

Efficiency of services provided by commercial banks: a case of CRDB Bank in Dar es Salaam region

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The problem that guided this research has been to study the Efficiency of services Provided by Commercial Banks: a case of CRDB Bank Limited. The study aimed to investigate the factors, which cause long queues at the counters and the ATM's, the efficiency with which lending services are offered by CRDB Bank to its customers and identify problems, which lead to loan applicant's failure or delay in getting loans. Findings show that, the service rate is lower than the arrival rate which means that, underutilization of facilities at the bank leads to long queues. On the other hands, the study found that, customers fail to get loans due to failure to adhering to the given instructions and others are limited by lack of information on where to get assistance. The bank is fully automated with modern technology and has introduced the visa card family to enable global transactions and it is growing faster since other branches more than mentioned has been introduced currently in other areas like the branch situated at Pugu road, quality Plaza building. This proves its mission of aspiring to give efficient and quality services to its customers. Looking at the findings and analysis, the study concludes that, CRDB Bank Limited is effective to some extent in the provision of services and a number of recommendations have been given. For example, CRDB's management should train is staff so as to cope with the changing technology. A research on quality of service must be done so as to identify problems affecting customers. The bank should respond to messages promptly and keep customers. The bank should respond to messages promptly and keep customers informed. The bank should have a clearly-defined customer service policy and the bank is advised to be friendly and approachable by customers.