

**EVALUATION OF CUSTOMER SERVICE AND CUSTOMER  
SATISFACTION LEVELS IN DAR ES SALAAM BANKS: THE CASE OF  
CRDB BANK LIMITED, AZANIA BANK LIMITED AND NATIONAL  
MICROFINANCE BANK (NMB) LIMITED**

**BY**

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### ABSTRACT

Customer service and satisfaction has a major role to play in the marketing of bank services. The objective of this study was to identify and evaluate "Customer Service and Satisfaction Levels" in terms of strengths and weaknesses that should be addressed by the Commercial Banks to influence customers. The evaluation was based on the five SERVQUAL factors namely, reliability, responsiveness, assurance, empathy and tangibles. The sampling approach in this study was incidental sampling and the sampled groups were customers who use the banking services of NMB Ltd, CRDB Ltd and AB Ltd. Frontline staff who provide direct services to customers and the banks' management who formulate and oversee policy implementation were also visited and interviewed.

The study results revealed that, although customer service and satisfaction has to be a cross-functional responsibility, commercial bank managements are the key players in achieving customer service and satisfaction but are yet to observe and implement their role. This is evidenced through long queues and overcrowding of customers in the banking halls, poor cooling systems, unavailability of efficient working tools as well as an inadequate number of tellers during the afternoon hours and towards end of the month.

These are challenges to commercial bank managements. This study recommends that among others, bank managements should value their staff and embark on strategies that will end the ever-increasing customers' long queues if they want to remain and compete fairly in the banking business of today.