

SERVICE QUALITY AND BUSINESS GROWTH OF KENYA COMMERCIAL BANK (KCB)
SOUTH SUDAN LIMITED IN JUBA

A Thesis

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In Partial Fulfillment of the Requirements for the Degree

Master in Business Administration

(Management)

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DECLARATION A

I declare that this thesis proposal is my original work and has not been presented for a Degree or any other academic award in any university or institution of learning.


.....
Joseph Bol Panom

Name and signature of the candidate

14/09/2012
.....

Date

DECLARATION B

I confirm that the work presented in this thesis proposal was conducted under my own supervision

Dr.Gulebyo Muzamir Said

ABand
Dr. Gulebyo muzamir
13/09/2012

Name of the candidate and signature

.....
Date

DEDICATION

This thesis is dedicated to my parents, my family members and friends whose prayers have enabled me reach heights that I would never have reached.

APPROVAL SHEET

This thesis entitled " Service Quality and Business Growth of Kenya Commercial Bank(KCB) South Sudan Limited in Juba" prepared and submitted by Joseph Bol Panom in partial fulfillment of the requirements for the degree in Masters of Business Administration (management) has been examined and approved by the panel on oral examination with a grade of -

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ABSTRACT

This study established the relationship between service quality and business growth in of Kenya commercial bank (KCB) South Sudan Limited in Juba. The study was guided by four objectives, determine (i) profile of the respondents (ii) level of service quality (iii) level of business growth and (iv) whether there was significant difference in the level of quality and business growth of Kenya commercial bank (KCB) South Sudan Limited in Juba (v) whether there was significant relationship in the level of quality and business growth of Kenya commercial bank (KCB) South Sudan Limited in Juba. A descriptive research design was used to collect data from 214 respondents using self administered questionnaires as the key data collection instruments. The findings revealed that there were high quality services, high level of business growth, no significant difference between service quality and business growth and there was a significant relationship between quality services and business growth, rejecting the Null hypothesis. From the above findings appropriate conclusions, recommendations and areas for further research were made. Conclusions were made regarding various research purposes (i) the study concurred with Heskett, J.L. *et al* (1990) Theory of service profit chain, which holds that, business growth is as follows; profit and growth are stimulated primarily by customer loyalty., (ii) no significance difference ($F = 1.052$, sig. = 0.396), (ii) significant relationship between service quality and growth was established ($r = 0.750$, sig. = 0.000) and regression indicated by a high Adjusted R^2 of 68% was established. Recommendations based on the findings were that, Kenya Commercial bank (KCB) South Sudan Limited in Juba should; (i) state their goals clearly, (ii) continuously improve their products, (iii) locate business continently (iv) assemble team together (v) create a positive attitude among its employees (vi) present benefits of their products and services, (vii) offer quality services, (viii) and plan for growth. Innovativeness and business growth, further research on advertising and business growth was also suggested.

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CHAPTER ONE

THE PROBLEM AND ITS SCOPE

Background of the Study

World over, the banking industry is emphasizing quality service delivery in line with World bank and International Monetary Fund regulations given nations which intend to get financial assistance from World bank/ International Monetary Fund. These policy regulations are given to nations and passed down to commercial banks through central bank of a nation. World Bank/ International Monetary Fund emphasize liberalization of the economy which includes privatization of the economy.

Before the 2005 privatization by the government of Southern Sudan, there was an only government owned bank to provide banking and financial services in Southern Sudan. This led to many people being denied quality banking services because of the monopoly bank of South Sudan (BOSS) had by then. To boost development due to competition with the other private parties, to reduce cost operation by placing risk in the hands of business or private enterprise, to increase the productivity, to lower prices and greater supply in goods and services, to get effective and time bound results among other reasons, the government of Southern Sudan privatized business sector which led to many private banks springing up including Kenya commercial bank, Stanbic bank, Equity bank, Ivory bank, Liberty commercial bank, Qatar national bank, Ethiopia commercial bank, among others.

To achieve what banks were created for, they should perform well to the expectations of all stakeholders especially by offering quality service delivery to their clients to achieve intended goals and objectives. Drucker (1985) contends that all organizations need to encourage quality service delivery among employees which leads business growth; as quality services enables the organization to realize its organization's goals and objectives and consequently growth.

Several researchers have had interest in business growth in different contexts. For example, Mayambala (2009) studied quality service delivery and growth of Warid in Uganda, while Kaye (2005) assessed customer satisfaction and business growth of Mobile Telecommunication Network (MTN). However, all these studies left gaps to be explored further to isolate factors affecting the business growth in the banking industry in Southern Sudan, a gap the proposed study attempted to fill.

Statement of the Problem

Has one ever wondered why one organisation thrives while others struggle for success even though they are operating in the same environment? A glance at newspapers, business journals, or cable news channels reveals corporations struggling to grow, and often failing, becoming bankrupt. In such tough times, knowing how to achieve long-growth is more critical, but one thing organisations can do to have successful business growth is to foster innovation among its members to satisfy the ever changing needs the consumers, given its associated innumerable benefits such as it leads improved product quality, increases product range, creates new markets, leads to reduction in labour costs, reduction in materials needed, reduces energy

consumption, reduces environmental damage, conformance to regulations, improved production process, among others (Kotler, 1991; Rogers, 2003).

Unfortunately, however, Kenya commercial bank's growth in Juba southern Sudan been reported to be low where Deng (2011) affirms that Kenya commercial bank was making very little sales, were rarely getting profits, having very small market share, yielding very little earning per share to shareholders, poor customer satisfaction, poor sustained growth, and poor employee stewardship among others, which puts Kenya commercial bank's growth at risk.

Purpose of the Study

1. To explore the various dimensions of service quality and business growth.
2. To explore the cause and effect relationship of service quality and business growth.
3. To test hypotheses of no significant difference and no significant relationship between service quality and business growth.
4. To bridge the gaps of previous studies
5. To validate existing information based on the theory to which the study was based.

Research Objectives

General objective

To correlate service quality and growth of Kenya Commercial Bank (KCB) in Juba, Southern Sudan.

Specific objectives

1. To determine the profile of respondents in terms of age, gender, employee designation or rank, level of income highest education qualification and administrative region.
2. To determine the level of service quality (reliability, ability of a service being secure, accessibility and understanding client) in KCB in Juba, Southern Sudan.
3. To determine the level of business growth (sales, market share, profits, quality, consumer satisfaction, employee satisfaction and owners satisfaction) of KCB in Juba, Southern Sudan.
4. To establish whether there is significant difference between the level of service quality and the level of growth of KCB in Juba, Southern Sudan.
5. To establish whether there is a significant relationship between the level of service quality and growth of KCB in Juba, Southern Sudan.

Research Questions

1. What is the profile of respondents in terms of age, gender, employee designation or rank, level of income highest education qualification and administrative region?
2. What is the level of service quality (reliability, ability of a service being secure, accessibility and understanding client) in KCB in Juba, Southern Sudan?
3. What is the level of business growth (sales, market share, profits, quality, consumer satisfaction, employee satisfaction and owner's satisfaction) of KCB in Juba, Southern Sudan?
4. Is there significant difference between the level of service quality and the level of growth in Juba, Southern Sudan?
5. Is there a significant relationship between the level of service quality and growth of KCB in Juba, Southern Sudan?

Hypotheses

1. There is no significant difference in the level of service quality and growth of KCB in Juba, Southern Sudan.
2. There is no significant relationship in the level of service quality and the level of customer satisfaction in KCB in Juba, Southern Sudan.

Scope of the study

Geographical Scope

The study was carried out in the administrative regions of Juba city of Gedo, Lower Juba and Middle Juba.

Content Scope

The study focused on the relationship between service quality and growth of KCB South Sudan Juba.

Theoretical scope

The study was based on by Heskett's (1990) service profit chain theory which states that superior service quality results in business growth as it enables the organization get more profits as a direct result of increased customer loyalty because of customer satisfaction from high quality support services and policies that enable employees satisfy customers better.

Time scope

The study focused on the operations of KCB in Juba, Southern Sudan from January 2012 to July 2012.

Significance of the Study

The findings of this research shall be used by government agencies to evaluate the role of service quality on business growth in KCB in Juba as they come up with policies commercial banks in Southern Sudan.

The study findings shall help policy makers such as the Southern Sudan Investment Authority, Southern Sudan National Chamber of Commerce and Private Sector Foundation among to come up with informed decisions concerning service quality and business growth in Juba, Southern Sudan.

The research findings shall be used by clients to make right decisions on whether to bank with Kenya Commercial bank in Juba or not after evaluating whether their expectations will be realized by that bank or not.

Future researchers shall use the findings of this research as reference as they carry out similar studies, this study having contributed to operational definition of concepts, literature and methodology.

Operational Definitions of Key Terms

For the purpose of this study, the following terms were operationally defined:

Ability of service being accessible refers to the ability of the service being got easily whenever needed by clients.

Ability of service being secure refers to that aspect of a particular service being used without causing risk or danger.

Business growth refers to how the organization scores on the different dimensions such as sales, profits, quality products, sustained growth, consumer satisfaction, employee satisfaction and owner(s) satisfaction.

Consumer satisfaction is a measure of how products/ services supplied by a company meet or surpass customer expectations.

Ease of use is the extent to which a product can be used by specified users to achieve specified goals with effectiveness, efficiency and satisfaction in a specified context of use.

Employee satisfaction is a measure of how products/ services supplied by a company meet or surpass employee expectations.

Market share is a percentage of total sales a given product or service that is attributed to a given company in a particular sector over a specified time period.

Owner(s) satisfaction is a measure of how products/ services supplied by a company meet or surpass owner(s) expectations in terms of earnings per share.

Profile refers to the characteristics of the respondents which are: age, gender, employee designation or rank, position in the organization, level of income and highest educational qualification.

Profits refer to the final amount of money that a business makes after all costs have been deducted.

Quality of a service refers to the ability of a product/service to fulfill the needs of the consumer by solving consumer problem(s).

Reliability is a degree to which a service is performed as promised, dependably and accurately.

Sales are what an organization gets in terms of money and other compensations in exchange for the product/services in offered.

Sustained growth refers to the ability of a firm to grow without falling in problems to necessitate borrowing funds from another source to facilitate its growth.

Understanding as a factor of service quality refers to making the effort to understand the customer's specific needs, providing individualized attention and recognizing the customer.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Concepts, Opinions, Ideas From Authors/Experts

Service Quality

Olum (2004) affirms that customer relations management as effective customer care which implies that a business enterprise must always look out for those things that can keep its customers satisfied of the services or products it supplies. This means that quality service provision, backed by excellent customer care is two critical tenets that enterprises must attend to if they wish to succeed. This means that whether you are in operations section, personnel, stores, marketing, accounts, distribution, administration, processing unit, you all contribute to some form of service to customers. Every body's behaviour can affect positively or negatively the quality of service we provide.

The above views were in line with Karl's views reflected in Odoki (2003) that quality service is a level of service quality compared to your competitors that is high enough to the eyes of the customer that it enables you to charge a higher price for your service /product, gain un naturally large market share, and or enjoy a high profit margin than your competitors.

Service quality involves a comparison of expectations with performance. According to Lewis and Booms (1983) service quality is a measure of how well a delivered service matches the customer's expectations. Generally the customer is

requesting a service at the service interface where the service encounter is being realized, and then the service is being provided by the provider and in the same time delivered to or consumed by the customer. The main reason to focus on quality is to meet customer needs while remaining economically competitive in the same time.

This means that satisfying customer needs is very important for the enterprises to survive. The outcome of using service quality practices include understanding and improving of operational processes, identifying problems quickly and systematically, establishing valid and reliable service performance measures and measuring customer satisfaction and other performance outcomes Parasuraman et al (1985).

Competence as one of the factors of service quality refers to the possession of the required skills and knowledge to perform the service: knowledge and skill of the contact personnel, knowledge and skill of the operational support personnel, research capability of the organization. Another service quality factor is courtesy which includes politeness, respect, consideration and friendliness of the contact personnel and consideration for the customer's property, clean and neat appearance of public contact personnel. In the list of service quality is also credibility which refers to trustworthiness, believability and honesty. It involves having the customer's best interest at heart: company name, company reputation, personal characteristics of the contact personnel. Security being one of the factors of service quality means freedom from danger, risk or doubt: physical safety, financial security and confidentiality Zeithaml et al (1990).

Others include access or approachability and ease of contact: service is easily accessible; waiting time to receive service is not extensive, convenient hours of

operation, convenient location of service facility. Communication as a factor of service quality means informing the customers in a language they can understand and listening to them. It may mean that the company has to adjust its language for different consumers: explaining the service itself, explaining how much the service will cost, and explaining the tradeoffs between service and cost, assuring the consumer that the problem will be handled. Understanding/ knowing the customer as a factor of service quality implies making the effort to understand the customer's needs: understanding customer's specific needs, providing individualized attention and recognizing the customer, Zeithaml et al (1990)

Physical evidence of the service: appearance of physical facilities, tools and equipment used to provide the service, appearance of personnel and communication materials, other customers in the service facility is also a service quality factor. Reliability which refers to the ability to perform the promised service dependably and accurately: service is performed right at the first time; the company keeps its promises in accuracy in billing, in keeping records correctly and in performing the services at the designated time and Responsiveness which is the willingness and/ or readiness of employees to help customers and to provide prompt service, timeliness of service: mailing a transaction slip immediately, setting up appointments quickly are part of service quality factors (Parasuraman et al, 1985).

Business growth

Glischinski (2006) refers to business growth as output or results of an organization as measured against its intended outputs (or goals and objectives). In this study, business growth refers to how the organization scores on the different dimensions such as sales, market share, profits, quality products, sustained growth, consumer satisfaction, employee satisfaction and owner(s) satisfaction.

A sales is the exchange of goods or services for an amount of money or its equivalent; sales are the lifeblood of a business as it is what helps you pay employees, cover operating expenses, buy more inventory, market new products and attract more investors. Sales forecasting is a crucial part of the financial planning of a business; self-assessment tool uses past and current sales statistics to intelligently predict future performance (Glen, 2008).

Market share is market's total sales that are earned by a particular company in relation to other players in the market over a specified time period. Market share is calculated by taking the company's sales over the period and dividing it by the total sales of the industry over the same period. This metric is used to give a general view of the size of a company to its market and its competitors and increasing market share is one of the most important objectives of business because market share increases can allow a company to achieve greater scale in its operations and improve profitability, as such companies are always looking to expand their share of the market, in addition to trying to grow the size of the total market by appealing to larger demographics, lowering prices, or through advertising (Gallinger, (2000).

Profits are the financial returns or rewards that business owners aim to achieve to reflect the risk that they take and given that most entrepreneurs invest in order to make a return, the profit earned by a business can be used to measure the success of that investment (Gong *et al*, 2009). Profit is also an important signal to other providers of finance to a business for instance banks, suppliers and other lenders are more likely to provide finance to a business that can demonstrate that it makes a profit (or is very

services offered and as such consumer satisfaction has increasingly has become a key element of business strategy (Farris *et al*, 2010).

Employee satisfaction is the terminology used to describe whether employees are happy and contented and fulfilling their desires and needs at work; many measures purport that employee satisfaction is a factor in employee motivation, employee goal achievement, and positive employee morale in the workplace. Employee satisfaction, while generally a positive in your organization, can also be a downer if mediocre employees stay because they are satisfied with your work environment. Factors contributing to employee satisfaction include treating employees with respect, providing regular employee recognition, empowering employees, offering above industry-average benefits and compensation, providing employee perks and company activities, and positive management within a success framework of goals, measurements, and expectations (Mullins, 2002).

Owner(s) satisfaction is regarded as one of the ultimate goals of business which includes earnings per share, ordinary dividends per share, dividend cover, and return on equity among others (Jurgen, 2005).

Theoretical Perspectives

In this study, the researcher opted to view business growth as a special case, and made use of business growth theories, which asserts that there are factors (referred to as service quality in this study) which influence business growth (Heskett, J.L. *et al* (1990). Several studies have examined the causes of high and low business growth from this theoretical orientation or perspective such as Mukesh *et al* (2009). The very theory adopted in this study was Heskett (1990) profit chain theory. The study was based on

The study was based on Heskett's (1990) service profit chain theory which states that superior service quality results in business growth as it enables the organization get more profits as a direct result of increased customer loyalty because of customer satisfaction from high quality support services and policies that enable employees satisfy customers better.

Reliability of service and Business Growth

According to Nelson & Campbell (2003) reliability of service enables a business to grow as it makes the business perform better in terms of sales as customers buy more of the products/ services provided as more of the provided services are consumed because of being reliable to bring about more business growth.

Ability of Service being Secure and Business Growth

When a service is secure, in that it does not cause any danger of any kind to the user of the service to use more of that service because they are sure that the usage of that service has no threat it poses to them, which brings about that business growing in business operations (Bateman, 1990). However, making a service secure is not an easy thing as it takes a lot resources but to be it has several advantages it brings to the organization.

Accessibility of service and Business Growth

When a service is accessible, in that it is got when ever needed it makes it to demanded the more because clients are able to get what they require at all times

whenever such a service is required with little or no hustle, which brings about the organization having more sales, consequently profits and business performance improves (Gallinger, (2000).

Ability to Understand Clients and Business Growth

Ability to understand clients is one of the key issues in business as when you know what your clients want and you serve them with what they want it will cause them to continue using your services and this makes them satisfied with your services and the same satisfied clients are the ones who will act as your ambassadors to tell other clients of how good your organization is, which will give your organization a good reputation, sales, good profits and general business growth (Salamon and Robinson, 2008).

Service tangibility and business growth

The physical features of a business like physical facilities, equipment, staff appearance, and atmospherics in general contribute to customer satisfaction and general perception developed about a business. When service tangibility especially in banking industry is excellent more customers will be attracted hence leading to increased number of customers and subsequent business growth (Mullins, 2002).

Assurance and business growth

The ability of staff to inspire confidence and trust among customers about service features, performance ability and benefits derived from use of a given service

influence much consumer decision to buy a given product or service, the higher the confidence and trust customers have about the organization and its services the higher consumption will be, which subsequently influences sales volume and market share which all lead to business growth (Perrault and Mc Carthy,1999).

Responsiveness and business growth

Willingness to help and respond to customer needs is critical for business growth. When customers get challenges with using a given product or service they always run to the service provider to get a solution to the problem at hand. The responsiveness of the service provider means a lot to the customer fast responsiveness increases customer satisfaction which stimulates increased sales, repeat business, and customer loyalty which contribute to business growth (Glen, 2008).

Empathy and business growth

When employees treat customers the way they would want to be treated and fully put themselves in the shoes of the customer with a complaint or problem customers feel consoled and given due respect, all this impacts on the perception of a business by the customers. Good perceptions build brand equity which contributes long term survival and growth of a business (Glen, 2008).

Related Studies

Several studies have discussed service quality and business growth in different contexts and from different points of orientation.

For example, Kohl (2005) studied sustainability and business growth of Mercedes Benz in Munich Germany, who established that sustainability contributes to business growth of Mercedes Benz Munich, Germany.

Natty (2010) in a study of time management and growth private banking industry in Ethiopia which empirically showed that time management contributes to growth in private banking industry in Ethiopia.

Kaye (2005) studied customer satisfaction and business growth of MTN and established that customer satisfaction is one of the major factors that contribute to growth of MTN in Uganda.

Delmar (1996) in a study of Entrepreneurial Behaviour and Business growth of Small and Medium enterprises in Stockholm established that good entrepreneurial behaviour contribute to growth of Small and Medium enterprises in Stockholm.

Bogere (2006) in the study of product quality management and growth of Nyanza Textiles Limited in Central Uganda established that product quality management is one of the factors that affect growth of Nyanza Textiles Limited in Central Uganda among others because if the quality being produced is poor in this global competitive

environment, buyers will shun low quality products, consequently sales will be low and so will be the profits and so the organization will be not able to meet its objectives.

Kemba (2008) in a study of improved quality methods and organization's performance in agricultural sector in Pallisa district established that schools that improved the quality of their products performed better than those which did not improve their quality methods.

Kato (2002) in the study pricing and business growth of Coca-cola in Central Uganda established that pricing among other factors contribute to the business growth of Coca-cola in Central Uganda.

Giese and Cote, (2000) in the study of service quality and growth of commercial banks in Bamako, Mali, observe that a series of transactions between customers and banks transform into relationship step which is valuable and create to create a good reputation, commitment and trust in the market than other market.

Mukesh et al (2009) in the study of service quality and growth of commercial banks in New Delhi, India, observed that one of the ways to increase service quality is through maintaining a good management information system by gathering as much information as possible about the customers and their expectation from the banks. This would help the employees to anticipate customers' specific needs and requirements. Through management information system, the banks can provide precisely the service of needs; thus, eliminate waste of resources and waiting time for either

CHAPTER THREE

METHODOLOGY

Research design

This study used a descriptive survey design specifically the descriptive comparative and descriptive correlation strategies. The study was descriptive because it was used to describe a phenomenon; survey because it involved a large sample; comparative in that it the study determined whether there is a significant difference in the level of service quality and growth of KCB in Juba ,Southern Sudan; co-relational in that it was interested in relating service quality to business growth. The study also took quantitative approach in that it was based on variables measured with numbers and analyzed using statistical procedures.

Research population

Target Population

In this study, the target population involved 461 employees of 167 of them were from Gedo, 192 employees were from Lower Juba and 102 employees were from Middle Juba.

Table 1

Respondents of the Study

Administrative Region	Total Target Population	Sample Size
Gedo	167	62
Lower Juba	192	106
Middle Juba	102	46
Grand Total	461	214

Sample Size

The minimum sample size was computed using the Sloven's formula, which states that, for any given population, the required sample size was given by;

$$n = \frac{N}{1 + N(e^2)} , \text{ Where; } n = \text{the required sample size; } N = \text{the known population size;}$$

and e = the level of significance, which is = 0.05. Given a total population of 461 respondents in the administrative regions of Juba, Southern Sudan, a sample was 214 respondents illustrated in Table 1, and see Appendix IVE for details of computation of sample.

Sampling Procedures

The target population of 461 employees of KCB in Juba, Southern Sudan (which included 167 from Gedo, 192 from Lower Juba and 102 employees from Middle Juba, a sample of 216 respondents was used, got using stratified random sampling to reduce costs, time of doing research and to increase the degree of accuracy of the study. Regarding sample size, the sampling frames (i.e employees) in administrative regions in Juba, then proportionate systematic random samples were chosen from the respective stratum sampling frames or lists.

Data Collection Methods

The researcher used secondary and primary data collection approaches.

Secondary data was got reviewing text books, journals articles, manuals, periodicals, dissertations, internet sources to mention but a few.

Primary data was got using research questionnaires as the data collection instruments because of their cost effectiveness in a survey involving literate respondents.

Research Instrument

There were three sets of questionnaires directed towards employees in KCB in Juba, Southern Sudan; one was on the profile of the respondents, another was on service quality and another on business growth. The questionnaire also consisted of the

main title and introductory letter, with a section of 6 bio-data questions, to help classify respondents.

The questionnaire on service quality (independent variable) consisted of 19 questions divided into four sub-sections distributed as follows; 4 questions on reliability, items 1-4; 4 questions on ability of service being secure, items 5-8; 6 questions on service being accessible, items 9-14; and 4 questions on understanding clients, items 15-19. All questions in this section were close ended, based on four Likert Scale, ranging from one to four; where 1=Strongly Disagree, 2= Disagree,3=Agree, 4= Strongly Agree.

The questionnaire on growth (dependent variable) consisted of 40 questions divided in 8 sub-sections distributed as follows; 5 questions on sales, items 1-5; 5 questions on market share, items 6-10; 5 questions on profits, items 11-15; 5 questions on quality products, items 16-20;5 questions on sustained growth, items 21-25; 5 questions on consumer satisfaction, items 26-30; 5 questions on employee satisfaction, item 31-35; 5 questions on owners satisfaction, item 36-40. All questions in this section were close ended, based on four Likert Scale, ranging from one to four; where 1=Strongly Disagree, 2= Disagree,3=Agree, 4= Strongly Agree.

Validity and Reliability of the Instruments

The researcher tested for validity and reliability on the service quality questionnaire which was non-standardized, where content validity was done by ensuring that questions or items in questionnaire conform to the study's

conceptualization. Supervisors and other senior staff in KIU who were experts in the field of study evaluated the relevance, wording and clarity of question or items in the instrument. Pre-testing for reliability was done by administering the questionnaire to employees in selected telecom firms who were not included in the actual study.

Construct validity was ensured using Factor Analysis where reliability of the instrument on multi item variables was tested using the Cronbach Alpha Methods and a Cronbach alpha (α) of at least 0.7 which led the questionnaires to be declared reasonably reliable or consistent (see Appendix IVD for details).

While on customer satisfaction, construct validity was ensured using Factor Analysis where reliability of the instrument on multi item variables was tested using the Cronbach Alpha Methods and a Cronbach alpha (α) of at least 0.7 which led the questionnaires to be declared reasonably reliable or consistent (see Appendix IVD for details).

Data Gathering Procedures

The following data collection procedures were implemented:

A. Before the administration of the questionnaires

The researcher requested for an introduction letter from the College of Higher Degrees and Research addressed to the authorities of the telecom firms under study for the researcher to be permitted to conduct the study. The letter contained the criteria for selecting the respondents and the request to be provided with the list employees from the selected telecom firms. After approval, the requested list of

respondents provided to the researcher by the selected telecom firms used by the researcher as a guide in identifying the participants of the study, after which pre-testing of the instrument on innovation followed.

The researcher prepared the questionnaires and discussed with selected research assistants and briefed them on the sampling techniques and data gathering procedures.

The researcher utilized the table on respondents (Table 1) to determine the number of participants.

B. During the administration of the questionnaires

Specifically, the researcher together with researcher assistants requested the respondents: (1) to sign the informed consent; (2) to answer all questions and not to leave any item unanswered; (3) to avoid biases and to be objective in answering the questionnaires.

The researcher together with research assistants also tried retrieving the questionnaires within two weeks from the date of distribution.

All questionnaires retrieved were checked if completely filled out.

C. After the administration of the questionnaires

The data collected was organized, collated, summarized, statistically treated and drafted in tables using the Statistical Package for Social Sciences (SPSS).

Data Analysis

To determine the profile of the respondents, the frequency and percentage distribution was used.

The mean was used to compute for the level of service quality and business growth. To interpret the obtained data, the following numerical values and descriptions were used:

Mean Range	Description	Interpretation
3.26-4.00	Strongly Agree	Very High
2.51-3.25	Agree	High
1.76-2.50	Disagree	Moderate
1.00-1.75	Strongly Disagree	Low

The t-test for difference in means was utilized to test the hypothesis for difference between means at 0.05 level of significance.

The t-test and Fisher's one way Analysis of Variance (ANOVA) to test for significant difference in the level of service quality and level of growth of KCB in Juba, Southern Sudan.

Pearson Linear Correlation Coefficient (PLCC)) was used to test the hypothesis on correlation between service quality and growth of KCB in Juba, Southern Sudan at 0.05 level of significance.

Regression Analysis was used to determine the influence of service quality on growth of KCB in Juba, Southern Sudan.

Ethical Consideration

To ensure utmost confidentiality for the respondents and the data provides by them as well as reflect ethics practiced in this study, the following ere done:

1. All questionnaires were coded to provide anonymity of respondents.
2. The respondents were requested to sign the informed consent.
3. Authors quoted in this study were recognized through citations and referencing.
4. Presentations of findings were generalized.

Limitations of the study

The researcher claimed an acceptable (0.05 level of significance) 5% margin of error in view of the anticipated threats to validity with relevance to this study:

Extraneous variables such as honesty of the respondents where some of the respondents were expected not to say the truth, but the researcher probed further to establish the truth when it deemed necessary, personal biases beyond the researcher's control also were encountered but the researcher did all it takes to avoid biases. Beyond those other threats to validity of the findings such testing and instrumentation were solved during the data collection.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

Introduction

This chapter presents, analyzes and interprets data gathered from the field on profile of respondents, level of quality service, level of growth, significant differences in the level of service quality and level of growth of KCB in Juba, Southern Sudan and the relationship between service quality and level of growth of KCB in Juba, Southern Sudan.

Profile of the Respondents

Respondents in this study were described according to age, gender, employee designation or rank, income level, highest educational qualification and administrative region of operation. In each case, respondents were asked through a closed ended questionnaire, to provide their respective profile information, to enable the researcher classify and compare them accordingly. Their responses were analyzed using frequencies and percentage distributions as summarized in table 2 below;

Table 2
Profile of Respondents

n=214

Category	Frequency	Percent
Age Group		
20 - 39	169	79
40 -59	45	21
60 and above	00	00
Total	214	100
Gender		
Male	116	54
Female	96	46
Total	214	100
Employee designation or rank		
Low level manager	101	47
Middle level manager	65	30
Top level manager	48	23
Total	214	100
Level of Income		
Low level of income	33	15
Medium level of income	116	54
High level of income	65	30
Total	214	100
Highest Educational Qualifications		
Certificate	14	7
Diploma	28	13

Degree	109	51
Masters	63	29
Total	214	100
Administrative Region		
Gedo	62	29
Lower Juba	106	50
Middle Juba	46	21
Total	214	100

Source: Primary data 2012

Table 2 showed that most respondents in the study sample were of the age group between 20-39(79%) while rest were from age group 40-59, which is in line with most African countries where the biggest portion of the population lies below 35 years and very few are above 60 years.

Regarding gender, majority of the sample respondents were male (54%), compared 45 who were female, indicating that the area of the study is dominated by men as compared to women.

In terms of designation, most respondents in the study were low level managers (47%), although other designations or ranks were proportionately represented with top level managers having the least contribution 23% of the total sample, which is a normal distribution in organizational setting.

On highest educational qualification, results indicate that respondents in the administrative regions of Juba are highly educated, with majority of the respondents (51%) having degrees, while minority of the respondents (7%) having certificates, while the rest of the sample respondents had masters (29%).

In relation to distribution of respondents by administrative regions of Juba findings indicate that respondents were fairly distributed across administrative regions, although Lower Juba contributed the majority of the respondents (50%), while Middle Juba contributed to minority of the sample respondents (21%) and Gedo contributed (21%) of the sample respondents.

Level of Service Quality

The independent variable in this study was service quality, operationalized into reliability of service, ability of service being secure, accessibility of service and understanding of clients. Service quality was measured using five qualitative questions in the questionnaire where each also measured using five items. All items on service quality were Likert scaled using four points ranging between 1= strongly disagree, 2=disagree, 3= agree, 4=strongly agree. The first objective in this study was set to determine the level of service quality, for which respondents were required to indicate the extent to which they agree with each of the items or statements by filling in the number that best describes their perceptions. Their responses were analyzed and described using means as summarized in Table 3;

Table 3
Level of Service Quality
n=214

Service Quality Indicators	Mean	Interpretation	Rank
Reliability of service			
Our bank provides services at the promised time	2.59	High	3
Our bank is willing to help and correct the mistakes and errors	2.55	High	4
Our bank is dependable and has the ability of employees handling customer's problems	2.62	High	1
Our bank follows the exact specifications of the clients	2.60	High	2
Average Mean	2.59	High	
Ability of service being Secure			
Our bank makes sure it is safe to enter the bank premises and use the service equipment	2.51	High	4
Our bank makes sure documents and other information provided to the clients are secure	2.68	High	1
Our bank makes sure records of the clients are safe from unauthorized persons or use	2.62	High	3
Our bank makes documents and other information provided to me are secure	2.65	High	2
Average Mean	2.62	High	
Accessibility of service			
In your bank, it is easy to meet knowledgeable staffs who provide services when clients have problems	2.52	High	3
In your bank, it is easy to reach staff person by mail, telephone, in	2.51	High	4

person etc			
The location of your bank service is convenient	2.45	Moderate	5
Your banks working hours are suitable	2.56	High	2
Your bank balances branches services to the different requested services	2.68	High	1
Your bank has the ability to meet customers' needs, requests and diversifies services	2.34	Moderate	6
Average Mean	2.51	High	
Understanding the client			
Your bank recognizes regular customers and addresses them by names	2.48	Moderate	2
Your bank tries to understand the specific objectives of the customers	2.51	Moderate	1
Your bank's service level, costs are consistent with clients' requirements	2.37	Moderate	4
Service costs in your bank are in line with clients' affordability	2.47	Moderate	3
Average Mean	2.46	Moderate	
Grand Mean	2.55	High	

Source: Field data

Mean Range	Description	Interpretation
3.26-4.00	Strongly Agree	Very High
2.51-3.25	Agree	High
1.76-2.50	Disagree	Moderate
1.00-1.75	Strongly Disagree	Low

Overall, the level of service quality in KCB was ranked to be high (mean=2.55), where reliability of service was ranked to be high (mean of 2.59), ability of service

being secure was ranked to be high (mean of 2.62), accessibility of service was ranked be high (mean of 2.51), while understanding the client was ranked be moderate (mean of 2.46).

This study was consistent with Giese and Cote, (2000) in the study of service quality and bank performance in Bamako, Mali observe that a series of transactions between customers and banks transform into relationship step which is valuable and create to create a good reputation, commitment and trust in the market than other market. Similarly, Mukesh et al (2009) observed that one of the ways to increase service quality is through maintaining a good management information system by gathering as much information as possible about the customers and their expectation from the banks. This would help the employees to anticipate customers' specific needs and requirements

Level of Business Growth

The dependent variable in this study was level of business growth, broken into the aspects of sales, market share, profits, quality products, consumer satisfaction, employee satisfaction and owner(s) satisfaction. Each of these components was measured using three items or questions in the questionnaire, with each question rated with four point Likert scale, ranging between one to four, where 1=strongly disagree, 2=disagree, 3=agree and 4=strongly agree. The second objective in this study was set to determine the level of growth of KCB in Juba, Southern Sudan for which respondents were required to rate the level of business growth by indicating the extent to which

they agree with each item in the table. They had to give their responses by feeling in the number that best describes their perceptions. Their responses were analyzed and described using means as summarized in table 4A, 4B and 4C;

Table 4 A

Level of Growth of Kenya Commercial Bank in Juba, Southern Sudan

(Item Analysis)

n= 214

Business Success Indicators	Mean	Interpretation	Rank	General Rank
Sales				
Sales in your organization are high compared to other players in the market.	3.21	High	1	3
Sales in your organization are set to be increasing in future.	3.15	High	2	6
Sales in your organization are increasing compared to other players in the market.	3.09	High	3	15
Sales in your organization meet your organization's expectation.	3.05	High	3	21
Sales in your organization are as good as the best player in the market.	2.97	High	5	30
Average Mean	3.09	High		
Market share				
Market share of your organization is increasing in because of charging consumer friendly prices among others.	3.13	High	1	9
Market share of your organization is set to be increasing in the future compared to other players in the market.	3.09	High	2	15
Market share of your organization is big compared to other players in the market.	2.98	High	3	28

Market share of your organization is as big as the organization expects	2.95	High	3	32
Market share of your organization faces little or no challenges to maintain.	2.85	High	5	35
Average Mean	3.00	High		
Profits				
Net profits (after deducting taxes and interest) in your organization are high after deducting taxes and interest after taxes.	3.04	High	1	24
Net profits in your organization are set to be increasing in future	3.03	High	2	25
Net profits in your organization are as good as the best player in the market.	2.98	High	3	28
Net profits in your organization satisfy your organization's expectation	2.97	High	3	30
Net profits in your organization are high compared to other players in the market.	2.94	High	5	33
Average Mean	2.99	High		

Source: Primary Data 2012

Key

Mean Range	Description	Interpretation
3.26-4.00	Strongly Agree	Very High
2.51-3.25	Agree	High
1.76-2.50	Disagree	Moderate
1.00-1.75	Strongly Disagree	Low

Table 4 B

Level of Growth of Kenya Commercial Bank in Juba, Southern Sudan

(Item Analysis)

n= 214

Business Success Indicators	Mean	Interpretation	Rank
Quality Products			
Your organization produces services that are reliable	3.28	Very high	1
Your organization provides products/ services that are safe (i.e used any danger)	3.19	High	2
Your organization provides products/ services on time	3.15	High	3
Your organization provides products/ services that are that are accessible when ever needed	3.13	High	3
Your organization communicates to consumers in a language they best understand	3.10	High	5
Average Mean	3.17	High	
Consumer Satisfaction			
Your organization gives consumers value for their money	3.26	Very high	1
Your organization abides by warranties given to consumers	3.15	High	2
Your organization offers good after sales service.	3.13	High	3
Your organization keeps consumers informed.	3.05	High	4
Your organization offers consistent channels of distribution management for its services	3.05	High	5
Average Mean	3.13	High	

Source: Primary Data 2012

Key

Mean Range	Description	Interpretation
3.26-4.00	Strongly Agree	Very High
2.51-3.25	Agree	High
1.76-2.50	Disagree	Moderate
1.00-1.75	Strongly Disagree	Low

Table 4 C

Level of Growth of Kenya Commercial Bank in Juba, Southern Sudan

(Item Analysis)

n= 214

Business Success Indicators	Mean	Interpretation	Rank	General Rank
Employee Satisfaction				
Your organization pays you on time.	3.18	High	1	5
Your organization pays you commensurately to your efforts	3.06	High	2	19
Your organization gives employee benefits that are adequate	3.05	High	3	19
Your organization is committed to non discrimination of employees	3.03	High	4	25
Your organization offers safe working environment for its employees	3.02	High	5	27
Average Mean	3.07	High		
Owner(s) Satisfaction				

Your organization keeps share holders informed of the latest development.	3.12	High	1	12
Earnings per share in your organization are set to be increasing	3.11	High	2	13
Your organization is committed to keep safe earning per share for its shareholders.	3.08	High	3	17
Your organization's earnings per share are better than those of other players in the market.	3.07	High	4	18
Your organization gives earnings per share holder on time	2.90	High	5	34
Average Mean	3.05	High		
Overall Mean	3.07	High		

Source: Primary Data 2012

Key

Mean Range	Description	Interpretation
3.26-4.00	Strongly Agree	Very High
2.51-3.25	Agree	High
1.76-2.50	Disagree	Moderate
1.00-1.75	Strongly Disagree	Low

Table 4 D

**Summary Table on Level of Growth of Kenya Commercial Bank in Juba,
Southern Sudan**

(Item Analysis)

n= 214

Business Growth Indicators	Mean	Interpretation	Rank
Sales	3.99	High	5
Market Share	3.00	High	2
Profits	2.99	High	1
Quality Products	3.17	High	7
Consumer Satisfaction	3.13	High	6
Employee Satisfaction	3.07	High	4
Owner(s) Satisfaction	3.05	High	3
Overall Mean	3.07	High	

Source: Primary Data 2012

Table 4A,4B, 4C and 4D results showed that the level of business growth is relatively high in KCB in Juba, Southern Sudan all the seven of business growth were measured, as rated or perceived by the respondents. Sales was rated as high (mean =3.09), rated agree on the Likert scale; market share was rated as high (mean=3.00), agree on the Likert scale and ranked as high business growth success, profit was rated

as high (mean=2.99), agree on the Likert scale, quality products was rated as high (mean=3.17), agree on the Likert scale and ranked as high business growth, consumer satisfaction was rated as high (mean=3.13), agree on the Likert scale and ranked as high business growth, employee satisfaction was rated as high (mean=3.07), agree on the Likert scale and ranked as high business growth, owners satisfaction was rated as high (mean=3.05), agree on the Likert scale and ranked as high business growth and ranked as high business success. To get a summary picture on how respondents rated the level of business growth, a mean index for all the seven aspects of business growth were rated, and computed which turned out to be 3.07, agree on the Likert scale and ranked as high business growth.

This agrees with Kohl (2005), in the study of quality and business growth of Mercedes Benz in Munich, Germany who established that there was high level of business success of Mercedes Benz in Munich, Germany as Mercedes Benz was meeting consumer satisfaction, making users of Mercedes Benz to keep using Mercedes Benz and referring new prospects to use Mercedes Benz for the benefits and satisfaction Mercedes Benz offers to leading to high business success. Similarly, Hisrich (2010) in a study of time management and venture growth in Eritrian fishing empirically showed that there was high level of business growth and that time is a very important factor in business because if time is utilized well can lead to high business growth as the organization achieves set goals and objectives.

Kato (2002) in the study pricing and success of Coca-cola in Central Uganda established that there was high level of business success in Coca-Cola and that good

pricing strategies such as penetration pricing where the firm charges low prices to gain access to a new market, bundle pricing where firm charges one price in a bundle of products sold as one package, geographical pricing where the firm charge different prices for different regions, psychological pricing where products are priced depending on how consumers emotional respond to products rather than on a rational basis among other strategies to bring about high level of business success.

Mayambala (2009) in his study of quality service delivery and growth of Warid telecom, established that there was high level of business growth in Warid telecom in Uganda and that by providing quality services free from defects, deficiencies and variations to meet consumer satisfaction, among others are some of the major factors leading to the growth of Warid telecom in Uganda.

Significant Difference in the Level of Service Quality and Growth of KCB in Juba, Southern Sudan

The fourth objective in this study was to determine whether there is a significant difference in the level of service quality and level of business growth of Kenya commercial bank in the different administrative regions of Juba, for which it was hypothesized that the mean perceptions of respondents from the different administrative regions of Juba did not significantly differ. To test this hypothesis, the researcher compared the mean perceptions computed in table 3 and 4 for respondents from the districts involved in this study, using Fisher's one way Analysis of Variance (ANOVA), results of which are indicated in Table 5.

Table 5

Significant Difference in the Level of Service Quality and Level of Business

Growth of Kenya Commercial Bank in Juba, Southern Sudan

Variable	Telecom Co.	Mean	F-value	Sig.	Interpretation	Decision on Ho
Reliability of Service	Gedo	3.295	1.156	0.330	No significant difference	Accepted
	Lower Juba	3.300				
	Middle Juba	3.325				
	Average Mean	3.283				
Ability of service being Secure	Gedo	3.118	0.943	0.475	No significant difference	Accepted
	Lower Juba	3.271				
	Middle Juba	3.162				
	Average Mean	3.155				
Accessibility of service	Gedo	2.949	1.192	0.309	No significant difference	Accepted
	Lower Juba	3.228				

	Middle Juba	3.046				
	Average Mean	3.108				
Understanding clients	Gedo	3.295	1.156	0.330	No significant difference	Accepted
	Lower Juba	3.300				
	Middle Juba	3.325				
	Average Mean	3.283				
Overall Level of Service Quality	Lower Juba	3.271	1.156	0.330	No significant difference	Accepted
	Middle Juba	3.162				
	Average Mean	3.155				

The results in Table 5 indicated that overall there is no significant difference in the level of service quality and business growth of KCB in Juba, Southern Sudan did not significantly differ. Service reliability was ($F=1.156$, sig. = 0.330); ability of service being secure was ($F=0.943$, sig. = 0.475); accessibility of service was ($F=1.192$, sig.

=0.309) and understanding clients was $F=1.156$; sig. =0.330. Basing on these results, the null hypothesis is accepted, leading to a conclusion that service quality and growth of KCB in Juba, south Sudan Uganda did not significantly differ.

This concurs with Kato (2002) in the study pricing and business growth of Coca-cola in Central Uganda established that pricing good pricing strategies such as penetration pricing where they charge low prices to gain access to a new market, bundle pricing where they charge one price in a in a bundle of products sold as a pack, geographical pricing where they charge different prices for different regions, psychological pricing where they price products depending on how consumers emotional respond to products rather than on a rational basis among other strategies as the district differ in findings. Similarly, Nankya (2006) in the study of improved product functions and business growth of Totyota Uganda, empirically showed that improved product functions such as improving speed, efficiency, effectiveness, among others contribute to success of Toyota products in Uganda as the findings from the different districts in Uganda. Mayambala (2009) in the study of quality service delivery and growth of Warid telecom, who established that provision of quality services by offering products that are free from defects, deficiencies and variations to meet consumer satisfaction, is one of the major factors leading to the business growth of Warid telecom in Uganda, as the organization increases its market share, sales and consequently profits.

Relationship Between Level of Service Quality and Level of Growth of KCB in Juba, Southern Sudan

The fifth and last objective in the study was to determine the relationship between the level service quality and level of growth of KCB in Juba, Southern Sudan, for which it was hypothesized that the two variables are not significantly correlated. To test this null hypothesis, the researcher correlated all the mean perceptions computed in Table 3 and 4 above, using the Pearson's Linear Correlation Coefficient (PLCC, r). Results of this test are indicated in table 6.

Table 6

Relationship between the Level of Service Quality and Level of Business Growth of Kenya Commercial Bank in Juba, Southern Sudan

(Sig. = 0.05)

Variables Correlated	r-value	Sig.	Interpretation	Decision on Ho
Level of Service Quality vs. Sales	0.576	0.000	Significant correlation	Rejected
Level of Service Quality vs. Market Share	0.686	0.000	Significant correlation	Rejected
Level of Service Quality vs. Product Quality	0.648	0.000	Significant correlation	Rejected
Level of Service Quality vs. Sustained	0.710	0.000	Significant	Rejected

Growth			correlation	
Level of Service Quality vs. Consumer Satisfaction	0.662	0.000	Significant correlation	Rejected
Level of Service Quality vs. Employee Satisfaction	0.530	0.000	Significant correlation	Rejected
Level of Service Quality vs. Owner(s) Satisfaction	0.438	0.000	Significant correlation	Rejected
Overall Level of Service Quality and Business Growth	0.750	0.000	Significant correlation	Rejected

Source: Primary data 2012

Table 6 showed that service quality in terms of reliability, responsiveness, competence, credibility, security, accessibility and understanding clients were positively and significantly correlated with all the seven forms of business growth (all r-values<0.05, except owner(s) satisfaction with r-value 0.438). Service quality is positively and significantly correlated with business growth ($r=0.579$, sig. =0.000); market share ($r=0.689$, sig. =0.000); product quality ($r=0.652$, sig. 0.000); sustained growth ($r=0.714$, sig. 0.000); consumer satisfaction ($r=0.666$, sig. 0.000); employee satisfaction ($r=0.534$, sig. 0.000) and owner(s) satisfaction($r=0.438$, sig. 0.000).

The overall relationship between all the seven aspects of service quality and the seven aspects of business growth, two mean indices were computed for service quality and business growth, after which the two indices were linearly regressed, as per results in table 7;

Table 7
Regression Analysis Between the Level of Business Growth and Service Quality

Variables Regressed	Adjusted r^2	F-value	Sig.	Interpretation	Decision on H_0
Business Growth vs. Service Quality	0.684	114.391	0.000	Significant effect	Rejected
Coefficients	Beta	t-value	Sig.	Interpretation	Decision on H_0
(Constant)	--	1.426	0.155	No significant effect	Accepted
Reliability of services	0.079	1.566	0.119	No significant effect	Accepted
Ability of service being secure	0.496	9.514	0.000	Significant effect	Rejected
Accessibility of service	0.355	6.070	0.000	Significant effect	Rejected
Understanding Clients	0.461	9.412	0.000	Significant effect	Rejected

Source: Primary data 2011

According to the regression analysis results in table 7, show that service quality accounts for 68% variations in the level of business growth, indicated by a high adjusted r-square of 0.654. Results further suggest that the level of service quality significantly influences changes in the level of business growth ($F=114.391$, sig. =0.000). Leading to a conclusion that level of service quality significantly explains the high rates of growth of KCB in Juba, Southern Sudan. The coefficients table further shows that of all the aspects of service quality; ability of service being secure ($\beta=0.496$, sig. = 0.00) accounts for the biggest variations in service quality, accounting for 50% as compared to the other three categories of service quality.

This concurs with Meizher (2008) in the study of factors explaining growth and failure of small scale and medium enterprises in Lebanon established that lack of innovation to bring about better product quality was one of the major causes of failure of small scale and medium enterprises in Lebanon. This also concurs with Kalikwani (2008) in the study of ease of use and success of Nokia products in Uganda who established that product ease of use makes the Nokia products to have a large market, more sales, profits and consequently business success among others.

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

INTRODUCTION

This chapter presents a summary of the findings, conclusions drawn and recommendations with relevance to the specific objectives of this study.

FINDINGS

A summary of the major findings are indicated below in answer to specific objectives of the study:

Profile of the Respondents

The findings showed that most respondents in the study sample were of the age group between 20-39(79%) while rest of the respondents was from age group 40-59.

Regarding gender, majority of the sample respondents were male (54%), compared 45 who were female, indicating that the area of the study is dominated by men as compared to women.

In terms of designation, most respondents in the study were low level managers (47%), although other designations or ranks were proportionately represented with top level managers having the least contribution 23% of the total sample, which is a normal distribution in organizational setting.

On highest educational qualification, results indicate that respondents in the administrative regions of Juba are highly educated, with majority of the respondents

(51%) having degrees, while minority of the respondents (7%) having certificates, while the rest of the sample respondents had masters (29%).

In relation to distribution of respondents by administrative regions of Juba findings indicate that respondents were fairly distributed across administrative regions, although Lower Juba contributed the majority of the respondents (50%), while Middle Juba contributed to minority of the sample respondents (21%) and Gedo contributed (21%) of the sample respondents.

Level of Service Quality in Kenya Commercial Bank in Juba, Southern Sudan

Overall, the level of service quality in KCB was ranked to be high (mean=2.55), where reliability of service was ranked to be high (mean of 2.59), ability of service being secure was ranked to be high (mean of 2.62), accessibility of service was ranked be high (mean of 2.51), while understanding the client was ranked be moderate (mean of 2.46).

Level of Business Growth in Kenya Commercial Bank in Juba, Southern Sudan

The results indicated that the level of business growth is relatively high in selected districts in Juba, Southern Sudan all the seven aspects of business growth were measured, as rated or perceived by the respondents where sales was rated as high (mean =3.09), agree on the Likert scale; market share was rated as high (mean=3.00), agree on the Likert scale and ranked as high business growth, profit was rated as high (mean=2.99), agree on the Likert scale, quality products was rated as high (mean=3.17), agree on the Likert scale and ranked as high business growth,

consumer satisfaction was rated as high (mean=3.13), agree on the Likert scale and ranked as high business growth, employee satisfaction was rated as high (mean=3.07), agree on the Likert scale and ranked as high business growth, owners satisfaction was rated as high (mean=3.05), agree on the Likert scale and ranked as high business growth and ranked as high business growth. Overall business growth was rated to high (mean=3.08).

Significant Difference between Level of Service Quality and Business Growth in Kenya Commercial bank in Juba, Southern Sudan

The results indicate that there is no significant difference in the level of service quality and business growth of Kenya Commercial bank in Juba, Southern Sudan. Reliability was ($F=1.156$, sig. = 0.330); responsiveness was ($F=0.943$, sig. = 0.475); competence was ($F=1.192$, sig. =0.309), credibility ($F=1.191$, sig. =0.307), security ($F=1.193$, sig. =0.310), accessibility ($F=1.194$, sig. =0.311), understanding clients ($F=1.190$, sig. =0.313), and overall service quality was ($F=1.052$, sig. 0.396). Basing on these results, the null hypothesis is accepted, leading to a conclusion that service quality and growth of Kenya commercial bank in the administrative regions of Juba, Southern Sudan did not significantly differ.

Relationship between the Level of Service Quality and Level of Business Growth of Kenya Commercial Bank in Juba, Southern Sudan

Results showed that service quality in terms of reliability, responsiveness, competence, credibility, security, accessibility and understanding clients were positively and significantly correlated with all the seven forms of business growth (all r-

values <0.05 , except owner(s) satisfaction with r-value 0.438). Service quality is positively and significantly correlated with business growth ($r=0.579$, sig. =0.000); market share ($r=0.689$, sig. =0.000); product quality ($r=0.652$, sig. 0.000); sustained growth ($r=0.714$, sig. 0.000); consumer satisfaction ($r=0.666$, sig. 0.000); employee satisfaction ($r=0.534$, sig. 0.000) and owner(s) satisfaction($r=0.438$, sig. 0.000).

Regression analysis between Level of Service quality and Business Growth in Juba, Southern Sudan

Regression analysis results show that the level of innovation accounts for over 65% variations in the level of business growth, indicated by a high adjusted r-square of 0.654, leading to a conclusion that service quality significantly explains the high rates of growth of KCB in Juba, Southern Sudan. The coefficients further shows that of all the components of service quality, ability of service being secure ($\beta=0.496$, sig. = 0.00) accounts for the biggest variations in service quality, accounting for 50% as compared to the other three categories of service quality.

CONCLUSIONS

This study therefore concludes that there was significant relationship between the level of service quality and level of business growth in KCB in Juba, Southern Sudan and that service quality accounts for 65% in the variance in level of business growth, leading to the rejection of the null hypothesis.

There was no significant difference in level of service quality and level of business growth in KCB in Juba, Southern Sudan ($F = 1.052$; $\text{Sig.} = 0.396$), leading acceptance of the null hypothesis.

In relation to the gaps identified earlier in this study in terms of the level of service quality in terms of reliability of service, ability of service being secure, ability of service being accessible and understanding clients; there was high level of service quality (mean = 2.55), reliability of service was also high (mean = 2.59), ability of service being secure was high (mean = 2.62), ability of service being accessible was high (mean = 2.51) and understanding clients was moderate (mean = 2.46), in Kenya commercial bank in Juba Southern Sudan.

On level of business growth, sales were rated to be high (mean = 3.09), market share was also rated to be high (mean = 3.00), profits were rated to be high (mean = 2.99), quality of products was rated to be high (mean = 3.28), consumer satisfaction was rated to be high (mean = 3.13), employee satisfaction was rated to be high (mean = 3.07), owner(s) satisfaction was also rated to be high (mean = 3.05) and overall level of business growth was also rated to be high (mean = 3.07).

It was realized that there was no significant difference in the level of service quality and level of business growth of KCB in Juba, Southern Sudan; there was also a significant relation between level of service quality and the level of business growth of KCB in Juba, Southern Sudan as level of service quality accounts for 65% of level of business growth of Juba, Southern Sudan.

The study therefore concurs with Heskett, J.L. *et al* (1990) Theory of service profit chain, which holds that, business growth is as follows; profit and growth are stimulated primarily by customer loyalty. Loyalty is a direct result of customer satisfaction. Satisfaction is largely influenced by the value of services provided to customers. Value is created by satisfied, loyal and productive employees. Employee satisfaction, in turn, results primarily from high quality support services and policies that enable employees to deliver results to customers.

RECOMMENDATIONS

Based on the findings of the study, the following are suggested:

KCB should state their goals clearly and ensure that they achieve their goals by making sure all employees fully understand why they wish to achieve the set goals and what has been stopping them from achieving their goals and objectives as this helps employees discover subconscious motivations and realities to enable them work towards set goals and objectives.

KCB should ensure continuous improvements in their products and services to cater for ever changing consumer tastes and preferences and to cater for competition that may arise from competitors.

Locate business conveniently to make it easy for their clients to access the banking services whenever they need them without much difficulty by choosing business locations cautiously.

KCB should assemble together the right team in terms of abilities and skills to in different departments and level of management to achieve business success like a sports team gathers the best players, organizations need to pull together the right team to increase their business success and make sure employees share the organization's vision and dedication to take business to the next level.

Create a right or positive attitude among employees as it is the best driving factor for success such as making employees making employees think positively, building trust among employees, give credit where it is due, making sure the organization communicates to employees rightly and regularly to keep their spirits high and make the amazing to happen to achieve intended organizational goals and consequently success.

KCB should present the benefits of their products and services to your consumers, highlighting the unique solutions their products and services offer to solve consumers' problems but should avoid being copy cats by copying competitors and package their products distinctively.

KCB should offer quality services to consumers as this gives your organization a good lasting impression because consumers may not give you a second chance and remember that every one you come in touch with is a potential client or referral to another client if they are impressed.

Plan for growth at different levels of management as a good plan helps to increase the chances of your business succeeding and can help a business follow

stated concepts, estimates, predict sales, control risks and tells the organization where they are going and how to get there. Further planning for eventualities allows the organization to deal with eventualities and reach set objectives in spite of temporary setbacks because failing to plan is planning to fail.

SUGGESTED AREAS FOR FURTHER RESEARCH

There is need to do research in innovation and business growth, further research can also be done in advertising and growth of KCB in Juba, Southern Sudan.

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APPENDIX 1 A
TRANSMITTAL LETTER



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**OFFICE OF THE HEAD OF DEPARTMENT, EDUCATION AND DISTANCE
LEARNING
COLLEGE OF HIGHER DEGREES AND RESEARCH (CHDR)**

Date: 13, July, 2012

**RE: REQUEST FOR JOSEPH BOL PANOM MBA/43883/101/DF
TO CONDUCT RESEARCH IN YOUR ORGANIZATION**

The above mentioned is a bonafide student of Kampala International University pursuing Masters of Business Administration (Management)

He is currently conducting a research entitled **"Service Quality and Growth of Kenya Commercial Bank (KCB) in Juba South Sudan."**

Your organization has been identified as a valuable source of information pertaining to his research project. The purpose of this letter is to request you to avail him with the pertinent information he may need.

Any information shared with him from your organization shall be treated with utmost confidentiality.

Any assistance rendered to him will be highly appreciated.

Yours truly,


Dr. Ssentugenyi Fred
Head of Department,
Education, Distance Learning (CHDR)

NOTED BY:
Dr. Sofia Sol T. Gaire
Principal-CHDR

"Exploring the Heights"

APPENDIX 1B

TRANSMITTAL LETTER FOR THE RESPONDENTS

Dear Sir/ Madam,

Greetings!

I am a Masters in Business Administration candidate; part of the requirements for the award is a thesis. My study is entitled, **Service Quality and Growth of Kenya Commercial Bank in Juba, Southern Sudan**. May also I request you to participate in this study by answering all questions. Any data you will provide shall be for academic purposes only and no information of such kind shall be disclosed to others.

May I retrieve the questionnaire within five days (5)?

Thank you very much in advance.

Yours faithfully,

Mr. Joseph Bol Panom

APPENDIX 11

CLEARANCE FROM ETHICS COMMITTEE

Date_____

Candidate's Data

Name_____

Reg. # _____

Course _____

Title of Study

Ethical Review Checklist

The study reviewed considered the following:

- ___ Physical Safety of Human Subjects
- ___ Psychological Safety
- ___ Emotional Security
- ___ Privacy
- ___ Written Request for Author of Standardized Instrument
- ___ Coding of Questionnaires/Anonymity/Confidentiality
- ___ Permission to Conduct the Study
- ___ Informed Consent
- ___ Citations/Authors Recognized

Results of Ethical Review

___ Approved

___ Conditional (to provide the Ethics Committee with corrections)

___ Disapproved/ Resubmit Proposal

Ethics Committee (Name and Signature)

Chairperson _____

Members

APPENDIX III

INFORMED CONSENT

In signing this document, I am giving my consent to be part of the research study of Mr. Joseph Bol Panom that will focus on quality service and business growth of KCB in Juba, Southern Sudan.

I shall be assured of privacy, anonymity and confidentiality and that I will be given the option to refuse participation and right to withdraw my participation anytime.

I have been informed that the research is voluntary and that the results will be given to me if I ask for it.

Name and Signature of Respondent

Date_____

APPENDIX IV

FACE SHEET: PROFILE OF THE RESPONDENTS

Age:	_____
Gender:	_____
Employee Designation/ Rank	_____
Income Level	_____
Highest Educational Qualification:	_____
Working Experience :	_____
Administrative Region of Operation	_____

APPENDIX VB

QUESTIONNAIRE TO DETERMINE THE LEVEL OF SERVICE QUALITY

Direction: Please write your preferred option on the space provided before each item. Kindly use the rating guide below:

Score	Response	Description
4	Strongly Agree	You agree with no doubt at all
3	Agree	You agree with some doubt
2	Disagree	You disagree with some doubt
1	Strongly Disagree	You disagree with no doubt at all

Reliability (ability to perform promised service dependably and accurately)

- ___1. Your bank provides services at the promised time.
- ___2. Your bank is willing to help and correct the mistakes and errors.
- ___3. Your bank is dependable and has the ability of employees handling customer's problems.
- ___4. Your bank follows the exact specifications of the clients.

Security (freedom from danger, risk or doubt)

- ___5. Your bank makes sure it is safe to enter the bank premises and use the service equipment
- ___6. Your bank makes sure documents and other information provided to the clients are secure
- ___7. Your bank makes sure records of the clients are safe from unauthorized persons or use

___8. Your bank makes documents and other information provided to me are secure

Accessibility (accepting responsibility to provide the service)

___9. In your bank, it is easy to meet knowledgeable staffs who provide services when clients have problems

___10. In your bank, it is easy to reach staff person by mail, telephone, in person etc

___11. The location of your bank service is convenient

___12. Your bank's working hours are suitable

___13. Your bank balances branches services to the different requested services

___14. Your bank has the ability to meet customers' needs, requests and diversifies services.

Understanding Clients (making effort to know customer and their needs)

___15. Your bank recognizes regular customers and addresses them by names

___16. Your bank tries to understand the specific objectives of the customers

___17. Your bank's service level, costs are consistent with clients' requirements

___19. Service costs in your bank are in line with clients' affordability

APPENDIX VC

QUESTIONNAIRE TO DETERMINE THE LEVEL OF BUSINESS GROWTH

Please describe the level of business growth in your organization; respond to each item by using the scoring guide below. Kindly write your best choice in the space before each item. Be honest about your options as there is no right or wrong answers.

Score	Response	Description
4	Strongly Agree	You agree with no doubt at all
3	Agree	You agree with some doubt
2	Disagree	You disagree with some doubt
1	Strongly Disagree	You disagree with no doubt at all

Sales

- ___1. Sales in your organization are high compared to other players in the market.
- ___2. Sales in your organization are increasing compared to other players in the market.
- ___3. Sales in your organization are set to be increasing in future.
- ___4. Sales in your organization are as good as the best player in the market.
- ___5. Sales in your organization meet your organization's expectation.

Market share

- ___6. Market share of your organization is big compared to other players in the market.
- ___7. Market share of your organization is increasing in because of charging consumer friendly prices among others.
- ___8. Market share of your organization is set to be increasing in the compared other players in the market.
- ___9. Market share of your organization faces little or no challenges to maintain.
- ___10. Market share of your organization is as big as the organization expects.

Profits

- ___11. Net profits in your organization are high compared to other players market.
- ___12. Net profits (after deducting taxes and interest) in your organization after deducting taxes and interest after taxes.
- ___13. Net profits in your organization are set to be increasing in future.
- ___14. Net profits in your organization are as good as the best player in market.
- ___15. Net profits in your organization satisfy your organization's expectation.

Quality products

- ___16. Your organization produces products/ offers services that are reliable.
- ___ 17. Your organization produces services that are safe (i.e used without causing danger or risk to the consumers.
- ___18. Your organization provides products/ services in time (without causing delays to the consumers).
- ___19. Your organization provides products/ services that are accessible to consumers when ever needed.
- ___20. Your organization communicates to consumers in a language they understand best and listens to consumers.

Consumer satisfaction

- ___21. Your organization gives consumers value for their money
- ___22. Your organization abides by warranties given to consumers.
- ___23. Your organization offers consistent channels of distribution management for its services.
- ___24. Your organization keeps consumers informed.
- ___25. Your organization offers good after sales service.

___26. Your organization pays you on time.

Employee satisfaction

___27. Your organization pays you commensurately to your efforts.

___28. Your organization gives employee benefits that are adequate.

___29. Your organization is committed to non discrimination of employees.

___30. Your organization offers safe working environment for its employees.

Owner's satisfaction

___31. Your organization gives earnings per share holder on time.

___32. Your organization's earnings per share are better than those of other players in the market.

___33. Earnings per share in your organization are set to be increasing in future.

___34. Your organization is committed to keep safe earning per share for its shareholders.

___35. Your organization keeps share holders informed of development.

Source: Porter (1980).

APPENDIX 1VD

VALIDITY AND RELIABILITY TESTING

Overall Reliability Statistics on Service Quality

Cronbach's Alpha	No of Items
0.759	19

Overall Reliability Statistics Business Growth

Cronbach's Alpha	No of Items
0.934	35

APPENDIX 1VE

SAMPLE SIZE COMPUTATION

Sloven's formula

$$n = \frac{N}{1 + N(e^2)}$$

Where; n = the required sample size;

N = the known population size;

e = the level of significance, which is = 0.05

$$n = \frac{461}{1 + 461(0.05^2)}$$

$$n = \frac{461}{1 + 461(0.0025)}$$

$$n = \frac{461}{1 + 1.1525}$$

$$n = \frac{461}{2.1525}$$

$$n = 214$$

RESEARCHER'S CURRICULUM VITAE

RESEARCHER'S CURRICULUM VITAE

Personal Profile

Name: Joseph Bol Panom

Date of Birth: 20th May, 1979

Marital Status: Married

Nationality: South Sudanese

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Educational Background

2003-2006	Addis ababa university	Bachelor of Arts in Business Administration and Information system
2002-2003	Dimma senior secondary school	E.H.E.E.C.E
2000-2002	Dimma secondary school	E.G.S.C.E

1999-2000	Dimma junior school	Secondary certificate
1997-1999	Dimma primary school	Primary school leaving certificate

Work Experience

2011 to date	Personal and business banking manager (Kenya commercial bank Southern Sudan ltd juba branch).
2010-2011	Central currency unit manager (Kenya commercial bank Southern Sudan ltd Buluk branch).
2009-2010	Cash manager (Kenya commercial bank Southern Sudan ltd Buluk branch)
2009	Section Head back office operations (Kenya commercial bank Southern Sudan ltd Buluk branch).
2008	Bank clerk Kenya commercial bank Southern Sudan ltd juba branch.

