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Service Quality and Customer Satisfaction in Commercial Banks in Uganda: A Case of Stanbic Bank Uganda Limited.

The study focused on the role of reliability, responsiveness and service tangibility on customer satisfaction at Stanbic Bank Uganda Limited. It was guided by three objectives which were: to establish the effect of service reliability on customer satisfaction; to assess the effect of service responsiveness on customer satisfaction; and to examine the contribution of service tangibility on customer satisfaction in Stanbic Bank. A cross sectional design was applied to collect and present data collected from 377 respondents. Pearson Correlation matrix was applied to generate the results of the study objectives. The study showed distinctive results for the relationship between service quality dimensions and customer satisfaction.

The findings showed that reliability, responsiveness and service tangibility were significantly related to customer satisfaction. The findings imply that service quality is not the only factor that could lead to customer satisfaction in the financial sector. In conclusion, all the findings on the relationships between reliability, responsiveness and service tangibility revealed significant effect on customer satisfaction. The findings confirmed that service quality was a major determinant of customer satisfaction in Stanbic Bank.

The study recommends, therefore, that management of Stanbic Bank offers specialised training to staff in the area of service quality so as to foster reliability, responsiveness as well as service tangibility. The study recommends that in order to satisfy customers, Stanbic bank needs to deliver service in a more reliable, responsive and tangible manner. Likewise, to provide total satisfaction to customers, the management of the bank needs to carryout customer satisfaction surveys so as to assess whether its meeting customer expectations as desired by the customers of the bank.

Key Words: Service Quality, Customer Satisfaction, Commercial Banks in Uganda Stanbic Bank Uganda Limited.