

**ASSESSMENT OF THE RELATIONSHIP BETWEEN PRODUCT  
QUALITY AND SALES OF FINANCIAL SERVICES**

**(A CASE OF SELECTED BRANCHES OF AMAL BANK IN  
MOGADISHU CITY IN - SOMALIA)**

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**A THESIS  
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### **ABSTRACT**

The study looked at the relationship between product quality and sales of financial services, a case study of three selected branches of Amal Bank in Mogadishu City – Somalia. The study was guided by the following objectives: -

- To determine the perceived quality components of financial product or service
- To ascertain the nature of the sales experience of financial products, or services
- To find out the relationship between quality and sales of financial products or services.

The required data was collected from Amal Bank Top managers, Middle managers and Support staff through questionnaire guides for primary data and secondary data being the library, internet and analyzed using Microsoft Excel and SPSS.

Questionnaires, Interviews and Observation methods were used to collect data from the respondent; self-administered questionnaires were ideal. The questionnaires comprised of both closed-ended and open-ended questions. Out of the 76 employees at the three branches of Amal Bank, the researcher only purposively and randomly selected 64 respondents as the sample size from various departments.

The key findings of the study suggest that there is a strong and standard relationship between product quality and sales of financial services. Implying that as long as the product quality is standard, the Amal Bank will improve its sales of financial services.

The study therefore recommends that; banking institution should put incentives in place to improve on the quality of products caused by lack of interest or care on the part of workers in the production department. This will bring about a competitive advantage within the organization which will end up improving quality of products and enhanced service delivery, the institution should also put measures in place that will stipulate the conditions to carry out with the aim of producing high quality products, the researcher also recommends that since marketing improves the selling environment and plays a very important role in sales, the institution should uphold the current marketing strategies and only make positive changes rather than backsliding. This will help maintain and improve the sales volume of the financial institution.