

**QUALITY OF BANK SERVICES AND CUSTOMER PERCEPTION IN
RWANDA
A CASE STUDY OF ZIGAMA CSS IN KIGALI CITY**

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ABSTRACT

Examining customer perception on the quality of services has been a common practice among banking and finance researchers over the years. The main reason for continued interest in this area of research is the ever changing banking business environment across the world, in order to realize the aim of the study the following objectives were analyzed: to identify the main factors that affect customer perception on the quality of services at Zigama CSS; to determine how customer perceive the quality of services offered by ZIGAMA CSS and to identify challenges that the Zigama CSS face in providing quality services. This research work adopted deductive and quantitative research methods to determine customer perception in terms of service quality at Zigama CSS, data was collected from both primary and secondary sources through reviewing relevant journals, books and articles. This study will be a valuable document to both students and banks in terms of enriching existing literature on customer perception towards the quality of bank services. Findings of the study shows that tangibility, empathy, responsiveness, reliability and assurance as the major driving factors as regards consumer perception on the quality of bank services at Zigama CSS, data analysis revealed that customer perception of the overall service quality of the bank met expectations, it is concluded from the findings that, overall service quality is a construct of five factors and hence management of Zigama CSS should recognize this vital information and make strategies on service quality improvement policies around this model.