

**Assessment of services quality of banking for the banks operations: a case study of**

**Dar es Salaam Community Banks Plc (DCB)**

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The main objective of this study was to assess the service quality of SMS banking for banks operations in Tanzania taking Dar es Salaam Community Bank Plc as a case study. The study sought obtaining insights into the factors that can impair the quality of SMS banking between banks and bank customers in Tanzania. Moreover, the study sought to identify the challenges experienced by customer while using SMS banking services and later suggest different ways that can be employed by the bank management to overcome those challenges. In Tanzania, no study has yet investigated the service quality of SMS banking services because it is still in its infancy stage since the banking industry adopted it. The purpose of this study was to fill this gap. A review of literature was conducted to find out the outcome of service quality of different utility service as it was investigated by various researchers in the rest of the world. The literature review confirms that there are different service quality dimensions which are used to measure the service quality of a service. A survey was conducted to collect data. The sample size of 100 retail banking customers was drawn from the case study. The result shows that the quality of SMS banking for banks operations in DCB was highly impaired by network failure which was highly ranked as compared to sending, money to a wrong account which was the last in the ranking. This study suggests that service quality model (SERVQUAL) is a suitable instrument for measuring the bank service quality in the Tanzania. Therefore, bank managers can use this instrument to assess the bank service quality in Tanzania.