

- Asubonteng, P., McCLeary K. J. & Swan J. E (1996): SERVQUAL revisited: A Crivical Review of Service Quality. *The Journal of Services Marketing*, 10 (6).
- Barney, J. B., (2008): *Strategic Management and Competitive Advantage: Concepts and Cases*. Pearson Prentice Hall Inc.
- Baker, M.J. (1993): Bank Marketing – Myth or Reality? // *The International Journal of Bank Marketing*. – Vol. 11, No. 6. – pp. 5-11.
- Beckett, A., P. Hewer, B. Howcroft, (2000): An Exposition of Consumer Behaviour in the Financial Services Industry // *The International Journal of Bank Marketing*. – Vol. 18, No. 1. – pp. 15-26.
- Bhandari, P. (2020): What is Qualitative Research? Methods and Examples: retrieved from <https://www.scribbr.com/methodology/qualitative-research/>
- Brandenburger, A., & Nalebuff, B. (1996): *Co-opetition*. Doubleday, New York.
- Cannon, H. M. and Cannon, J. N. (2005): Simulating Customer lifetime value: Implications for Game Design and Student Performance, *Developments in Business Simulation and Experiential Learning*, vol. 32 (March 2005), (Reprinted in The Bernie Keys Library, available at <http://www.absel.org>).
- Chang, Z. Y., Chan, J. and Leck. S. L. (1997): Management of Market Quality for Correspondent Banking Products, *The International Journal of Bank Marketing*, 15(1), 32-35. 14.
- Claessens, Stijn, Asli Demirguc-Kunt, and Harry Huizinga, (1998): “How Does Foreign Entry affects the domestic banking sector?” World Bank Working Paper No: 1918 (June).

- Cole Ehmke, M. S., (2008): Strategies for Competitive Advantage: Extension Educator,
Department of Agricultural and Applied Economics. University of Wyoming
- Colgate, M., X Stewart, K. & X Kinsella. R. (1996): Customer Defection: A Study of the
Student Market in Ireland // The International Journal of Bank Marketing, 1996. – Vol.
14, No. 3. – pp. 23.
- Cooper, D. & Schindler, P. (2006): Business Research Methods, 9th edition, New York,
McGraw-Hill
- Cox S, Tait R. (1998): Safety, Reliability and Risk Management. Butterworth-Heinemann:
Oxford
- Daniell, A. (2000): The Myth of Cross-Selling // American Banker, – Vol. 165, No. 53.
March. – pp. 7.
- Grant, M. (2020): Customer service, Investopedia, retrieved from
<https://www.investopedia.com/terms/c/customer-service.asp>.
- Ioanna, P. D. (2002): The Role of Employee Development in Customer Relations: The
Case of UK Retail Banks // Corporate Communication. – Vol. 7, No. 1. – pp. 62-77.
- Kaynak, E., Kucukemiroglu, O. (1992): Bank and Product Selection: Hong Kong // The
International Journal of Bank Marketing. – Vol 10, No. 1. – pp. 3-17.
- Karanja, F.G. (2011): Competitive Advantage Through Innovation Strategies in United Bank Of
Africa Limited; retrieved from
<http://erepository.uonbi.ac.ke:8080/xmlui/handle/123456789/14153>
- McCombes, S. (2019): Descriptive Research Design, Definition, Methods and Examples;

retrieved from: <https://www.scribbr.com/methodology/descriptive-research/>

Morgan, D. (2019): What are the techniques to validate qualitative research instruments?

Retrieved from: <https://www.researchgate.net/post/What-are-the-techniques-to-validate-qualitative-research-instruments/5d9e201f3d48b7c3fc04bb86/citation/download>.

Ohmae, K. (1989): *The Mind of the Strategist: The Art of Japanese Business*, Penguin Books.

Oxford's Learner's Dictionary (2016)

Parasuraman, A. (1997): Reflections on Gaining Competitive Advantage through

Customer Value // *Journal of the Academy of Marketing Science*, – Vol. 25, No. 2. – pp. 154-161.

Penny, L. (1993): How do you Catch a Straying Customer? American Banker Association

// *ABA Banking Journal*. – Vol. 85, No. 9, September. – pp. 66-70.

Reichheld, F.F. (1996): Learning from Customer Defections // *Harvard Business Review*,

– March/April. – pp. 56-69.

Reichheld, F.F. & D. Kenny. (1990): The Hidden Advantages of Customer Retention //

Journal of Retail Banking, – Vol. 7, No. 4. – pp. 19-23.

Reichheld, F.F., W.E. Sasser. (1990): Zero Defections: Quality comes to Services //

Harvard Business Review, – September-October. – pp. 105-111.

Rust, R. & Zahorik, A.A. (1993): Customer Satisfaction, Customer Retention and Market

Share // *Journal of Retailing*, – Vol. 69, No. 2. – pp. 193-215.

Simwanza, M. M., & Awolusi, O. D. (2020). Customer Experience Monitoring: A Study of

Zambian Banks. *Journal of Education and Vocational Research*, 10(2(V)), 1-17.

[https://doi.org/10.22610/jevr.v10i2\(V\).2890](https://doi.org/10.22610/jevr.v10i2(V).2890)

Storbacka, K., Strandvik, R. & Gronroos, C. (1994): *Managing Customer Relationship for*

Profit: The Dynamics of Relationship Quality // International Journal of Service Industry Management. – Vol. 5, No. 5. – pp. 21-38.

Van Looy, B., Gemmel, P. & Van Dierdonck, R. (2003): *Services Management; An*

Integrated Approach, (2nd Edition) Harlow: Prentice Hall.

Waterfield, J. & Chuck, M. (2006): *The Challenges of Measuring: Customer Retention, the*

Practitioner Learning Program, Putting Customer Assessment to Work, Technical

Note, 2, Seep Network.

Woodruff, R. B. (1997): *Customer Value: The Next Source of Competitive Advantage //*

Journal of Academy of Marketing Science. – Vol. 25, No. 2. – pp. 139-153.



The Copperbelt University

APPENDIX I: INTERVIEW GUIDE

Dear Respondent,

I am a final year post graduate student at the Copperbelt University undertaking the course of Master of Business Administration in Finance. I am conducting a research on the topic: “CUSTOMER SERVICE IMPACT ON BANKS: A CASE OF UNITED BANK FOR AFRICA ZAMBIA LTD”.

With reference to the above topic, kindly indicate your preference among alternative answers for each question by ticking in the appropriate box. When alternative answers are not provided, fill in the gaps provided. Thank you for your contribution. Respondents are assured of the confidentiality of this exercise because it will be solely used for academic purpose.

Yours faithfully,

Sibeso Muyendekwa

Please DO NOT indicate your name on the questionnaire.

Questionnaire for Customer Service Impact on Banks: A case of UBA Zambia Ltd.

PART A: DEMOGRAPHIC INFORMATION

1. Gender:
2. Are you employed or self-employed?.....
3. Do you hold an account with the bank?
4. How long have you had your account with the bank?.....
5. What services do you like in the bank?.....

SECTION B: Customer Service Strategies and Their Impact On UBA Zambia

6. How may the customer service strategies affect customer loyalty?
.....
.....
7. What are some of the customer service strategies adopted by UBA?
.....
8. What is the impact of the customer service strategies on customer loyalty?
.....
9. Do you feel that bank Management listens to customer suggestions on service strategies?
.....
10. How can these customer service strategies have an impact on the banking sector in Zambia?
.....
.....
.....
11. What attracts you to bank with UBA?

.....
.....
12. Kindly indicate whether customer service strategies adopted bank has led to offering of superior bank services than its competitors in the markets.

.....
.....
.....

SECTION C: Quality of service and Loyalty strategies in UBA Bank.

13. What are some of the factors affecting quality of service at UBA bank?

.....
.....

14. Kindly indicate how quality of service can lead to customer loyalty in the bank.

.....
.....

15. What is the effect of new product development as an innovative strategy in achieving Customer loyalty the bank?

.....
.....

16. What are the challenges faced by UBA achieving customer loyalty?

.....
.....

17. How has quality of service helped UBA to achieve customer loyalty?

.....
.....

Thank you very much for taking the time to answer the survey!



The Copperbelt University

APPENDIX 2: INTERVIEW GUIDE

Dear Respondent,

I am a final year post graduate student at the Copperbelt University undertaking the course of Master of Business Administration in Finance. I am conducting a research on the topic: “CUSTOMER SERVICE IMPACT ON BANKS: A CASE OF UNITED BANK FOR AFRICA ZAMBIA LTD”.

With reference to the above topic, kindly indicate your preference among alternative answers for each question by ticking in the appropriate box. When alternative answers are not provided, fill in the gaps provided. Thank you for your contribution. Respondents are assured of the confidentiality of this exercise because it will be solely used for academic purpose.

Yours faithfully,

Sibeso Muyendekwa

Please DO NOT indicate your name on the questionnaire.

Questionnaire for Customer Service Impact on Banks: A case of UBA Zambia Ltd.

1. What is your level of service in the bank?

- a) Senior management
- b) Middle management
- c) Lower management
- d) Others

2. How long have you worked for UBA Zambia?

- a) Below 2 years
- b) 2 to 5 years
- c) 5 to 10 years
- d) Above 10 years

3. How would you describe customer service at the bank?

.....
.....

4. Do you feel the bank is doing everything possible to improve customer service and retention?

.....
.....

5. Do you think the bank is competitive enough in terms of customer service strategies in the market?

.....
.....

6. What are some notable achievements for the bank as a result of implementing customer service, Quality service, and retention strategies?

.....
.....
.....

Thank you very much for taking time to answer the survey!

