

CERTIFICATION

This certifies and recommends for acceptance by the Open University of Tanzania in a dissertation which explained as : investigation of customers perception of service quality in financial institution a case of CRDB bank customers in Dar es salaam region, for partial fulfillment of the requirements in Masters of Business Administration.

.....

Dr. SALUM SOUD MOHAMED

{Supervisor}

Date.....

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DECLARATION

I Raymond david Mwakihaba do hereby declare that this dissertation is my own work and no one submit that at any University.

.....

Signature

Date.....

DEDICATION

I dedicate this study to my lovely sister twendy, my mother Lydia Mwakihaba, mother in law Christina, Uncles Livingstone, Exaut Julius, and my friend Elineo Kioga, Priva Pinda.

ACKNOWLEDGEMENT

I thank God for helping me during my study on the completion of this Master of Business Administration .I'm sending special thanks to my supervisor Dr. Salum for his guidance and supervision who gave me different comment and guidance which help me to complete my study as the requirement to my course. Thanks the faculty of Business and Management for allowing me to study MBA programmer especially The Open University.

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ABSTRACT

The main objective of this study was on investigation of the perception of customer towards service quality in financial institution. More specifically the study intended to investigate the factors which facilitate good perception to the customer, to assess if CRDB employees provide quality service effectively and accurately, to find out whether customers have good perception with CRDB empathy and to analyze if tangibility facilitates CRDB employees to provide quality service to its customer. Methodological was used in order to supplement information on the investigation of customer perception. Data were analyzed by using qualitatively method across the study of customer perception .The sampling of the study included CRDB staff and customers and data collections were designed by using questionnaire which distributed to CRDB staff and their customers.

The major finding from this study is that Customers spend for long time in the queue inside the bank even there is different effort implemented by the management. Also the study reveal that more branches must be opened especially the ruler areas where there are different groups like farmer who need financial assistance. Lastly it was found that to build infrastructure which can give priority to a special group in our society like dis able people are very important. The study recommend that research must be conducted in order to identify needs and wants of the customer.

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LIST OF ABBREVIATIONS

ATM	Automated Teller Machine
CRDB	Cooperative and Rural Development Bank
ET AL	And Others
MBA	Master of Business Administration
NGOS	Non Government Organizations
OUT	Open University of Tanzania
SERVQUAL	Service quality

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the problem

In globally according to Brady and Cronin (2001) suggest that there is two conceptualization on his work which include European perspective which talking the most important things on service quality like technical quality and image. Also suggest that the cooperate quality can be build by the one who provide that service to the customer and the public at all and it is better for the company to have corporate quality than dimension quality. Parasuraman (1985, 1988) In American perspective service quality have been evaluated in terms of functionality dimension which are characterized by the main component which include assurance and reliability. These functional qualities create a good corporate image and customer satisfaction.

Cowling at al (1995) in developing countries service quality also used to evaluate a financial institution by looking its performance. So they explain on the basis of customer expectation due to the performance and the perception of the service received that is very important because the financial institution are not matured enough in Africa compared to Europe hence through that gap can be identified. Chaoprasert and Elsey, (2004) show how it is important for the banks to focus on service quality as a main tools to attack a competitor because people can compare the quality and choose the best. Athanassopoulus (1997) show their know any different between the private banking and the government Banking in terms of service quality even in Africa many private banking have more efficiency on providing better quality than the government banking so the perception of customer are more in favors for the private sector. Gronroos (1984) show perception of service quality can

be good or bad in terms of what service deliver and how can be delivered. For the financial institution must make sure that services are being provided according to needs and wants of the customer.

East Africa you can improve a standard of living to the people with lower income in by boosting their income level through provision of better of better service quality. By providing the small project that extends loans to the poor people for self employment projects that generate income in allowing them to take care of themselves and their families. Microcredit Summit, (2004).

These are the group of stake holder who affected direct or indirect with the survive quality which are being provided by CRDB as a financial institution. Include a group of entrepreneur like freelancer, stationery owners, carpenter, and other group like University graduates, government workers, and private sector employee who both categorized by individual customers and corporate customers. By doing that research is going to fix the gap which have never discussed by the author where there is no enough information about poor service quality towards a customer also the available researcher does not provide a connection between poor services and how it contributes to bad perception. On fixing the gap various information will be collected from CRDB stake holders through questionnaire by using my research objectives. Hence my research can bring various information which determine the perception of customer towards service quality which provided by CRDB bank.

1.2 Statement of the research problem

In Tanzania as many other developing countries bank play a predominant role in financial sector of the country as far as mobilization and allocation of financial resources concerned. The question that deserve attention however is whether and what extent foreign bank s have been playing a positive role in the promotion of the country economy. By looking on this concern the paper notes that after the enactment of the banking and financial institution act in Tanzania 1991. Banking industry has undergone a dramatic change allowing the establishment of private bank in the country sector.

The liberalization which followed the enactment of the banking and financial institutions act of the government policy allow the establishment of CRDB bank limited as a private commercial bank which started 1996 to succeed the former Cooperative and Rural Development bank. The problem is the bank doesn't know the needs of their customers; they provide service under customer expectation which is not assured and reliable .Customer can have poor perception if there is service quality gap between the expected levels of service and service perceived. So there is little effort for these financial institutions to help customer this view supports the adoption of Rust and Oliver's (1994).

1.3 Objective of the study

1.3.1 General objective

To investigate of perception of customer towards service quality of CRDB bank as a financial institution in Dar es Salaam region.

1.3.2 Specific Objectives

To examine the factors which facilitate good perception to the customer.

To assess if CRDB employee provide quality service effectively and accurately.

To find out whether customers have good perception with CRDB empathy.

To analyze if tangibility facilitate CRDB employee to provide quality service to its customer.

1.4 Research question

1.4.1 Main question

What is the perception of customer towards the service quality in financial institution a case of CRDB bank?

1.4.2 Specific questions

Which factors facilitate the good perception to the customer?

Does a CRDB employee provide quality service effectively and accurately?

Can empathy create good perception to the CRDB customer?

Do tangibility facilitate CRDB employee to provide quality service to the customer?

1.5 Significance of the research

Researcher will be useful and provide the basic knowledge and skill to the following groups. The researcher will benefit to know CRDB bank which is responsible in providing banking services in Tanzania because it will use the research as a reference in their research gap. They will get different knowledge concerning the situation of financial service in Tanzania which can help them in their research the back ground of the study. This research will help CRDB Company to look different challenges

which they face from their customers .These challenges can help them to look appropriate solutions concerning different problems which their customers are blaming by improving a service quality. The study will help the policy maker to know what people say about CRDB bank as a financial institution concerning the quality of service they provide in Tanzania. This will remind the government to make various policies which can guide these institutions on improving their service to the customer.

1.6 Scope of the study

The study will concentrate on researching on the perception of people on the effect of service quality provided by CRDB bank which represent banking institution at in Dar es Salaam region. The study will focused mainly on CRDB head quarter on collecting various information also by rotating different areas at Dar es Salaam region on examining what customer say about this institution.

1.7 Organization of the study

The dissertation is organized into five chapters. Chapter one is about Background of the study, Statement of the problem, Objective of the study, Research questions, Significance of the study, Scope of the study and organization of the study, Chapter two present the literature review and Chapter three is about research methodology. Chapter four presents result and discussion and Chapter five deal with summary of the study, conclusion and recommendation.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This part reviews some of the available literature on concept, theories and previously research finding pertaining to the research problem so as to establish the theoretical and empirical base of study. The literature review aims at finding the gap between what other authors have explained. The literature review can start with theoretical literature followed by empirical frame work. In the conceptual definition various key terms and concept have been explained. In the empirical literature review evidence from previously studies will be discussed in establishing the conceptual framework researcher gave out the way research should be conceptualized.

2.2 Conceptual definitions

2.2.1 Service

Service industries are playing an increasingly important role in the overall economies of the countries of developed and developing countries. Kotler et al. (2000) defined service as any activity or benefit that one party offers to another which is essentially intangible and does not result in the ownership of anything and it may or may not be tied to a physical product. Services include all economic activities which are intangible, not physically apparent like products, which provide value to the customer. Service has become very crucial in all business industries due to globalization and the IT developments. Services are now seen almost too every part of our life, starting from the most essential demands, like eating to other entertainment activities, such as: sport, travelling, etc. Service is not bound to only service based businesses, like: banks, telecommunications, hotels, restaurants, and

beauty salons, but it is found on all companies strategic tools for gain employees and/or physical resources or goods and I or systems of service provider, which are provided as solutions to customer problems".

Sasser et al. (1978) defined service as a package of explicit and implicit benefits performed with a supporting facility and using facilitating goods. Service is a complementary activity that does not directly. Produce a physical product that is, the non-goods panning a competitive advantage. Nowadays products heavily rely on its services to acquire competitive advantage and to satisfy customers' needs. There are many definitions regarding the concepts of service services are deeds, processes, and performances Parasuraman et al. (1985). Gronroos (1983) defined service as: "An activity or series of activities of more or less intangibles nature that normally, but not necessarily, take place in interactions between the customer and service. James, (1977) service is a time perishable intangible experience performed for a customer acting in the role of co producer. Customers experience tangible products like toothpaste, wrist differently than intangible services like air transportation. Customers can see and touch wrist watch, tube of tooth paste. In contrast Service is intangible and is a promise. They must trust the service company to deliver on its promise and conduct itself honorably. Customer buys the service prior to experiencing it.

2.2.2 Service quality

Zeithmar, et, al (1990) also define service quality as the difference between what a customer expects to receive. Researchers have distinguished the service quality into four types namely expected service; desired service; adequate service; and predicted

service. Expected services referred to the services customers intend to obtain from the service provider. A desired service is the level of service which the customers wish to obtain. Adequate service refers to the minimum level of services expected from the service provider and finally, predicted services are what the Customers believe the company will perform.

2.2.3 Customer

Through customer life cycle customer must pass the following stages which regard to be the customer: must be aware about the organization and its services, knowledge on collecting the information about the feature and benefit of the product, consideration that means making decision process if can use or not a particular service, select trial here the prospect become a customer, satisfaction means the customer must be satisfied if that service did not disappoint ,loyalty customer can repurchase to show his royalty and informing friend how that product are good to them, advocacy customer become a supporter and promoter of the organization. Harris, Botten, McColl (2009).

2.2.4 Customer Perception

Kendall (2003) perception is the process of selecting, organizing and interpreting sensation into a meaning full. Customer satisfaction is determined by the customers' perceptions and expectations of the quality of the products and services. In many cases, customer perception is subjective, but it provides some useful insights for organizations to develop their marketing strategies. Providing high level of quality service has become the selling point to attract customer's attention and is the most important driver that leads to satisfaction. Reichheld, (1996) customer perception and

customer satisfaction are very closely linked together, because if the perceived service is close to customer's expectations it leads to satisfaction. Satisfied customers provide recommendations; maintain loyalty towards the company and customers in turn are more likely to pay price premiums.

2.3 Theoretical literature review

These parts of literature review provide meaning and concept involved in the study. Various concepts analyzed from different school thought.

2.3.1 Characteristics of service

According to James, (1977) show the distinctive characteristics which affect the design of marketing standard fundamentally. Services differ from products in terms of how they are produced, Consumed, and evaluated. Some of the key characteristics unique to service are: Intangible Services are basically intangible. When buying a product the customer is able to see it, feel it, and test its performance before purchase. For a service, however, the customer must rely on the reputation of the service firm. Inseparability production and consumption of many services are inseparable e.g. delivering a lecture. Quality in services often occurs during service delivery whereas quality in products is usually engineered at the manufacturing plant and delivered intact to the customer. Unlike goods producers, service providers do not have the benefit of a factory serving as a buffer between production and consumption. Service customers are often in the service Factory, observing and evaluation the production process as they experience the service.

Heterogeneity services especially those with high labor content are heterogeneous. Their performance often varies from producer to producer (performer to performer),

from customer to Customer and from day to day. The quality of the interactions that bank tellers, flight attendants and insurance agents have with customers can rarely be standardized to ensure uniformity the way quality of goods produced in a manufacturing plant can.

Differing standard and criteria of service, services, as performances are difficult for customers to evaluate prior to purchase. The criteria customers use to evaluate service quality may be more difficult for the marketer to comprehend. How customers evaluate investment services offered by a stockbroker is more complicated and varied than how they evaluate trouser materials. The only criteria that count in evaluating service quality are defined by customers. Service quality perceptions stem from how well a provider perform vis-à-vis customers' expectations about how the provider should perform. Customers do not evaluate service quality solely on the outcome of a service (e.g., how a customer's hair looks after a hair cut); they also consider the process of service delivery e.g. how involved, responsive, and friendly the hair stylist in during the hair cut.

Perishability state that service is a perishable commodity. Consider an empty airline seat, an unoccupied hospital or hotel room, or an hour without patient in the day of a dentist. In each case, a lost opportunity has occurred. Because service cannot be stored, it is lost forever when not used. The consumer cannot retain the actual service after it is produced. However the effect of the service can be retained for long time. Simultaneity the fact that services are created and consumed simultaneously and, thus, cannot be stored is a critical feature in the management of services. This inability to inventory services includes using the traditional manufacturing strategy

of relying on inventory as a buffer to absorb fluctuations in demand. The simultaneous production and consumption in services also eliminates many opportunities for quality-control intervention. A product can be inspected before delivery, but services must rely on other measures to ensure the quality of services delivered. Customers' presence in these facilities and their participation in the service process expose them to errors. Customer participation in the service process the presence of the customer as a participant in the service process requires an attention to facility design that is not found in traditional manufacturing operations e.g. self serve meal in a buffet restaurant. That automobiles are made in a hot, dirty, noisy factory is of no concern to the eventual buyers because they first see the product in the pleasant surroundings of a dealer's showroom. Attention to interior decorating, furnishings, layout, noise and even color can influence the customer's perception of the service.

2.3.2 Dimensions of service quality (SERVQUAL Model)

For services the assessment of quality is made during the service delivery process. Each customer contact is referred to as a moment of truth an opportunity to satisfy or dissatisfy the customer. Customer satisfaction with a service can be defined by comparing perceptions of service received with expectations of service desired. When expectations are exceeded service is perceived to be of exceptional quality and also to be a pleasant surprise. When expectations are not met however service quality unacceptable. When expectations are confirmed by perceived service, quality is satisfactory .Mr. A. Parasuraman et al. developed "A conceptual model of service quality and its implications for future research. Research, shown in with the dimensions of service quality, is based on their study of several different service

categories: appliance repair, retail banking, long distance telephone service, securities brokerage, and credit card companies. They identified five principal dimensions that customers use to judge service quality reliability.

2.3.3 Service quality review

Service quality has become a major area of attention during the past few decades for managers, researchers, practitioners because of its huge impact on business performance of firms. According to Brown et al (1989) customers value companies that provide high service quality. Thus, the attainment of quality in products and services has become a drive concern of the 1980s. Customers judge service quality relative to what they want by comparing their perceptions of service experiences with their expectations of what the service performance should be. Marketers described and measured only quality with tangible goods, where as quality in services was largely undefined and un-researched (Parasuraman, et.al. 1985).

Quality in a service business has become a measure of the extent to which the service provided meets the customer's expectations. Companies have found that in order to increase profits and market share, they should pay much attention to service quality. Service quality has become a key strategic factor for companies to differentiate their products and services from other competitors by using service quality as a process that customers evaluate. Many researchers suggest that customers assess service quality by comparing what they feel a seller should offer and compare it against the seller's actual service performance Gronroos, (1982). The importance of quality to firms and customers is unequivocal because of its benefits contributing to market share and return on investment Parasuraman, (et al. 1985). The search for service

quality is with no doubt the most important consumer trend of the new era, as consumers now are demanding higher quality in products and services than ever before. The fierce and intensifying competition and rapid deregulation have made many businesses in the service sector to seek profitable ways and becoming competitive. Delivering high service quality is a good strategy for businesses to succeed in their businesses.

2.3.4 Measurement of customer satisfaction

Sureshchandar et al (2002) pointed out the customer satisfaction should be viewed as a multi dimensional construct and the measurement items should be generated with the same dimension of service quality. Lee (1999) conducted a case study on Library of Council for Economic Planning and Development of the executive Yuan investigating about the users and the service satisfaction. Calculation operations collection utilization, environment and physical facilities, altitude of the staff serving manners and education consultancy are considered as six dimension for evaluating user satisfaction that include tangible, responsiveness ,reliability, assurance, empathy, tangible and mean score of service quality. The results serve as a reference for the library to improve its service quality and service performance.

2.3.5 Factors influencing customer satisfaction

Hokanson (1995) there is factors that affect customer satisfaction. Such factors include friendly employees, courteous employees, knowledgeable employees, helpful employees, accuracy of billing, billing timeliness, competitive pricing, service quality, and good value, billing clarity and quick service. From the studies carried out in many countries, factors like: service quality, and perceived value, are the key

constructs affecting the customer's satisfaction with mobile services. Studies also point out that customer satisfaction results ultimately in trust, price tolerance, and customer loyalty. Therefore, building customer relationship is a backbone for all organizations in general, and companies in service industries in particular. Issues like: customer satisfaction, service quality, customer perception, customer loyalty, are the main concerns of the nowadays service companies, which improves organization's performance and translates into more profits.

2.3.6 Customer Relationship Marketing

Customers are very different nowadays, because of their exposure to information, they are better educated, and more demanding in the products and services they require, and they are more familiar with technology. The 21st century consumer market raises many questions to those businesses that need to respond to this new era of consumerism. Customer Relationship Marketing is a practice that includes all marketing activities directed toward establishing, developing, and maintaining successful customer relationships. Building and maintaining relationships with customers has become a key strategic point with service industries. Therefore, relationship marketing develops long-term relationships and improves corporate performance through customer loyalty and customer retention. A research conducted by Reichhold et al. (1996) showed that, most customers are only profitable in the second year that they do business with you. Companies spend money on advertising and marketing and finding out about what customers want in order to satisfy their needs and requirements.

2.3.7 Customer perception of service

Customer's perception of service quality can generally be divided into the perception of reliability, responsiveness, assurance, empathy and tangible. These aspects will be discussed more profound later on, as the SERVQUAL model is explained. Together with the product price and quality, service quality forms broader concept of customer satisfaction. Ultimately, if customer's experiences exceed their expectations, customer satisfaction together situational and personal factors will result in customer loyalty (Wilson, Zeithaml, Bitner and Gremler 2008, 79). It is of great importance, to win customer loyalty especially for smaller businesses. Small businesses do not have the same budget as larger companies; and keeping existing customer is by far much cheaper than finding new ones. Offering excellent customer service will not only lead to customer loyalty, it will also give smaller firms a competitive advantage to larger companies. However, customers' service expectations varies according to store type, customers expect a much more wide ranging service in specialty stores compared to discount stores.

2.3.8 Assimilation Theory

Based on Festingers (1957) `dissonance theory. Dissonance theory posits that consumers make some kind of cognitive comparison between expectation about product and perceived product performance. This view of consumer post usage evaluation was introduced into the satisfaction literature in the form of assimilation theory. According to Anderson (1973), consumers seek to avoid dissonance by adjusting perception about given product to bring it more line with expectation. Consumer can also reduce tension resulting from difference between expectancy and product performance either by distorting the expectations so that they coincide with

perceived product performance or by raising the level of satisfaction and minimizing the relative importance of the disconfirmation experienced.

Assimilation theory provides detail information on how customer can avoid disagreement about the service quality by having good perception which can help them to have high expectation on getting the quality service.

2.3.9 Equity theory

This theory build upon the argument a man reward in exchange with other should be proportional to his investments. An early recognition of his theory first comes out of research by Stouffer and his colleagues in military administration. They referred to relative deprivation(equity)as the reaction to an imbalance or disparity between what an individual perceives to be the actuality and what he believe a case, especially where his own situation is concerned. In other words the equity concepts suggest that the ratio of outcomes to inputs should be constant across participant in an exchange. As an applied to customer satisfaction research satisfaction is thought to exist when the customer believes that his outcomes to inputs ratio is equal to that of the exchange person.

Effects of equity on customer satisfaction, equity appear to have a moderate effect on consumer satisfaction and post purchase communication behavior. That theories talking about what customer deserve to get according to what they invest. CRDB customer they contribute a lot of capital to this financial institution on using its services. So they deserve to get better services.

2.3.10 Hypothesis testing theory

Deighton (1983) suggested that two step model for satisfaction generation. First Deighton hypothesizes, pre purchase information largely advertising plays a substantial role in creating expectations about the products customers will acquire and uses. Customers use their experience with a product, service to test their expectation. Second customer will tend to attempt to confirm rather than to disconfirm their expectations. This theory suggests are biased to positivity confirm their product service experience.

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2.4 Empirical analysis

This are practical studies which has been done different places in the world, Africa and Tanzania, This chapter show how is relevant to my studies and shortcoming of the study that will help my research to link with the finding in the discussion chapter.

2.4.1 Empirical literature review in the World

In the world perspective Aluregowdar (2013) focuses on retail service quality that contributes to customer perception by and trying to show how service quality are more advanced in the world . Retail service quality was measured by using five dimensions like reliability, personal interaction, physical aspects, problem solving and policy. The research used supermarket in Mangalore city. Retail service become very important in the competitive environment and has been used by retailer as the important strategy. The relevant of the study has been collected from both primary and secondary sources. Primary data collected through field survey with structure of questionnaire and personal interviews by taking random sampling. Measurement of service quality has become significant marketing tool for retail stores that wish to

develop a competitive advantage on by learning about a customer perception. Retailer is very important on measuring the customer perception on service quality because the good or bad service can change a perception and altitude of the customer.

Alhemound (2007) analyses customer satisfaction and service quality in the banking sector in the world but take Kuwait as a case study. On his study decided to take sample of 605 which select randomly in retail customers. Using descriptive statistics, through that bring the following result; customers in Kuwait are satisfied with services quality provided by retail banks. In this regard, customer satisfaction is mainly driven by: “availability of ATM in several locations, safety of funds, easy to use ATM and the quality of services provided.

Vasanth (1984) Service quality is becoming more important for banks to maintain their market shares. This study tries to identify the perception of customers of banks through the relationship of five factors along with the demographic characteristics of customers. A total of 304 retail banking customers have been taken for the study and convenience sampling method was adopted for collecting a sample. Factor analysis revealed five factors and results of analysis of variance (ANOVA) indicated that while age, gender, occupation have no significant effect on customer perception of service quality and income and qualification differs significantly

Aldridge et al. (1998) Measuring service quality at financial institutions worldwide is most a common phenomenon. However, various studies have found that there are differences in perceptions of service quality elements and have concluded that

these elements have changed over the duration of studies. In order to achieve research methodology use primary and secondary data.

Zemke et al (1990), on his study show how customer play a vital role for the company performance and its succession. This means that survival of a business organization also depends on its customers. The finding discovery that customer can select a service with higher quality which can fulfill needs and wants. So the financial institution can lose customer if are not satisfied with the service provided in addition, this scenario now applies to the banking industry in Malaysia

2.4.2 Empirical literature review in Africa

Muyeed, (2012) show service quality is not developed yet that happens because in developing countries the services are in low quality due to different reason like lack of modern equipment. On this study author based on primary data which collected through questionnaire use. This questionnaire distributed to the sample size of 250 chosen from four banks two from public sector and two from private sector. The result from these questionnaire show customer perception has reached to the bad position because of lowest service and poor equipment. On the conclusion both public sector and private sector banks appear to be providing services to the satisfaction of customers so is customer oriented. The study indicates that customers' perception vary according to the nature of service. This relate with my studies because poor service show how people can have poor perception due to low service quality. Authors try to show the reason for the occurrence of low service quality like modern equipment.

Othman and Owen (2001) begin to conduct a research concerning the service quality in financial institution looking the Islamic Banks by using the service quality model. 350 customers selected by Systematic Random Sampling their results show that service quality in Islamic banks “should be measured through the proposed 34 items instead of reducing it into the original number of SERVQUAL’s five dimensions and their 22 items”. Their results Islamic banks, staff member like managers and practitioners should be aware of cultural or religious dimension.

Murray (2001) on his study on service quality levels using data from four Women’s World Banking in three countries: Colombia (America), Bangladesh (Asia) and Uganda (Africa) with a total sample of 3,000 clients. Authors try to provide more information on expectations and perceptions of customer about service quality and customer satisfaction. Results from findings show that customers are more satisfied if they acquire higher loan amounts at lower prices and interest.

Reichheld (1996) on his study show that service quality led to customer satisfaction and positive perception financial institution also that bring customers’ intention to purchase again the particular service. Through that customer will be an ambassador to convince other customer on using that service. It is therefore necessary improving customer service and quality of services or for business performance.

Hinson (2004) service delight is now ethos of several progressive companies over the word. With this increasing emphasis on emphasis on service delight and service quality. Now days the banking industry in Africa especially Ghana become on increasing competition. These studies try to determine the service quality across

three banks and come into conclusion that the most important factor is service quality. Also the study reveals that all service quality dimensions contribute to the service quality in Africa. Through finding show that there is a room for service quality improvement in Africa.

2.4.3 Empirical literature review in Tanzania

There is no clear information in Tanzania with regard service quality in financial institution. But current in the globalized world of free market economy, customers focus more on service quality and only few studies conducted in Tanzania regarding as follows:

Kimando (2012) carried out a study on “factors that affect quality of customer service in the banking industry: came up with the finding show customer service is most important factor in the success of the firm. Must be provided in the professional way so as to satisfy the customers. In order to build a stronger customer service a lot of training programs must focus to serve the customer need and ensure satisfaction. Even many efforts must be done that’s why the study sought to find out the factors that affect quality customer service in financial institutions. Investigation was done to establish whether human resource factors such as training, staff motivation and job satisfaction, and product range affect the quality of customer service.

The research methodology used in this research is descriptive approach. Descriptive research involves field survey where the researcher goes to the population of interest ask certain issues about the problem under the study. Descriptive research aims to collect data of the research context and deals with naturally occurring phenomena

where the researcher has got no control over the variables Mugenda & Mugenda, (1999).

Author try to conclude that quality customer service led to customer satisfaction for any organization. Researcher also concludes that the human resource factors were positively influencing the quality of customer service in the bank through the performance of the employees so employee must be motivated for better service. Customer service is most important on providing good perception towards service quality.

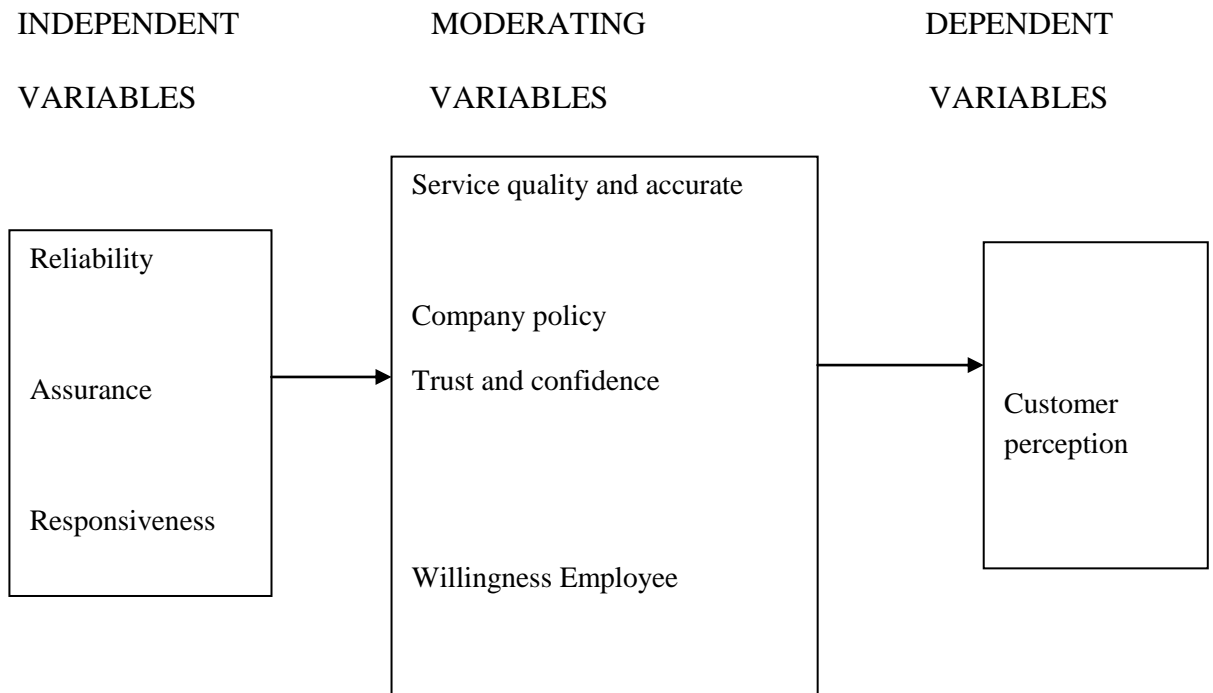
IFAD (2007) studied the service quality and customer perception in rural micro-finance institutions in Uganda, Kenya and Tanzania. Based on assessing the customer perception and service quality for rural customers both credit and savings facilities. Results revealed that “customers prefer unlimited access to their savings while on credit facilities, customers want to have access to loan amounts they actually apply for at a ‘reasonable’ price and on flexible repayment term conditions”. The study suggested also that surveyed customers were all satisfied exhibiting a Customer Satisfaction Index of 81%. The study concluded that “financial services should be delivered by efficient staffs that preferably are not being ‘changed frequent. Yona et al. (2013), study examine the service quality in financial institution by looking the commercial banks in Tanzania. There is various reasons for underperformance of these financial institution which include lack of regulatory frame work that could provide strong supervision and regulation in the banking activities. Data collected from Tanzania commercial bank which already registered by 2010 following the financial sector reforms.. The study found that there

is less positive significance relationship between reforms on bank regulations and banking competitiveness in respect to service quality though private banks were leading ahead.

2.5 Research gap

The research gap is driven from various information as illustrated by different authors like in show that there is little information about poor perception of customers in relation to expected service and perceived service and again the available literature does not provide a connection between poor services quality how it contributes to bad perception. The researcher will need to address this dilemma hence solution towards the problem.

2.6 Conceptual frame work



Variables as shown above were analyzed as independent, moderating and dependent variables:

Independent variables: Tangible, responsiveness empathy assurances and Reliability.

Moderating variables: Quality service, quality products, Employee's customer care, company policies, physical environment and facilities, willingness, caring

Dependent variables: Customer perception

2.7 Theoretical frame work

The model explains the service quality on the aspect of gap between the expected level of service and perceptions of the customers according the level of service received. The SERVQUAL model are contrary from others because determines more than one aspect of service. This view supports the adoption of Rust and Oliver's (1994) this view states that the overall perceptions of service quality are based on various dimensions of service. Various researches on service quality dimensions have increasingly led to a debate upon the dimensions. In order for customer to perceive the quality service employee must be trained and work in the suitable environment with supported equipment. The independent and dependent variables are being shown in SERVIQUAL dimension make contribution to determine customer perception and act as the tools to measure the quality level of service. Customer can have good perception if the service levels contain quality service, quality products, employee's customer care, company policies, physical environment, willingness and caring in modulating variable. Independent variables determine customer perception through reliability, assurance, tangibility, empathy and responsiveness.

CHAPTER THREE

3.0. RESEARCH METHODOLOGY

3.1 Introduction

Research methodology is the way of solving research problem systematically incomplete definition (Kothari 2004).

This chapter consists of study areas, research design, sampling techniques, population study, sample size, method of data collection and data presentation.

3.2 Research design

A research design is the arrangement for collection and analysis of data in manner that occurs to combine relevancy to the research purpose with economy and procedure Kothari (2004), pg 95. The research used explanatory research designs which show the relationship between service quality and perception. Survey research was on determining the perception of customer towards service quality in financial institution a case of CRDB bank by looking wide areas at Dar es Salaam region due to that various important detail concerning his opinion was collected.

3.3 Areas of study

This study was conducted in Dar es Salaam region. The researcher selected this area because most of the people in this area depend on CRDB services like loans to run their business, entrepreneur to run their business, school fees payment for the poverty student, salary deposit for teachers and other citizens. Represent other places in our country because both customers face the same problem from service provider.

3.4 Population of study

According to Taylor (1994) define population as the aggregate of element define prior selection of sample. The populations contain CRDB staff and its entire customer Dar es Salaam region. That population represent all CRDB customer because they are faced the same problem.

3.5 Sampling design and sample size

Key respondent on this research is CRDB staff member and CRDB customers groups, Staff are selected because are the one who provide service to their customers. Customers are being selected because are the one who receive service with different perception from CRDB.

CRDB bank as a financial institution consist the following categories marketing section, loans section, tellers, corporate section and individual section each employee were engaged in the study from five banks in Dar es Salaam region. Bank customer include individual and corporate customer where it is difficult to find customer and give them a questionnaire inside the bank without permission from bank. Also it is a challenge to find customer outside the banking environment unless are known by the researcher while it easy to distribute a questionnaire inside the banks with a banking permission.

According to Kothari (2004) p.56) sample sizes refer to the number of items to be selected from the universe constituents a sample. In this case a total of 60 customers which categorized in the following percentage 16.7% CRDB staff, 5% corporate customer 78.3% Individual customer. Total samplings are 100% that percentage is suitable to collect information about different perception of CRDB bank.

3.5.1 Sample size

According to Kothari (2004, p.56) Sample size refers to the number of items to be selected, from the universe to constituents a sample. This study consist sample respondent 60 from Dar es Salaam region because consist 10 CRDB staff,3 corporate customer and 47 individual customer Therefore researcher choose among them randomly from five banks in Dar es Salaam region. Those samples were representing all population because researcher we're not be able to examine all population.

3.5.2 Sampling design

Nicholas (2004) sampling is the kind of any limited survey to collect information or when you choose some particular cases to study in detail. Also the question that inevitably arises is how representative were collected information to represent the whole population. The study used simple stratified sampling which the cases in the population fall into distinctly different categories (strata) equally sized randomly. Sample was obtained from each stratum separately to ensure that each sample was represented equally. The sample are combined to form the complete sample of the whole population within each group random sampling will be used. This sampling technique used because was not easy to provide equal chance of selecting respondent from the population of CRDB customers.

According to Anderson (1987, p.151) sampling techniques are the technique employed in selecting the population under the study. This study used simple random because each member of the population has an equal chance of being selected so as to get information from different place in Dar es Salaam region. On that method different groups get questionnaire randomly and few for interview without any

guiding. That method is important because each customer have a chance to provide his views.

3.6 Data collection methods

Data sources refer to all information a researcher gather for his or her study. A researcher was used two types of data sources like primary and secondary data sources by Mugenda. (2003). Primary data sources are obtained from the field and secondary data sources are information collected from already prepared material include pamphlet, books, journals and research.

3.7 Data collection tools

3.7.1 Questionnaire

According to Kothari, (2004) Questionnaires is a method of data collection consists of number of questions printed in a definite order on a form. This study had 15 questions which have divided to English and kiswahili where by these questionnaire were distributed to 60 respondents, which included both open ended and close ended questionnaires.

According to the prepared questionnaire were 47 to individual customer, 3 for corporate customer base on assessment of banking service, and 10 CRDB staff based on the ability to provide assured service to customer.

The researcher sent out questionnaires to the targeted customers of Dar es Salaam region with a request to answers the questions about the presence of anonymous perception from customers of CRDB bank Company due to a service quality. That

method is useful because give a time to a respondent to think and provide information in detail.

3.8 Data analysis

Data analysis for this study was qualitative. The information or data were interpreted in form of words. The researcher used this approach in order to get variable data from various documents. That method of analysis can be presented in the form of tables; data were descriptively analyzed in percentages, according to Donald et al. (2006).

Research will use qualitative analysis because dealing with the perceptions of people which need more explanations and content analysis.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION OF THE FINDINGS

4.1 Introduction

This chapter presents the findings on the investigation of service quality and customers perception in financial institution a case of CRDB bank. The finding consist a questionnaire which are being categorized into individual customer, CRDB staff and corporate customer.

The section of this chapter consist first is an overview of the chapters contents, second cover customer assessment of banking services last deal with CRDB staff assessment and assessment from CRDB customers.

4.2 The investigation on CRDB service quality

4.2.1 The position of the respondents

A number of respondents based on two category 10 CRDB staff and 50 CRDB customers which includes 47 individual customers and 3 corporate customers.

Table 4.1 The position of customer

ITEMS NUMBER	PERCENTAGE	NUMBER OF RESPONDENTs
CRDB staff	16.7%	10
Corporate customers	35%	3
Individual customer	78.3%	47
TOTAL	100%	60

Source: Field data

4.2.2 Providing quality service effectively and accurately for CRDB employees

Out of 50 customers respondents which include corporate and individual customer 88 percent say that CRDB employee provide quality service in accurately and in effective way. 6 percent of respondents recommend that they provide fair service especially on the bank teller department while 6 percent of other respondent said the services are bad.

Table 4.2 Respondents on service quality for CRDB employees

Quality service level	Number of respondents	Percentage
Good	44	88
Fair	3	6
Bad	3	6
TOTAL	50	100

Source: Field data

4.2.3 Customers' perception on CRDB employees' empathy

Customer response on CRDB employee empathy shown as follows;

88 percent of respondents said CRDB employees care and pay attention to the customers, 6 percent rated as average in paying attention caring and listening, 6 percent rated in bad perception because of bad care and attention to the customer.

Table 4.3: Assessment of employees in caring and paying attention to the customers

Employees empathy level	Number of respondents	Percentage
Good	44	88
Average	3	6
Bad	3	6
TOTAL	50	100

Source: Field data

4.2.4 Opinion on the banks environment and physical evidence

Bitner and Zeithaml 2003 define physical evidence as the environment where service can be delivered also organization and customer can interact. On the study 30 percent said CRDB environment are the best compared to all banks in Tanzania because the system of delivering a service are good with high security to the customer. 64 percent of respondent said the physical environments of CRDB bank are attractive due to the modern technology they use like counting machines, sitting arrangement, clean environment, good parking and very good fashioned furniture. 6 percent of respondent said the environment are unattractive because contribute the long queue to the customers. No respondent who say CRDB have poor physical evidence.

Table: 4.4 Respondents opinion on the banks environment and physical evidence

CRDB physical evidence	Number of respondents	Percentage
Best	15	30
Attractive	32	64
Un attractive	3	6
TOTAL	50	100

Source: Field data

4.2.5 Factors which can facilitate poor perception to the customers

Out of 50 respondent 50 percent of the respondent said the ATMs machines have big problem led to poor perception from the customers, there is delay on its maintenance also some time money become empty. 30 percent of the respondent said that the long

queue on delivering services also contribute to poor perception.12 percent blaming on bank tellers department. Said that tellers care for personal things rather than a customer, tellers' windows are few compared to the number of customer also some windows become empty. While so many customer waiting to make a transaction.8 percent of the respondent recommend about poor knowledge and education on CRDB service contributed to poor perception.

Table 4.5: Respondents on factor for poor perception

Respondent on reason for poor perception	Number of respondents	Percentage
ITM machines	25	50
Long queue	15	30
Bank tellers	6	12
Education, knowledge	4	8
TOTAL	50	100

Source: Field data

4.2.6 Effect customer face due to CRDB service

28 percent of the respondents said there is no any effects get on using CRDB service.60 percent of respondent recommend that face different negative effect like long queue, lack of branches especially ruler areas, problem of ATMs and high interest rate on loans return.12 percent of respondent say nothing if they are affected or not.

Table 4.6: Respondents on customer effect

Respondent on customer effect	Number of respondents	Percentage
Yes	30	60
No	28	28
Not sure	12	12
TOTAL	50	100

Source: Field data

4.2.7 Recommending others to join with CRDB

80 percent of respondents say Yes they will recommend others to join with CRDB bank because that bank have many branches, ATMs, quality service and professional employees.16 percent of respondent say No, they will never recommend others to use CRDB service because due to long queue and lack of branches and ATMs especially in the ruler areas.4 percent say nothing if they will advise others or not.

Table 4.7: Recommending others to join with CRDB

Respondent recommending others	Number of respondents	Percentage
Yes	40	80
No	8	16
Not sure	2	4
TOTAL	50	100

Source: Field data

4.2.8 CRDB procedure if favors all group in our society

70 percent of respondent said Yes, CRDB bank favors all group in our society since customer arriving and on departure. 30 percent of respondent said No because its arrangement and infrastructure does not favors disabled people also loans are being distributed in favor of high class people. They complain about CRDB branches by saying are being distributed only in urban areas segregating the ruler areas.

Table 4.8: CRDB procedure

Response on favor group	Number of respondents	Percentage
Yes	35	70
No	15	30
TOTAL	50	100

Source: Field data

4.2.9 Customer perception on CRDB service

81 percent of respondent have good perception on CRDB service but they try to advise CRDB management to increase the quality of service, opening different branches in the districts, reducing interest rates on loans, increasing number of bank tellers by avoiding customer stay for long time in the queue and distribution of ATMs. 19 percent of respondents said have poor perception due that challenge.

Table 4.9: Perception on CRDB service

Respondent on perception	Number of respondents	Percentage
Good perception	41	82
Poor perception	9	18
TOTAL	50	100

Source: Field data

4.2.10 CRDB willingness

84 percent of the respondents said CRDB banks have a willingness to provide quality service to the customer due to the innovation of different service like junior jumbo account, loans distribution to entrepreneur, Distribution of ATMs, and opening of customer service. 12 percent of respondent said CRDB still have no willingness to provide quality to the customer are there to make profit. 4 percent said nothing if CRDB management have a willingness or not.

Table 4.10: CRDB willingness

Respondent on CRDB willingness	Number of respondents	Percentage
Willingness	42	84
No willingness	6	12
Neutral	2	4
TOTAL	50	100

Source: Field data

4.2.11 Time spent for waiting bank service

Time is the challenge on waiting service. Customers take long time in bank queue waiting for services. 32 percent of the respondents spend for 10 minutes in the queue. 10 percent of the respondents said that they stayed for 15 minutes in the queue. 30 percent of the respondents said that they spend for 20 minutes in the queue. 28 percent of the respondents said that they spend for more than 20 minutes. These indicate poor service quality in some department.

Table 4.11: Time spent for waiting service

Respondents on waiting service in the queue	Number of respondents	Percentages
More than 20 minutes	14	28
20 minutes	15	30
15 minutes	5	10
10 minutes	16	32
TOTAL	50	100

Source: Field data

4.2.12 CRDB employees' knowledge on providing quality service

26 percent of the respondents said CRDB bank employees provides service to his customer excellent, that means is the leading institution on providing service compared to other banks. 58 percent of the respondents said CRDB employees provide just good service which means they try compared to other banks. 6 percent said they are in neutral way not good or excellent. 6 percent also they recommend that CRDB employees provide service in average means provide the same lever with

other bank. 4 percent of the respondent said employees' provide service which are very poor especially tellers and loans department.

Table 4.12 Employees' knowledge on providing quality service

Respondent on employees quality service level	Number of respondents	Percentages
Excellent	13	26
Good	29	58
Neutral	3	6
Average	3	6
Very poor	2	4
TOTAL	50	100

Source: Field data

4.2.13 Accessibility of CRDB service

24 percent of the respondents said CRDB bank is very good in accessibility due to service like increasing number of ATMs and branches, which means is the leading institution on service availability compared to other banks. 56 percent of the respondent said CRDB accessibility are good which means they try compared to other banks. 20 percent said they are in neutral way not good or very good. No respondent who say they have poor or very poor accessibility.

Table 4.13: Respondents on accessibility of CRDB service

Respondents on CRDB service accessibility	Number of respondents	Percentages
Very good	12	24
Good	28	56
Neutral	10	20
Poor	0	0
Very poor	0	0
TOTAL	50	100

Source: Field data

4.2.14 Areas CRDB must improve their service quality

Out of 50 customers respondents which include corporate and individual customer 70 percent say that CRDB must improve their service in ruler areas because many people need loans and deposit especially farmers.8 percent of respondents suggest ATMs must be maintained because are not working properly.12 percent of respondent suggest modification of tellers section interms of windows and training the employees.10 percent of respondent suggest improvement on loans regulation rate and customer care center saying that most of them have little commitment for customer problems.

Table 4.14: Area on improve service quality

Respondents on areas for improvement	Number of respondents	Percentage
Ruler areas	35	70
Tellers	6	12
ATMs	4	8
Loans and customer care	5	10
TOTAL	50	100

Source: Field data

4.2.15 Customer experience

Out of 50 respondents 40 percent of the respondent said they are experience poor service like favoritisms for corporate customer, abusive language and staying long time in the queue the response was apology.60 percent of the respondents said they never experience any poor service from CRDB.

Table 4.15: Customer experience

Respondents on service experience	Number of respondents	Percentages
Yes	20	40
No	30	60
TOTAL	50	100

Source: Field data

4.2.16 The reason to use CRDB service

58 percent of respondent recommend that availability of branches is the reason for them to use CRDB service.16 percent said presence of abundant ATMs is the reason for them to use CRDB service.26 percent said that it is easy to get loans also security is high.

Table 4.16: Reason to use CRDB service

Respondents on the reason to use CRDB service	Number of respondents	Percentage
Branches	29	58
ATMs	8	16
Loans and security	13	26
TOTAL	50	100

Source: Field data

4.2.17 The best thing they like on CRDB service

Most of the respondent 50 percent they talk about security that is the best thing to them.30 percent of respondent they talk about quality of service they offer to the customer.20 percent talk about the CRDB employees said they work as a team work.

Table 4.17: The best thing they like on CRDB service

Respondent to the best thing like on CRDB service	Number of respondent	Percentage
Security	25	50
Quality service	15	30
Employees quality service	10	20
TOTAL	50	100

Source: Field data

4.3 Investigation on CRDB staff

The study shows that most of CRDB staff are satisfied with the quality service lever they provide to the customer and they admit to attend on job training for every new service imported within the organization which are useful to them. On the other hand study reveals that management understands customers have good perception with CRDB bank service quality and they put strategies to maintain it. Not only that the finding show customer are well respected but some department like teller are not trusted by the customer also they recommend that disabled customer they didn't get any priority on getting service. Most of CRDB customer they recommend bank policy are not well communicated to the customer but there is good communication between Management and employees through email, messages, cell phones and memos.

Finally most of the customer said they have authority to deal with those customers complain and they advise the following areas to be improved: ATMs machines,

opening new branches and tellers because is the source of long queue to the customer.

4.3.1 Employees' opinion to ensure quality service to the customer

The study reveals that 80 percent of respondent they recommend that CRDB management put different strategies to ensure good service quality to the customer like customer care call center, sim banking, Online payment, China desk, and house loans .20 percent of respondent said CRDB bank fail to provide quality service to the customer especially for tellers section they complain for large number of customer compared to number of tellers.

Table 4.18: Employees' opinion to ensure quality service to the customer

Employees opinion on CRDB service quality	Number of employees	Percentage
Higher quality	8	80
Low quality	2	20
TOTAL	10	100

Source: Field data

4.3.2 Employees challenge

30 percent of employees' respondents they complain on the following challenge low wages and the gap of payment interms of commission, bonus between managers and normal employees. 50 percent they complain for long working hours and system errors.10 percent they talk about few workers compared to the number of customer and 10 percent they complain on long delay shifting from lower position to higher

position. Also customers recommend the management to recruit more employees so as to balance with customer rises and fifthly are system errors.

4.3.3 CRDB slogan

100 percent of respondent recommend that CRDB slogans which state that “serving you wherever you are” is applicable because the management distributes many CRDB agents on the streets through Fahari huduma service. These agent enable customers to make transaction, prepare forms for loans payment and money transfer.

4.3.4 Handling customer complain

20 percent of respondents said that CRDB handling customer complain through introduction of call center where customers by using cell phone can submit their needs and wants, 30 percent said they use help desk service which most are located nearly the branches are there to help customers on using CRDB services, 50 percent recommend that, they use email to the customer by receiving different email and provide feedback.

4.3.5 Physical environment and modern equipment

The study reveals that 80 percent of employees’ provide good service if the environment are attractive. Also they recommend the management to use modern equipment like modified ATMs, master card, modern furniture, good customer arrangement and attractive building. 20 percent of respondent on addition recommend that, the physical environment must favor the disabled customers.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter shows the summary of findings conclusion and recommendation. Also includes implication of the findings and the limitation of study.

5.2 Summary of the main findings

Through finding CRDB management use SERVQUAL dimension which include reliability, responsiveness, tangibility, empathy and assurance Zeithaml (1990). That dimension determines the expectation and perception of customer.

Objectives and questions also based on SERVQUAL quality models which help to measure the quality of service and help to build the perception from the customers. If service doesn't meet these SERVQUAL model create gap between expected service and perceived service.

On assessing if CRDB employees provide quality service effectively and accurately customer reveal that CRDB bank provides service in accuracy and effective way even they blame for some department like bank teller which have some mistake which create poor perception to the customer. On finding whether customers have good perception with CRDB empathy the finding reveal that employees' are paying attention to the customer and have good care to them and they work in professionally. With regard analyzing if tangibility facilitate CRDB employee to provide quality service to its customer the finding reveal that the physical evidence

are not in favor for disabled people so they suggest to build good infrastructure and policy which can favor all customers.

On the examining the factors which facilitate good perception to the customer, Parasuraman, Zeithaml, and Berry (1994), shows as follows:

Responsiveness is the willingness to provide service to the customers. From the finding show that CRDB banks employees have willingness and they respond timely on providing service to their customers. Customers suggest tellers must be trained and teller's window must be added in order to have good response to the customer in timely. Also customers have good perception with ATMs machines on its response. Assurance is the ability to inspire trust and confidence showing respect to the customers that make customer feel are secured with the service provided. Assurance creates good perception to the customers. The finding show that customers feel safe to use CRDB service because employees' have knowledge and they use modern equipment on providing service to the customers. Tangibility is the physical facilities equipment and personnel. The study show that customer have good perception with CRDB physical evidence like modern furniture, air condition, computer, smart employees and cleanness. But customer suggests the management must make good infrastructure to the disabled people. Empathy is the situation of caring customers pay attention, treat individually and providing attention to them. The study reveals that customer staying in the queue without any assistance. Also ATMs machines fail to work due to maintenance, power failure and out of cash. Even the management did not apologies due to the disturbance customer get. Reliability is the ability to deliver a promised service accuracy and timeliness. The study reveals that CRDB services

are reliable on time to the customers even customers blame for long queue within the bank.

5.3 Implications of the findings

Through this study it has been proved that the service quality dimension is the pillar for customer perception in the financial institution in a case of CRDB bank. So every firm must provide the service which meets these five dimension standard which consist reliability, assurance, empathy, responsiveness and tangibility when they planning and operating so that can be strong competitor against other financial institution. Through the finding discovery that the CRDB bank conducted a research for the identification of customer needs that's why introduce different service like fahari huduma which help customers wherever they are.

The finding show that most of CRDB customer they know few service which offered by the bank and that's why they complain more in few areas like ATMs machines, branches long queue and ete, but there is different effort from the management like advertising by using flies , television ,radio stations on publishing service they offer. The findings reveal that CRDB management is leading bank on providing the quality service and have good response to fix the problems if rises.

5.4 Conclusion

The objective of this research was to investigate the perception of customer towards service quality. The discussion of this study from objectives and questionnaire revealed as follows:

Regarding the first question on the factors facilitate the good perception to the customer the SERVQUAL models are the one play key role which include reliability,

responsiveness, empathy, assurance and tangibility and modulating variables like quality service, company policy, employee care, good company policy and physical environment. So if particular services reach all dimensions customers can have good perception that revealed from the conceptual frame work and literature review. The second question is whether CRDB employees provide quality service effectively and accurately to the customer and the study show that CRDB employees provide quality service in accuracy and in effective way. While they blame for some challenge like long queue when they are waiting to get a service. The third questions on if customers have good perception with CRDB empathy the study revealed that the employees have intensive care and pay attention when they provide service to the customers but they need more improvement to the tellers section.

Regarding the questions on whether tangibility facilitate CRDB employee to provide quality service to the customer The finding reveal that customer have good perception with CRDB physical evidence like modern furniture, air condition, computer, smart employees and cleanness. But customers suggest CRDB bank must make good infrastructure to favor disabled people.

5.5 Recommendations

5.5.1 General recommendation

These are recommendation which based on the result of findings and literature review. Research must be conducted so as to identify needs and wants of the customers that will help to know which areas must be modified. Suggestion box is very important because customer became free to demand and provide their suggestion according to the service provided that will reduce repeated questions.

On job training are very important to the employees so as especially to the customer service department because are the one who welcome a customers.

5.5.2 Specific Recommendation

- Researcher analyze the following recommendations CRDB must create environment which can serve and make a priority to the dis able person.
- Maintenance and daily check up on ATMs machines are very important so as to avoid disturbance from the customers.
- CRDB must provide loans to the small entrepreneur with minimum interest rate so as to boost their capital.
- The studies recommend that CRDB branches must be established to the locations which have large number of customers.

5.6 Limitations” of the study

The researchers fail to get the permit in time for data collection from the CRDB management because of its bureaucracy that increase cost due to repeated movement in order to get that permit also insufficient fund was big challenge on doing research. Some CRDB employees fail to corporate because their busy.

Research was conducted only in Dar es salaam region where people have different perception on banking service due to level of education and culture. Hence that was a challenge on data collection and analysis.

5.7 Suggested area for further studies

Further research should be conducted on the customer perception towards service quality especially in the remoteness areas where people use service without any quality measurement.

The further researches suggest the future research must be conducted on wide areas categorization of customer's interms of education level, banking physical evidence and culture issues.

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QUESTIONNAIRE

Dear, respondent I am RAYMOND DAVID MWAKIHABA from Open University of Tanzania, student of Masters of business and administration. This questionnaire is part of my research titled, The Perception of Customer towards Service quality a case of CRDB Bank .I would be grateful for your time in answering question and would welcome any addition information. Please answer those question related to your position.

APPENDIX I QUESTIONNAIRE TO THE CRDB CUSTOMERS

PLEASE ANSWER ALL QUESTIONS

PART A

Gender

Age: 30 bellow..... between 31-40..... 50 above.....

Branch name.....

Does a CRDB employee provide quality service effectively?

.....

Does CRDB pay attention to the customer when they provide service?

.....

Which factor facilitate customer to have poor perception?

.....

.....

Is there any effect customer face due to CRDB service?

.....

How you can advise your friend? If she/he want to use CRDB service?

.....

Can CRDB procedure to use his service favors all group in our society?

.....

What is your perception about CRDB service?

.....

Do you think CRDB management has a willingness to provide quality service to the customer?

.....

PART B

1 How much time do you spend when you use CRDB service?

10 minutes ()

15 minutes ()

20 minutes ()

More than 25 minutes

How do you rank CRDB employee knowledge on providing service quality to the customers?

Excellent ()

Good ()

Neutral ()

Average ()

Very poor ()

What is your opinion about physical environment?

a) Best ()

b) Attractive ()

c) Un attractive ()

d) Poor ()

e) Provide explanation to your answer

.....

.....

.....

4. How you measure CRDB service accessibility?

Very good ()

Good ()

Neutral ()

Poor ()

Very poor ()

Which areas should CRDB bank improve their customer service?

.....

.....

.....

.....

.....

Do you experience poor service? If yes how was the response from the CRDB staff?

.....

.....

.....

Why you make a decision to open an account with CRDB bank?

.....

.....

.....

.....

Which is the best thing you like in CRDB service?

.....

.....

.....

.....

APPENDIX II: QUESTIONNAIRE FOR CRDB STAFF

PLEASE ANSWER ALL QUESTIONS

PART A

Job title/ position.....

Branch name

Sex..... Age 30 bellow..... Between 31-40..... 50 above.....

Are you satisfied with the service provided to the customer from your section?

.....

Does your Branch provide training to the employees?

.....

Does your branch know about the perception of his customer regarding CRDB service quality.....

Do customer treated and respected.....

Disabled customer have any priority?.....

Bank staff are being trusted by customer?.....

There is communication between employee and management?

.....

CRDB policy and are communicated to the customers

.....

PART B

What is your opinion about the effort of CRDB bank to ensure provide quality service to the customer?

.....

.....

.....

If you attend training course it's useful for employees on providing quality service to the customer?

.....

.....

.....

....

There is any challenge which limits you to provide the best service to the customer?

.....

.....

.....

How CRDB customers handle customer complaints?

.....

.....

.....

.....

.....

Which areas you think must be improved at your Branch on providing quality service to the customer?

.....

.....

Do you have authority to deal with customer complain as they occur?

.....

.....

CRDB slogan serving you wherever you are, is it applicable?

.....

.....

.....

.....

.....

Can good physical environment, modern equipment facilitates CRDB employees to provide quality service to the customers?

.....

.....

.....

DODOSO KWA WATEJA WA CRDB BENKI

Ndugu Muitikiaji;

Mimi RAYMOND DAVID MWAKIHABA. Mwanafunzi wa chuo kikuu huria nachukua Shahada ya Uzamivu ya biashara na utawala. Nafanya utafiti juu ya ulalamikaji namuonekano mbaya wawateja kwa taasisi za kifedha Tanzania ikiwakilishwa na benkiya (CRDB)

Naomba ujibu maswali haya ilikunisaidia kufanikisha utafiti huu .

Asante Kwa ushirikiano wako

MASWALI KWA WATEJA WA CRDB

SEHEMU YA KWANZA

Jinsia.....

Umri 30 chini..... katikati 31-40.....50 zaidi.....

Jina la tawi.....

Je wafanyakazi wa benki ya CRDB wanatoa huduma bora na kwa ufanisi kwa wateja wao?.....

.

Bank ya CRDB wanawajari wateja pindi wanapotoa huduma?

.....

Ni sababu sababu gani zinasababisha wateja kuwa na mtazamo mbaya juu ya baadhi ya huduma za benki ya CRDB?

.....

.

Kuna athari zozote wateja wanapata kutokana na mapungufu ya huduma za CRDB?

.....

Unawashauri nini rafiki zako kama wanataka kufungua akaunti CRDB?

.....

Je benki ya CRDB wanatoa huduma kwa kuzingatia usawa wa kila mteja?

.....

.....

Je unamtazamo gani kuhusu benki ya CRDB?

.....

.....

Unafikiri uongozi wa benki ya CRDB una dhamira ya dhati katika kutoa huduma bora kwa wateja wake?

.....

.....

SEHEMU YA PILI

Unatumia muda kiasi gani katika kusubiri huduma za CRDB?

- a) Dakika 10
- b) Dakika 20
- c) Zaidi ya dakika

Unafikiri wafanyakazi wa benki ya CRDB wana uwezo kiasi gani katika utoaji wa

Vizuri zaidi

Vizuri

katikati

wastani

vibaya zaidi

Una maoni gani kuhusu mazingira ya kazi?

Mazuri sana

Yanavutia

Hayavutii

Mabaya

Toa maelezo kuhusu jibu lako

.....

.....

.....

.....

.....

Je unapima vipi upatikanaji wa huduma za CRDB?

Mzuri zaidi

Mzuri

Wastani

Mbaya zaidi

Ni maeneo gani unashauri benki ya CRDB iboreshe huduma?

.....

Ushawai hudumiwa vibaya na wafanyakazi wa CRDB? Kama ni hivyo kulikuwa na mwitikio gani kuta kwa uongozi wa benki?

.....

Kwa nini umefanya maamuzi ya kufungua akaunti katika benki ya CRDB?

.....

Kitu gani kizuri umekipenda kutoka kwenye huduma za benki ya CRDB?

.....

APPENIX II: MASWALI KWA WAFANYAKAZI WA CRDB

SEHEMU YA KWANZA

Nafasi

Jin la tawi

Umri : 30 chini..... katikati 31-40..... 50 zaidi.....

Jinsia.....

Unaridhika juu ya ubora wa huduma mnayotoa toka kwenye idara yako?

.....ako linatoa
mafunzo kwa wafanyakazi katika uboreshaji wa huduma?

.....

Je tawi lako linajua mtazamo wa wateja wake juu ya ubora wa huduma inazotoa?

.....
.....

Je wateja wa CRDB wana hudumiwa vizuri na kuheshimiwa?

.....

Wateja wenye mahitaji maalumu wanapewa kipaumbele?

.....

Je Wafanyakazi wa benki ya CRDB wanaaminiwa na wateja wake?

.....

Je Kuna mawasiliano mazuri kati ya uongozi wa benki na wafanyakazi wa chini?

.....

Sera na mabadiliko mbali mbali ya huduma za kibenki yanatangazwa Wateja ?

.....

.....

SEHEMU YA PILI

Una maoni gani juu ya jitihada za benki ya CRDB katika utoaji wa huduma bora kwa wafanyakazi wake?

.....

.....

.....

.....

.....

Kama umehudhuria mafunzo kazini je yamekusaidia katika utoaji wa huduma bora kwa wateja?

.....

.....

.....

.....

Kuna changamoto zozote zinazo sababisha ushindwe kutoa huduma bora kwa wateja?

.....

.....

.....

.....

Ni kwa jinsi gani mnaweza kukabiliana na malalamiko ya wateja?

.....

.....

.....

.....

.....

Ni maeneo gani unafikiri inabidi yaboreshwe ili kutoa huduma bora kwa kwa wateja?

.....

.....

.....

.....

Je una mamlaka ya ya kutatua malalamiko ya wateja pindi tu yakitokea?

.....

.....

.....

Je kauli mbiu ya benki ya CRDB “ tunamfuata mteja popote alipo” kivipi inafanya kazi?

.....

.....

.....

.....

Je mazingira mazuri ya kazi vifaa vya kisasa vinachangia wafanyakazi kutoa huduma bora kwa wateja?

.....

.....