the following fields:

- Economics
- Accounting
- Finance
- Social work

LANGUAGES

- French
- English
- Arabic

Other comments:

I am a social individual who enjoys building relationships and serving people. I am good at working with the community, and am able to adapt to new situations quickly. I am an honest and hard worker who enjoys learning new things. I am eager to use my education in the realm of Economic Development and social work. I like reading, playing soccer, volley ball and scrabble.