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DEPARTMENT OF BUSINESS MANAGEMENT

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**AN EVALUATION OF SERVICE DELIVERY IN THE ZIMBABWEAN BANKING**

**SECTOR:**

**A CASE STUDY OF TN BANK LIMITED.**

**KUNDAI N S BUHERA**

**N0070891S**

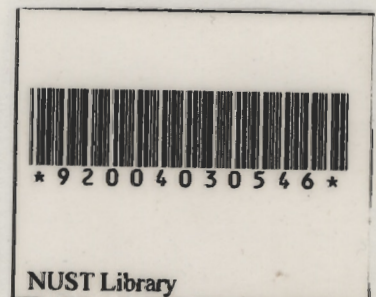
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DATE	ACCESSION	CLASS
27/03/12	SC 11/268	

**Submitted in partial fulfillment of the Bachelor of Commerce Honors**

**Degree in Marketing**

**BULAWAYO**

**JUNE 2011**



## Abstract

The service industry in Zimbabwe, is characterized by constantly changing consumer needs and perceptions, aggressive competition, advancements in technology and new product developments, it has become increasingly important to offer the best quality services to survive in the industry. Banks are starting to understand that there is need to constantly reinvent and reengineer ways of doing business, transforming superior service profit chains and operational capabilities in order to retain a competitive edge. As a crucial measure of organizational performance; service quality, customer satisfaction and loyalty remain at the forefront of both marketing literature and service marketing literature.

In this context the study applies the SERVQUAL model for assessing service quality delivery in the Zimbabwean Banking Sector. The main objective is to analyze the loopholes (gaps) in the service delivery systems in TN Bank and how the bank is trying to minimize or close these gaps

A questionnaire was developed and sent to identified customers for gathering data and personal interviews were held with staff members of the bank. These were based on the five determinants of tangibility of the service, empathy to clients, responsiveness of personnel, assurance given and reliability. The data obtained was analysed, tabulated and interpreted by the use of a serviqual scale and qualitative analysis.

Results from the research revealed how clients to the bank are in the Zone of Tolerance, as their expectations precede their perceptions of what they thought the service would be. However, most customers revealed a sense of satisfaction with the service they received especially in terms of the responsiveness of the personnel.

Recommendations to minimize the gaps or loopholes revealed include internal marketing efforts, raising performance standards, creating a service quality code of conduct, and management of customer expectations. The researcher gives recommendations for further research to be done on changes in perceptions over time and competitiveness in the banking sector in terms of delivery of service.