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Use of value chain analysis and quality service in Tanzania banking industry: the case of CRDB Bank p/c.

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Customers' congestion in the bank branches and ATMs has been a chronic problem in the Tanzania banking industry, CRDB bank inclusive. This Situation has been perceived as poor quality of service provided by banks to their customers. The objective of this study was to find out the extent to which value chain analysis is used by CRDB bank to reduce waste leading to quality of services by clearly examining how CRDB Bank management uses the Value chain analysis tool to plan its service delivery and how people, materials and equipment add the value of service quality. This study used survey design in order to provide acceptable answers to solve the research problem. 150 CRDB Bank customers who were randomly selected in branches and ATMs queue, five staff who stayed in the bank for more than three years and three strategic business alliances who have been working with the bank in more than two years interviewed. Questionnaire with high structured 13 questions used to interview CRDB Bank customers, face to face interview basing special questions to CRDB Bank staff and strategic partners, and observation were the methods used in data collection. Data analysis was done using excel sheet by looking the most recurring events for making conclusion of the findings. Research findings show that CRDB Bank management understands the importance of value chain analysis and how it operates. The number of people and working tools (equipment's and materials) has direct impact to the quality of services, as the number of people and equipment's increase so the better service and vice versa.