

SERVICE DELIVERY AND FINANCIAL PERFORMANCE OF BANKING INSTITUTIONS IN RWANDA

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MBA/2044/11

ABSTRACT

Quality service management is a major market penetration and client retention tool since everybody in an organization is involved in the performance process hence customer satisfaction. The primary objective of this research study was to find out the contribution of service delivery to financial performance in Unguka Bank Ltd. Specifically the research was undertaken to achieve the following objectives: to analyze how customer are satisfied by service delivery by Unguka Bank Ltd; Find out if there is a relationship between service delivery & financial performance in the organization. Finally, to identify the areas that customer feel need improvements. In order to get relevant information to the objectives, primary data was collected by using questionnaires, and direct interviews to the Unguka Bank customers as well as bank management (managers). The study population was composed by over 26 500 customers and 198 employees represented by 70 respondents of customers and 26 staffs by using mathematical formula. Secondary data were analyzed the financial statements of Unguka Bank ltd. The theories and conceptual considerations were also covered in this work; their explanatory scope of the data collected during our field research have actually been of a high importance; ultimately, it financial performance was taken into account in the practical part of our research work.

The findings revealed that customers are highly satisfied with the service of the Unguka Bank ltd as a result; this affected positively the financial performance as it shown in different ratios that has been analyzed in chapter four of the study. However, the Bank has to take care on remarks given by the respondents when they were asked t on which areas need to be improved in Unguka bank ltd.