

AN ASSESSMENT OF NBC'S
CUSTOMER SERVICE TIME

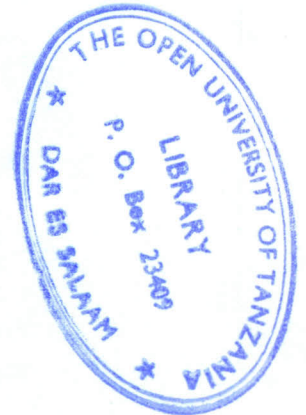
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ABSTRACT

The study is mainly concerned with an assessment of NBC's customer service time by studying the time used by NBC customers when being served at the counters as well as the loan processing time.

Chapter one is the introductory part. In this chapter, a background information on Commercial Banking in Tanzania has been given. It is noted that, commercial banking in Tanzania dates back to the year 1905 during the German colonial period when Deutsch ostafrikanische bank opened an office in Dar es salaam. Other banks were established later. The National Bank of Commerce (NBC) was established in February, 1967.

Chapter two has been divided into two sections. The first section (2.1) gives the theoretical framework on lending services as well as counter services. Section (2.2) deals with literature review.

In chapter three, empirical findings on NBC's customer services at NBC's selected branches have been analysed. Questionnaire findings have also been analysed. Data

analysis shows that NBC's customer service time is too long.

In chapter four, some conclusions and recommendations have been given. It can be deduced from the empirical findings that NBC's customer service time is too big. Also lack of information on where to get technical assistance leads to failures and delays in getting loans. The findings also show that, there is capacity under-utilisation of the service facilities of the bank.

One of the major recommendations concerns computerization but also strict supervision, proper training and recruitment. These are specific to NBC Management.